



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2017

<u>Property and Assets</u>	Note	March 2017 Taka	December 2016 Taka
Cash	3 (a)	21,017,019,545	21,114,474,598
In hand (Including foreign currencies)		3,111,167,706	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,905,851,839	17,501,643,478
Balance with Other Banks and Financial Institutions	4 (a)	15,090,803,252	9,033,361,643
Inside Bangladesh		13,902,910,597	7,802,936,535
Outside Bangladesh		1,187,892,655	1,230,425,108
Money at Call on Short Notice	5	1,061,286,667	551,286,667
Investments	6 (a)	58,017,174,580	55,103,821,823
Government		40,014,289,646	36,564,053,849
Others		18,002,884,934	18,539,767,974
Loans, Advances and Leases	7 (a)	204,789,640,225	203,610,060,471
Loans, Cash Credits, Overdrafts, etc.		194,948,157,284	195,338,887,390
Bills purchased & discounted		9,841,482,941	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8 (a)	3,851,435,625	3,790,630,209
Other assets	9 (a)	28,029,768,223	27,503,453,793
Non-banking Assets		375,246	375,246
Total Assets		331,857,503,363	320,707,464,450
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	8,414,124,275	6,305,989,705
Deposits and other accounts	11 (a)	253,094,660,800	246,906,170,427
Current accounts & other accounts		29,091,371,892	28,815,286,575
Bills payable		6,002,728,998	12,240,637,725
Savings bank deposits		63,151,443,573	62,201,794,370
Term deposits		149,098,717,863	138,347,967,344
Other deposits		5,750,398,474	5,300,484,413
Other Liabilities	12 (a)	45,175,234,864	42,978,274,619
Total Liabilities		306,684,019,939	296,190,434,751
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14 (a)	3,843,211,698	3,382,630,056
Other Reserves	15 (a)	3,016,283,410	3,030,411,362
		25,173,482,710	24,517,029,020
Non-Controlling Interest	16	714	679
Total Shareholders' Equity		25,173,483,424	24,517,029,699
Total Liabilities and Shareholders' Equity		331,857,503,363	320,707,464,450





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2017

<u>Off-balance sheet items</u>	Note	March 2017 Taka	December 2016 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		9,468,020,320	9,039,954,197
Irrevocable letters of credit		64,967,442,894	58,770,791,207
Bills for collection		7,142,740,779	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		81,578,203,993	73,008,509,221
<u>Other Commitments</u>			
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		-	-
Total Off-Balance Sheet items including Contingent Liabilities		81,578,203,993	73,008,509,221


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office

Consolidated Profit & Loss Account (un-audited)
for 3 months ended 31 March 2017

	Note	January to March 2017 Taka	January to March 2016 Taka
Operating Income			
Interest Income	17 (a)	4,637,160,926	4,387,177,517
Less :Interest paid on Deposits, Borrowings, etc.	18	2,752,174,183	2,770,780,140
Net Interest Income		1,884,986,743	1,616,397,377
Income from Investment	19 (a)	1,508,514,771	746,368,443
Commission, Exchange and Brokerage	20 (a)	450,656,394	337,669,858
Other Operating Income	21 (a)	86,809,406	74,978,214
Total Operating Income		3,930,967,314	2,775,413,892
Operating Expenses			
Salaries and allowances	22 (a)	929,824,060	786,519,450
Rent, taxes, insurance, electricity, etc.		165,017,153	141,188,191
Legal Expenses		5,023,505	2,674,811
Postage, Stamp, telecommunication, etc.		21,903,405	17,087,858
Stationery, Printing, Advertisements, etc.		24,191,909	24,202,110
Managing Director's salary and Fees	23	2,100,000	2,100,000
Directors' Fees		2,020,175	1,379,325
Auditors' Fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	24 (a)	113,342,651	176,045,682
Other Expenses	25 (a)	442,187,421	421,503,046
Total Operating Expenses		1,705,610,279	1,572,700,473
Profit/(Loss) before Provisions & Taxation		2,225,357,035	1,202,713,419
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		245,137,289	313,022,438
Provision for unclassified loans and advances		404,862,711	6,977,562
Provision for diminution in value of Investments		-	6,500,000
Provision for impairment clients' margin loan		-	-
		650,000,000	326,500,000
Provision for exposure of off-balance sheet items		85,000,000	40,000,000
Total Provisions		735,000,000	366,500,000
Total Profit/(Loss) before taxes		1,490,357,035	836,213,419
Provision for current tax		819,775,358	510,872,550
Provision for deferred tax		-	-
Total provision for taxes		819,775,358	510,872,550
Net Profit after Taxes		670,581,677	325,340,869
Profit attributable to:			
Equity holders of parents		670,581,642	325,340,868
Non- controlling interest		35	1
Appropriations :		670,581,677	325,340,869
Statutory Reserve		210,000,000	167,110,612
Retained surplus (general reserve) carried forward		460,581,677	158,230,257
Earnings Per Share (EPS)			
Basic	27 (a)	0.76	0.37
Diluted		0.76	0.37

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman





Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 3 months ended 31 March 2017

	Note	January to March 2017 Taka	January to March 2016 Taka
a Cash flows from operating activities			
Interest receipts in cash		5,947,685,560	4,713,335,116
Interest payments		(2,707,899,635)	(2,348,057,049)
Dividend receipts		18,238,841	14,170,007
Fees and commission receipts		287,958,693	233,904,360
Cash payment to employees		(931,924,060)	(788,619,450)
Cash payment to suppliers		(51,006,203)	(43,848,529)
Current income tax paid		(617,378,208)	(929,882,328)
Receipts from other operating activities		384,983,855	162,061,458
Cash payments for other operating activities		(632,691,411)	(645,127,669)
Operating profit before changes in operating assets & liabilities		1,697,967,432	367,935,916
Cash flows from operating assets & liabilities:			
Statutory deposits		(3,445,923,797)	798,031,674
Purchase/sale of trading securities		536,883,040	(1,064,480,524)
Loans and advances to customers (other than banks)		(1,179,579,754)	(398,375,950)
Other assets		(164,925,361)	(4,317,295,133)
Deposits to/from other banks		2,108,134,570	1,046,734,032
Deposits from customers (other than banks)		6,837,143,307	327,391,630
Other liabilities account of customers		300,735,125	113,821,748
Other liabilities		597,438,901	99,656,745
Total Increase/(decrease) in operating assets and liabilities:		5,589,906,031	(3,394,515,778)
Net Cash from/(used in) Operating activities		7,287,873,463	(3,026,579,862)
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(150,794,021)	(156,277,616)
Net Cash from/(used in) Investing Activities		(150,794,021)	(156,277,616)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(14,127,952)	(3,602,191)
Net cash from/(used in) Financing activities		(14,127,952)	(3,602,191)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		7,122,951,490	(3,186,459,669)
e Cash and cash equivalents at the beginning of the period		31,084,907,665	25,115,910,784
f Cash and cash equivalents at the end of the period (d+e)	26a	38,207,859,155	21,929,451,115


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman



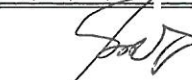


Pubali Bank Limited
Head Office
Consolidated Statement of Changes in Equity (un-audited)
for 3 months ended 31 March 2017

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<u>For the period March 2017</u>							
Balance as at 1 January 2016	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)	-	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	11,092,343	11,092,343	-	11,092,343
Currency translation differences	-	-	-	244,825	244,825	-	244,825
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	460,581,642	-	460,581,642	35	460,581,677
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000	-	210,000,000
Issue of bonus shares - 2015	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2015	-	-	-	-	-	-	-
Balance as at 31 March 2017	8,803,738,120	9,510,249,482	3,843,211,698	3,016,283,410	25,173,482,710	714	25,173,483,424
Balance as at 31 March 2016	8,803,738,120	9,467,360,094	3,203,164,411	3,036,145,278	24,510,407,903	659	24,510,408,562


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2017


<u>Property and Assets</u>	<u>Note</u>	<u>March 2017</u> <u>Taka</u>	<u>December 2016</u> <u>Taka</u>
Cash	3	21,017,019,545	21,114,474,598
In hand (Including foreign currencies)		3,111,167,706	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,905,851,839	17,501,643,478
Balance with Other Banks and Financial Institutions	4	15,090,803,252	9,033,361,643
Inside Bangladesh		13,902,910,597	7,802,936,535
Outside Bangladesh		1,187,892,655	1,230,425,108
Money at Call on Short Notice	5	1,061,286,667	551,286,667
Investments	6	51,827,278,503	48,865,749,421
Government		40,014,289,646	36,564,053,849
Others		11,812,988,857	12,301,695,572
Loans, Advances and Leases	7	204,176,834,845	203,011,231,761
Loans, Cash Credits, Overdrafts, etc.		194,335,351,904	194,740,058,680
Bills purchased and discounted		9,841,482,941	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8	3,849,454,478	3,788,444,279
Other assets	9	34,755,772,652	33,996,968,178
Non-banking Assets		375,246	375,246
Total Assets		331,778,825,188	320,361,891,793
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	8,414,124,275	6,305,989,705
Deposits and other accounts	11	254,115,646,990	247,278,503,683
Current accounts & other accounts		29,879,749,181	29,016,869,218
Bills Payable		6,002,728,998	12,240,637,725
Savings bank deposits		63,151,443,573	62,201,794,370
Term deposits		149,331,326,764	138,518,717,957
Other deposits		5,750,398,474	5,300,484,413
Other Liabilities	12	43,624,115,519	41,632,995,086
Total Liabilities		306,153,886,784	295,217,488,474
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14	4,378,838,098	4,094,175,061
Other Reserves	15	2,932,112,704	2,946,240,656
Total Shareholders' Equity		25,624,938,404	25,144,403,319
Total Liabilities and Shareholders' Equity		331,778,825,188	320,361,891,793





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2017

<u>Off-balance sheet items</u>	<u>Note</u>	<u>March 2017</u>	<u>December 2016</u>
<u>Contingent liabilities</u>		<u>Taka</u>	<u>Taka</u>
Acceptances & Endorsements			
Letters of guarantee		9,468,020,320	9,039,954,197
Irrevocable letters of credit		64,967,442,894	58,770,791,207
Bills for collection		7,142,740,779	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		81,578,203,993	73,008,509,221
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		-	-
Total Off-Balance Sheet items including Contingent Liabilities		81,578,203,993	73,008,509,221


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited

Head Office

Profit & Loss Account (Un-audited) for 3 months ended 31 March 2017

		January to March 2017	January to March 2016
Operating Income	Note	Taka	Taka
Interest income	17	4,622,686,926	4,378,230,946
Less :Interest paid on deposits, borrowings, etc.	18	2,752,174,183	2,770,780,140
Net Interest Income		1,870,512,743	1,607,450,806
Income from investment	19	1,359,727,375	758,729,415
Commission, exchange and brokerage	20	426,273,293	326,483,087
Other operating income	21	86,580,632	74,814,692
Total Operating Income		3,743,094,043	2,767,478,000
Operating Expenses			
Salaries and allowances	22	922,014,422	781,530,094
Rent, taxes, insurance, electricity, etc.		164,932,951	141,097,389
Legal expenses		5,023,338	2,651,686
Postage, stamp, telecommunication, etc.		21,860,215	17,048,044
Stationery, printing, advertisements, etc.		24,122,650	24,148,799
Managing Director's salary and fees	23	2,100,000	2,100,000
Directors' fees		1,744,175	1,379,325
Auditors' fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	24	113,010,625	175,790,268
Other expenses	25	438,847,272	419,679,336
Total Operating Expenses		1,693,655,648	1,565,424,941
Profit/(Loss) before Provisions & Taxation		2,049,438,395	1,202,053,059
Provision for loans & advances, investments & other assets			
Provision for classified loans and advances		245,137,289	313,022,438
Provision for unclassified loans and advances		404,862,711	6,977,562
Provision for diminution in value of Investments		-	6,500,000
		650,000,000	326,500,000
Provision for exposure of off-balance sheet items		85,000,000	40,000,000
Total Provisions		735,000,000	366,500,000
Total Profit/(Loss) before taxes		1,314,438,395	835,553,059
Provision for current tax		819,775,358	510,872,550
Provision for deferred tax		-	-
Total Provision for taxes		819,775,358	510,872,550
Net Profit after Taxes		494,663,037	324,680,509
Appropriations :			
Statutory Reserve		210,000,000	167,110,612
Retained surplus (general reserve) carried forward		284,663,037	157,569,897
Earnings Per Share (EPS)	27	0.56	0.37
Basic		0.56	0.37
Diluted		0.56	0.37


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO


Chairman





Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2017

Note	January to March 2017 Taka	January to March 2016 Taka
a Cash flows from operating activities		
Interest receipts in cash	5,933,211,560	4,704,388,545
Interest payments	(2,707,899,635)	(2,348,057,049)
Dividend receipts	4,928,193	9,848,725
Fees and commission receipts	263,575,592	222,717,589
Cash payment to employees	(924,114,422)	(783,630,094)
Cash payment to suppliers	(51,006,203)	(43,848,529)
Current income tax paid	(617,378,208)	(902,340,202)
Receipts from other operating activities	249,278,333	178,580,190
Cash payments for other operating activities	(628,546,418)	(642,841,493)
Operating profit before changes in operating assets & liabilities	1,522,048,792	394,817,682
Cash flows from operating assets & liabilities:		
Statutory deposits	(3,445,923,797)	798,031,674
Purchase/sale of trading securities	488,706,715	(1,091,225,916)
Loans and advances to customers (other than banks)	(1,165,603,084)	(405,960,715)
Other assets	(141,426,266)	(4,310,394,423)
Deposits to/from other banks	2,108,134,570	1,046,734,032
Deposits from customers (other than banks)	6,837,143,307	327,391,630
Other liabilities account of customers	300,735,125	113,821,748
Other liabilities	135,609,950	68,744,981
Total Increase/(decrease) in operating assets and liabilities:	5,117,376,520	(3,452,856,989)
Net Cash from/(used in) Operating activities	6,639,425,312	(3,058,039,307)
b Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(150,998,804)	(156,516,105)
Net Cash from/(used in) Investing Activities	(150,998,804)	(156,516,105)
c Cash flows from financing activities		
Payment for redemption of loan capital and debt security	(14,127,952)	(3,602,191)
Net cash from/(used in) Financing activities	(14,127,952)	(3,602,191)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)	6,474,298,556	(3,218,157,603)
e Cash and cash equivalents at the beginning of the period	30,712,574,409	24,556,819,380
f Cash and cash equivalents at the end of the period (d+e)	37,186,872,965	21,338,661,777


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 2017

(Figures in Taka)


Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period March 2017					
Balance as at 1 January 2017	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	11,092,343	11,092,343
Currency translation differences	-	-	-	244,825	244,825
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-
Net profit for the period	-	-	284,663,037	-	284,663,037
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000
Issue of bonus shares - 2016	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2016	-	-	-	-	-
Balance as at 31 March 2017	8,803,738,120	9,510,249,482	4,378,838,098	2,932,112,704	25,624,938,404
Balance as at 31 March 2016	8,803,738,120	9,467,360,094	3,973,118,984	2,951,974,572	25,196,191,770


 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 2017

	March 2017 Taka	December 2016 Taka
1 Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2016.		
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 2016, 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 currencies)		
In local currency	3,100,048,225	3,602,781,519
In foreign currencies	11,119,481	10,049,601
	<u>3,111,167,706</u>	<u>3,612,831,120</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	16,072,942,720	15,422,923,958
In foreign currencies	969,781,242	642,508,639
	<u>17,042,723,962</u>	<u>16,065,432,597</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	863,127,877	1,436,210,881
	<u>17,905,851,839</u>	<u>17,501,643,478</u>
	<u><u>21,017,019,545</u></u>	<u><u>21,114,474,598</u></u>
3(a) Consolidated Cash		
Cash In hand (Including foreign currencies)		
Pubali Bank Limited	3,111,167,706	3,612,831,120
Pubali Bank Securities Limited	-	-
	<u>3,111,167,706</u>	<u>3,612,831,120</u>
Balance with Bangladesh Bank and its Agent Bank (s)		
Pubali Bank Limited	17,905,851,839	17,501,643,478
Pubali Bank Securities Limited	-	-
	<u>17,905,851,839</u>	<u>17,501,643,478</u>
	<u><u>21,017,019,545</u></u>	<u><u>21,114,474,598</u></u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	13,902,910,597	7,802,936,535
Outside Bangladesh	1,187,892,655	1,230,425,108
	<u>15,090,803,252</u>	<u>9,033,361,643</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	13,902,910,597	7,802,936,535
Pubali Bank Securities Limited	1,020,986,190	372,333,256
	<u>14,923,896,787</u>	<u>8,175,269,791</u>
Less: Inter Company Transactions	1,020,986,190	372,333,256
	<u>13,902,910,597</u>	<u>7,802,936,535</u>
Outside Bangladesh		
Pubali Bank Limited	1,187,892,655	1,230,425,108
Pubali Bank Securities Limited	-	-
	<u>1,187,892,655</u>	<u>1,230,425,108</u>
	<u><u>15,090,803,252</u></u>	<u><u>9,033,361,643</u></u>



	March 2017 Taka	December 2016 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	521,286,667	211,286,667
Non-banking financial institution (note-5.2)	540,000,000	340,000,000
	1,061,286,667	551,286,667
5.1 Banking company		
Mercantile Bank Limited	-	100,000,000
Midland Bank Limited	-	100,000,000
National Credit and Commerce Bank Limited	450,000,000	-
The Farmers Bank Limited	60,000,000	-
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	521,286,667	211,286,667
5.2 Non-banking Financial Institution		
Lanka bangla Finance Ltd.	100,000,000	90,000,000
IPDC Finance Limited	100,000,000	-
Industrial & Infrastructure Development Finance Co. Ltd	50,000,000	140,000,000
IDLC Finance Limited	90,000,000	-
Delta Brac Housing Finance Corp. Ltd.	120,000,000	-
GSP Finance Limited	40,000,000	-
National Housing Finance and investment corporation.	40,000,000	-
Premier Leasing & Finance Ltd.	-	50,000,000
United Finance Ltd.	-	60,000,000
	540,000,000	340,000,000
6 Investments		
Government securities		
Securities		
Government/ Bangladeshi Bank bills - at book value (note 6.1)	6,595,023,843	8,033,929,007
Government treasury bonds (Note 6.2)	32,954,495,002	28,516,673,341
National prize bonds	17,763,501	13,451,501
Reverse Repo	447,007,300	-
Total investment in government securities and bonds	40,014,289,646	36,564,053,849
Other investments		
Shares (Note 6.3)	5,530,870,887	5,474,577,602
Debentures (Note 6.4)	344,060	344,060
Prime Bank Limited Bond	-	45,000,000
MTBL Bond	20,000,000	20,000,000
Dhaka Bank Limited Bond	40,000,000	40,000,000
National Bank Limited Bond	40,960,000	40,960,000
One Bank Limited Bond -1	80,000,000	80,000,000
Mercantile Bank Limited Bond	100,000,000	100,000,000
Trust Bank Limited Bond -1	250,000,000	250,000,000
The City Bank Limited Bond	196,000,000	196,000,000
Southeast Bank Limited Bond - 1	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
Southeast Bank Limited Bond - 2	1,000,000,000	1,000,000,000
Trust Bank Limited Bond -2	1,000,000,000	1,000,000,000
One Bank Limited Bond -2	1,000,000,000	1,000,000,000
Jamuna Bank Bond	300,000,000	-
MTBL Bond-2	950,000,000	-
Commercial paper of Runner Automobiles	-	500,000,000
Commercial paper of Energypac Engineering Ltd	-	500,000,000
Commercial paper of Shanta Holding Ltd	250,000,000	250,000,000
Commercial paper of Matador Ball Pen Industries	-	150,000,000
Commercial paper of Concord Real Estate & Development Ltd	-	300,000,000
Commercial paper of Danish Condensed Milk BD	-	300,000,000
Bridge financing advances (Note 6.5)	4,813,910	4,813,910
	11,812,988,857	12,301,695,572
	51,827,278,503	48,865,749,421
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	40,014,289,646	36,564,053,849
Pubali Bank Securities Limited	-	-
	40,014,289,646	36,564,053,849
2. Other		
Pubali Bank Limited	11,812,988,857	12,301,695,572
Pubali Bank Securities Limited	6,189,896,077	6,238,072,402
	18,002,884,934	18,539,767,974
	58,017,174,580	55,103,821,823



	March 2017 Taka	December 2016 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	194,335,351,904	194,740,058,680
Bills purchased and discounted	9,841,482,941	8,271,173,081
	204,176,834,845	203,011,231,761
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	60,129,994,770	59,021,627,542
Cash credits	42,597,322,035	42,635,737,741
Overdrafts	48,640,313,539	52,175,950,607
Loan against merchandise	7,128,775	9,228,324
Packing credits	484,879,089	606,622,395
Loan against trust receipts	9,653,004,808	8,850,951,290
Pubali prochesta	346,466,831	390,912,172
Non-resident Credit Scheme	653,907	653,907
Pubali Subarna	4,788,428,269	4,795,100,759
Pubali Karmo Uddog	157,398,380	153,251,966
Pubali Sujon	41,940,235	38,080,885
Pubali Utsob	25,664,889	20,700,012
Payment against documents	3,062,659,540	2,627,585,120
Consumers loan scheme	13,157,965,721	12,846,153,329
EDF loan	6,722,311,283	6,222,200,475
Lease finance	4,509,569,680	4,338,566,512
Others	9,650,153	6,735,644
	194,335,351,904	194,740,058,680
Outside Bangladesh	-	-
	194,335,351,904	194,740,058,680
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,311,623,830	1,221,573,057
Loans against demand draft purchased	31,565	31,565
	1,311,655,395	1,221,604,622
Payable outside Bangladesh:		
Foreign bills purchased	8,529,827,546	7,049,568,459
Foreign drafts purchased	-	-
	8,529,827,546	7,049,568,459
	9,841,482,941	8,271,173,081
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	178,831,084,529	179,101,709,880
Special mention account (SMA)	10,982,895,711	10,363,341,688
	189,813,980,240	189,465,051,568
Classified:		
Substandard (SS)	1,141,561,807	1,007,846,999
Doubtful (DF)	776,468,139	621,520,577
Bad or loss (B/L)	9,836,627,044	9,292,088,000
	11,754,656,990	10,921,455,576
Staff loan	2,608,197,615	2,624,724,617
	204,176,834,845	203,011,231,761



			March 2017 Taka	December 2016 Taka
7.4 Particulars of required provision for loans and advances				
Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	126,035,165,314	1	1,260,351,653	1,229,225,586
Small & Medium Enterprise financing	37,922,984,095	0.25	94,807,460	103,578,714
Loans to BHs/MBs/SDs against share etc.	27,385,389	2	547,708	977,276
Housing Finance	278,662,688	2	5,573,254	6,538,188
Loan for Professional to setup business	54,729,748	2	1,094,595	3,089,247
Consumers loan scheme	10,109,576,995	5	505,478,850	502,820,237
Short Term Agri Credit and Micro credit	3,907,804,432	2.50	97,695,111	96,386,434
Special mention account (SMEF)	1,149,148,796	0.25	2,872,872	2,390,144
Special mention account (CLS)	1,426,833,331	5	71,341,667	62,753,388
Special mention account (LP.HF)	73,966,428	2	1,479,329	1,707,964
Special mention account (Others)	7,600,687,474	1.2	128,273,681	127,319,923
			2,169,516,180	2,136,787,101
Specific provision - Classified				
Substandard (Agri & Micro credit)	6,215,212	5	310,761	330,246
Substandard	651,893,705	20	130,378,741	130,215,702
Doubtful (Agri & Micro credit)	891,557	5	44,578	151,857
Doubtful	481,291,754	50	240,645,877	187,244,001
Bad/Loss	4,961,404,313	100	4,961,404,313	4,724,624,100
			5,332,784,270	5,042,565,906
Required provision			7,502,300,450	7,179,353,007
Provision maintained			8,374,634,082	7,679,553,007
Excess provision			872,333,632	500,200,000
7(a) Consolidated Loans, Advances and Leases				
Loans, cash credits, overdrafts, etc.				
Pubali Bank Limited			194,335,351,904	194,740,058,680
Pubali Bank Securities Limited			612,805,380	598,828,710
			194,948,157,284	195,338,887,390
Less: Inter Company Transactions				
			-	-
			194,948,157,284	195,338,887,390
Bills discounted and purchased				
Pubali Bank Limited			9,841,482,941	8,271,173,081
Pubali Bank Securities Limited			-	-
			9,841,482,941	8,271,173,081
			204,789,640,225	203,610,060,471
8 Fixed Assets including Premises, Furniture & Fixture				
Land			2,227,406,391	2,227,406,391
Building			713,893,313	713,893,313
Vehicles			56,079,267	56,079,267
Machinery and equipment's			242,310,717	212,304,144
Computer & Computer Accessories			281,250,890	261,907,264
Furniture and fixtures			328,513,900	316,853,900
			3,849,454,478	3,788,444,279
8(a) Consolidated Fixed Assets including premises, furniture & fixture				
Pubali Bank Limited			3,849,454,478	3,788,444,279
Pubali Bank Securities Limited			1,981,147	2,185,930
			3,851,435,625	3,790,630,209
9 Other Assets				
Interest accrued on investments			1,317,606,628	1,507,307,903
Accrued income on loans & advances			224,608,922	236,173,653
Investment in SWIFT AC			3,387,591.00	3,387,591.00
Advance security deposit, advance rent and prepaid expenses			217,990,707	193,835,708
Investment in Subsidiary Company			6,599,998,700	6,599,998,700
Stock dealing account			296,368,923	40,379,784
Stationery and stamps			67,345,444	64,778,476
Drafts payable			25,837,655	21,273,874
Sanchaypatra			-	993,725
Suspense account			268,909,663	215,731,551
Demonetized notes			1,531,750	1,531,750
Items in transit			4,792,463,686	4,811,480,497
Advance against income tax			20,752,150,251	20,134,772,043
Clearing house adjustment			86,763,951	63,886,071
Others			100,808,781	101,436,852
			34,755,772,652	33,996,968,178



	March 2017 Taka	December 2016 Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	34,755,772,652	33,996,968,178
Pubali Bank Securities Limited	170,377,004	146,877,909
	<u>34,926,149,656</u>	<u>34,143,846,087</u>
Inter company Transactions	(296,382,733)	(40,393,594)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(6,896,381,433)</u>	<u>(6,640,392,294)</u>
	<u>28,029,768,223</u>	<u>27,503,453,793</u>
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	-	-
Outside Bangladesh	8,414,124,275	6,305,989,705
	<u>8,414,124,275</u>	<u>6,305,989,705</u>
11 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	27,905,510,843	27,214,882,793
Cash credit A/C. (Cr. Balance)	537,015,347	554,167,676
Pubali Prochesta (Cr. Balance)	14,185,726	11,859,675
Credit card Account	175,672	170,741
Call deposits	15,508,839	15,633,739
Foreign currency deposits	1,391,838,543	1,204,640,383
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,491,733	15,491,733
	<u>29,879,749,181</u>	<u>29,016,869,218</u>
Bills payable	6,002,728,998	12,240,637,725
Savings Bank accounts	63,151,443,573	62,201,794,370
Term deposits :		
Fixed deposits	61,793,955,051	61,942,167,300
Special Notice Deposits	36,607,957,897	28,005,845,821
Deposit pension scheme	1,178,715	1,209,894
Interest payable on term deposit	3,912,567,529	2,808,050,456
Pubali pension scheme	15,470,606,573	14,658,904,213
Pubali sanchay prakalpa	4,363,474,128	4,476,150,111
Dwigun Sanchay Prokalpa	19,982,483,659	19,685,770,467
Target Based Small Deposit (Pubali shoppopuron)	2,369,145,561	2,196,766,442
Monthly profit base deposit	2,656,178,371	2,774,162,121
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	1,957,722,814	1,758,208,860
Shikhya sanchay prokalpa	215,889,167	211,314,973
Child edu. Care & maturity deposit	167,299	167,299
	<u>149,331,326,764</u>	<u>138,518,717,957</u>
Other deposits	5,750,398,474	5,300,484,413
	<u>254,115,646,990</u>	<u>247,278,503,683</u>
11 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	254,115,646,990	247,278,503,683
Pubali Bank Securities Limited	-	-
	<u>254,115,646,990</u>	<u>247,278,503,683</u>
Less: Inter Company Transactions	1,020,986,190	372,333,256
	<u>253,094,660,800</u>	<u>246,906,170,427</u>



	March 2017 Taka	December 2016 Taka
12 Other Liabilities		
Accumulated provision for loans and advances	4,483,496,451	4,223,743,657
Accumulated provision for consumers loan	817,034,344	789,277,605
Accumulated provision for lease finance	1,603,820	1,596,341
Accumulated provision for demand loan pubali star	30,649,655	27,948,303
	<u>5,332,784,270</u>	<u>5,042,565,906</u>
Provision for unclassified loans and advances	3,041,849,812	2,636,987,101
Provision @1% against off-balance sheet exposure	815,800,000	730,800,000
Accumulated interest suspense	1,758,309,167	1,622,699,217
Provision for rebate on good borrower	18,803,079	20,000,000
Provision for doubtful investment	23,750,460	23,750,460
Additional profit payable A/C for Islamic banking	1,738,845	1,738,845
I.B. bad debt offsetting reserve	3,904,452	3,904,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	4,366,110	4,233,900
Accrued interest receivable on overdue CLS	97,189,425	97,813,422
Consumers deposits	171,657,458	153,396,713
Lease deposit	820,856	691,719
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	24,118,902,079	23,299,126,721
Provision for Deferred Tax	125,535,475	125,535,475
Valuation adjustment	715,645,390	542,323,077
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	583,322	14,469,034
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	6,337,651,193	6,261,073,278
Pubali Bank Adjustment	90,253,183	49,058,060
Sadaqah fund	5,850,621	5,850,621
Card transaction fee (inter bank)	712,202	656,117
FC Charges	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
Non resident blocked account of UBI	34,487	34,487
	<u>37,701,903,119</u>	<u>35,962,688,202</u>
Provision for expenses:	311,942,447	372,313,011
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	18,250,823	15,580,358
Reserve for unforeseen losses	180,805,995	161,418,744
	<u>277,485,683</u>	<u>255,427,967</u>
	<u>43,624,115,519</u>	<u>41,632,995,086</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	43,624,115,519	41,632,995,086
Pubali Bank Securities Limited	1,847,502,078	1,385,673,127
Inter company payable	(296,382,733)	(40,393,594)
	<u>45,175,234,864</u>	<u>42,978,274,619</u>
13 Statutory reserve		
Balance at the beginning of the period	9,300,249,482	9,300,249,482
Addition during the period	210,000,000	-
Balance at the end of the period	<u>9,510,249,482</u>	<u>9,300,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	4,094,175,061	3,815,549,087
Addition during the period	284,663,037	1,334,954,548
Transfer in: Asset revaluation reserve		120,000
	<u>4,378,838,098</u>	<u>5,150,623,635</u>
Issue of dividend	-	(1,056,448,574)
Balance as on end of the period	<u>4,378,838,098</u>	<u>4,094,175,061</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	4,378,838,098	4,094,175,061
Pubali Bank Securities Limited	(535,626,400)	(711,545,005)
	<u>3,843,211,698</u>	<u>3,382,630,056</u>



	March 2017 Taka	December 2016 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,915,946,700	2,925,282,807
Addition on revaluation of Fixed Assets Investment During the period	34,851,877	190,222,193
Disposal during the period	(49,224,654)	(199,438,300)
Transfer out: Asset revaluation reserve	-	(120,000)
Share forfeiture account	2,901,573,923	2,915,946,700
Balance at the end of the period	333,984	333,984
	<u>2,901,907,907</u>	<u>2,916,280,684</u>
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	<u>29,959,972</u>	<u>29,959,972</u>
15.3 Foreign currency translation reserve		
Balance at the beginning of the period	-	-
Addition during the period	244,825	-
Balance at the end of the period	<u>244,825</u>	<u>-</u>
	<u>2,932,112,704</u>	<u>2,946,240,656</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,932,112,704	2,946,240,656
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u>3,016,283,410</u>	<u>3,030,411,362</u>
16 Non-controlling interest		
Balance at the beginning of the period	679	658
Share of current period profit	35	21
	<u>714</u>	<u>679</u>



	March 2017 Taka	March 2016 Taka
17 Interest income		
Loans	451,942,713	473,569,843
Cash credits	1,094,970,545	1,091,130,393
Over drafts	1,080,647,054	965,581,996
Loan against imported merchandise	51,703	6,001
Loan against trust receipt	226,737,909	292,531,839
Inland bill purchased & demand draft purchased	21,704,126	15,434,415
Foreign bill purchased and Export development fund	131,583,270	56,793,750
Packing credits	10,127,116	6,231,853
Payments against document	15,731,809	60,684,393
Call loans	7,007,806	25,177,144
Agricultural credits & rural credits	6,324,819	5,171,658
Sundries account	18,927,361	14,197,757
CLS account	335,559,958	307,126,501
Secured mortgages	163,699,847	259,335,033
Foreign bank accounts	2,980,956	14,870,158
Loan against Shikya Sanchay Prokalpa	223,522	248,676
Lease finance	133,557,379	127,264,016
Loan against Pubali Sanchay Prokalpa	11,609,651	11,969,246
Loan against FDR	108,749,927	8,469,830
Term loans	756,632,703	616,411,471
Term deposit/ replacement	18,915,285	8,835,342
Loan against Pubali Pension Scheme	24,549,573	17,188,383
Credit card	451,894	1,248
	4,622,686,926	4,378,230,946
17(a) Consolidated Interest Income		
Pubali Bank Limited	4,622,686,926	4,378,230,946
Pubali Bank Securities Limited	14,474,000	8,946,571
	4,637,160,926	4,387,177,517
18 Interest paid on deposits, borrowings, etc.		
Fixed deposit	821,039,136	1,153,022,692
Interest on REPO borrowings	6,534,931	1,211,929
Interest on borrowings	66,983,412	23,641,506
Short-notice deposit	281,155,033	294,491,208
Savings bank deposit	320,710,768	300,452,972
Pubali bank pension scheme	404,013,550	246,056,145
Call borring	42,014	2,702,342
Monthly monafa based deposit scheme	3,407,282	8,190,593
Pubali Sanchay Prokalpa	81,252,769	78,398,686
Shikhya Sanchay Prokalpa	4,688,032	3,623,153
Dwigun Sanchay Prokalpa	573,350,500	534,542,441
Treasury Bond	36,944,369	-
Marking to Market Revaluation	10,000,090	1,091,937
Interest on MPSD	31,096,128	20,882,950
Interest on TBSD	38,800,598	21,413,728
Interest on refinance from B. Bank	705,408	115,633
Interest on MFD A/C	69,289,281	80,553,107
Sundry accounts	2,160,882	389,118
	2,752,174,183	2,770,780,140
19 Income from investment		
Interest on treasury bill	81,422,241	12,741,685
Interest on treasury bond	812,951,509	474,558,761
Interest on other bond	112,311,102	16,283,287
Interest on Bangladesh Bank bill	15,845,250	185,290,014
Interest on commercial paper	22,439,236	23,620,050
Gain on sale of shares	309,829,844	36,386,893
Dividend on shares	4,928,193	9,848,725
	1,359,727,375	758,729,415
19(a) Consolidated Income from investment		
Pubali Bank Limited	1,359,727,375	758,729,415
Pubali Bank Securities Limited	148,787,396	(12,360,972)
	1,508,514,771	746,368,443



	March 2017 Taka	March 2016 Taka
20 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	7,766,811	7,961,925
Foreign L/C	95,852,256	86,432,841
Local L/C	27,403,307	19,261,325
Issuance of foreign guarantee	1,123,343	66,956
Issuance of local guarantee	29,800,786	28,429,677
Issuance of traveller's cheque	120	1,500
Other transactions	60,944,098	43,285,998
Miscellaneous handling commission	40,414,881	37,073,761
Consumers credit	20,500	32,020
Commission on stationery articles	249,075	171,386
Income A/C commission Online	415	200
Total commission	<u>263,575,592</u>	<u>222,717,589</u>
Exchange	<u>162,697,701</u>	<u>103,765,498</u>
	<u>426,273,293</u>	<u>326,483,087</u>
20(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	426,273,293	326,483,087
Pubali Bank Securities Limited	24,383,101	11,186,771
	<u>450,656,394</u>	<u>337,669,858</u>
21 Other operating income		
Rent recovery	594,860	605,500
Postage and telecommunication recovery	2,169,595	2,582,668
Miscellaneous income	20,352,713	19,132,189
Miscellaneous income supervision and monitoring	-	3,500
Miscellaneous income transfer fee	90,990	25,425
Swift income	30,922,449	25,571,938
Application fee of CLS account	397,651	368,970
Account opening charge of CLS account	513,600	535,300
Service charge	7,672,467	5,380,465
Income on sale of leased asset	449,477	91,286
Online service charge	8,500	4,800
Accounts Maintenance fee	104,840	10,202
SMS service charges	17,605,377	14,841,435
Card Fees and charges	1,071,455	2,584,121
CIB service charges	3,365,005	2,835,690
Processing Fee on Lease Financing	46,500	-
Fee on card transaction	761,058	-
Income on sale of Bank's property	454,095	241,203
	<u>86,580,632</u>	<u>74,814,692</u>
21(a) Consolidated Other operating income		
Pubali Bank Limited	86,580,632	74,814,692
Pubali Bank Securities Limited	228,774	163,522
	<u>86,809,406</u>	<u>74,978,214</u>
22 Salary and allowances (excluding Managing Director)		
Basic salary	486,761,705	400,678,912
House rent allowances	274,623,540	241,544,604
Medical allowances	58,157,761	51,938,768
Other allowances	58,397,733	48,865,261
Contributory provident fund	43,972,284	38,388,023
General provident fund	89,326	91,966
Bonus to employees	12,073	22,560
	<u>922,014,422</u>	<u>781,530,094</u>
22(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	922,014,422	781,530,094
Pubali Bank Securities Limited	7,809,638	4,989,356
	<u>929,824,060</u>	<u>786,519,450</u>
23 Managing Director's salary and fees		
Basic pay	1,500,000	1,500,000
Allowances	450,000	450,000
Bank's contributory provident fund	150,000	150,000
	<u>2,100,000</u>	<u>2,100,000</u>
24 Depreciation and repair of bank's assets		
Repairs to fixed assets	4,412,307	2,987,099
Maintenance of assets	18,609,713	77,698,344
Depreciation on fixed assets	89,988,605	95,104,825
	<u>113,010,625</u>	<u>175,790,268</u>
24(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	113,010,625	175,790,268
Pubali Bank Securities Limited	332,026	255,414
	<u>113,342,651</u>	<u>176,045,682</u>



	March 2017 Taka	March 2016 Taka
25 Other expenses		
Repairs to rented property	222,296	223,110
Newspapers	787,743	786,000
Petrol consumption	10,582,425	11,426,822
Travelling	11,298,640	12,775,291
Donations	9,077,400	13,718,800
Card Expenditure	4,804,377	5,153,325
NOSTRO account charges	1,811,843	1,320,363
Honorarium	176,750	220,750
Subscriptions	4,867,500	4,415,950
Sub-ordinate staff clothing	2,646,978	2,412,996
Conveyance	4,962,306	4,579,007
Entertainment	4,245,251	4,919,656
Training	5,849,571	2,844,833
Photocopying	60,014	115,131
Branches' opening expenses	464,476	519,551
Shifting expenses	107,984	163,241
Carrying expenses	315,788	277,765
Professional fees	945,236	548,188
Security and Auxiliary Services	12,042,718	8,741,608
Gun license fees	588,365	204,133
Overtime	5,694,706	5,246,160
Lunch subsidy	49,094,413	43,514,271
Promotional expenses	22,145,351	25,708,998
Card transaction fee	311,580	208,425
Gratuity	209,794,200	204,963,960
Group insurance	5,000,000	-
House maintenance	27,607,754	26,646,053
Car allowance	6,373,484	5,787,000
Chemicals for office equipment's	210,230	188,735
Loss on sale of bank's property	379,063	9,944
CDBL fees	130,278	106,000
Bandwidth charges	18,899,255	18,414,802
Miscellaneous	17,349,297	13,518,468
	438,847,272	419,679,336
25(a) Consolidated Other expenses		
Pubali Bank Limited	438,847,272	419,679,336
Pubali Bank Securities Limited	3,340,149	1,823,710
	442,187,421	421,503,046
26 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,111,167,706	2,751,819,941
Balance with Bangladesh Bank and its agent bank(s)	17,905,851,839	14,142,642,390
Balance with other banks and financial institutes	15,090,803,252	3,220,384,178
Prize bonds	17,763,501	18,528,601
Money at call on short notice	1,061,286,667	1,205,286,667
	37,186,872,965	21,338,661,777
26(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	37,186,872,965	21,338,661,777
Pubali Bank Securities Limited	1,020,986,190	590,789,338
	38,207,859,155	21,929,451,115
27 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	494,663,037	324,680,509
Number of ordinary shares outstanding	880,373,812	880,373,812
Basic and Diluted Earnings Per Share (EPS)	0.56	0.37
27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	670,581,677	325,340,869
Number of ordinary shares outstanding	880,373,812	880,373,812
Consolidated Basic and Diluted Earnings Per Share (EPS)	0.76	0.37





পূবালী ব্যাংক লিমিটেড

PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229

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

Measures	31 March 2017		31 March 2016	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	2,049,438,395	2,225,357,035	1,202,053,059	1,202,713,419
Net Profit /(Loss) after Taxation	494,663,037	670,581,677	324,680,509	325,340,869
Net Assets Value (NAV)	25,624,938,404	25,173,482,710	25,196,191,770	24,510,407,903
NAV Per Share	29.11	28.59	28.62	27.84
Earnings Per Share (EPS)	0.56	0.76	0.37	0.37
Net Operating Cash Flow Per Share (NOCFPS)	7.54	8.28	(3.47)	(3.44)

