



Pubali Bank Limited
Head Office, Dhaka

Consolidated Balance Sheet (Un-audited) as at 30 September 2014

Property and Assets	Note	September 2014	December 2013
		Taka	Taka
Cash	3 (a)	18,470,439,932	19,503,092,127
In hand (Including foreign currencies)		3,152,827,506	4,190,233,403
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,317,612,426	15,312,858,724
Balance with Other Banks and Financial Institutions	4 (a)	2,836,111,128	1,798,122,069
Inside Bangladesh		1,336,563,574	968,943,349
Outside Bangladesh		1,499,547,554	829,178,720
Money at Call on Short notice	5	1,848,786,667	568,886,667
Investments	6 (a)	56,355,005,843	51,794,399,036
Government		44,643,345,293	40,482,479,528
Others		11,711,660,550	11,311,919,508
Loans, Advances and Leases	7 (a)	140,483,344,726	135,483,374,690
Loans, Cash Credits, Overdrafts, etc.		139,745,859,943	134,249,125,738
Bills purchased & discounted		737,484,783	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8 (a)	3,824,354,582	3,740,843,922
Other assets	9 (a)	19,736,920,851	16,015,288,310
Non-banking Assets		375,246	375,246
Total Assets		243,555,338,975	228,904,382,067
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,862,090,237	4,149,347,699
Deposits and other accounts	11	191,939,257,502	177,878,172,427
Current accounts & other accounts		19,066,800,921	18,079,808,927
Bills Payable		3,146,302,240	2,872,700,896
Savings bank deposits		43,714,559,061	40,232,632,888
Term deposits		121,270,550,003	112,284,091,118
Other deposits		4,741,045,277	4,408,938,598
Other Liabilities	12 (a)	29,085,812,981	27,368,015,607
Total Liabilities		222,887,160,720	209,395,535,733
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,384,512,500
Statutory Reserve	13	7,863,823,384	7,171,549,919
Retained earnings (general reserve)	14 (a)	916,655,697	805,691,445
Other Reserves	15 (a)	3,082,864,283	3,145,966,838
Profit and Loss account surplus	16 (a)	-	-
Foreign currency translation reserve		1,096,174	1,125,043
		20,668,177,658	19,508,845,745
Non-Controlling Interest	17	597	589
Total Shareholders' Equity		20,668,178,255	19,508,846,334
Total Liabilities and Shareholders' Equity		243,555,338,975	228,904,382,067





Pubali Bank Limited
Head Office, Dhaka

Consolidated Balance Sheet (Un-audited) as at 30 September 2014

	Note	September 2014 Taka	December 2013 Taka
Off-balance sheet items			
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		11,019,490,553	5,818,362,057
Irrevocable letters of credit		43,741,674,184	38,756,296,689
Bills for collection		286,215,781	590,511,065
Other Contingent Liabilities		-	573,081,000
Total Contingent liabilities		55,047,380,518	45,738,250,811
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		55,047,380,518	45,738,250,811


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 2014

	Note	January to September 2014 Taka	January to September 2013 Taka	July to September 2014 Taka	July to September 2013 Taka
Operating Income					
Interest Income	18(a)	12,615,338,668	12,743,250,478	4,231,212,593	4,345,536,968
Less :Interest paid on Deposits, Borrowings, etc.	19 (a)	9,445,847,480	8,647,582,302	3,031,624,659	3,035,991,038
Net Interest Income		3,169,491,188	4,095,668,176	1,199,587,934	1,309,545,930
Income from Investment	20 (a)	4,310,560,622	3,191,518,578	1,628,936,425	1,508,480,307
Commission, Exchange and Brokerage	21 (a)	1,085,612,986	1,135,808,336	323,506,003	475,436,448
Other Operating Income	22 (a)	513,054,878	441,279,053	56,523,203	46,512,821
Total Operating Income		9,078,719,674	8,864,274,143	3,208,553,565	3,339,975,506
Operating Expenses					
Salaries and allowances	23 (a)	2,457,389,174	1,838,699,541	1,218,056,352	711,172,001
Rent, taxes, insurance, electricity, etc.		355,169,970	270,782,671	105,783,418	77,626,405
Legal Expenses		9,952,880	8,649,197	4,138,566	3,190,457
Postage, Stamp, telecommunication, etc.		54,379,729	49,796,303	17,767,793	15,811,982
Stationery, Printing, Advertisements, etc.		98,090,176	93,146,733	32,874,137	28,053,459
Managing Director's salary and Fees	24	8,300,000	7,750,000	3,500,000	2,950,000
Directors' Fees		4,252,795	4,378,851	1,406,239	1,860,397
Auditors' Fees		30,000	10,500	30,000	-
Charges on loan losses		1,180,827	968,796	33,056	17,477
Depreciation and repair of bank's assets	25 (a)	237,193,113	222,605,255	78,347,086	79,356,419
Other Expenses	26 (a)	1,134,382,692	916,783,141	428,640,040	262,449,920
Total Operating Expenses		4,360,321,356	3,413,570,988	1,890,576,687	1,182,488,517
Profit before Provisions & Taxation		4,718,398,318	5,450,703,155	1,317,976,878	2,157,486,989
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		980,000,000	1,595,000,000	780,000,000	915,000,000
Provision for unclassified loans and advances		36,000,000	20,000,000	36,000,000	-
Provision for diminution in value of Investments		40,559,520	45,255,712	40,559,520	45,255,712
Provision for impairment clients' margin loan		109,006,215	103,333,947	31,923,744	69,969,132
		1,165,565,735	1,763,589,659	888,483,264	1,030,224,844
Provision for exposure of off-balance sheet items		86,500,000	60,000,000	1,500,000	20,000,000
Total Provisions		1,252,065,735	1,823,589,659	889,983,264	1,050,224,844
Profit before tax		3,466,332,583	3,627,113,496	427,993,614	1,107,262,145
Provision for current tax		1,824,643,613	2,301,774,100	421,821,228	907,890,258
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,824,643,613	2,301,774,100	421,821,228	907,890,258
Net Profit after Taxes		1,641,688,970	1,325,339,396	6,172,386	199,371,887
Profit attributable to:					
Equity holders of parents		1,641,688,962	1,325,339,433	6,172,399	199,368,936
Non- controlling interest		8	(37)	(13)	(49)
Appropriations :		1,641,688,970	1,325,339,396	6,172,386	199,368,887
Statutory Reserve		692,273,465	725,782,268	23,787,544	228,863,462
Retained surplus (general reserve) carried forward		949,415,505	599,557,128	(17,615,158)	(29,494,575)
Basic and diluted earnings per share (EPS)	28 (a)	1.87	1.51	0.01	0.23


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 Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2014

	Note	January to	January to
		September 2014	September 2013
		Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		16,662,925,600	15,766,351,973
Interest payments		(9,445,847,480)	(8,647,582,302)
Dividend receipts		236,260,906	141,966,652
Fees and commission receipts		696,777,042	714,660,392
Cash payment to employees		(2,432,965,877)	(1,833,910,888)
Cash payment to suppliers		(161,354,268)	(150,784,247)
Current income tax paid		(2,723,520,062)	(2,084,191,733)
Receipts from other operating activities		928,603,606	888,877,428
Cash payments for other operating activities		(1,577,253,759)	(1,242,880,020)
Operating profit before changes in operating assets & liabilities		2,183,625,708	3,552,507,255
Cash flows from operating assets & liabilities:			
Statutory deposits		(4,175,065,930)	(22,862,828,991)
Purchase/sale of trading securities		(384,793,377)	(2,174,243,804)
Loans and advances to customers (other than banks)		(4,994,970,036)	(7,403,830,232)
Other assets		(998,637,501)	(515,961,686)
Deposits to/from other banks		(2,287,257,462)	9,164,460,122
Deposits from customers (other than banks)		14,061,085,075	20,390,418,958
Other liabilities account of customers		(1,580,281,952)	(195,856,087)
Other liabilities		216,276,936	276,701,057
Total Increase/(decrease) in operating assets and liabilities:		(143,644,247)	(3,321,140,663)
Net Cash from/(used in) operating activities		2,039,981,461	231,366,592
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(271,668,917)	(366,585,186)
Net Cash from/(used in) Investing Activities		(271,668,917)	(366,585,186)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		(63,102,555)	(151,507)
Dividend Paid		(419,225,625)	(838,451,250)
Net Cash from/(used in) financing activities		(482,328,180)	(838,602,757)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		1,285,984,364	(973,821,351)
e Cash and cash equivalents at the beginning of the period		21,885,247,964	21,703,559,286
f Cash and cash equivalents at the end of the period (d+e)	27a	23,171,232,328	20,729,737,935


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office, Dhaka
Consolidated Statement of Changes in Equity (Un-audited)
for 9 months ended 30 September 2014

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
For the period September 2014									
Balance at 1 January 2014	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(63,102,555)	-	(63,102,555)	-	(63,102,555)
Currency translation differences	-	-	-	(28,869)	-	-	(28,869)	-	(28,869)
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 year	-	-	949,415,497	-	-	-	949,415,497	8	949,415,505
Transfer to statutory reserve	-	692,273,465	-	-	-	-	692,273,465	-	692,273,465
Issue of bonus shares - 2013	419,225,620	-	(419,225,620)	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-	-
Dividends (cash) for 2013	-	-	(419,225,625)	-	-	-	(419,225,625)	-	(419,225,625)
Balance at 30 September 2014	8,803,738,120	7,863,823,384	916,655,697	1,096,174	3,082,864,283	-	20,668,177,658	597	20,668,178,255
Balance at 30 September 2013	8,384,512,500	6,819,973,916	10,919,245	1,018,777	3,027,933,335	-	18,244,357,773	428	18,244,358,201


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


Md. Abdúl Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office, Dhaka

Balance Sheet (Un-audited) as at 30 September 2014

Property and Assets	Note	September 2014	December 2013
		Taka	Taka
Cash	3	18,462,351,512	19,499,459,115
In hand (Including foreign currencies)		3,144,739,086	4,186,600,391
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,317,612,426	15,312,858,724
Balance with Other Banks and Financial Institutions	4	2,433,503,569	1,566,369,216
Inside Bangladesh		940,283,932	740,835,024
Outside Bangladesh		1,493,219,637	825,534,192
Money at Call on Short notice	5	1,848,786,667	568,886,667
Investments	6	53,221,113,813	48,678,919,869
Government		44,643,345,293	40,482,479,528
Others		8,577,768,520	8,196,440,341
Loans, Advances and Leases	7	141,892,429,149	136,940,462,369
Loans, Cash Credits, Overdrafts, etc.		141,154,944,366	135,706,213,417
Bills purchased and discounted		737,484,783	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8	3,820,659,435	3,735,987,434
Other assets	9	21,274,085,572	17,543,310,652
Non-banking Assets		375,246	375,246
Total Assets		242,953,304,963	228,533,770,568
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,862,090,237	4,149,347,699
Deposits and other accounts	11	191,939,257,502	177,878,172,427
Current accounts & other accounts		19,066,800,921	18,079,808,927
Bills Payable		3,146,302,240	2,872,700,896
Savings bank deposits		43,714,559,061	40,232,632,888
Term deposits		121,270,550,003	112,284,091,118
Other deposits		4,741,045,277	4,408,938,598
Other Liabilities	12	27,692,063,657	26,200,752,406
Total Liabilities		221,493,411,396	208,228,272,532
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,384,512,500
Statutory Reserve	13	7,863,823,384	7,171,549,919
Retained earnings	14	1,793,638,486	1,687,639,485
Other Reserves	15	2,998,693,577	3,061,796,132
Profit and Loss account surplus	16	-	-
Total Shareholders' Equity		21,459,893,567	20,305,498,036
Total Liabilities and Shareholders' Equity		242,953,304,963	228,533,770,568





Pubali Bank Limited
Head Office, Dhaka

Balance Sheet (Un-audited) as at 30 September 2014

	Note	September 2014	December 2013
		Taka	Taka
Off-balance sheet items			
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		11,019,490,553	5,818,362,057
Irrevocable letters of credit		43,741,674,184	38,756,296,689
Bills for collection		286,215,781	590,511,065
Other Contingent Liabilities		-	573,081,000
Total Contingent liabilities		55,047,380,518	45,738,250,811
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		55,047,380,518	45,738,250,811


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

Profit and Loss Account (Un-audited)
for 9 months ended 30 September 2014

	Note	January to September 2014 Taka	January to September 2013 Taka	July to September 2014 Taka	July to September 2013 Taka
Operating Income					
Interest Income	18	12,536,848,526	12,675,202,094	4,205,062,887	4,320,867,073
Less :Interest paid on Deposits, Borrowings, etc.	19	9,445,847,480	8,647,582,302	3,031,624,659	3,035,991,038
Net Interest Income		3,091,001,046	4,027,619,792	1,173,438,228	1,284,876,035
Income from Investment	20	4,253,276,133	3,140,366,629	1,602,727,127	1,477,522,492
Commission, Exchange and Brokerage	21	1,029,579,920	1,079,171,877	306,177,934	441,800,007
Other Operating Income	22	511,750,025	440,052,468	55,610,638	45,942,160
Total Operating Income		8,885,607,124	8,687,210,766	3,137,953,927	3,250,140,694
Operating Expenses					
Salaries and allowances	23	2,436,424,893	1,821,969,072	1,209,057,814	705,458,051
Rent, taxes, insurance, electricity, etc.		351,514,809	268,062,359	104,179,458	76,567,142
Legal Expenses		9,518,586	8,493,627	3,945,850	3,048,355
Postage, Stamp, telecommunication, etc.		53,977,970	49,400,476	17,651,209	15,644,572
Stationery, Printing, Advertisements, etc.		97,827,712	92,890,144	32,779,235	27,958,564
Managing Director's salary and Fees	24	8,300,000	7,750,000	3,500,000	2,950,000
Directors' Fees		3,919,295	4,275,351	1,360,239	1,860,397
Auditors' Fees		30,000	-	30,000	-
Charges on loan losses		1,180,827	968,796	33,056	17,477
Depreciation and repair of bank's assets	25	235,241,428	220,647,374	77,635,664	78,661,714
Other Expenses	26	1,123,804,280	908,842,228	424,672,630	258,657,115
Total Operating Expenses		4,321,739,800	3,383,299,427	1,874,845,155	1,170,823,387
Profit before Provisions & Taxation		4,563,867,324	5,303,911,339	1,263,108,772	2,079,317,307
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		980,000,000	1,595,000,000	780,000,000	915,000,000
Provision for unclassified loans and advances		36,000,000	20,000,000	36,000,000	-
Provision for diminution in value of Investments		-	-	-	-
		1,016,000,000	1,615,000,000	816,000,000	915,000,000
Provision for exposure of off-balance sheet items		86,500,000	60,000,000	1,500,000	20,000,000
Total Provisions		1,102,500,000	1,675,000,000	817,500,000	935,000,000
Profit before taxation		3,461,367,324	3,628,911,339	445,608,772	1,144,317,307
Provision for current tax		1,824,643,613	2,254,162,319	421,821,228	883,709,855
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,824,643,613	2,254,162,319	421,821,228	883,709,855
Net Profit after Taxes		1,636,723,711	1,374,749,020	23,787,544	260,607,452
Appropriations :					
Statutory Reserve		692,273,465	725,782,268	23,787,544	228,863,462
Retained surplus (general reserve) carried forward		944,450,246	648,966,752	-	31,743,990
Basic and diluted earnings per share (EPS)	28	1.86	1.56	0.03	0.30


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
Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2014

	<u>Note</u>	January to September 2014	January to September 2013
		Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		16,584,435,458	15,698,303,589
Interest payments		(9,445,847,480)	(8,647,582,302)
Dividend receipts		205,689,201	117,265,134
Fees and commission receipts		640,743,976	658,023,933
Cash payment to employees		(2,444,724,893)	(1,829,719,072)
Cash payment to suppliers		(161,354,268)	(150,784,247)
Current income tax paid		(2,723,520,062)	(2,084,191,733)
Receipts from other operating activities		900,585,969	861,200,412
Cash payments for other operating activities		(1,528,622,876)	(1,217,538,666)
Operating profit before changes in operating assets & liabilities		<u>2,027,385,025</u>	<u>3,404,977,048</u>
Cash flows from operating assets & liabilities:			
Statutory deposits		(4,175,065,930)	(22,862,828,991)
Purchase/sale of trading securities		(366,380,514)	(2,197,234,252)
Loans and advances to customers (other than banks)		(4,951,966,780)	(7,258,531,101)
Other assets		(1,004,595,134)	(493,661,086)
Deposits to/from other banks		(2,287,257,462)	9,164,460,122
Deposits from customers (other than banks)		14,061,085,075	20,390,418,958
Other liabilities account of customers		(1,575,281,952)	(180,041,534)
Other liabilities		139,449,590	234,243,796
Increase/(decrease) in operating assets and liabilities:		<u>(160,013,107)</u>	<u>(3,203,174,088)</u>
Net Cash from/(used in) operating activities		<u>1,867,371,918</u>	<u>201,802,960</u>
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(271,709,764)	(367,775,141)
Net Cash from/(used in) Investing Activities		<u>(271,709,764)</u>	<u>(367,775,141)</u>
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		(63,102,555)	(151,507)
Investment in Subsidiary Company		(2,659,724)	(2,442,530)
Dividend Paid		(419,225,625)	(838,451,250)
Net Cash from/(used in) financing activities		<u>(484,987,904)</u>	<u>(841,045,287)</u>
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		<u>1,110,674,250</u>	<u>(1,007,017,468)</u>
e Cash and cash equivalents at the beginning of the period		<u>21,649,862,099</u>	<u>21,557,411,257</u>
f Cash and cash equivalents at the end of the period (d+e)	27	<u>22,760,536,349</u>	<u>20,550,393,789</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
Statement of Changes in Equity (Un-audited)
for 9 months ended 30 September 2014

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
For the period September 2014						
Balance at 1 January 2014	8,384,512,500	7,171,549,919	1,687,639,485	3,061,796,132	-	20,305,498,036
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,384,512,500	7,171,549,919	1,687,639,485	3,061,796,132	-	20,305,498,036
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(63,102,555)	-	(63,102,555)
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-
Net profit for the year	-	-	944,450,246	-	-	944,450,246
Transfer to statutory reserve	-	692,273,465	-	-	-	692,273,465
Issue of bonus shares - 2013	419,225,620	-	(419,225,620)	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2013	-	-	(419,225,625)	-	-	(419,225,625)
Balance at 30 September 2014	8,803,738,120	7,863,823,384	1,793,638,486	2,998,693,577	-	21,459,893,567
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


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 Quarter ended 30 September 2014

	September 2014 Taka	December 2013 Taka
1. Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2013.		
2. Provision:		
<i>a) Loans & Advances:</i>		
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
<i>b) Investment</i>		
Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.		
<i>c) Taxation:</i>		
Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2014, the Income		
<i>d) Others:</i>		
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	3,103,712,359	4,151,679,865
In foreign currencies	41,026,727	34,920,526
	<u>3,144,739,086</u>	<u>4,186,600,391</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	12,723,130,471	10,417,814,127
In foreign currencies	1,918,348,469	2,525,001,150
	<u>14,641,478,940</u>	<u>12,942,815,277</u>
Sonali Bank as agent of Bangladesh Bank		
Local currency	676,133,486	2,370,043,447
	<u>15,317,612,426</u>	<u>15,312,858,724</u>
	<u><u>18,462,351,512</u></u>	<u><u>19,499,459,115</u></u>
3(a) Consolidated Cash		
Cash In hand		
Pubali Bank Limited	3,144,739,086	4,186,600,391
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	8,088,420	3,633,012
	<u>3,152,827,506</u>	<u>4,190,233,403</u>
Balance with Bangladesh Bank and its agent bank (s)		
Pubali Bank Limited	15,317,612,426	15,312,858,724
Pubali Bank Securities Limited	-	-
Public Exchange Company (UK) Ltd.	-	-
	<u>15,317,612,426</u>	<u>15,312,858,724</u>
	<u><u>18,470,439,932</u></u>	<u><u>19,503,092,127</u></u>
4 Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	940,283,932	740,835,024
Outside Bangladesh	1,493,219,637	825,534,192
	<u>2,433,503,569</u>	<u>1,566,369,216</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	940,283,932	740,835,024
Pubali Bank Securities Limited	396,279,642	228,108,325
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,336,563,574</u>	<u>968,943,349</u>
Outside Bangladesh		
Pubali Bank Limited	1,493,219,637	825,534,192
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	6,327,917	3,644,528
	<u>1,499,547,554</u>	<u>829,178,720</u>
	<u><u>2,836,111,128</u></u>	<u><u>1,798,122,069</u></u>



	September 2014	December 2013
	Taka	Taka
5. Money at call on short notice		
Banking company	1,518,786,667	18,886,667
Non-banking Financial Institution	330,000,000	550,000,000
	1,848,786,667	568,886,667
5.1 Banking company		
Brac Bank Ltd.	500,000,000	-
The City Bank Ltd.	300,000,000	-
Trust Bank Ltd.	200,000,000	-
Eastern Bank Limited	500,000,000	-
ICB Islamic Bank Ltd.	18,786,667	18,886,667
	1,518,786,667	18,886,667
5.2 Non-banking Financial Institution		
Prime Finance & Inv. Ltd.	-	50,000,000
Bangladesh finance & Investment Co. Ltd.	50,000,000	50,000,000
Lanka Bangla Finance Ltd.	50,000,000	50,000,000
Industrial & Infrastructure Development Finance Co. Ltd.	80,000,000	100,000,000
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Investment Corporation of Bangladesh	-	200,000,000
Delta Brac H.F.Corp Ltd.	50,000,000	50,000,000
Bangladesh Industrial finance Co. Ltd.	50,000,000	-
	330,000,000	550,000,000
	1,848,786,667	568,886,667
6. Investments		
Government securities		
Treasury bills- at book value	20,691,456,314	21,344,375,101
Debentures	10,000,000	24,947,665
	20,701,456,314	21,369,322,766
Government bonds:		
Government treasury bonds	23,925,994,378	19,098,009,661
National prize bonds	15,894,601	15,147,101
	23,941,888,979	19,113,156,762
Total investment in government securities and bonds	44,643,345,293	40,482,479,528
Other investments:		
Shares	7,811,080,550	7,579,713,154
Debentures	469,060	469,060
Prime Bank Limited bond	90,000,000	90,000,000
ORASCOM bond	-	200,000,000
MTBL bond	40,000,000	40,000,000
Dhaka Bank Limited bond	100,000,000	100,000,000
National Bank Limited bond	80,000,000	80,000,000
One Bank Limited bond	100,000,000	100,000,000
Mercantile Bank Limited bond	100,000,000	-
Trust Bank Limited bond	250,000,000	-
Bridge financing advances	6,218,910	6,258,127
	8,577,768,520	8,196,440,341
	53,221,113,813	48,678,919,869
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	44,643,345,293	40,482,479,528
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	44,643,345,293	40,482,479,528
2. Other		
Pubali Bank Limited	8,577,768,520	8,196,440,341
Pubali Bank Securities Limited	3,133,892,030	3,115,479,167
Pubali Exchange Company (UK) Ltd.	-	-
	11,711,660,550	11,311,919,508
	56,355,005,843	51,794,399,036



	September 2014 Taka	December 2013 Taka
7. Loans, advances and leases		
Loans, cash credit and overdraft, etc.	141,154,944,366	135,706,213,417
Bills purchased and discounted	737,484,783	1,234,248,952
	<u>141,892,429,149</u>	<u>136,940,462,369</u>
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	38,173,075,407	35,850,856,128
Cash credits	30,533,391,706	27,883,324,333
Overdrafts	39,942,509,021	36,855,206,715
Loan against merchandise	12,071,740	9,864,936
Packing credits	533,950,813	496,930,674
Loan against trust receipts	10,423,003,620	15,744,391,775
Agriculture credits	2,506,363,082	1,957,427,459
Pubali procheta	331,674,993	212,988,208
Non-resident Credit Scheme	948,848	1,505,081
Pubali Subarna	4,957,048,458	3,925,280,689
Pubali Karmo Uddog	108,374,469	75,376,116
Pubali Sujon	41,429,156	29,998,215
Pubali Utsob	40,303,622	4,805,499
Payment against documents	1,073,824,412	728,809,206
Consumers loan scheme	6,263,990,352	5,776,366,033
Lease finance	3,717,014,158	3,801,213,741
Others	2,495,970,509	2,351,868,609
	<u>141,154,944,366</u>	<u>135,706,213,417</u>
Outside Bangladesh	-	-
	<u>141,154,944,366</u>	<u>135,706,213,417</u>
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	564,760,470	1,031,269,148
Loans against demand draft purchased	31,555	31,565
	<u>564,792,025</u>	<u>1,031,300,713</u>
Payable outside Bangladesh:		
Foreign bills purchased	172,692,758	202,940,544
Foreign drafts purchased	-	7,695
	<u>172,692,758</u>	<u>202,948,239</u>
	<u>737,484,783</u>	<u>1,234,248,952</u>
	<u>141,892,429,149</u>	<u>136,940,462,369</u>
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	124,988,425,117	124,003,931,221
Special mention account	5,130,607,274	2,551,357,338
	<u>130,119,032,391</u>	<u>126,555,288,559</u>
Classified:		
Substandard	1,927,107,120	748,873,385
Doubtful	1,473,689,347	793,331,579
Bad or loss	6,194,881,187	6,593,899,857
	<u>9,595,677,654</u>	<u>8,136,104,821</u>
Staff loan	2,177,719,104	2,249,068,989
	<u>141,892,429,149</u>	<u>136,940,462,369</u>



7.4 Particulars of required provision for loans and advances	September 2014		December 2013	
	Taka		Taka	
Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	93,546,034,520	1	935,460,345	971,816,597
Small & Medium Enterprise financing	22,756,871,323	0.25	56,892,178	47,751,717
Loans to BFs/MBs/SDs against share etc.	2,208,268,747	2	44,165,375	43,694,192
Housing Finance	363,771,210	2	7,275,424	5,361,942
Short Term Agri Credit and Micro credit	2,502,274,209	5	125,113,710	92,691,280
Consumers loan scheme	3,589,703,854	5	179,485,193	169,671,741
Loan for Professional to setup business	21,501,254	2	430,025	430,351
Special mention account (SMEF)	740,911,092	0.25	1,852,278	1,080,094
Special mention account (CLS)	849,336,969	5	42,466,848	39,621,574
Special mention account (LP,HF)	40,745,885	2	814,918	243,836
Special mention account (Others)	3,400,226,066	1	34,002,261	13,137,297
			1,427,958,555	1,385,500,621
Specific provision - Classified				
Substandard Agri & Micro credit	1,301,244	5	65,062	70,276
Doubtful Agri & Micro credit	277,250	5	13,863	-
Substandard	1,171,366,585	20	234,273,317	91,525,757
Doubtful	398,291,080	50	199,145,540	209,741,289
Bad/Loss	3,768,638,579	100	3,768,638,579	4,594,619,476
			4,202,136,361	4,895,956,798
Required provision			5,630,094,916	6,281,457,419
Provision maintained			5,631,578,474	6,282,907,449
Excess provision			1,483,558	1,450,030
7(a) Consolidated Loans, Advances and Leases				
Loans, Advances and Leases				
Pubali Bank Limited			141,154,944,366	135,706,213,417
Pubali Bank Securities Limited			718,990,713	675,987,457
Pubali Exchange Company (UK) Ltd.			-	-
			141,873,935,079	136,382,200,874
Less: Inter Company Transactions			2,128,075,136	2,133,075,136
			139,745,859,943	134,249,125,738
Bills discounted and purchased				
Pubali Bank Limited			737,484,783	1,234,248,952
Pubali Bank Securities Limited			-	-
Pubali Exchange Company (UK) Ltd.			-	-
			737,484,783	1,234,248,952
			140,483,344,726	135,483,374,690
08. Fixed Assets including premises, furniture & Fixture Cost				
Land			2,249,723,301	2,252,363,301
Building			775,422,952	776,210,782
Vehicles			70,020,500	64,008,859
Machinery and equipment's			279,951,148	254,842,909
Computer & Computer Accessories			206,994,735	167,433,604
Furniture and fixtures			238,546,799	221,127,979
			3,820,659,435	3,735,987,434
8(a) Consolidated Fixed Assets including premises, furniture & Fixture Cost				
Pubali Bank Limited			3,820,659,435	3,735,987,434
Pubali Bank Securities Limited			1,877,597	2,718,571
Pubali Exchange Company (UK) Ltd.			1,817,550	2,137,917
			3,824,354,582	3,740,843,922
09. Other Assets				
Income generating other assets				
Interest accrued on investments			723,095,721	1,072,457,732
Accrued income on loans & advances			147,479,801	81,463,516
Advance security deposit, advance rent and prepaid expenses			506,315,364	145,122,005
Investment in Subsidiary Company			1,630,496,405	1,627,836,681
			3,007,387,291	2,926,879,934
Non-income generating other assets				
Stationery and stamps			83,436,887	86,527,226
Drafts payable			64,900,283	107,021,016
Balance Retained with BB (Agri-Credit)			-	2,700,000
Suspense account			286,246,273	140,284,435
Demonetized notes			1,531,750	1,531,750
Items in transit			2,688,466,458	2,069,161,306
Advance against income tax			14,757,738,208	12,034,218,146
Clearing house adjustment			293,660,194	82,864,949
Others			90,718,228	92,121,890
			18,266,698,281	14,616,430,718
			21,274,085,572	17,543,310,652



	September 2014	December 2013
	Taka	Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	21,274,085,572	17,543,310,652
Pubali Bank Securities Limited	91,410,821	97,604,704
Pubali Exchange Company (UK) Ltd.	1,934,673	2,287,618
	21,367,431,066	17,643,202,974
Less: Intercompany Balance	(13,810)	(77,983)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.	(30,497,705)	(27,837,981)
	(1,630,510,215)	(1,627,914,664)
	19,736,920,851	16,015,288,310

LIABILITIES AND CAPITAL

10. BORROWINGS FROM OTHER BANKS, FINANCIAL INSTITUTIONS AND AGENTS

Inside Bangladesh	1,647,361,336	4,003,889,221
Outside Bangladesh	214,728,901	145,458,478
	1,862,090,237	4,149,347,699

10.1 Inside Bangladesh

Repo from Bangladesh Bank against Treasury Bill	1,505,940,000	3,697,500,000
Sonali Bank Limited, Local Office, Dhaka.	141,421,336	306,389,221
	1,647,361,336	4,003,889,221

11. Details of deposits and other accounts

Current deposits and other accounts :

Current account	17,299,359,641	16,727,849,918
Cash credit A/c. cr. Balance	411,836,890	441,449,914
Pubali Procheta (Cr. Balance)	5,934,334	2,098,437
Q-cash (cr. Bal.)	1,347,811	3,185,228
Call deposits	260,357,916	27,739,177
Foreign currency deposits	1,071,596,151	861,217,280
Un-claimed drafts payable	3,564	3,564
Un-claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,345,700	16,246,495
	19,066,800,921	18,079,808,927

Bills payable	3,146,302,240	2,872,700,896
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Savings Bank accounts	43,714,559,061	40,232,632,888
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Term deposits :

Fixed deposits - from customers	63,336,487,415	65,857,426,844
Special Notice Deposits	25,271,895,576	18,284,740,519
Deposit pension scheme	29,262,866	8,902,234
Interest payable on term deposit	4,605,264,517	3,658,732,259
Pubali pension scheme	5,139,114,452	3,451,854,435
Pubali sanchay prakalpa	4,049,384,302	4,177,760,847
Dwigun Sanchay Prokalpa	15,922,542,547	14,626,581,144
Target Based Small Deposit	207,401,773	148,306,415
Monthly profit base deposit	2,111,983,566	1,688,493,858
Monthly Profit Based Small Deposit	460,930,765	256,592,805
Shikhya sanchay prakalpa	130,910,731	121,437,225
Child edu. Care & maturity deposit	5,371,493	3,262,533
	121,270,550,003	112,284,091,118

Other deposits	4,741,045,277	4,408,938,598
	191,939,257,502	177,878,172,427



	September 2014 Taka	December 2013 Taka
12. OTHER LIABILITIES		
Accumulated provision for loans and advances	3,511,411,137	4,197,575,901
Accumulated provision for consumers loan	687,441,711	690,762,170
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	3,170,730	546,429
	<u>4,203,619,919</u>	<u>4,890,480,841</u>
Provision for unclassified loans and advances	1,427,958,555	1,392,426,608
Provision @1% against off-balance sheet exposure	550,800,000	464,300,000
Accumulated interest suspense	786,420,391	646,970,801
Provision for doubtful investment	18,750,460	18,750,460
Additional profit payable a/c for Islamic banking	238,845	207,893
I.B. bad debt offsetting reserve	1,986,000	1,986,000
Interest suspense on underwriting advances	270,415,969	270,415,969
CLS interest A/C	11,599,156	13,120,921
Accrued interest receivable against overdue cls a/c	84,749,412	84,297,996
Consumers deposits	96,108,730	77,268,469
Lease deposit	193,975	139,544
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	16,198,853,426	14,374,209,813
Provision for Deferred Tax	368,835,153	368,835,153
Valuation adjustment	382,625,871	436,907,462
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	501,875	6,318,615
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	2,895,576,219	2,468,259,791
Pubali Bank Adjustment	31,866,151	38,137,937
Sadaqah fund	2,616,507	2,009,790
Card Transaction fee (inter bank)	652,557	12,882
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>23,263,729,354</u>	<u>20,797,556,206</u>
Provision for expenses	43,977,173	350,521,317
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	8,724,657	8,724,657
ICT Asset Insurance reserve	7,183,529	5,840,308
Reserve for unforeseen losses	104,403,494	87,203,546
	<u>180,737,211</u>	<u>162,194,042</u>
	<u>27,692,063,657</u>	<u>26,200,752,406</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	27,692,063,657	26,200,752,406
Pubali Bank Securities Limited	3,504,648,216	3,292,020,369
Parent Subsidiary loan	(2,128,075,136)	(2,133,075,136)
Inter company payables	(13,810)	(77,983)
Pubali Exchange Company (UK) Ltd.	17,190,054	8,395,951
	<u>29,085,812,981</u>	<u>27,368,015,607</u>
13. Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current period's profit, before tax.		
Balance as at the beginning of the period	7,171,549,919	6,094,191,648
Add: Addition during the period	692,273,465	1,077,358,271
Balance as at the end of the period	<u>7,863,823,384</u>	<u>7,171,549,919</u>
14. Retained earnings (General reserve)		
Balance as at the beginning of the period	1,687,639,485	1,297,911,030
Addition during the period	944,450,246	1,228,179,705
Add: sale of properties	-	-
	<u>2,632,089,731</u>	<u>2,526,090,735</u>
Less: Issue of dividend	(838,451,245)	(838,451,250)
Balance as at end of the period	<u>1,793,638,486</u>	<u>1,687,639,485</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	1,793,638,486	1,687,639,485
Pubali Bank Securities Limited	(846,367,416)	(856,292,140)
Pubali Exchange Company (UK) Ltd.	(30,615,373)	(25,655,900)
	<u>916,655,697</u>	<u>805,691,445</u>



	September 2014 Taka	December 2013 Taka
15. Other reserves		
15.1 Assets revaluation reserve		
Balance as at the beginning of the period	3,031,502,176	2,997,790,886
Addition on revaluation of Fixed Assets/Investment During the period	2,701,412,718	5,305,583,644
Disposal during the period	(2,764,515,273)	(5,271,872,354)
	2,968,399,621	3,031,502,176
Share forfeiture account	333,984	333,984
Balance at the end of the period	2,968,733,605	3,031,836,160
15.2 Exchange Equalization Fund		
Balance as at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance as at the end of the period	29,959,972	29,959,972
	2,998,693,577	3,061,796,132
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,998,693,577	3,061,796,132
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.	-	-
	3,082,864,283	3,145,966,838
16. Profit and Loss account surplus		
Balance as at the beginning of the period	-	-
Profit after Taxes	1,636,723,711	2,305,537,976
	1,636,723,711	2,305,537,976
Appropriations for the period		
Statutory Reserve	692,273,465	1,077,358,271
General reserve	944,450,246	1,228,179,705
	1,636,723,711	2,305,537,976
	-	-
16 (a) Consolidated profit and Loss account surplus		
Balance as at the beginning of the period	-	-
Profit after Taxes	1,641,688,970	2,431,604,567
	1,641,688,970	2,431,604,567
Appropriations for the period		
Statutory Reserve	692,273,465	1,077,358,271
General reserve	949,415,505	1,354,246,296
	1,641,688,970	2,431,604,567
	-	-
17. Non-controlling interest		
Paid up Capital of Pubali Bank Securities Limited	589	482
Share of accumulated loss	8	107
	597	589



	September 2014 Taka	September 2013 Taka
18. Interest income		
Loans	1,249,111,845	1,028,386,141
Cash credits	2,949,612,113	2,862,370,371
Over drafts	3,282,254,418	2,904,859,006
Loan against imported merchandise	309,083	966,653
Loan against trust receipt	1,141,919,472	1,620,789,052
Inland bill purchased & demand draft purchased	75,078,690	104,006,615
Foreign bill purchased and Export development fund	23,927,825	28,112,209
Packing credits	27,190,453	24,006,803
Payments against document	86,996,817	302,802,637
Call loans	68,419,506	231,580,411
Loans against deposit pension scheme	184	2,062,662
Agricultural credits & rural credits	16,439,525	8,327,237
Sundries account	29,442,752	84,107,714
CLS account	478,831,018	491,341,733
Secured mortgages	925,546,483	1,151,882,106
Foreign bank accounts	8,133,821	19,847,866
Loan against Shikya Sanchay Prokalpa	656,567	603,535
Loan against Non-resident Credit Scheme	46,442	119,280
Lease finance	396,791,532	378,934,581
Loan against Pubali Sanchay Prokalpa	39,983,829	33,716,832
Loan against FDR	7,427,392	9,580,461
Term loans	1,709,949,016	1,378,989,328
Loan against Pubali Pension Scheme	18,779,743	7,808,861
	12,536,848,526	12,675,202,094
18(a) Consolidated Interest Income		
Pubali Bank Limited	12,536,848,526	12,675,202,094
Inter company transaction	-	-
Pubali Bank Securities Limited	78,490,142	68,048,384
Pubali Exchange Company (UK) Ltd.	-	-
	12,615,338,668	12,743,250,478
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	5,199,559,837	5,165,960,307
Borrowings (REPO)	79,513,110	172,220,553
Short-notice deposit	924,672,037	700,653,601
Savings bank deposit	840,700,429	874,990,240
Deposit pension scheme	86,322	1,728,675
Pubali bank pension scheme	348,243,432	169,135,872
Child education care & maturity deposits	482,428	512,287
Call deposit	69,790,503	17,748,611
Monthly monafy based deposit scheme	27,611,710	30,421,113
Pubali Sanchay Prokalpa	253,048,709	244,853,267
Shikya Sanchay Prokalpa	9,658,851	6,899,231
Q-Cash Debit Card	75,169	97,474
Dwigun Sanchay Prokalpa	1,447,529,228	1,126,582,817
Treasury Bond	72,093,683	15,499,884
Marking to Market Revahation	65,870	2,141,173
Interest on MPSD	22,281,842	10,808,182
Interest on TBSD	11,096,615	6,729,770
Interest on MFD A/C	138,901,205	99,616,954
Sundry accounts	436,500	982,291
	9,445,847,480	8,647,582,302
19 (a) Consolidated Interest paid on deposits, borrowings, etc.		
Pubali Bank Limited	9,445,847,480	8,647,582,302
Pubali Bank Securities Limited	-	-
Inter company transaction	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	9,445,847,480	8,647,582,302
20. Income from investment		
Interest on treasury bill	1,869,630,650	1,353,168,153
Interest on treasury bond	1,833,483,419	1,171,338,455
Interest on private bond	36,502,956	39,165,987
Interest on debentures	114,521	171,781
Interest on Bangladesh Bank bill	70,673,393	64,206,772
Gain on sale of shares	237,181,993	395,050,347
Dividend on shares	205,689,201	117,265,134
	4,253,276,133	3,140,366,629



	September 2014 Taka	September 2013 Taka
20 (a) Consolidated Income from investment		
Pubali Bank Limited	4,253,276,133	3,140,366,629
Pubali Bank Securities Limited	57,284,489	51,151,949
Pubali Exchange Company (UK) Ltd.	-	-
	<u>4,310,560,622</u>	<u>3,191,518,578</u>
21. Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	28,791,460	39,366,733
Foreign L/C	224,903,241	207,680,438
Local L/C	78,778,151	79,427,324
Issuance of foreign guarantee	117,149	69,375
Issuance of local guarantee	68,942,381	55,596,156
Issuance of traveller's cheque	175,133	88,823
Other transactions	147,983,785	203,747,259
Miscellaneous handling commission	90,514,390	66,871,631
Consumers credit	121,056	133,282
Commission on stationery articles	412,805	489,206
Income A/C commission Online	4,425	4,551,706
Total commission	<u>640,743,976</u>	<u>658,023,933</u>
Exchange	<u>388,835,944</u>	<u>421,147,944</u>
	<u>1,029,579,920</u>	<u>1,079,171,877</u>
21 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,029,579,920	1,079,171,877
Pubali Bank Securities Limited	47,311,871	50,133,544
Pubali Exchange Company (UK) Ltd.	8,721,195	6,502,915
	<u>1,085,612,986</u>	<u>1,135,808,336</u>
22. Other operating income		
Rent recovery	1,757,075	1,754,850
Postage and telecommunication recovery	8,702,884	12,075,040
Miscellaneous income	39,458,812	138,780,790
Miscellaneous income supervision and monitoring	61,003	2,759,794
Miscellaneous income transfer fee	94,140	49,925
Swift income	60,974,059	65,981,878
Application fee of CLS account	623,890	308,725
Account opening charge of CLS account	1,508,400	553,795
Service charge	15,017,571	52,400,765
Income on sale of leased asset	1,061,666	1,277,119
Online service charge recovery	189,092,756	156,803,113
Accounts Maintenance Fee	171,144,459	-
SMS Service Charge	10,049,531	-
CIB service charges recovery	7,338,640	4,870,289
Income on sale of Bank's property	4,865,139	2,436,385
	<u>511,750,025</u>	<u>440,052,468</u>
22 (a) Consolidated Other operating income		
Pubali Bank Limited	511,750,025	440,052,468
Pubali Bank Securities Limited	1,304,853	1,226,585
Pubali Exchange Company (UK) Ltd.	-	-
	<u>513,054,878</u>	<u>441,279,053</u>
23. Salary and allowances (excluding Managing Director)		
Basic salary	1,207,704,226	953,331,864
House rent allowances	617,523,099	505,806,239
Medical allowances	132,119,491	104,918,870
Other allowances	135,366,380	80,211,659
Contributory provident fund	97,706,337	77,851,560
General provident fund	380,474	858,702
Bonus to employees	245,624,886	98,990,178
	<u>2,436,424,893</u>	<u>1,821,969,072</u>
23 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	2,436,424,893	1,821,969,072
Pubali Bank Securities Limited	16,098,545	12,538,653
Pubali Exchange Company (UK) Ltd.	4,865,736	4,191,816
	<u>2,457,389,174</u>	<u>1,838,699,541</u>
24. Managing Director's salary and fees		
Basic pay	4,950,000	4,950,000
Allowances	1,755,000	1,755,000
Bank's contributory provident fund	495,000	495,000
Bonus	1,100,000	550,000
	<u>8,300,000</u>	<u>7,750,000</u>
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	10,062,256	8,541,637
Maintenance of assets	38,141,409	26,848,295
Depreciation on fixed assets	187,037,763	185,257,442
	<u>235,241,428</u>	<u>220,647,374</u>



	September 2014 Taka	September 2013 Taka
25 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	235,241,428	220,647,374
Pubali Bank Securities Limited	1,264,019	1,213,639
Pubali Exchange Company (UK) Ltd.	687,666	744,242
	<u>237,193,113</u>	<u>222,605,255</u>
26. Other expenses		
Repairs to rented property	800,273	918,519
Newspapers	2,454,235	2,116,059
Petrol consumption	40,764,663	43,941,005
Travelling	44,374,142	34,645,048
Donations	38,965,298	42,287,518
Honourarium	3,273,517	2,265,000
Subscriptions	6,690,858	8,719,187
Sub-ordinate staff clothing	1,976,475	4,930,852
Conveyance	13,424,026	11,402,426
Entertainment	13,915,562	8,136,926
Training	14,956,781	8,266,365
Photocopying	1,081,319	1,405,538
Branches' opening expenses	93,750	343,308
Shifting expenses	991,179	452,509
Carrying expenses	1,381,135	1,227,986
Professional fees	2,380,368	1,631,633
Security and Auxiliary Services	14,667,346	10,914,930
Gan license fees	388,163	299,375
Telegraphic address renewal fee	630	625
Overtime	18,592,540	15,645,382
Employees recreation	111,578,711	60,577,671
Promotional expenses	84,612,397	53,621,410
Gratuity	498,912,150	390,344,700
Group insurance	15,760,376	14,279,205
House maintenance	67,946,725	53,891,267
Car allowance	3,775,000	3,772,039
Chemicals for office equipment's	458,437	491,335
Loss on sale of bank's property	533,819	359,820
CDBL fees	524,113	274,615
Annual general meeting	4,124,935	6,932,565
Bandwidth charges	69,900,436	70,583,991
F.C.Charge Paid	-	4,160
Miscellaneous	44,504,921	54,159,259
	<u>1,123,804,280</u>	<u>908,842,228</u>
26 (a) Consolidated Other expenses		
Pubali Bank Limited	1,123,804,280	908,842,228
Pubali Bank Securities Limited	6,514,521	5,085,345
Pubali Exchange Company (UK) Ltd.	4,063,891	2,855,568
	<u>1,134,382,692</u>	<u>916,783,141</u>
27. Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,144,739,086	3,356,438,843
Balance with Bangladesh Bank and its agent bank(s)	15,317,612,426	15,038,974,585
Balance with other banks and financial institutes	2,433,503,569	1,553,411,193
Prize bonds	15,894,601	22,582,501
Money at call and short notice	1,848,786,667	578,986,667
	<u>22,760,536,349</u>	<u>20,550,393,789</u>
27 (a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	22,760,536,349	20,550,393,789
Pubali Bank Securities Limited	396,279,642	167,662,471
Pubali Exchange Company (UK) Ltd.	14,416,337	11,681,675
	<u>23,171,232,328</u>	<u>20,729,737,935</u>
28. Basic and diluted earnings per share (EPS):		
Net Profit after tax	1,636,723,711	1,374,749,020
Number of ordinary shares outstanding	880,373,812	880,373,812
Basic and diluted earnings per share (EPS)	<u>1.86</u>	<u>1.56</u>
28 (a) Consolidated Basic and diluted earnings per share (EPS)		
Net Profit after tax	1,641,688,970	1,325,339,396
Number of ordinary shares outstanding	880,373,812	880,373,812
Consolidated Basic and diluted earnings per share (EPS)	<u>1.87</u>	<u>1.51</u>

