



PUBALI BANK LIMITED
HEAD OFFICE, DHAKA.

Profit and Loss Account (Un-audited)
for the Period ended 30 September 2009

(Figures in BDT)

Income and Expenditure	Jan.- Sept. 2009	Jan.- Sept. 2008	Jul.- Sept. 2009	Jul.- Sept. 2008
Interest Income	5,882,647,572	4,880,017,963	1,977,773,460	1,744,844,546
Less :Interest paid on Deposits, Borrowings, etc.	2,868,594,625	2,058,722,422	945,718,125	745,469,028
Net Interest Income	3,014,052,947	2,821,295,541	1,032,055,335	999,375,518
Income from Investment	607,295,880	418,230,412	193,140,154	152,520,598
Commission, Exchange and Brokerage	801,682,732	838,539,349	200,026,198	246,433,916
Other Operating Income	207,430,967	430,837,082	71,971,629	47,146,980
Total Operating Income	4,630,462,526	4,508,902,384	1,497,193,316	1,445,477,012
Salaries and allowances	1,080,811,515	1,059,954,486	398,110,966	398,807,618
Rent, Taxes, Insurance, Electricity etc.	119,180,765	98,115,965	35,634,117	30,118,633
Legal Expenses	8,258,799	7,283,171	3,524,545	2,366,403
Postage, Stamp, Telecommunication etc.	38,429,311	37,983,278	13,336,212	12,622,542
Stationery, Printing, Advertisement, etc.	64,465,604	51,409,767	20,759,576	15,615,998
Managing Director's salary and fees	3,850,000	3,850,000	1,450,000	1,450,000
Directors' Fees	3,545,599	2,556,984	1,475,147	585,044
Charges on loan losses	7,696,628	5,021,809	7,623,798	50,168
Auditors' Fee	-	-	-	-
Repair, maintenance and depreciation of fixed assets	73,785,878	65,098,598	26,704,967	22,346,936
Other Expenses	622,381,086	483,641,530	184,590,959	159,502,486
Total Operating Expenses	2,022,405,185	1,814,915,588	693,210,287	643,465,828
Profit before Provision	2,608,057,341	2,693,986,796	803,983,029	802,011,184
Provision for Loans and Advances	50,000,000	140,000,000	50,000,000	80,000,000
Provision for diminution in value of Investments	-	-	-	-
Provision for exposure of off-balance sheet items	25,000,000	100,000,000	5,000,000	2,500,000

Other Provisions	-	-	-	-
Total Provision	75,000,000	240,000,000	55,000,000	82,500,000
Profit before Taxation	2,533,057,341	2,453,986,796	748,983,029	719,511,184
Current Tax	1,108,424,370	1,214,026,558	341,692,787	362,637,532
Deferred Tax	10,000,000	20,000,000	10,000,000	-
Profit after Taxation	1,414,632,971	1,219,960,238	397,290,242	356,873,652
Appropriations :				
Statutory Reserve	506,611,468	491,567,359	149,796,606	144,672,237
General Reserve	-	-	-	-
Total Appropriations	506,611,468	491,567,359	149,796,606	144,672,237
Retained Profit	908,021,503	728,392,879	247,493,636	212,201,415
Earning per Ordinary Share (EPS)	37.03	31.94	10.40	9.34

Restated

N.B: After Provisional appropriation of Operating Profit of Sept. 2009