



Consolidated Balance Sheet (Un-audited) as at 31 March 2012

Property and Assets	31 March 2012	31 December 2011
	Taka	Taka
Cash	12,194,970,127	11,745,566,681
In hand (Including foreign currencies)	2,213,460,604	2,376,585,174
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)	9,981,509,523	9,368,981,507
Balance with Other Banks and Financial Institutions	1,257,339,469	1,708,124,795
Inside Bangladesh	736,093,188	867,100,857
Outside Bangladesh	521,246,281	841,023,938
Money at Call on Short notice	2,229,286,667	2,359,286,667
Investments	20,639,780,643	22,333,487,378
Government	14,971,681,990	17,593,246,861
Others	5,668,098,653	4,740,240,517
Loans, Advances and Leases	109,928,086,958	104,650,385,765
Loans, Cash Credits, Overdrafts, etc.	108,675,218,133	103,233,361,308
Bills purchased & discounted	1,252,868,825	1,417,024,457
Fixed Assets including premises, furniture & fixtures	3,464,341,786	3,376,927,531
Other assets	13,529,117,988	11,117,067,189
Non-banking Assets	375,246	375,246
Total Assets	163,243,298,884	157,291,221,252
Liabilities and Capital		
Liabilities		
Borrowing from other banks, financial institutions & agents:	1,660,427,323	459,675,752
Deposits and other accounts	126,355,892,313	123,805,967,767
Current accounts & other accounts	13,583,936,454	14,300,242,206
Bills Payable	2,350,381,586	2,926,175,470
Savings bank deposits	35,045,346,186	36,272,413,131
Term deposits	70,734,633,437	66,380,111,946
Other deposits	4,641,594,650	3,927,025,014
Other Liabilities	18,211,818,416	16,616,703,880
Total Liabilities	146,228,138,052	140,882,347,399
Capital / Shareholders' Equity		
Paid up Capital	6,707,610,000	6,707,610,000
Statutory Reserve	5,529,067,127	5,230,776,439
Retained earnings	1,536,313,409	1,536,313,276
Other Reserves	2,932,359,125	2,933,128,705
Profit and Loss account surplus	308,668,495	-
Foreign currency translation reserve	1,142,214	1,044,835
	17,015,160,370	16,408,873,255
Non-Controlling Interest	462	598
Total Shareholders' Equity	17,015,160,832	16,408,873,853
Total Liabilities and Shareholders' Equity	163,243,298,884	157,291,221,252






Consolidated Balance Sheet (Un-audited) as at 31 March 2012

	31 March 2012 Taka	31 December 2011 Taka
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	3,957,685,206	4,084,595,704
Irrevocable letters of credit	30,492,030,859	28,021,057,981
Bills for collection	489,092,410	559,665,835
Other Contingent Liabilities	950,956,000	950,956,000
Total Contingent liabilities	35,889,764,475	33,616,275,520
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	35,889,764,475	33,616,275,520


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited

Head Office, Dhaka


Consolidated Profit and Loss Account (Un-audited) for 3 months ended 31 March 2012

	January to March 2012 Taka	January to March 2011 Taka
Operating Income		
Interest Income	4,088,521,396	2,551,819,138
Less : Interest paid on Deposits, Borrowings, etc.	2,205,831,204	1,164,678,914
Net Interest Income	1,882,690,192	1,387,140,224
Income from Investment	320,310,738	203,408,484
Commission, Exchange and Brokerage	326,846,276	324,546,156
Other Operating Income	68,435,673	40,981,392
Total Operating Income	2,598,282,879	1,956,076,256
Operating Expenses		
Salaries and allowances	445,026,758	423,869,597
Rent, taxes, insurance, electricity, etc.	91,475,716	48,389,644
Legal Expenses	2,033,110	2,415,029
Postage, Stamp, telecommunication, etc.	14,347,215	16,541,643
Stationery, Printing, Advertisements, etc.	20,634,927	14,515,414
Managing Director's salary and Fees	2,350,000	2,800,000
Directors' Fees	1,680,237	297,733
Auditors' Fees	-	-
Charges on loan losses	833,199	1,400,000
Repair, maintenance and depreciation of fixed assets	37,757,575	37,294,631
Other Expenses	341,112,270	234,935,440
Total Operating Expenses	957,251,007	782,459,131
Profit before Provisions & Taxation	1,641,031,872	1,173,617,125
Provisions		
Provision for loans and advances	170,000,000	50,000,000
Provision for diminution in value of Investments	129,454,977	145,000,000
Provision for exposure of off-balance sheet items	20,000,000	30,000,000
Total Provisions	319,454,977	225,000,000
Profit before taxation	1,321,576,895	948,617,125
Provision for current tax	714,617,713	491,780,699
Provision for deferred tax	-	-
Total provision for taxes	714,617,713	491,780,699
Net Profit after Taxes	606,959,182	456,836,426
Profit attributable to:		
Equity holders of parents	606,959,318	456,836,524
Non- controlling interest	(136)	(98)
Appropriations :	606,959,182	456,836,426
Statutory Reserve	298,290,688	214,609,938
Retained surplus (general reserve) carried forward	308,668,630	242,226,488
Earning per share (EPS)	0.90	* 0.68

N.B: After provisional appropriation of Profit March 2012

* Restated


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


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Additional Managing Director


Helal Ahmed Chowdhury
Managing Director

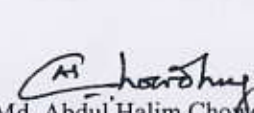




Consolidated Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2012

	January to March 2012 Taka	January to March 2011 Taka
a Cash flows from operating activities		
Interest receipts in cash	4,399,751,655	2,743,378,114
Interest payments	(2,205,831,204)	(1,164,678,914)
Dividend receipts	12,581,777	11,289,346
Fees and commission receipts	223,625,769	170,599,184
Recoveries of loans previously written off	-	-
Cash payment to employees	(447,376,758)	(423,353,083)
Cash payment to suppliers	(36,652,799)	(32,794,291)
Current income tax paid	(373,398,809)	(380,650,360)
Receipts from other operating activities	168,154,882	190,682,340
Cash payments for other operating activities	(447,779,431)	(322,425,726)
Operating profit before changes in operating assets & liabilities	1,293,075,082	792,046,610
Cash flows from operating assets & liabilities:		
Statutory deposits	2,617,628,321	262,497,997
Purchase/sale of trading securities	(943,858,137)	(582,569,656)
Loans and advances to customers (other than banks)	(5,517,965,690)	2,573,791,816
Other assets	(2,047,943,032)	(1,395,190,958)
Deposits to/from other banks	1,200,751,571	(3,045,353,984)
Deposits from customers (other than banks)	2,549,924,545	3,880,733,382
Other liabilities account of customers	562,081,223	(73,405,685)
Foreign currency translation reserve	-	-
Other liabilities	264,694,340	(1,602,346,540)
Increase(decrease) in operating assets and liabilities:	(1,314,686,859)	18,156,372
Cash received from operating activities	(21,611,777)	810,202,982
b Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(115,448,114)	(43,992,167)
Membership cost	-	-
Sale proceeds of Fixed assets	-	-
Net cash used in investing activities	(115,448,114)	(43,992,167)
c Cash flows from financing activities		
Payment for redemption of loan capital and debt securities	(769,580)	(825,538)
Issue of share Capital	2,511,040	-
Dividend Paid	-	-
Net cash received from financing activities	1,741,460	(825,538)
d Net increase (decrease) in cash and cash equivalents (a+b+c)	(135,318,431)	765,385,277
e Opening cash and cash equivalents	15,831,120,544	13,371,998,788
f Closing cash and cash equivalents (d+e)	15,695,802,113	14,137,384,065


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director




Pubali Bank Limited

Head Office, Dhaka

Consolidated Statement of Changes in Equity
 for 3 months ended 31 March 2012

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	FC Translation Reserve	Other reserves	Parent's equity	Non-controlling Interest	Total
For the period of 03 (three) months ended 31 March 2012								
Balance at 1 January 2012	6,707,610,000	5,230,776,439	1,536,313,276	1,044,835	2,933,128,705	16,408,873,255	598	16,408,873,853
Changes in accounting policy Restated balance	6,707,610,000	5,230,776,439	1,536,313,276	1,044,835	2,933,128,705	16,408,873,255	598	16,408,873,853
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(769,580)	(769,580)	-	(769,580)
Currency translation differences	-	-	-	97,379	-	97,379	-	97,379
Changes in Non-controlling interest	-	-	136	-	-	136	(136)	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-
Net profit for the period ended 31 March 2012	-	-	308,668,492	-	-	308,668,492	-	308,668,492
Transfer to statutory reserve	-	298,290,688	-	-	-	298,290,688	-	298,290,688
Transfer to/ from general reserve	-	-	-	-	-	-	-	-
Balance at 31 March 2012	6,707,610,000	5,529,067,127	1,844,981,904	1,142,214	2,932,359,125	17,015,160,370	462	17,015,160,832
Balance at 31 March 2011	4,968,600,000	4,363,342,247	2,340,461,100	340,382	2,920,818,024	14,835,788,241	1,202	14,835,789,443

 Md. Saifur Rahman
 GM & Chief Financial Officer

 Md. Abdul Halim Chowdhury
 Additional Managing Director

 Helal Ahmed Chowdhury
 Managing Director




Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 31 March 2012

Property and Assets	31 March 2012 Taka	31 December 2011 Taka
Cash	12,194,968,723	11,745,563,519
In hand (Including foreign currencies)	2,213,459,200	2,376,582,012
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)	9,981,509,523	9,368,981,507
Balance with Other Banks and Financial Institutions	1,123,782,982	1,592,112,403
Inside Bangladesh	607,495,875	769,148,850
Outside Bangladesh	516,287,107	822,963,553
Money at Call and Short notice	2,229,286,667	2,359,286,667
Investments	17,257,015,166	19,069,272,020
Government	14,971,681,990	17,593,246,861
Others	2,285,333,176	1,476,025,159
Loans, Advances and Leases	111,844,671,890	106,329,633,065
Loans, Cash Credits, Overdrafts, etc.	110,591,803,065	104,912,608,608
Bills purchased & discounted	1,252,868,825	1,417,024,457
Fixed Assets including premises, furniture & fixtures	3,456,922,239	3,369,192,860
Other assets	15,077,940,497	12,688,274,133
Non-banking Assets	375,246	375,246
Total Assets	163,184,963,410	157,153,709,913
Liabilities and Capital		
Liabilities		
Borrowing from other banks, financial institutions & agents:	1,660,427,323	459,675,752
Deposits and other accounts	126,355,892,312	123,805,967,767
Current accounts & other accounts	13,583,936,454	14,300,242,206
Bills Payable	2,350,381,586	2,926,175,470
Savings bank deposits	35,045,346,186	36,272,413,131
Term deposits	70,734,633,437	66,380,111,946
Other deposits	4,641,594,649	3,927,025,014
Other Liabilities	17,109,434,287	15,604,923,055
Total Liabilities	145,125,753,922	139,870,566,574
Capital / Shareholders' Equity		
Paid up Capital	6,707,610,000	6,707,610,000
Statutory Reserve	5,529,067,127	5,230,776,439
Retained surplus (general reserve)	2,411,628,195	2,411,628,195
Other Reserves	2,932,359,125	2,933,128,705
Profit and Loss account surplus	478,545,041	-
Total Shareholders' Equity	18,059,209,488	17,283,143,339
Total Liabilities and Shareholders' Equity	163,184,963,410	157,153,709,913





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 31 March 2012

Off-balance sheet items	31 March 2012	31 December 2011
Contingent liabilities	Taka	Taka
Acceptances & Endorsements		
Letters of guarantee	3,957,685,206	4,084,595,704
Irrevocable letters of credit	30,492,030,859	28,021,057,981
Bills for collection	489,092,410	559,665,835
Other Contingent Liabilities	950,956,000	950,956,000
Total Contingent liabilities	35,889,764,475	33,616,275,520
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	35,889,764,475	33,616,275,520


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


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Helal Ahmed Chowdhury
 Managing Director





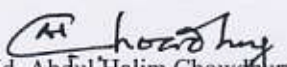
Profit and Loss Account (Un-audited)
for 3 months ended 31 March 2012

	January to March 2012 Taka	January to March 2011 Taka
Operating Income		
Interest Income	4,069,161,876	2,541,999,598
Less :Interest paid on Deposits, Borrowings, etc.	2,128,299,639	1,164,678,914
Net Interest Income	1,940,862,237	1,377,320,684
Income from Investment	313,235,536	193,020,581
Commission, Exchange and Brokerage	307,372,279	314,829,127
Other Operating Income	68,147,683	40,934,000
Total Operating Income	2,629,617,735	1,926,104,392
Operating Expenses		
Salaries and allowances	439,576,870	420,553,083
Rent, taxes, insurance, electricity, etc.	90,699,983	45,132,082
Legal Expenses	1,993,110	1,987,485
Postage, Stamp, telecommunication, etc.	14,262,349	16,435,377
Stationery, Printing, Advertisements, etc.	20,397,340	14,371,429
Managing Director's salary and Fees	2,350,000	2,800,000
Directors' Fees	1,565,237	171,233
Auditors' Fees	-	-
Charges on loan losses	833,199	1,400,000
Repair,maintenance and depreciation of fixed assets	37,378,415	36,134,255
Other Expenses	339,107,790	234,069,759
Total Operating Expenses	948,164,293	773,054,703
Profit before Provisions & Taxation	1,681,453,442	1,153,049,689
Provisions		
Provision for loans and advances	170,000,000	50,000,000
Provision for diminution in value of Investments	-	-
Provision for exposure of off-balance sheet items	20,000,000	30,000,000
Total Provisions	190,000,000	80,000,000
Profit before taxation	1,491,453,442	1,073,049,689
Provision for current tax	714,617,713	490,046,118
Provision for deferred tax	-	-
Total provision for taxes	714,617,713	490,046,118
Net Profit after Taxes	776,835,729	583,003,571
Appropriations :		
Statutory Reserve	298,290,688	214,609,938
Retained surplus (general reserve) carried forward	478,545,041	368,393,633
Earning per share (EPS)	1.16	* 0.87

N.B: After provisional appropriation of Profit March 2012

* Restated


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





**Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2012**

	January to March 2012 Taka	January to March 2011 Taka
a Cash flows from operating activities		
Interest receipts in cash	4,380,392,135	2,723,730,833
Interest payments	(2,128,299,639)	(1,164,678,914)
Dividend receipts	2,005,277	11,289,346
Fees and commission receipts	214,728,272	170,599,184
Recoveries of loans previously written off	-	-
Cash payment to employees	(441,926,870)	(423,353,083)
Cash payment to suppliers	(36,652,799)	(32,794,291)
Current income tax paid	(373,398,809)	(380,650,360)
Receipts from other operating activities	160,791,690	190,682,340
Cash payments for other operating activities	(441,491,075)	(322,425,726)
Operating profit before changes in operating assets & liabilities	1,336,148,182	772,399,329
Cash flows from operating assets & liabilities:		
Statutory deposits	2,617,628,321	262,497,997
Purchase/sale of trading securities	(809,308,017)	(575,819,251)
Loans and advances to customers (other than banks)	(5,515,038,825)	2,541,058,338
Other assets	(2,016,267,555)	(1,409,459,217)
Deposits to/from other banks	1,200,751,571	(3,045,353,984)
Deposits from customers (other than banks)	2,549,924,545	3,880,733,382
Other liabilities account of customers	562,081,223	(73,405,685)
Other liabilities	37,812,296	6,703,798
Increase(decrease) in operating assets and liabilities:	(1,372,416,441)	1,586,955,378
Cash received from operating activities	(36,268,259)	2,359,354,707
b Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(115,822,928)	(42,905,289)
Sale proceeds of Fixed assets	-	-
Net cash used in investing activities	(115,822,928)	(42,905,289)
c Cash flows from financing activities		
Payment for redemption of loan capital and debt securities	(769,580)	(825,538)
Dividend Paid	-	-
Net cash received from financing activities	(769,580)	(825,538)
d Net increase (decrease) in cash and cash equivalents (a+b+c)	(152,860,767)	2,315,623,880
e Opening cash and cash equivalents	15,715,104,990	11,256,303,146
f Closing cash and cash equivalents (d+e)	15,562,244,223	13,571,927,026


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Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited

Head Office, Dhaka

Statement of Changes in Equity for 3 months ended 31 March 2012

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Other reserves	Retained earnings	Total
Balance at 1 January 2012	6,707,610,000	5,230,776,439	2,411,628,195	2,933,128,705	-	17,283,143,339
Changes in accounting policy	-	-	-	-	-	-
Restated balance	6,707,610,000	5,230,776,439	2,411,628,195	2,933,128,705	-	17,283,143,339
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(769,580)	-	(769,580)
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 ended 31 March 2012	-	-	478,545,041	-	-	478,545,041
Transfer to statutory reserve	-	298,290,688	-	-	-	298,290,688
Transfer to/ from general reserve	-	-	-	-	-	-
Balance at 31 March 2012	6,707,610,000	5,529,067,127	2,890,173,236	2,932,359,125	-	18,059,209,488
Balance at 31 March 2011	4,968,600,000	4,363,342,247	2,340,891,675	2,920,818,023	368,393,633	14,962,045,578


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