



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (Un-audited) as at 30 September 2013

Property and Assets	Note	September 2013	December 2012
		Taka	Taka
Cash	3 (a)	18,395,550,529	17,117,359,826
In hand (Including foreign currencies)		3,356,575,944	3,468,716,595
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,038,974,585	13,648,643,231
Balance with Other Banks and Financial Institutions	4 (a)	1,732,618,238	1,767,391,892
Inside Bangladesh		1,034,796,885	1,273,666,180
Outside Bangladesh		697,821,353	493,725,712
Money at Call on Short notice	5	578,986,667	2,799,086,667
Investments	6 (a)	58,772,050,858	33,732,116,463
Government		48,237,036,481	25,385,898,224
Others		10,535,014,377	8,346,218,239
Loans, Advances and Leases	7 (a)	127,900,925,192	120,481,280,407
Loans, Cash Credits, Overdrafts, etc.		126,700,594,695	119,417,762,095
Bills purchased & discounted		1,200,330,497	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8 (a)	3,690,424,717	3,509,159,737
Other assets	9 (a)	16,181,173,146	13,581,603,561
Non-banking Assets		375,246	375,246
Total Assets		227,252,104,593	192,988,373,799
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	12,528,010,443	3,363,550,321
Deposits and other accounts	11	170,809,224,757	150,418,805,799
Current accounts & other accounts		16,932,517,707	15,591,429,099
Bills Payable		2,986,009,162	2,920,446,289
Savings bank deposits		38,857,125,626	37,638,322,271
Term deposits		107,247,728,769	89,799,694,576
Other deposits		4,785,843,493	4,468,913,564
Other Liabilities	12 (a)	25,670,511,192	21,448,231,025
Total Liabilities		209,007,746,392	175,230,587,145
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	6,819,973,916	6,094,191,648
Retained earnings (general reserve)	14 (a)	10,919,245	249,813,330
Other Reserves	15	3,027,933,335	3,028,084,842
Foreign currency translation reserve		1,018,777	1,183,869
		18,244,357,773	17,757,786,189
Non-Controlling Interest	16	428	465
Total Shareholders' Equity		18,244,358,201	17,757,786,654
Total Liabilities and Shareholders' Equity		227,252,104,593	192,988,373,799



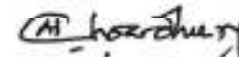


Pubali Bank Limited
Head Office

Consolidated Balance Sheet (Un-audited) as at 30 September 2013

	<u>September 2013</u>	<u>December 2012</u>
	<u>Taka</u>	<u>Taka</u>
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	5,426,525,087	5,262,909,058
Irrevocable letters of credit	41,149,598,898	34,469,613,860
Bills for collection	370,765,084	245,234,895
Other Contingent Liabilities		173,888,000
Total Contingent liabilities	<u>46,946,889,069</u>	<u>40,151,645,813</u>
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	<u>-</u>	<u>-</u>
Total Off-Balance Sheet items including Contingent Liabilities	<u>46,946,889,069</u>	<u>40,151,645,813</u>


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 9 months ended 30 September 2013

	Note	January to September 2013 Taka	January to September 2012 Taka	July to September 2013 Taka	July to September 2012 Taka
Operating Income					
Interest Income	17 (a)	12,743,250,478	12,528,424,281	4,345,536,968	4,344,945,749
Less :Interest paid on Deposits, Borrowings, etc.	18 (a)	8,647,582,302	6,844,184,525	3,035,991,038	2,635,962,550
Net Interest Income		4,095,668,176	5,684,239,756	1,309,545,930	1,708,983,199
Income from Investment	19(a)	3,191,518,578	1,092,896,751	1,508,480,307	465,385,607
Commission, Exchange and Brokerage	20 (a)	1,135,808,336	993,809,995	475,436,448	283,173,892
Other Operating Income	21 (a)	441,279,053	337,277,505	46,512,821	42,660,086
Total Operating Income		8,864,274,143	8,108,224,007	3,339,975,506	2,500,202,784
Operating Expenses					
Salaries and allowances	22 (a)	1,830,240,541	1,696,377,710	711,722,001	640,062,241
Rent, taxes, insurance, electricity, etc.		270,782,671	246,748,234	77,626,405	97,002,174
Legal Expenses		8,649,197	8,740,961	3,190,457	2,552,663
Postage, Stamp, telecommunication, etc.		49,796,303	42,263,913	15,811,982	14,394,549
Stationery, Printing, Advertisements, etc.		93,146,733	90,354,067	28,053,459	32,859,451
Managing Director's salary and Fees	23	7,200,000	5,850,000	2,400,000	2,250,000
Directors' Fees		4,378,851	4,463,793	1,860,397	1,090,189
Auditors' Fees		10,500	104,500	-	-
Charges on loan losses		968,796	896,779	17,477	63,580
Repair, maintenance and depreciation of fixed assets	24 (a)	222,605,255	173,116,747	79,356,419	73,436,628
Other Expenses		916,783,141	834,407,294	262,449,920	226,627,330
Total Operating Expenses		3,413,570,988	3,103,324,007	1,182,488,517	1,090,338,805
Profit before Provisions & Taxation		5,450,703,155	5,004,900,000	2,157,486,989	1,409,863,979
Provisions					
Provision for Classified loans and advances		1,595,000,000	1,220,000,000	915,000,000	590,000,000
Provision for unclassified loans and advances		20,000,000	-	-	-
Provision for diminution in value of Investments		45,255,712	197,562,751	45,255,712	68,107,774
Provision for impairment of clients margin loan		103,333,947	-	69,969,132	-
Provision for exposure of off-balance sheet items		60,000,000	85,000,000	20,000,000	10,000,000
Total Provisions		1,823,589,659	1,502,562,751	1,050,224,844	668,107,774
Profit before tax		3,627,113,496	3,502,337,249	1,107,262,145	741,756,205
Provision for current tax		2,301,774,100	2,165,840,967	907,890,258	643,426,494
Provision for deferred tax		-	-	-	-
Total provision for taxes		2,301,774,100	2,165,840,967	907,890,258	643,426,494
Net Profit after Taxes		1,325,339,396	1,336,496,282	199,371,887	98,329,711
Profit attributable to:					
Equity holders of parents		1,325,339,433	1,336,496,510	199,368,936	98,329,791
Non- controlling interest		(37)	(228)	(49)	(80)
Appropriations :		1,325,339,396	1,336,496,282	199,368,887	98,329,711
Statutory Reserve		725,782,268	758,219,279	228,863,462	168,671,292
Retained surplus (general reserve) carried forward		599,557,128	578,277,003	(29,494,575)	(70,341,581)
Earnings per share (EPS)	26 (a)	1.58	1.59	0.24	0.12


Syeed 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

Consolidated Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2013

	September 2013	September 2012
Note	Taka	Taka
a Cash flows from operating activities		
Interest receipts in cash	15,766,351,973	13,507,811,894
Interest payments	(8,647,582,302)	(6,842,198,211)
Dividend receipts	141,966,652	57,311,551
Fees and commission receipts	714,660,392	809,834,134
Cash payment to employees	(1,833,910,888)	(1,702,434,719)
Cash payment to suppliers	(150,784,247)	(139,907,573)
Current income tax paid	(2,084,191,733)	(1,810,692,056)
Receipts from other operating activities	888,877,428	577,450,953
Cash payments for other operating activities	(1,242,880,020)	(1,122,765,562)
Operating profit before changes in operating assets & liabilities	3,552,507,255	3,334,410,411
Cash flows from operating assets & liabilities:		
Statutory deposits	(22,862,828,991)	859,462,631
Purchase/sale of trading securities	(2,174,243,804)	(2,654,156,513)
Loans and advances to customers (other than banks)	(7,403,830,232)	(9,494,875,794)
Other assets	(515,961,686)	(2,583,501,625)
Deposits to/from other banks	9,164,460,122	124,191,621
Deposits from customers (other than banks)	20,390,418,958	17,533,200,881
Other liabilities account of customers	(195,856,087)	1,444,767,378
Other liabilities	276,701,057	35,635,674
Increase/(decrease) in operating assets and liabilities:	(3,321,140,663)	5,264,724,253
Cash received from operating activities	231,366,592	8,599,134,664
b Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(366,585,186)	(331,563,203)
Net cash used in investing activities	(366,585,186)	(331,563,203)
c Cash flows from financing activities		
Receipts from issue of loan capital and debt securities	-	10,103,667
Payment for redemption of loan capital and debt securities	(151,507)	-
Issue of share capital	-	3,762,615
Dividend Paid	(838,451,250)	(335,380,500)
Investment in Subsidiary Company	-	-
Net cash received from financing activities	(838,602,757)	(321,514,218)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)	(973,821,351)	7,946,057,243
e Opening cash and cash equivalents	21,703,559,286	15,831,120,544
f Closing cash and cash equivalents (d+e)	20,729,737,935	23,777,177,787


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

Consolidated Statement of Changes in Equity (Un-audited)
for 9 months ended 30 September 2013

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	Proposed dividend	parent's equity	Non-controlling interest	Total
Balance at 1 January 2013	8,384,512,500	6,094,191,648	249,813,230	1,183,869	3,028,084,842	-	17,757,786,089	468	17,757,786,654
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Revised balance	8,384,512,500	6,094,191,648	249,813,230	1,183,869	3,028,084,842	-	17,757,786,089	468	17,757,786,654
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(151,507)	-	(151,507)	-	(151,507)
Currency translation differences	-	-	-	(165,092)	-	-	(165,092)	-	(165,092)
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-	-
Share of accumulated Loss/loss of Subsidiary	-	-	-	-	-	-	-	-	-
Net profit for the period ended Sept. 2013	-	-	599,557,165	-	-	-	599,557,165	(37)	599,557,128
Transfer to statutory reserve	-	723,782,268	-	-	-	-	723,782,268	-	723,782,268
Issue of bonus shares -2012	-	-	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	(838,451,250)	-	-	-	(838,451,250)	-	(838,451,250)
Dividends (cash) for 2012	-	-	-	-	-	-	-	-	-
Balance at 30 September 2013	8,384,512,500	6,817,973,916	18,509,245	1,018,777	3,027,933,335	-	18,244,287,773	428	18,244,358,201
Balance at 30 September 2012	8,384,512,500	5,988,995,718	102,306,286	2,525,549	2,943,232,372	-	17,421,572,344	370	17,421,572,714


Syed Akmal FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abul Hasin Chowdhury
Additional Managing Director


Hafez Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2013

		September 2013	December 2012
	Note	Taka	Taka
Property and Assets			
Cash	3	18,395,413,428	17,117,297,659
In hand (Including foreign currencies)		3,356,438,843	3,468,654,428
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,038,974,585	13,648,643,231
Balance with Other Banks and Financial Institutions	4	1,553,411,193	1,621,306,030
Inside Bangladesh		867,134,414	1,147,891,873
Outside Bangladesh		686,276,779	473,414,157
Money at Call on Short notice	5	578,986,667	2,799,086,667
Investments	6	55,754,071,355	30,691,146,512
Government		48,237,036,481	25,385,898,224
Others		7,517,034,874	5,305,248,288
Loans, Advances and Leases	7	129,327,049,455	122,068,518,354
Loans, Cash Credits, Overdrafts, etc.		128,126,718,958	121,005,000,042
Bills purchased & discounted		1,200,330,497	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8	3,685,317,849	3,502,800,150
Other assets	9	17,727,690,127	15,147,394,778
Non-banking Assets		375,246	375,246
Total Assets		<u>227,022,315,320</u>	<u>192,947,925,396</u>
Liabilities and Capital			
Liabilities			
Borrowing from other banks, financial institutions & agents	10	12,528,010,443	3,363,550,321
Deposits and other accounts	11	170,809,224,757	150,418,805,799
Current accounts & other accounts		16,932,517,707	15,591,429,099
Bills Payable		2,986,009,162	2,920,446,289
Savings bank deposits		38,857,125,626	37,638,322,271
Term deposits		107,247,728,769	89,799,694,576
Other deposits		4,785,843,493	4,468,913,564
Other Liabilities	12	24,344,233,837	20,360,869,256
Total Liabilities		<u>207,681,469,037</u>	<u>174,143,225,376</u>
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	6,819,973,916	6,094,191,648
Retained earnings	14	1,108,426,532	1,297,911,030
Other Reserves	15	3,027,933,335	3,028,084,842
Total Shareholders' Equity		<u>19,340,846,283</u>	<u>18,804,700,020</u>
Total Liabilities and Shareholders' Equity		<u>227,022,315,320</u>	<u>192,947,925,396</u>





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2013

	<u>September 2013</u>	<u>December 2012</u>
	<u>Taka</u>	<u>Taka</u>
Off-Balance Sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	5,426,525,087	5,262,909,058
Irrevocable letters of credit	41,149,598,898	34,469,613,860
Bills for collection	370,765,084	245,234,895
Other Contingent Liabilities	-	173,888,000
Total Contingent liabilities	<u>46,946,889,069</u>	<u>40,151,645,813</u>
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	<u>-</u>	<u>-</u>
Total Off-Balance Sheet items including Contingent Liabilities	<u>46,946,889,069</u>	<u>40,151,645,813</u>


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

Profit and Loss Account (Un-audited)
for 9 months ended 30 September 2013

		January to September 2013	January to September 2012	July to September 2013	July to September 2012
	Note	Taka	Taka		
Operating Income					
Interest Income	17	12,675,202,094	12,477,201,605	4,320,867,073	4,176,127,480
Less :Interest paid on Deposits, Borrowings, etc.	18	8,647,582,302	6,615,231,020	3,035,991,038	2,407,009,045
Net Interest Income		4,027,619,792	5,861,970,585	1,284,876,035	1,769,118,435
Income from Investment	19	3,140,366,629	1,012,304,242	1,477,522,492	448,198,550
Commission, Exchange and Brokerage	20	1,079,171,877	960,453,525	441,800,007	265,981,747
Other Operating Income	21	440,052,468	336,259,489	45,942,160	42,204,707
Total Operating Income		8,687,210,766	8,170,987,841	3,250,140,694	2,525,503,439
Operating Expenses					
Salaries and allowances	22	1,822,519,072	1,678,376,447	706,008,051	634,207,774
Rent, taxes, insurance, electricity, etc.		268,062,359	243,978,151	76,567,142	94,341,243
Legal Expenses		8,493,627	8,138,617	3,048,355	2,304,069
Postage, Stamp, telecommunication, etc.		49,400,476	41,923,307	15,644,572	14,176,124
Stationery, Printing, Advertisements, etc.		92,890,144	89,845,649	27,958,564	32,579,563
Managing Director's salary and Fees	23	7,200,000	5,850,000	2,400,000	2,250,000
Directors' Fees		4,275,351	4,256,793	1,860,397	1,049,939
Auditors' Fees		-	-	-	-
Charges on loan losses		968,796	896,779	17,477	63,580
Repair, maintenance and depreciation of fixed assets	24	220,647,374	171,539,785	78,661,714	73,086,824
Other Expenses		908,842,228	830,085,919	258,657,115	228,087,866
Total Operating Expenses		3,383,299,427	3,074,891,447	1,170,823,387	1,082,146,982
Profit before Provisions & Taxation		5,303,911,339	5,096,096,394	2,079,317,307	1,443,356,457
Provisions					
Provision for Classified loans and advances		1,595,000,000	1,220,000,000	915,000,000	590,000,000
Provision for unclassified loans and advances		20,000,000	-	-	-
Provision for diminution in value of Investments		-	-	-	-
Provision for exposure of off-balance sheet items		60,000,000	85,000,000	20,000,000	10,000,000
Total Provisions		1,675,000,000	1,305,000,000	935,000,000	600,000,000
Profit before taxation		3,628,911,339	3,791,096,394	1,144,317,307	843,356,457
Provision for current tax		2,254,162,319	2,165,840,967	883,709,855	643,426,494
Provision for deferred tax		-	-	-	-
Total provision for taxes		2,254,162,319	2,165,840,967	883,709,855	643,426,494
Net Profit after Taxes		1,374,749,020	1,625,255,427	260,607,452	199,929,963
Appropriations :					
Statutory Reserve		725,782,268	758,219,279	228,863,462	168,671,292
Retained surplus (general reserve) carried forward		648,966,752	867,036,148	31,743,990	31,258,671
Earnings per share (EPS)	26	1.64	1.94	0.31	0.24

N.B: After provisional appropriation of Profit 30 September 2013


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

Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2013

	<u>Note</u>	<u>January to September 2013 Taka</u>	<u>January to September 2012 Taka</u>
a Cash flows from operating activities			
Interest receipts in cash		15,698,303,589	13,456,589,218
Interest payments		(8,647,582,302)	(6,615,231,020)
Dividend receipts		117,265,134	32,916,629
Fees and commission receipts		658,023,933	720,280,077
Cash payment to employees		(1,829,719,072)	(1,684,226,447)
Cash payment to suppliers		(150,784,247)	(139,907,573)
Current income tax paid		(2,084,191,733)	(1,810,692,056)
Receipts from other operating activities		861,200,412	576,432,937
Cash payments for other operating activities		(1,217,538,666)	(1,112,077,099)
Operating profit before changes in operating assets & liabilities		<u>3,404,977,048</u>	<u>3,424,084,666</u>
Cash flows from operating assets & liabilities:			
Statutory deposits		(22,862,828,991)	859,462,631
Purchase/sale of trading securities		(2,197,234,252)	(2,826,696,353)
Loans and advances to customers (other than banks)		(7,258,531,101)	(9,480,581,527)
Other assets		(493,661,086)	(2,576,090,423)
Deposits to/from other banks		9,164,460,122	124,191,621
Deposits from customers (other than banks)		20,390,418,958	17,533,200,881
Other liabilities account of customers		(180,041,534)	1,444,767,378
Other liabilities		234,243,796	89,806,378
Increase(decrease) in operating assets and liabilities:		<u>(3,203,174,088)</u>	<u>5,168,060,586</u>
Cash received from operating activities		<u>201,802,960</u>	<u>8,592,145,252</u>
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(367,775,141)	(332,626,009)
Sale proceeds of Fixed assets		-	-
Net cash used in investing activities		<u>(367,775,141)</u>	<u>(332,626,009)</u>
c Cash flows from financing activities			
Receipts from issue of loan capital and debt securities		-	10,103,667
Payment for redemption of loan capital and debt securities		(151,507)	-
Investment in Subsidiary Company		(2,442,530)	-
Dividend Paid		(838,451,250)	(335,380,500)
Net cash received from financing activities		<u>(841,045,287)</u>	<u>(325,276,833)</u>
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		<u>(1,007,017,468)</u>	<u>7,934,242,410</u>
e Opening cash and cash equivalents at the beginning of the period		<u>21,557,411,257</u>	<u>15,715,104,990</u>
f Closing cash and cash equivalents at the end of the period (d+e)	25	<u>20,550,393,789</u>	<u>23,649,347,400</u>


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**

**Statement of Changes in Equity
for 9 months ended 30 September 2013**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
Balance at 1 January 2013	8,384,512,500	6,094,191,648	1,297,911,030	3,028,084,842	-	18,804,700,020
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,384,512,500	6,094,191,648	1,297,911,030	3,028,084,842	-	18,804,700,020
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(151,507)	-	(151,507)
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in the Profit and Loss Statement	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-
Net profit for the September Quarter	-	-	648,966,752	-	-	648,966,752
Transfer to statutory reserve	-	725,782,268	-	-	-	725,782,268
Issue of bonus shares - 2012	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2012	-	-	(838,451,250)	-	-	(838,451,250)
Balance at 30 September 2013	8,384,512,500	6,819,973,916	1,108,426,532	3,027,933,335	-	19,340,846,283
Balance at 30 September 2012	8,384,512,500	5,988,995,718	1,266,381,343	2,943,232,372	-	18,583,121,933


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director



**PUBALI BANK LIMITED**

Some notes to the financial statements for the Quarterly ended 30 September 2013

	September 2013	December 2012
	Taka	Taka

1. Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2012.

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 2013, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

PROPERTY AND ASSETS**3 Cash****Cash In hand (Including foreign currency)**

In local currency	3,328,609,604	3,431,971,181
In foreign currencies	27,829,239	36,683,247
	3,356,438,843	3,468,654,428

Balance with Bangladesh Bank and its agent bank(s)

Bangladesh Bank		
In local currency	10,728,859,260	8,674,027,003
In foreign currencies	3,287,035,674	3,040,985,966
	14,015,894,934	11,715,012,969

Sonal Bank as agent of Bangladesh Bank

Local currency	1,023,079,651	1,933,630,262
	15,038,974,585	13,648,643,231
	18,395,413,428	17,117,297,659

3(a) Consolidated Cash**Cash In hand**

Pubali Bank Limited	3,356,438,843	3,468,654,428
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	137,101	62,167
	3,356,575,944	3,468,716,595

Balance with Bangladesh Bank and its Agent Bank

Pubali Bank Limited	15,038,974,585	13,648,643,231
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	15,038,974,585	13,648,643,231
	18,395,550,529	17,117,359,826

4 Balance with other banks and financial institutions

Inside Bangladesh	867,134,414	1,147,891,873
Outside Bangladesh	686,276,779	473,414,157
	1,553,411,193	1,621,306,030

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

Pubali Bank Limited	867,134,414	1,147,891,873
Pubali Bank Securities Limited	167,662,471	125,774,307
Pubali Exchange Company (UK) Ltd.	-	-
	1,034,796,885	1,273,666,180

Outside Bangladesh

Pubali Bank Limited	686,276,779	473,414,157
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	11,544,574	20,311,555
	697,821,353	493,725,712
	1,732,618,238	1,767,391,892



	September 2013	December 2012
	Taka	Taka
05. Money at call on short notice :		
Banking company (note- 5.1)	18,986,667	2,519,086,667
Non-banking Financial Institution (note-5.2)	560,000,000	280,000,000
	578,986,667	2,799,086,667
5.1 Banking company :		
Prime Bank Limited	-	650,000,000
Eastern Bank Limited	-	250,000,000
Mutual Trust Bank Limited	-	250,000,000
Uttara Bank Limited	-	450,000,000
Jamuna Bank Limited	-	200,000,000
Southeast Bank Limited	-	300,000,000
Mercantile Bank Limited	-	400,000,000
ICB Islamic Bank Limited.	18,986,667	19,086,667
	18,986,667	2,519,086,667
5.2 Non-banking Financial Institution:		
Premier Leasing & Finance Ltd.	50,000,000	-
Fareast Fin. & Inv. Ltd.	50,000,000	-
Prime Finance & Inv. Ltd.	50,000,000	-
Lankabangla Finance Ltd.	50,000,000	-
Union Capital Limited	90,000,000	40,000,000
BD.Finance & Investment Ltd.	50,000,000	-
IIDFC	120,000,000	-
Delta Banc H.F.Corp Ltd.	50,000,000	40,000,000
BD.Ind. Finance Company Ltd.	50,000,000	-
Investment Corp. BD.	-	200,000,000
	560,000,000	280,000,000
06. Investments :		
Government securities		
Treasury bills- at book value	31,215,772,483	12,083,158,480
Debentures	24,947,666	39,500,000
	31,240,720,149	12,122,658,480
Government bonds:		
Government treasury bonds	16,973,733,831	13,243,518,843
National prize bonds	22,582,501	19,720,901
	16,996,316,332	13,263,239,744
Total investment in government securities and bonds	48,237,036,481	25,385,898,224
Other investments:		
Shares	6,979,889,687	4,668,002,564
Debentures	469,060	469,060
Prime Bank Limited Bond	90,000,000	90,000,000
ORASCOM Bond	200,000,000	300,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	100,000,000	100,000,000
Bridge financing advances	6,676,127	6,776,664
	7,517,034,874	5,305,248,288
	55,754,071,355	30,691,146,512
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	48,237,036,481	25,385,898,224
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	48,237,036,481	25,385,898,224
2. Other		
Pubali Bank Limited	7,517,034,874	5,305,248,288
Pubali Bank Securities Limited	3,017,979,503	3,040,969,951
Pubali Exchange Company (UK) Ltd.	-	-
	10,535,014,377	8,346,218,239
	58,772,050,858	33,732,116,463
7. Loans, advances and leases		
Loans, cash credit and overdraft,etc (note 7.1)	128,126,718,958	121,005,000,042
Bills purchased and discounted (note 7.2)	1,200,330,497	1,063,518,312
	129,327,049,455	122,068,518,354



	September 2013 Taka	December 2012 Taka
7.1 Loans, cash credits, overdrafts, etc		
Inside Bangladesh:		
Loans	37,120,570,283	30,410,993,326
Cash credits	26,741,318,206	22,302,873,798
Overdrafts	32,715,574,177	28,429,616,571
Loan against merchandise	129,154,697	14,770,255
Packing credits	477,683,453	378,853,343
Loan against trust receipts	13,366,151,620	18,142,184,824
Agriculture credits	4,490,398	1,775,505,018
Pubali prochesta	172,912,691	2,576,177,837
Non-resident Credit Scheme	1,689,047	2,583,212
Pubali Subarna	3,800,701,777	2,784,390,580
Pubali Karimo Uddog	78,729,780	64,844,966
Pubali Sujon	23,795,500	35,176,814
Pubali Star	49,251,647	-
Payment against documents	2,182,543,617	2,464,433,163
Consumers loan scheme	5,830,275,808	6,754,218,752
Lease finance	3,875,943,377	3,004,807,726
Others	1,555,932,880	1,863,569,857
	128,126,718,958	121,005,000,042
Outside Bangladesh		
	128,126,718,958	121,005,000,042
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,000,334,014	948,048,260
Loans against demand draft purchased	-	-
	1,000,334,014	948,048,260
Payable outside Bangladesh:		
Foreign bills purchased	199,996,483	115,393,733
Foreign drafts purchased	-	76,319
	199,996,483	115,470,052
	1,200,330,497	1,063,518,312
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	116,199,702,749	112,081,318,396
Special mention account	2,985,898,199	1,614,167,484
	119,185,600,948	113,695,485,880
Classified:		
Substandard	1,215,092,450	1,253,147,092
Doubtful	1,775,531,806	1,221,910,841
Bad or loss	5,016,687,663	3,684,566,821
	8,007,311,919	6,159,624,754
Staff loan	2,134,136,588	2,213,407,720
	129,327,049,455	122,068,518,354

7.4 Particulars of required provision for loans and advances

Status of Classification	Rate of			
	Base for Provision	Provision (%)		
General provision - Unclassified				
Standard	103,343,461,637	1	1,033,434,616	962,766,189
Small & Medium Enterprise financing	4,574,258,991	0.25	11,435,647	13,936,124
Merchant Banking	2,169,953,942	2	43,399,079	44,880,446
Housing Finance	245,059,702	2	4,901,194	5,324,257
Special mention account	2,978,909,591	0.25-5.00	57,954,641	79,933,263
Short Term Agri Credit and Micro credit	2,204,927,631	5	110,246,382	95,778,061
Consumers loan scheme	3,645,327,100	5	182,266,355	239,531,993
Loan for Professional to setup business	16,713,746	2	334,275	20,276,275
			1,443,972,189	1,462,426,608
Specific provision - Classified				
Substandard	907,120,319	20	181,396,604	159,627,916
Doubtful	1,274,693,456	50	637,214,700	507,031,843
Bad/Loss	3,416,462,692	100	3,416,462,692	2,119,207,218
			4,235,073,996	2,785,866,977
Required provision			5,679,046,185	4,248,293,585
Provision maintained			5,683,394,562	4,252,734,739
Excess provision			4,348,377	4,441,154



	September 2013 Taka	December 2012 Taka
7(a) Consolidated Loans, Advances and Leases		
Loans, Advances and Leases		
Pubali Bank Limited	128,126,718,958	121,005,000,042
Pubali Bank Securities Limited	706,940,643	561,641,512
Pubali Exchange Company (UK) Ltd.	-	-
	128,833,659,601	121,566,641,554
Less: Inter Company Transactions	2,133,064,906	2,148,879,459
	126,700,594,695	119,417,762,095
Bills purchased and discounted		
Pubali Bank Limited	1,200,330,497	1,063,518,312
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	1,200,330,497	1,063,518,312
	127,900,925,192	120,481,280,407
08. Fixed Assets including premises, furniture & Fixture		
Land	2,253,194,952	2,249,594,952
Building	788,417,987	710,645,987
Vehicles	96,805,500	78,955,464
Machinery and equipments	160,839,110	112,733,815
Computer & Computer Accessories	195,048,750	176,082,753
Furniture and fixtures	191,011,550	174,787,179
	3,685,317,849	3,502,800,150
8(a) Consolidated Fixed Assets including premises, furniture & Fixture		
Pubali Bank Limited	3,685,317,849	3,502,800,150
Pubali Bank Securities Limited	2,898,695	3,740,924
Pubali Exchange Company (UK) Ltd.	2,208,173	2,618,663
	3,690,424,717	3,509,159,737
09. OTHER ASSETS :		
Income generating other assets		
Interest accrued on investments	322,017,921	812,525,660
Accrued income on loans & advances	127,824,613	26,930,155
Advance security deposit, advance rent and prepaid expenses	140,135,927	101,709,431
	589,978,461	941,165,246
Non-income generating other assets		
Stationery and stamps	95,515,458	77,755,366
Drafts payable	134,978,541	191,790,369
Investment in Subsidiary Company	1,627,836,681	1,625,394,151
Balance Retained with BB (Agri-Credit)	2,700,000	2,700,000
Suspense account	325,005,882	280,239,858
Demonetized notes	1,531,750	1,531,750
Items in transit	3,006,788,550	2,294,905,163
Advance against income tax	11,611,580,702	9,527,388,969
Clearing house adjustment	235,730,825	103,256,382
Others	96,043,277	101,267,524
	17,137,711,666	14,206,229,532
	17,727,690,127	15,147,394,778
9(a) Consolidated Other Assets		
Pubali Bank Limited	17,727,690,127	15,147,394,778
Pubali Bank Securities Limited	78,958,149	56,802,006
Pubali Exchange Company (UK) Ltd.	2,362,851	2,802,228
	17,809,011,127	15,206,999,012
Less: Intercompany Balance	(13,810)	(13,810)
Pubali Bank Securities Limited	(1,599,986,190)	(1,599,986,190)
Pubali Exchange Company (UK) Ltd.	(27,837,981)	(25,395,451)
	(1,627,837,981)	(1,625,395,451)
	16,181,173,146	13,581,603,561



LIABILITIES AND CAPITAL**10. Borrowings from other banks, financial institutions & agents**

Inside Bangladesh (note 10.1)
Outside Bangladesh

September 2013 Taka	December 2012 Taka
11,811,448,226	3,091,368,193
716,562,217	272,182,128
12,528,010,443	3,363,550,321

10.1 Inside Bangladesh

Repo from Bangladesh Bank against Treasury Bill
Sonali Bank Limited, Dhaka. (Clearing Adjustment)
(Call loan borrowing)
Agrani Bank Limited, Dhaka. (Call loan borrowing)

9,926,215,000	2,905,130,000
385,233,226	186,238,193
1,000,000,000	-
500,000,000	-
11,811,448,226	3,091,368,193

11 Deposits and other accountsCurrent deposits and other accounts :

Current account
Cash credit A/c. cr. Balance
Pubali Procheta (Cr. Balance)
Q-cash (cr. Bal.)
Call deposits
Foreign currency deposits
Un-claimed drafts payable
Un-claimed dividend
Unclaimed deposits FDD A/C

15,529,018,115	14,185,745,383
405,794,554	311,265,416
1,400,527	74,694
5,002,545	6,571,959
25,156,217	32,443,770
949,256,710	1,038,325,492
3,564	3,564
18,914	18,914
16,866,561	16,979,907
16,932,517,707	15,591,429,099

Bills payable

2,986,009,162	2,920,446,289
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Savings Bank accounts

38,857,125,626	37,638,322,271
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Term deposits :

Fixed deposits - from customers
Special Notice Deposits
Deposit pension scheme
Interest payable on term deposit
Pubali pension scheme
Pubali sanchay prakalpa
Dwigun Sanchay Prokalpa
Target Based Small Deposit
Monthly profit base deposit
Monthly Profit Based Small Deposit
Shikhya sanchay prakalpa
Child edu. Care & maturity deposit

63,668,309,833	52,247,441,394
16,663,835,984	16,283,446,071
26,752,286	24,663,462
4,435,297,105	3,189,419,137
2,765,576,790	1,513,488,715
3,835,316,887	3,826,692,342
13,767,688,383	10,911,302,311
123,241,875	83,704,078
1,626,825,925	1,501,458,075
225,440,666	113,690,879
105,137,745	99,399,816
4,305,290	4,988,296
107,247,728,769	89,799,694,576

Other deposits

4,785,843,493	4,468,913,564
170,809,224,757	150,418,805,799

12. OTHER LIABILITIES :

Accumulated provision for loans and advances
Accumulated provision for consumers loan
Accumulated provision for lease finance

3,556,449,673	2,099,937,183
681,376,360	688,774,607
1,596,341	1,596,341

Provision for unclassified loans and advances
Provision @1% against off-balance sheet exposure
Accumulated interest suspense
Provision for doubtful investment
Additional profit payable a/c for islamic banking
I.B. bad debt offsetting reserve
Sadaoah fund
Interest suspense on underwriting advances
CLS interest A/C
Accr. Intt. Rec. On overdue cls A/C
Consumers deposits
Lease deposit
Unpaid dividend
Special blocked account
Provision for Corporate Tax
Provision for Deferred Tax
Valuation adjustment
Exchange adjustment account
Card transaction fee (Inter-bank)

4,239,422,374	2,790,308,131
1,443,972,188	1,462,426,008
474,300,000	414,300,000
532,761,881	298,452,532
18,750,460	18,750,460
207,893	500,000
1,986,000	1,986,000
793,030	-
282,982,985	283,048,538
14,770,370	18,917,211
86,191,718	93,178,771
89,091,197	71,874,651
788,782	168,697
675,231	675,231
1,215,640	1,215,640
13,688,423,447	11,434,261,128
227,530,461	227,530,461
452,834,294	526,127,661
28,666,878	28,666,878
4,437	-
21,585,369,266	17,672,388,598

Sub- Total

	September 2013 Taka	December 2012 Taka
Balance B/F	21,585,369,266	17,672,388,598
ICT Asset Insurance reserve	5,841,731	3,962,551
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	379,484	3,949,352
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	2,433,220,169	2,008,710,159
Pubali Bank Adjustment	18,312,743	102,444,326
FC charges	17,363,819	17,363,819
Intt.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
	24,145,545,746	19,893,877,339
Unpaid expenses	42,334,358	323,005,391
Provision for other assets:		
Unreconciled dr. Entries in nostro A/C	721,323	721,323
Suspense account	58,714,468	58,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries (13.13)	8,724,657	8,724,657
Reserve for unforeseen losses	87,203,545	74,836,338
	156,353,733	143,986,526
	24,344,233,837	20,360,869,256
12(a) Consolidated other liabilities		
Pubali Bank Limited	24,344,233,837	20,360,869,256
Pubali Bank Securities Limited	3,447,531,646	3,216,840,995
Parent Subsidiary loan	(2,133,064,906)	(2,148,879,459)
Inter company payables	-	(91,793)
Pubali Exchange Company (UK) Ltd.	11,810,615	19,492,026
	25,670,511,192	21,448,231,025
13. Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current year's profit, before tax.		
Balance as on beginning of the period	6,094,191,648	5,230,776,439
Add: Addition during the period	725,782,268	863,415,209
Balance as at end of the period	6,819,973,916	6,094,191,648
14. Retained earnings (General reserve)		
Balance as on beginning of the period	1,297,911,030	2,411,628,195
Addition during the period	648,966,752	898,565,835
Add: sale of properties	-	-
	1,946,877,782	3,310,194,030
Less: Dividend Paid	(838,451,250)	(2,012,283,000)
Balance as at end of the period	1,108,426,532	1,297,911,030
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	1,108,426,532	1,297,911,030
Pubali Bank Securities Limited	(1,073,092,613)	(1,027,820,967)
Pubali Exchange Company (UK) Ltd.	(24,414,674)	(20,276,733)
	10,919,245	249,813,330
15. Other reserves		
15.1 Assets revaluation reserve		
Balance as on beginning of the period	2,997,790,886	2,902,834,749
Addition on revaluation of Fixed Assets/Investment During the period	3,989,669,303	805,491,694
Disposal during the period	(3,989,820,810)	(710,535,557)
	2,997,639,379	2,997,790,886
Share forfeiture account	333,984	333,984
Balance as at end of the period	2,997,973,363	2,998,124,870
15.2 Exchange Equalization Fund		
Balance as on beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance as at end of the period	29,959,972	29,959,972
	3,027,933,335	3,028,084,842
16. Non-controlling interest		
Paid up Capital of Pubali Bank Securities Limited	465	598
Share of accumulated Profit/(Loss)	(37)	(133)
	428	465

	September 2013 Taka	September 2012 Taka
17. Interest income		
Loans	1,028,386,141	777,564,413
Cash credits	2,862,370,371	2,471,616,237
Over drafts	2,904,859,006	2,421,161,684
WES letter of credits	-	12,823,941
Loan against imported merchandise	966,653	1,424,002
Loan against trust receipt	1,620,789,052	2,178,320,598
Inland bill purchased & demand draft purchased	104,006,615	130,835,622
Foreign bill purchased and Export development fund	28,112,209	28,088,841
Packing credits	24,006,803	19,218,831
Payments against document	302,802,637	230,661,709
Call loans	231,580,411	782,226,353
Loans against deposit pension scheme	2,062,662	1,253,349
Agricultural credits & rural credits	8,327,237	1,083,333
Sundries account	84,107,714	12,179,416
CLS account	491,341,733	665,861,426
Secured mortgages	1,151,882,106	1,096,714,721
Foreign bank accounts	19,847,866	18,590,211
Loan against Shikya Sanchay Prokalpa	603,535	448,907
Loan against Non-resident Credit Scheme	119,280	188,219
Lease finance	378,934,581	330,124,906
Loan against Pubali Sanchay Prokalpa	33,716,832	26,407,655
Loan against FDR	9,580,461	3,428,065
Term loans	1,378,989,328	1,262,397,413
Loan against Pubali Pension Scheme	7,808,861	4,581,753
	12,675,202,094	12,477,201,605
17(a) Consolidated Interest Income		
Pubali Bank Limited	12,675,202,094	12,477,201,605
Pubali Bank Securities Limited	68,048,384	51,222,676
Pubali Exchange Company (UK) Ltd.	-	-
	12,743,250,478	12,528,424,281
18 Interest paid on deposits, borrowings, etc		
Fixed deposit	5,165,960,307	3,893,380,516
Borrowings	172,220,553	26,740,281
Short-notice deposit	700,653,601	552,502,634
Savings bank deposit	874,990,240	775,348,226
Deposit pension scheme	1,728,675	6,875,794
Pubali bank pension scheme	169,135,872	59,700,131
Child education care & maturity deposits	512,287	435,675
Call deposit	17,748,611	3,786,528
Monthly monafa based deposit scheme	30,421,113	25,749,165
Pubali Sanchay Prokalpa	244,853,267	222,300,218
Shikhya Sanchay Prokalpa	6,899,231	5,942,803
Q-Cash Debit Card	97,474	1,470,184
Dwigun Sanchay Prokalpa	1,126,582,817	831,372,289
Treasury Bond	15,499,884	102,629,019
Marking to Market Revaluation	2,141,173	18,860,142
Interest on MPSD	10,808,182	2,720,306
Interest on TBSD	6,729,770	2,601,254
Interest on MFD A/C	99,616,954	81,018,932
Profit on PBG adjustment	-	926,504
Sundry accounts	982,291	670,419
	8,647,582,302	6,615,231,020
18 (a) Consolidated Interest paid on deposits, borrowings, etc		
Pubali Bank Limited	8,647,582,302	6,615,231,020
Pubali Bank Securities Limited	-	226,967,191
Pubali Exchange Company (UK) Ltd.	-	1,986,314.00
	8,647,582,302	6,844,184,525
19. Income from investment		
Interest on treasury bill	1,353,168,153	878,667,331
Interest on treasury bond	1,171,338,455	45,011,351
Interest on private bond	39,165,987	-
Interest on debentures	171,781	-
Interest received on D.D. Bill	64,206,772	-
Gain on sale of shares	395,050,347	55,708,931
Dividend on shares	117,265,134	32,916,629
	3,140,366,629	1,012,304,242
19 (a) Consolidated Income from investment		
Pubali Bank Limited	3,140,366,629	1,012,304,242
Pubali Bank Securities Limited	51,151,949	80,592,509
Pubali Exchange Company (UK) Ltd.	-	-
	3,191,518,578	1,092,896,751

	September 2013 Taka	September 2012 Taka
20. Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	39,366,733	68,451,161
Foreign L/C	207,680,438	249,845,988
Local L/C	79,427,324	81,991,926
Issuance of foreign guarantee	69,375	60,752
Issuance of local guarantee	55,596,156	64,896,057
Issuance of traveller's cheque	88,823	28,697
Other transactions	203,747,259	200,891,775
Miscellaneous handling commission	66,873,631	45,854,775
Consumers credit	133,282	167,954
Commission on stationery articles	489,206	389,108
Point of service (POS) transactions	-	4,023
Income A/C commission Online	4,551,706	7,697,861
Total commission	<u>658,023,933</u>	<u>720,280,077</u>
Exchange	421,147,944	240,173,448
	<u>1,079,171,877</u>	<u>960,453,525</u>
20 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,079,171,877	960,453,525
Pubali Bank Securities Limited	50,133,544	28,847,565
Pubali Exchange Company (UK) Ltd.	6,502,915	4,508,905
	<u>1,135,808,336</u>	<u>993,809,995</u>
21. Other operating income		
Rent recovery	1,754,850	2,105,400
Postage and telecommunication recovery	12,075,040	21,145,341
Miscellaneous income	138,780,790	139,401,794
Miscellaneous income supervision and monitoring	2,759,794	2,752,840
Miscellaneous income transfer fee	49,925	164,717
Swift income	65,981,878	37,251,009
Application fee of CLS account	308,725	111,994
Account opening charge of CLS account	553,795	909,310
Service charge	52,400,765	42,990,870
Income on sale of leased asset	1,277,119	415,344
Online service charge recovery	156,803,113	86,108,150
CIB service charges recovery	4,870,289	2,810,734
Income on sale of Bank's property	2,436,385	91,920
	<u>440,052,468</u>	<u>336,259,489</u>
21 (a) Consolidated Other operating income		
Pubali Bank Limited	440,052,468	336,259,489
Pubali Bank Securities Limited	1,226,585	1,018,016
Pubali Exchange Company (UK) Ltd.	-	-
	<u>441,279,053</u>	<u>337,277,505</u>
22. Salary and allowances (excluding Managing Director)		
Basic salary	953,331,864	874,782,240
House rent allowances	505,806,239	458,410,625
Medical allowances	104,918,870	96,876,023
Other allowances	80,211,659	79,437,804
Contributory provident fund	77,851,560	72,981,777
General provident fund	858,702	928,633
Bonus to employees	99,540,178	94,959,345
	<u>1,822,519,072</u>	<u>1,678,376,447</u>
22 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,822,519,072	1,678,376,447
Pubali Bank Securities Limited	12,538,653	12,053,035
Pubali Exchange Company (UK) Ltd.	4,191,816	5,948,237
	<u>1,839,249,541</u>	<u>1,696,377,719</u>
23. Managing Director's salary and fees		
Basic pay	4,950,000	4,050,000
Allowances	1,755,000	945,000
Bank's contributory provident fund	495,000	405,000
Bonus	-	450,000
	<u>7,200,000</u>	<u>5,850,000</u>
24. Repair, maintenance and depreciation of fixed assets		
Repairs to fixed assets	8,541,637	7,975,233
Maintenance of assets	26,848,295	24,884,224
Depreciation on fixed assets	185,257,442	138,680,328
	<u>220,647,374</u>	<u>171,539,785</u>



	September 2013 Taka	September 2012 Taka
24 (a) Consolidated Repair, maintenance and depreciation of fixed assets		
Pubali Bank Limited	220,647,374	171,539,785
Pubali Bank Securities Limited	1,213,639	571,952
Pubali Exchange Company (UK) Ltd.	744,242	1,005,010
	<u>222,605,255</u>	<u>173,116,747</u>
25. Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,356,438,843	3,030,078,571
Balance with Bangladesh Bank and its agent bank(s)	15,038,974,585	12,745,202,957
Balance with other banks and financial institutes	1,553,411,193	1,431,573,404
Prize bonds	22,582,501	13,305,801
Money at call on short notice	578,986,667	6,429,186,667
	<u>20,550,393,789</u>	<u>23,649,347,400</u>
25 (a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	20,550,393,789	23,649,347,400
Pubali Bank Securities Limited	167,662,471	125,050,811
Pubali Exchange Company (UK) Ltd.	11,681,675	2,779,576
	<u>20,729,737,935</u>	<u>23,777,177,787</u>
26. Earnings Per Share (EPS):		
Net Profit after tax	1,374,749,020	1,625,255,427
Number of ordinary shares outstanding	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.64</u>	<u>1.94</u>
26 (a) Consolidated Earnings Per Share (EPS)		
Net Profit after tax	1,325,339,396	1,336,496,282
Number of ordinary shares outstanding	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.58</u>	<u>1.59</u>

