



Pubali Bank Limited  
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2016

		March 2016	December 2015
Property and Assets	Note	Taka	Taka
<b>Cash</b>	<b>3 (a)</b>	<b>16,894,462,331</b>	<b>21,376,981,153</b>
In hand ( Including foreign currencies )		2,751,819,941	2,834,884,562
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		14,142,642,390	18,542,096,591
<b>Balance with Other Banks and Financial Institutions</b>	<b>4 (a)</b>	<b>3,220,384,178</b>	<b>2,222,692,959</b>
Inside Bangladesh		1,609,401,486	1,536,876,025
Outside Bangladesh		1,610,982,692	685,816,934
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>1,205,286,667</b>	<b>935,286,667</b>
<b>Investments</b>	<b>6 (a)</b>	<b>61,338,936,825</b>	<b>61,075,817,975</b>
Government		46,352,143,583	47,153,505,257
Others		14,986,793,242	13,922,312,718
<b>Loans, Advances and Leases</b>	<b>7 (a)</b>	<b>172,090,518,890</b>	<b>171,692,142,940</b>
Loans, Cash Credits, Overdrafts, etc.		167,989,294,465	168,335,701,353
Bills purchased & discounted		4,101,224,425	3,356,441,587
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8 (a)</b>	<b>3,981,914,652</b>	<b>3,920,741,861</b>
<b>Other assets</b>	<b>9 (a)</b>	<b>29,331,351,115</b>	<b>24,211,876,743</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>288,063,229,904</b>	<b>285,435,915,544</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	<b>10</b>	<b>3,590,288,280</b>	<b>2,543,554,248</b>
<b>Deposits and other accounts</b>	<b>11 (a)</b>	<b>224,545,192,820</b>	<b>224,249,499,124</b>
Current accounts & other accounts		23,917,596,624	25,546,461,730
Bills payable		4,369,023,951	4,512,456,257
Savings bank deposits		53,542,329,781	51,969,483,909
Term deposits		137,107,421,095	137,567,155,752
Other deposits		5,608,821,369	4,653,941,476
<b>Other Liabilities</b>	<b>12 (a)</b>	<b>35,417,340,242</b>	<b>34,454,192,288</b>
<b>Total Liabilities</b>		<b>263,552,821,342</b>	<b>261,247,245,660</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	<b>13</b>	9,467,360,094	9,300,249,482
Retained earnings (general reserve)	<b>14 (a)</b>	3,203,164,411	3,044,934,155
Other Reserves	<b>15 (a)</b>	3,036,145,278	3,039,747,469
		<b>24,510,407,903</b>	<b>24,188,669,226</b>
Non-Controlling Interest	<b>16</b>	<b>659</b>	<b>658</b>
<b>Total Shareholders' Equity</b>		<b>24,510,408,562</b>	<b>24,188,669,884</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>288,063,229,904</b>	<b>285,435,915,544</b>



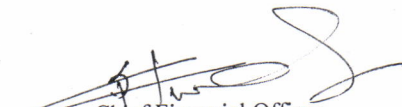


**Pubali Bank Limited**  
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2016

Off-balance sheet items	Note	March 2016 Taka	December 2015 Taka
<b>Contingent liabilities</b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		8,009,081,482	7,648,739,240
Irrevocable letters of credit		48,320,804,686	44,054,462,906
Bills for collection		1,966,498,330	1,614,641,134
Other Contingent Liabilities		-	1,184,343,398
<b>Total Contingent liabilities</b>		<b>58,296,384,498</b>	<b>54,502,186,678</b>
<b>Other Commitments</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 other commitments</b>		-	-
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>58,296,384,498</b>	<b>54,502,186,678</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman



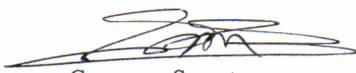


**Pubali Bank Limited**

Head Office

**Consolidated Profit and Loss Account (un-audited)  
for 3 months ended 31 March 2016**


	Note	January to March 2016 Taka	January to March 2015 Taka
<b>Operating Income</b>			
Interest Income	17 (a)	4,387,177,517	4,337,465,141
Less :Interest paid on Deposits, Borrowings, etc.	18	2,770,780,140	2,819,957,135
<b>Net Interest Income</b>		<b>1,616,397,377</b>	<b>1,517,508,006</b>
Income from Investment	19 (a)	746,368,443	788,858,578
Commission, Exchange and Brokerage	20 (a)	337,669,858	415,275,520
Other Operating Income	21 (a)	74,978,214	66,599,722
<b>Total Operating Income</b>		<b>2,775,413,892</b>	<b>2,788,241,826</b>
<b>Operating Expenses</b>			
Salaries and allowances	22 (a)	786,519,450	832,148,103
Rent, taxes, insurance, electricity, etc.		141,188,191	176,291,976
Legal Expenses		2,674,811	3,361,213
Postage, Stamp, telecommunication, etc.		17,087,858	20,043,182
Stationery, Printing, Advertisements, etc.		24,202,110	27,310,003
Managing Director's salary and Fees	23	2,100,000	1,837,500
Directors' Fees		1,379,325	1,298,308
Auditors' Fees		-	-
Charges on loan losses		-	418,764
Depreciation and repair of bank's assets	24 (a)	176,045,682	110,570,912
Other Expenses	25 (a)	421,503,046	344,739,818
<b>Total Operating Expenses</b>		<b>1,572,700,473</b>	<b>1,518,019,779</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>1,202,713,419</b>	<b>1,270,222,047</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>			
Provision for Classified loans and advances		313,022,438	462,000,000
Provision for unclassified loans and advances		6,977,562	27,943,457
Provision for diminution in value of Investments		6,500,000	8,300,000
Provision for impairment clients' margin loan		-	-
		<b>326,500,000</b>	<b>498,243,457</b>
Provision for exposure of off-balance sheet items		40,000,000	61,500,000
<b>Total Provisions</b>		<b>366,500,000</b>	<b>559,743,457</b>
<b>Total Profit/(Loss) before taxes</b>		<b>836,213,419</b>	<b>710,478,590</b>
Provision for current tax		510,872,550	533,401,784
Provision for deferred tax		-	-
<b>Total provision for taxes</b>		<b>510,872,550</b>	<b>533,401,784</b>
<b>Net Profit after Taxes</b>		<b>325,340,869</b>	<b>177,076,806</b>
<b>Profit attributable to:</b>			
Equity holders of parents		325,340,868	177,076,794
Non- controlling interest		1	12
<b>Appropriations :</b>		<b>325,340,869</b>	<b>177,076,806</b>
Statutory Reserve		167,110,612	139,063,913
Retained surplus (general reserve) carried forward		158,230,257	38,012,893
<b>Earnings Per Share (EPS)</b>	27 (a)	<b>0.37</b>	<b>0.20</b>
<b>Basic</b>		<b>0.37</b>	<b>0.20</b>
<b>Diluted</b>		<b>0.37</b>	<b>0.20</b>

  
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 2016**

	January to March 2016 Taka	January to March 2015 Taka
<b>a Cash flows from operating activities</b>		
Interest receipts in cash	4,713,335,116	5,112,442,589
Interest payments	(2,348,057,049)	(2,819,957,135)
Dividend receipts	14,170,007	13,764,190
Fees and commission receipts	233,904,360	240,365,866
Cash payment to employees	(788,619,450)	(833,985,603)
Cash payment to suppliers	(43,848,529)	(50,609,421)
Current income tax paid	(929,882,328)	(704,864,534)
Receipts from other operating activities	162,061,458	241,626,316
Cash payments for other operating activities	(645,127,669)	(536,862,921)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>367,935,916</b>	<b>661,919,347</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	798,031,674	(4,393,456,186)
Purchase/sale of trading securities	(1,064,480,524)	(758,126,650)
Loans and advances to customers (other than banks)	(398,375,950)	(548,871,193)
Other assets	(4,317,295,133)	(1,087,487,692)
Deposits to/from other banks	1,046,734,032	(1,257,402,634)
Deposits from customers (other than banks)	327,391,630	4,787,438,699
Other liabilities account of customers	113,821,748	1,300,365,368
Other liabilities	99,656,745	56,246,320
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(3,394,515,778)</b>	<b>(1,901,293,968)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>(3,026,579,862)</b>	<b>(1,239,374,621)</b>
<b>b Cash Flows from Investing Activities</b>		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(156,277,616)	(119,689,016)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(156,277,616)</b>	<b>(119,689,016)</b>
<b>c Cash flows from financing activities</b>		
Payment for redemption of loan capital and debt security	(3,602,191)	-
Receipts from issue of loan capital and debt security	-	3,011,896
<b>Net cash from/(used in) Financing activities</b>	<b>(3,602,191)</b>	<b>3,011,896</b>
<b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>	<b>(3,186,459,669)</b>	<b>(1,356,051,741)</b>
<b>e Cash and cash equivalents at the beginning of the period</b>	<b>25,115,910,784</b>	<b>23,727,430,234</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	<b>21,929,451,115</b>	<b>22,371,378,493</b>

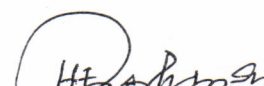
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 Company Secretary

  
 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 2016**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<b>For the period March 2016</b>							
<b>Balance at 1 January 2016</b>	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)	-	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	31,079,036	31,079,036	-	31,079,036
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	-	-	158,230,256	-	158,230,256	1	158,230,257
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2015	-	-	-	-	-	-	-
<b>Balance at 31 March 2016</b>	<b>8,803,738,120</b>	<b>9,467,360,094</b>	<b>3,203,164,411</b>	<b>3,036,145,278</b>	<b>24,510,407,903</b>	<b>659</b>	<b>24,510,408,562</b>
<b>Balance at 31 March 2015</b>	<b>8,803,738,120</b>	<b>8,539,313,395</b>	<b>1,915,779,051</b>	<b>3,051,953,178</b>	<b>22,310,783,744</b>	<b>636</b>	<b>22,310,784,380</b>

Company Secretary

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Managing Director & CEO

Director

Chairman





Pubali Bank Limited  
Head Office  
**Balance Sheet (Un-audited) as at 31 March 2016**


Property and Assets	Note	March 2016	December 2015
		Taka	Taka
<b>Cash</b>	3	<b>16,894,462,331</b>	<b>21,376,981,153</b>
In hand ( Including foreign currencies )		2,751,819,941	2,834,884,562
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		14,142,642,390	18,542,096,591
<b>Balance with Other Banks and Financial Institutions</b>	4	<b>3,220,384,178</b>	<b>2,222,692,959</b>
Inside Bangladesh		1,609,401,486	1,536,876,025
Outside Bangladesh		1,610,982,692	685,816,934
<b>Money at Call on Short Notice</b>	5	<b>1,205,286,667</b>	<b>935,286,667</b>
<b>Investments</b>	6	<b>58,171,547,234</b>	<b>57,881,682,992</b>
Government		46,352,143,583	47,153,505,257
Others		11,819,403,651	10,728,177,735
<b>Loans, Advances and Leases</b>	7	<b>173,531,380,029</b>	<b>173,125,419,314</b>
Loans, Cash Credits, Overdrafts, etc.		169,430,155,604	169,768,977,727
Bills purchased and discounted		4,101,224,425	3,356,441,587
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8	<b>3,979,179,111</b>	<b>3,917,767,831</b>
<b>Other assets</b>	9	<b>31,214,780,744</b>	<b>26,002,046,119</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>288,217,395,540</b>	<b>285,462,252,281</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	<b>3,590,288,280</b>	<b>2,543,554,248</b>
<b>Deposits and other accounts</b>	11	<b>225,135,982,158</b>	<b>224,808,590,528</b>
Current accounts & other accounts		24,418,322,793	26,080,165,638
Bills Payable		4,369,023,951	4,512,456,257
Savings bank deposits		53,542,329,781	51,969,483,909
Term deposits		137,197,484,264	137,592,543,248
Other deposits		5,608,821,369	4,653,941,476
<b>Other Liabilities</b>	12	<b>34,294,933,332</b>	<b>33,234,994,053</b>
<b>Total Liabilities</b>		<b>263,021,203,770</b>	<b>260,587,138,829</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,467,360,094	9,300,249,482
Retained earnings	14	3,973,118,984	3,815,549,087
Other Reserves	15	2,951,974,572	2,955,576,763
<b>Total Shareholders' Equity</b>		<b>25,196,191,770</b>	<b>24,875,113,452</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>288,217,395,540</b>	<b>285,462,252,281</b>





Pubali Bank Limited  
Head Office  
**Balance Sheet (Un-audited) as at 31 March 2016**

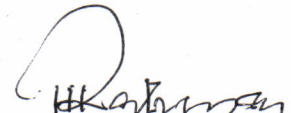
Off-balance sheet items	Note	March 2016	December 2015
		Taka	Taka
<b>Contingent liabilities</b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		8,009,081,482	7,648,739,240
Irrevocable letters of credit		48,320,804,686	44,054,462,906
Bills for collection		1,966,498,330	1,614,641,134
Other Contingent Liabilities			1,184,343,398
<b>Total Contingent liabilities</b>		<b>58,296,384,498</b>	<b>54,502,186,678</b>
<b>Other Commitments</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 other commitments</b>		-	-
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>58,296,384,498</b>	<b>54,502,186,678</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
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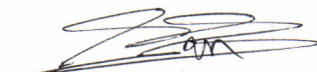


# Pubali Bank Limited

Head Office

## Profit and Loss Account (Un-audited) for 3 months ended 31 March 2016


		January to March 2016	January to March 2015
	Note	Taka	Taka
<b>Operating Income</b>			
Interest income	17	4,378,230,946	4,324,453,157
Less :Interest paid on deposits, borrowings, etc.	18	2,770,780,140	2,819,957,135
<b>Net Interest Income</b>		<b>1,607,450,806</b>	<b>1,504,496,022</b>
Income from investment	19	758,729,415	786,303,386
Commission, exchange and brokerage	20	326,483,087	407,804,618
Other operating income	21	74,814,692	66,142,502
<b>Total Operating Income</b>		<b>2,767,478,000</b>	<b>2,764,746,528</b>
<b>Operating Expenses</b>			
Salaries and allowances	22	781,530,094	825,608,486
Rent, taxes, insurance, electricity, etc.		141,097,389	176,266,805
Legal expenses		2,651,686	3,361,213
Postage, stamp, telecommunication, etc.		17,048,044	19,987,184
Stationery, printing, advertisements, etc.		24,148,799	27,261,024
Managing Director's salary and fees	23	2,100,000	1,837,500
Directors' fees		1,379,325	1,252,308
Auditors' fees		-	-
Charges on loan losses		-	418,764
Depreciation and repair of bank's assets	24	175,790,268	110,155,713
Other expenses	25	419,679,336	343,534,510
<b>Total Operating Expenses</b>		<b>1,565,424,941</b>	<b>1,509,683,507</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>1,202,053,059</b>	<b>1,255,063,021</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>			
Provision for classified loans and advances		313,022,438	462,000,000
Provision for unclassified loans and advances		6,977,562	27,943,457
Provision for diminution in value of Investments		6,500,000	8,300,000
		<b>326,500,000</b>	<b>498,243,457</b>
Provision for exposure of off-balance sheet items		40,000,000	61,500,000
<b>Total Provisions</b>		<b>366,500,000</b>	<b>559,743,457</b>
<b>Total Profit/(Loss) before taxes</b>		<b>835,553,059</b>	<b>695,319,564</b>
Provision for current tax		510,872,550	533,401,784
Provision for deferred tax		-	-
<b>Total Provision for taxes</b>		<b>510,872,550</b>	<b>533,401,784</b>
<b>Net Profit after Taxes</b>		<b>324,680,509</b>	<b>161,917,780</b>
<b>Appropriations :</b>			
Statutory Reserve		167,110,612	139,063,913
Retained surplus (general reserve) carried forward		157,569,897	22,853,867
<b>Earnings Per Share (EPS)</b>			
<b>Basic</b>	27	<b>0.37</b>	<b>0.18</b>
<b>Diluted</b>		<b>0.37</b>	<b>0.18</b>

  
Company Secretary

  
Chief Financial Officer

  
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Director

  
Chairman




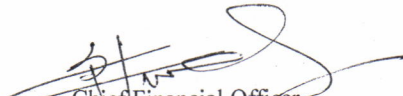




**Pubali Bank Limited**  
Head Office  
Cash Flow Statement (Un-audited)  
for 3 months ended 31 March 2016

	January to March 2016 Taka	January to March 2015 Taka
<b>a Cash flows from operating activities</b>		
Interest receipts in cash	4,704,388,545	4,697,296,020
Interest payments	(2,348,057,049)	(2,417,822,550)
Dividend receipts	9,848,725	11,325,938
Fees and commission receipts	222,717,589	232,894,964
Cash payment to employees	(783,630,094)	(827,445,986)
Cash payment to suppliers	(43,848,529)	(50,609,421)
Current income tax paid	(902,340,202)	(704,864,534)
Receipts from other operating activities	178,580,190	241,052,156
Cash payments for other operating activities	(642,841,493)	(535,066,266)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>394,817,682</b>	<b>646,760,321</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	798,031,674	(4,393,456,186)
Purchase/sale of trading securities	(1,091,225,916)	(754,380,856)
Loans and advances to customers (other than banks)	(405,960,715)	(547,443,471)
Other assets	(4,310,394,423)	(1,102,389,542)
Deposits to/from other banks	1,046,734,032	(1,257,402,634)
Deposits from customers (other than banks)	327,391,630	4,787,438,699
Other liabilities account of customers	113,821,748	1,300,375,598
Other liabilities	68,744,981	44,371,159
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(3,452,856,989)</b>	<b>(1,922,887,233)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>(3,058,039,307)</b>	<b>(1,276,126,912)</b>
<b>b Cash flows from investing activities</b>		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(156,516,105)	(118,362,927)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(156,516,105)</b>	<b>(118,362,927)</b>
<b>c Cash flows from financing activities</b>		
Payment for redemption of loan capital and debt security	(3,602,191)	-
Receipts from issue of loan capital and debt security	-	3,011,896
<b>Net cash from/(used in) Financing activities</b>	<b>(3,602,191)</b>	<b>3,011,896</b>
<b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>	<b>(3,218,157,603)</b>	<b>(1,391,477,943)</b>
<b>e Cash and cash equivalents at the beginning of the period</b>	<b>24,556,819,380</b>	<b>23,290,330,016</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	<b>21,338,661,777</b>	<b>21,898,852,073</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman

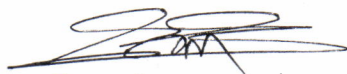


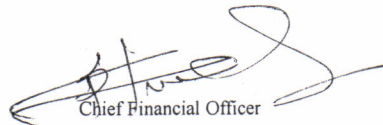


**Pubali Bank Limited**  
**Head Office**  
**Statement of Changes in Equity (Un-audited)**  
**for 3 months ended 31 March 2016**

Figures in Taka


Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period March 2016					
<b>Balance at 1 January 2016</b>	<b>8,803,738,120</b>	<b>9,300,249,482</b>	<b>3,815,549,087</b>	<b>2,955,576,763</b>	<b>24,875,113,452</b>
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,815,549,087	2,955,576,763	24,875,113,452
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	31,079,036	31,079,036
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	-	-	157,569,897	-	157,569,897
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2015	-	-	-	-	-
<b>Balance at 31 March 2016</b>	<b>8,803,738,120</b>	<b>9,467,360,094</b>	<b>3,973,118,984</b>	<b>2,951,974,572</b>	<b>25,196,191,770</b>
<b>Balance at 31 March 2015</b>	<b>8,803,738,120</b>	<b>8,539,313,395</b>	<b>2,713,473,024</b>	<b>2,967,782,472</b>	<b>23,024,307,011</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 2016

	March 2016 Taka	December 2015 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 2015.		
<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 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 2015, 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 currency)</b>		
In local currency	2,718,861,137	2,807,910,343
In foreign currencies	32,958,804	26,974,219
	<u>2,751,819,941</u>	<u>2,834,884,562</u>
<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
<b>Bangladesh Bank</b>		
In local currency	11,628,411,754	15,547,699,954
In foreign currencies	1,701,466,597	1,054,063,223
	<u>13,329,878,351</u>	<u>16,601,763,177</u>
<b>Sonali Bank as agent of Bangladesh Bank</b>		
Local currency	812,764,039	1,940,333,414
	<u>14,142,642,390</u>	<u>18,542,096,591</u>
	<u><b>16,894,462,331</b></u>	<u><b>21,376,981,153</b></u>
<b>3(a) Consolidated Cash</b>		
<b>Cash In hand</b>		
Pubali Bank Limited	2,751,819,941	2,834,884,562
Pubali Bank Securities Limited	-	-
	<u>2,751,819,941</u>	<u>2,834,884,562</u>
<b>Balance with Bangladesh Bank and its Agent Bank (s)</b>		
Pubali Bank Limited	14,142,642,390	18,542,096,591
Pubali Bank Securities Limited	-	-
	<u>14,142,642,390</u>	<u>18,542,096,591</u>
	<u><b>16,894,462,331</b></u>	<u><b>21,376,981,153</b></u>
<b>4 Balance with other banks and financial institutions</b>		
Inside Bangladesh	1,609,401,486	1,536,876,025
Outside Bangladesh	1,610,982,692	685,816,934
	<u>3,220,384,178</u>	<u>2,222,692,959</u>
<b>4(a) Consolidated Balance with other banks and financial institutions</b>		
<b>Inside Bangladesh</b>		
Pubali Bank Limited	1,609,401,486	1,536,876,025
Pubali Bank Securities Limited	590,789,338	559,091,404
	<u>2,200,190,824</u>	<u>2,095,967,429</u>
Less: Inter Company Transactions	590,789,338	559,091,404
	<u>1,609,401,486</u>	<u>1,536,876,025</u>
<b>Outside Bangladesh</b>		
Pubali Bank Limited	1,610,982,692	685,816,934
Pubali Bank Securities Limited	-	-
	<u>1,610,982,692</u>	<u>685,816,934</u>
	<u><b>3,220,384,178</b></u>	<u><b>2,222,692,959</b></u>



	March 2016 Taka	December 2015 Taka
<b>5 Money at call on short notice</b>		
Banking company (note- 5.1)	715,286,667	15,286,667
Non-banking Financial Institution (note-5.2)	490,000,000	920,000,000
	<b>1,205,286,667</b>	<b>935,286,667</b>
<b>5.1 Banking company</b>		
Standard Bank Limited	10,000,000	-
The City Bank Limited	100,000,000	-
Brac Bank Limited	490,000,000	-
National Bank Limited	100,000,000	-
ICB Islamic Bank Ltd.	15,286,667	15,286,667
	<b>715,286,667</b>	<b>15,286,667</b>
<b>5.2 Non-banking Financial Institution</b>		
Prime Finance & Investment Ltd.	-	40,000,000
Bangladesh Finance & Investment Co. Ltd.	40,000,000	40,000,000
Lanka bangla Finance Ltd.	-	40,000,000
Industrial & Infrastructure Development Finance Co. Ltd	140,000,000	150,000,000
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Bangladesh Industrial Finance Co. Ltd	-	-
MIDAS Financing Ltd.	50,000,000	40,000,000
Investment Corporation of Bangladesh	-	200,000,000
First Finance Ltd.	-	-
Phoenix Finance & Investment Ltd.	90,000,000	90,000,000
IDLC Finance Ltd.	120,000,000	140,000,000
International Leasing & Financial Services Ltd.	-	-
Fareast Finance & Investment Co. Ltd.	-	40,000,000
Delta Brac Housing Finance Corp. Ltd.	-	90,000,000
	<b>490,000,000</b>	<b>920,000,000</b>
<b>6 Investments</b>		
<b>Government securities</b>		
<b>Securities</b>		
Government/ Bangladesh Bank bills - at book value	22,470,092,481	24,283,641,470
Debentures	-	-
	<b>22,470,092,481</b>	<b>24,283,641,470</b>
<b>Bonds</b>		
Government treasury bonds	23,863,522,501	22,848,005,186
National prize bonds	18,528,601	21,858,601
	<b>23,882,051,102</b>	<b>22,869,863,787</b>
<b>Total investment in government securities and bonds</b>	<b>46,352,143,583</b>	<b>47,153,505,257</b>
<b>Other investments</b>		
Shares	8,171,180,681	8,234,954,765
Debentures	469,060	469,060
Prime Bank Limited Bond	45,000,000	90,000,000
MTBL Bond	30,000,000	30,000,000
Dhaka Bank Limited Bond	70,000,000	70,000,000
National Bank Limited Bond	51,200,000	51,200,000
One Bank Limited Bond	100,000,000	100,000,000
Mercantile Bank Limited Bond	100,000,000	100,000,000
Trust Bank Limited Bond	250,000,000	250,000,000
The City Bank Limited Bond	196,000,000	196,000,000
Southeast Bank Limited Bond	300,000,000	300,000,000
Bank Asia Limited Bond	250,000,000	250,000,000
EXIM Bank Limited Bond	300,000,000	300,000,000
Social Islami Bank Limited Bond	200,000,000	200,000,000
Commercial paper of Computer Source	250,000,000	250,000,000
Commercial paper of RFL Plastics	300,000,000	300,000,000
Commercial paper of Runner Automobiles	250,000,000	-
Commercial paper of Shafiq Alam Steel	250,000,000	-
Commercial paper of Envoy Textile Ltd.	250,000,000	-
Commercial paper of Concord Real Estate	250,000,000	-
Commercial paper of Danish Condensed	200,000,000	-
Bridge financing advances	5,553,910	5,553,910
	<b>11,819,403,651</b>	<b>10,728,177,735</b>
	<b>58,171,547,234</b>	<b>57,881,682,992</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank Limited	46,352,143,583	47,153,505,257
Pubali Bank Securities Limited	-	-
	<b>46,352,143,583</b>	<b>47,153,505,257</b>
<b>2. Other</b>		
Pubali Bank Limited	11,819,403,651	10,728,177,735
Pubali Bank Securities Limited	3,167,389,591	3,194,134,983
	<b>14,986,793,242</b>	<b>13,922,312,718</b>
	<b>61,338,936,825</b>	<b>61,075,817,975</b>



	March 2016 Taka	December 2015 Taka
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	169,430,155,604	169,768,977,727
Bills purchased and discounted	4,101,224,425	3,356,441,587
	<b>173,531,380,029</b>	<b>173,125,419,314</b>
<b>7.1 Loans, cash credits, overdrafts, etc.</b>		
<b>Inside Bangladesh:</b>		
Loans	53,275,686,721	53,567,994,006
Cash credits	38,197,659,896	38,364,401,532
Overdrafts	41,211,544,297	41,877,803,809
Loan against merchandise	6,469,142	5,884,823
Packing credits	275,826,177	375,393,270
Loan against trust receipts	9,547,383,261	9,525,815,669
Pubali prochesta	394,218,196	383,451,115
Non-resident Credit Scheme	779,411	811,295
Pubali Subarna	4,837,748,917	4,954,978,645
Pubali Karmo Uddog	144,583,109	143,071,919
Pubali Sujon	43,010,351	46,548,056
Pubali Utsob	9,749,261	13,461,122
EDF loan	3,167,571,891	3,259,847,450
Payment against documents	2,590,237,936	2,377,945,206
Consumers loan scheme	11,711,937,662	10,916,979,126
Lease finance	4,014,663,891	3,944,208,471
Others	1,085,485	10,382,213
	<b>169,430,155,604</b>	<b>169,768,977,727</b>
<b>Outside Bangladesh</b>	-	-
	<b>169,430,155,604</b>	<b>169,768,977,727</b>
<b>7.2 Bills purchased and discounted</b>		
<b>Payable in Bangladesh:</b>		
Loans against accepted bills	664,385,187	528,007,110
Loans against demand draft purchased	634,160	31,565
	<b>665,019,347</b>	<b>528,038,675</b>
<b>Payable outside Bangladesh:</b>		
Foreign bills purchased	3,436,205,078	2,828,402,912
Foreign drafts purchased	-	-
	<b>3,436,205,078</b>	<b>2,828,402,912</b>
	<b>4,101,224,425</b>	<b>3,356,441,587</b>
<b>7.3 Classification of loans and advances including bills purchased and discounted</b>		
<b>Unclassified:</b>		
Standard	156,321,371,376	158,030,146,370
Special mention account (SMA)	4,045,864,430	3,343,421,433
	<b>160,367,235,806</b>	<b>161,373,567,803</b>
<b>Classified:</b>		
Substandard (SS)	2,015,227,418	1,280,271,543
Doubtful (DF)	1,764,602,951	1,052,600,957
Bad or loss (B/L)	6,871,025,101	6,885,545,044
	<b>10,650,855,470</b>	<b>9,218,417,544</b>
Staff loan	2,513,288,753	2,533,433,967
	<b>173,531,380,029</b>	<b>173,125,419,314</b>



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	March 2016 Taka	December 2015 Taka
<b>General provision - Unclassified</b>				
Standard	108,455,505,020	1	1,084,555,051	1,092,503,372
Small & Medium Enterprise financing	33,957,025,564	0.25	84,892,564	86,179,459
Loans to BHs/MBs/SDs against share etc.	2,148,195,689	2	42,963,914	42,570,236
Housing Finance	352,056,658	2	7,041,134	7,405,701
Loan for Professional to setup business	43,094,958	2	861,899	491,513
Consumers loan scheme	8,876,066,128	5	443,803,307	417,749,889
Short Term Agri Credit and Micro credit	2,489,427,359	2.50	62,235,684	85,741,383
Special mention account (SMEF)	1,218,494,295	0.25	3,046,236	2,932,487
Special mention account (CLS)	1,150,792,161	5	57,539,608	48,187,352
Special mention account (LP, HF)	73,182,644	2	1,463,653	1,899,844
Special mention account (Others)	1,535,262,162	1	15,352,622	11,116,874
			1,803,755,672	1,796,778,110
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	1,493,042	5	74,652	17,244
Substandard	1,389,229,020	20	277,845,804	124,954,381
Doubtful (Agri & Micro credit)	256,523	5	12,826	17,960
Doubtful	961,288,303	50	480,644,152	281,190,082
Bad/Loss	3,370,375,604	100	3,370,375,604	3,351,525,370
			4,128,953,038	3,757,705,037
Required provision			5,932,708,710	5,554,483,147
Provision maintained			5,934,356,021	5,574,928,553
Excess provision			1,647,311	20,445,406
<b>7(a) Consolidated Loans, Advances and Leases</b>				
<b>Loans, Advances and Leases</b>				
Pubali Bank Limited			169,430,155,604	169,768,977,727
Pubali Bank Securities Limited			687,229,457	694,814,222
			<b>170,117,385,061</b>	<b>170,463,791,949</b>
Less: Inter Company Transactions			2,128,090,596	2,128,090,596
			<b>167,989,294,465</b>	<b>168,335,701,353</b>
<b>Bills discounted and purchased</b>				
Pubali Bank Limited			4,101,224,425	3,356,441,587
Pubali Bank Securities Limited			-	-
			<b>4,101,224,425</b>	<b>3,356,441,587</b>
			<b>172,090,518,890</b>	<b>171,692,142,940</b>
<b>8 Fixed Assets including Premises, Furniture &amp; Fixture</b>				
Land			2,228,705,361	2,228,705,361
Building			732,198,269	732,198,269
Vehicles			59,620,500	49,514,339
Machinery and equipment's			273,169,200	241,507,517
Computer & Computer Accessories			389,620,200	377,047,925
Furniture and fixtures			295,865,581	288,794,420
			<b>3,979,179,111</b>	<b>3,917,767,831</b>
<b>8(a) Consolidated Fixed Assets including premises, furniture &amp; fixture</b>				
Pubali Bank Limited			3,979,179,111	3,917,767,831
Pubali Bank Securities Limited			2,735,541	2,974,030
			<b>3,981,914,652</b>	<b>3,920,741,861</b>
<b>9 Other Assets</b>				
Interest accrued on investments			660,165,656	1,323,187,174
Accrued income on loans & advances			293,886,067	213,509,713
Coupon interest adjustment A/C			22,002,785	-
Advance security deposit, advance rent and prepaid expenses			217,612,632	226,091,985
Investment in Subsidiary Company			1,599,998,700	1,599,998,700
Stock dealing account			377,757,173	277,596,210
Stationery and stamps			74,258,509	66,291,496
Drafts payable			31,305,049	22,571,374
Sanchaypatra			2,185,678	1,814,382
Suspense account			243,219,098	193,893,684
Demonetized notes			1,531,750	1,531,750
Items in transit			9,221,491,095	4,559,738,481
Advance against income tax			18,277,774,548	17,375,434,346
Clearing house adjustment			89,541,384	38,747,014
Others			102,050,620	101,639,810
			<b>31,214,780,744</b>	<b>26,002,046,119</b>



	March 2016 Taka	December 2015 Taka
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank Limited	31,214,780,744	26,002,046,119
Pubali Bank Securities Limited	94,340,054	87,439,344
	<b>31,309,120,798</b>	<b>26,089,485,463</b>
Less: Inter company Transactions	(377,770,983)	(277,610,020)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
	<b>(1,977,769,683)</b>	<b>(1,877,608,720)</b>
	<b>29,331,351,115</b>	<b>24,211,876,743</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>10 Borrowings from other Banks, Financial Institutions and Agents</b>		
Inside Bangladesh	923,433,245	33,906,140
Outside Bangladesh	2,666,855,035	2,509,648,108
	<b>3,590,288,280</b>	<b>2,543,554,248</b>
<b>10.1 Inside Bangladesh</b>		
Sonali Bank Limited, Local Office, Dhaka.	923,433,245	33,906,140
	<b>923,433,245</b>	<b>33,906,140</b>
<b>11 Details of deposits and other accounts</b>		
Current deposits and other accounts :		
Current account	22,560,229,052	24,251,865,585
Cash credit A/C. (Cr. Balance)	574,917,341	401,324,874
Pubali Prochesta (Cr. Balance)	5,858,023	7,703,145
Call deposits	16,215,839	17,208,921
Foreign currency deposits	1,245,586,354	1,386,651,215
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,493,706	15,389,420
	<b>24,418,322,793</b>	<b>26,080,165,638</b>
Bills payable	4,369,023,951	4,512,456,257
Savings Bank accounts	53,542,329,781	51,969,483,909
Term deposits :		
Fixed deposits - from customers	66,275,767,300	69,904,404,789
Special Notice Deposits	27,611,440,863	26,996,685,648
Deposit pension scheme	1,269,456	1,321,785
Interest payable on term deposit	4,008,892,324	3,338,493,646
Pubali pension scheme	10,881,545,908	10,047,071,310
Pubali sanchay prakalpa	4,110,913,805	4,269,745,830
Dwigun Sanchay Prokalpa	18,725,036,236	17,973,681,517
Target Based Small Deposit (Pubali shoppopuron)	1,181,521,029	867,877,206
Monthly profit base deposit	3,101,490,161	3,104,262,302
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	1,117,110,314	910,296,945
Shikhya sanchay prokalpa	181,046,179	177,081,659
Child edu. Care & maturity deposit	1,450,689	1,620,611
	<b>137,197,484,264</b>	<b>137,592,543,248</b>
Other deposits	5,608,821,369	4,653,941,476
	<b>225,135,982,158</b>	<b>224,808,590,528</b>
<b>11 (a) Consolidated Deposits and other accounts</b>		
Pubali Bank Limited	225,135,982,158	224,808,590,528
Pubali Bank Securities Limited	-	-
	<b>225,135,982,158</b>	<b>224,808,590,528</b>
Less: Inter Company Transactions	590,789,338	559,091,404
	<b>224,545,192,820</b>	<b>224,249,499,124</b>



	March 2016 Taka	December 2015 Taka
<b>12 Other Liabilities</b>		
Accumulated provision for loans and advances	3,405,715,940	3,075,945,308
Accumulated provision for consumers loan	705,047,009	685,076,757
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	18,241,059	15,532,037
	<u>4,130,600,349</u>	<u>3,778,150,443</u>
Provision for unclassified loans and advances	1,803,755,672	1,796,778,110
Provision @1% against off-balance sheet exposure	586,800,000	546,800,000
Accumulated interest suspense	899,274,562	830,529,581
Provision for doubtful investment	30,250,460	23,750,460
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	3,258,452	3,258,452
Interest suspense on underwriting advances	268,877,119	268,877,119
CLS interest A/C	4,636,528	4,269,515
Accrued interest receivable on overdue CLS	97,041,986	95,371,068
Consumers deposits	131,597,082	114,793,024
Lease deposit	492,276	492,276
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	20,890,648,720	20,379,776,170
Provision for Deferred Tax	579,806,607	579,806,607
Valuation adjustment	554,855,236	414,629,473
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	339,772	11,945,112
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	3,482,858,298	3,547,626,531
Pubali Bank Adjustment	70,803,702	30,553,557
Sadaqah fund	4,785,667	4,594,950
Card transaction fee (inter bank)	566,427	589,707
Foreign currency FCC account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Payable to Pubali Exchange Co.(UK)	9,276,499	9,276,499
Non resident blocked account of UBI	34,487	34,487
	<u>29,553,144,012</u>	<u>28,796,937,158</u>
Provision for expenses:	366,444,391	439,667,942
<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	15,575,722	11,737,402
Reserve for unforeseen losses	150,739,993	130,072,243
	<u>244,744,580</u>	<u>220,238,510</u>
	<u><b>34,294,933,332</b></u>	<u><b>33,234,994,053</b></u>
<b>12(a) Consolidated other liabilities</b>		
Pubali Bank Limited	34,294,933,332	33,234,994,053
Pubali Bank Securities Limited	3,628,268,489	3,624,898,851
Parent Subsidiary loan	(2,128,090,596)	(2,128,090,596)
Inter company payable	(377,770,983)	(277,610,020)
	<u><b>35,417,340,242</b></u>	<u><b>34,454,192,288</b></u>
<b>13 Statutory reserve</b>		
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	9,300,249,482	8,400,249,482
Add: Addition during the period	167,110,612	900,000,000
Balance at the end of the period	<u><b>9,467,360,094</b></u>	<u><b>9,300,249,482</b></u>
<b>14 Retained earnings (General reserve)</b>		
Balance as on beginning of the period	3,815,549,087	2,690,619,157
Addition during the period	157,569,897	1,995,287,053
Transfer in: Asset revaluation reserve	-	10,016,689
	<u><b>3,973,118,984</b></u>	<u><b>4,695,922,899</b></u>
Less: Issue of dividend	-	(880,373,812)
Balance as on end of the period	<u><b>3,973,118,984</b></u>	<u><b>3,815,549,087</b></u>
<b>14(a) Consolidated Retained earnings (General reserve)</b>		
Pubali Bank Limited	3,973,118,984	3,815,549,087
Pubali Bank Securities Limited	(769,954,573)	(770,614,932)
	<u><b>3,203,164,411</b></u>	<u><b>3,044,934,155</b></u>





	March 2016 Taka	December 2015 Taka
<b>15 Other reserves</b>		
<b>15.1 Assets revaluation reserve</b>		
Balance at the beginning of the period	2,925,282,807	2,934,476,620
Addition on revaluation of Fixed Assets/Investment During the period	6,709,386	478,222,245
Disposal during the period	(10,311,577)	(477,399,369)
Transfer out: Asset revaluation reserve	-	(10,016,689)
	<u>2,921,680,616</u>	<u>2,925,282,807</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,922,014,600</u>	<u>2,925,616,791</u>
<b>15.2 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>
	<u><b>2,951,974,572</b></u>	<u><b>2,955,576,763</b></u>
<b>15(a) Consolidated Other reserves</b>		
Pubali Bank Limited	2,951,974,572	2,955,576,763
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u><b>3,036,145,278</b></u>	<u><b>3,039,747,469</b></u>
<b>16 Non-controlling interest</b>		
Balance b/f	658	624
Share of current period profit	1	34
	<u><b>659</b></u>	<u><b>658</b></u>



	March 2016 Taka	March 2015 Taka
<b>17 Interest income</b>		
Loans	473,567,462	438,917,638
Cash credits	1,091,130,393	1,033,906,304
Over drafts	965,581,996	1,142,532,876
Loan against imported merchandise	6,413,737	8,148,374
Loan against trust receipt	292,531,839	309,870,095
Inland bill purchased & demand draft purchased	15,434,415	21,319,083
Foreign bill purchased and Export development fund	56,793,750	11,019,846
Packing credits	6,231,853	9,656,575
Payments against document	60,684,393	30,751,523
Call loans	25,177,144	69,587,819
Loans against deposit pension scheme	-	-
Agricultural credits & rural credits	5,171,658	4,232,591
Sundries account	14,197,757	8,151,111
CLS account	307,126,501	189,524,949
Secured mortgages	259,335,033	303,977,420
Foreign bank accounts	14,870,158	8,319,065
Loan against Shikya Sanchay Prokalpa	248,676	275,460
Loan against Non-resident Credit Scheme	2,381	6,984
Lease finance	120,856,280	120,010,425
Loan against Pubali Sanchay Prokalpa	11,969,246	13,278,007
Loan against FDR	8,469,830	557,806
Term loans	616,411,471	590,530,986
Term deposit/ replacement	8,835,342	-
Loan against Pubali Pension Scheme	17,188,383	9,878,220
Credit card	1,248	-
	<b>4,378,230,946</b>	<b>4,324,453,157</b>
<b>17(a) Consolidated Interest Income</b>		
Pubali Bank Limited	4,378,230,946	4,324,453,157
Pubali Bank Securities Limited	8,946,571	13,011,984
Inter company transaction	-	-
	<b>4,387,177,517</b>	<b>4,337,465,141</b>
<b>18 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	1,153,022,692	1,400,477,271
Interest on REPO borrowings	1,211,929	43,932,765
Interest on borrowings	23,641,506	560,160
Short-notice deposit	294,491,208	254,907,350
Savings bank deposit	300,452,972	310,788,981
Deposit pension scheme	-	4,845
Pubali bank pension scheme	246,056,145	178,121,216
Child education care & maturity deposits	41,510	182,126
Call borring	2,702,342	2,718,056
Monthly monafa based deposit scheme	8,190,593	6,954,025
Pubali Sanchay Prokalpa	78,398,686	81,367,685
Shikhya Sanchay Prokalpa	3,623,153	3,107,161
Q-Cash Debit Card	150,000	14,548
Dwigun Sanchay Prokalpa	534,542,441	456,189,492
Marking to Market Revaluation	1,091,937	186,603
Interest on MPSD	20,882,950	11,452,281
Interest on TBSD	21,413,728	6,820,428
Interest on refinance from B. Bank	115,633	-
Interest on MFD A/C	80,553,107	62,114,696
Sundry accounts	197,608	57,446
	<b>2,770,780,140</b>	<b>2,819,957,135</b>
<b>19 Income from investment</b>		
Interest on treasury bill	12,741,685	282,471,063
Interest on treasury bond	474,558,761	394,964,964
Interest on private bond	16,283,287	6,728,219
Interest on debentures	-	1,783,000
Interest on Bangladesh Bank bill	185,290,014	40,144,920
Interest on commercial paper	23,620,050	-
Gain on sale of shares	36,386,893	48,885,282
Dividend on shares	9,848,725	11,325,938
	<b>758,729,415</b>	<b>786,303,386</b>
<b>19(a) Consolidated Income from investment</b>		
Pubali Bank Limited	758,729,415	786,303,386
Pubali Bank Securities Limited	(12,360,972)	2,555,192
	<b>746,368,443</b>	<b>788,858,578</b>



	March 2016 Taka	March 2015 Taka
<b>20 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	7,961,925	9,247,303
Foreign L/C	86,432,841	97,872,879
Local L/C	19,261,325	22,582,568
Issuance of foreign guarantee	66,956	70,983
Issuance of local guarantee	28,429,677	31,453,847
Issuance of traveller's cheque	1,500	1,000
Other transactions	43,285,998	41,977,722
Miscellaneous handling commission	37,073,761	29,472,488
Consumers credit	32,020	25,584
Commission on stationery articles	171,386	189,090
Income A/C commission Online	200	1,500
Total commission	<b>222,717,589</b>	<b>232,894,964</b>
Exchange	103,765,498	174,909,654
	<b>326,483,087</b>	<b>407,804,618</b>
<b>20(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank Limited	326,483,087	407,804,618
Pubali Bank Securities Limited	11,186,771	7,470,902
	<b>337,669,858</b>	<b>415,275,520</b>
<b>21 Other operating income</b>		
Rent recovery	605,500	513,000
Postage and telecommunication recovery	2,582,668	2,107,739
Miscellaneous income	19,132,189	19,688,866
Miscellaneous income supervision and monitoring	3,500	1,144
Miscellaneous income transfer fee	25,425	16,295
Swift income	25,571,938	21,856,348
Application fee of CLS account	368,970	293,600
Account opening charge of CLS account	535,300	657,000
Service charge	5,380,465	5,672,679
Income on sale of leased asset	91,286	187,623
Online service charge	4,800	1,405
Accounts Maintenance fee	10,202	13,076
SMS service charges	14,841,435	10,729,737
Card Fees and charges	2,584,121	975,300
CIB service charges	2,835,690	2,829,670
Income on sale of Bank's property	241,203	599,020
	<b>74,814,692</b>	<b>66,142,502</b>
<b>21(a) Consolidated Other operating income</b>		
Pubali Bank Limited	74,814,692	66,142,502
Pubali Bank Securities Limited	163,522	457,220
	<b>74,978,214</b>	<b>66,599,722</b>
<b>22 Salary and allowances (excluding Managing Director)</b>		
Basic salary	400,678,912	436,276,340
House rent allowances	241,544,604	243,242,907
Medical allowances	51,938,768	52,284,228
Other allowances	48,865,261	51,979,361
Contributory provident fund	38,388,023	38,270,883
General provident fund	91,966	106,002
Bonus to employees	22,560	3,448,765
	<b>781,530,094</b>	<b>825,608,486</b>
<b>22(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank Limited	781,530,094	825,608,486
Pubali Bank Securities Limited	4,989,356	6,539,617
	<b>786,519,450</b>	<b>832,148,103</b>
<b>23 Managing Director's salary and fees</b>		
Basic pay	1,500,000	1,237,500
Allowances	450,000	476,250
Bank's contributory provident fund	150,000	123,750
Bonus	-	-
	<b>2,100,000</b>	<b>1,837,500</b>
<b>24 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	2,987,099	2,671,877
Maintenance of assets	77,698,344	10,922,002
Depreciation on fixed assets	95,104,825	96,561,834
	<b>175,790,268</b>	<b>110,155,713</b>
<b>24(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank Limited	175,790,268	110,155,713
Pubali Bank Securities Limited	255,414	415,199
	<b>176,045,682</b>	<b>110,570,912</b>



	March 2016 Taka	March 2015 Taka
<b>25 Other expenses</b>		
Repairs to rented property	223,110	337,489
Newspapers	786,000	769,521
Petrol consumption	11,426,822	9,044,840
Travelling	12,775,291	9,256,069
Donations	13,718,800	7,512,530
Card Expenditure	5,153,325	-
NOSTRO account charges	1,320,363	-
Honorarium	220,750	1,468,000
Subscriptions	4,415,950	3,143,335
Sub-ordinate staff clothing	2,412,996	2,090,784
Conveyance	4,579,007	4,569,036
Entertainment	4,919,656	4,777,721
Training	2,844,833	3,619,983
Photocopying	115,131	267,893
Branches' opening expenses	519,551	309,361
Shifting expenses	163,241	297,285
Carrying expenses	277,765	421,281
Professional fees	548,188	601,368
Security and Auxiliary Services	8,741,608	5,650,057
Gun license fees	204,133	283,855
Telegraphic address renewal fee	-	125
Overtime	5,246,160	4,695,805
Lunch subsidy	43,514,271	42,472,743
Promotional expenses	25,708,998	18,414,727
Card transaction fee	208,425	-
Gratuity	204,963,960	151,442,120
House maintenance	26,646,053	28,023,948
Car allowance	5,787,000	2,030,871
Chemicals for office equipment's	188,735	85,470
Loss on sale of bank's property	9,944	34,564
CDBL fees	106,000	-
Annual general meeting	-	288,165
Bandwidth charges	18,414,802	25,625,036
Miscellaneous	13,518,468	16,000,528
	<b>419,679,336</b>	<b>343,534,510</b>
<b>25(a) Consolidated Other expenses</b>		
Pubali Bank Limited	419,679,336	343,534,510
Pubali Bank Securities Limited	1,823,710	1,205,308
	<b>421,503,046</b>	<b>344,739,818</b>
<b>26 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	2,751,819,941	3,604,769,233
Balance with Bangladesh Bank and its agent bank(s)	14,142,642,390	14,965,103,186
Balance with other banks and financial institutes	3,220,384,178	2,308,755,486
Prize bonds	18,528,601	21,937,501
Money at call on short notice	1,205,286,667	998,286,667
	<b>21,338,661,777</b>	<b>21,898,852,073</b>
<b>26(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank Limited	21,338,661,777	21,898,852,073
Pubali Bank Securities Limited	590,789,338	472,526,420
	<b>21,929,451,115</b>	<b>22,371,378,493</b>
<b>27 Basic and Diluted Earnings Per Share (EPS):</b>		
Net Profit after taxes	324,680,509	161,917,780
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.37</b>	<b>0.18</b>
<b>27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>		
Net Profit after tax	325,340,869	177,076,806
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.37</b>	<b>0.20</b>

