



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2017

<u>Property and Assets</u>	Note	September 2017 Taka	December 2016 Taka
Cash	3 (a)	21,200,352,875	21,114,474,598
In hand (Including foreign currencies)		3,236,054,870	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,964,298,005	17,501,643,478
Balance with Other Banks and Financial Institutions	4 (a)	10,914,894,668	9,033,361,643
Inside Bangladesh		10,152,139,670	7,802,936,535
Outside Bangladesh		762,754,998	1,230,425,108
Money at Call on Short Notice	5	461,286,667	551,286,667
Investments	6 (a)	59,599,537,125	55,103,821,823
Government		35,513,062,809	36,564,053,849
Others		24,086,474,316	18,539,767,974
Loans, Advances and Leases	7 (a)	219,061,699,178	203,610,060,471
Loans, Cash Credits, Overdrafts, etc.		207,697,624,924	195,338,887,390
Bills purchased & discounted		11,364,074,254	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8 (a)	3,990,732,311	3,790,630,209
Other assets	9 (a)	27,987,909,583	27,503,453,793
Non-banking Assets		375,246	375,246
Total Assets		<u>343,216,787,653</u>	<u>320,707,464,450</u>
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	13,456,521,869	6,305,989,705
Deposits and other accounts	11 (a)	258,768,624,309	246,906,170,427
Current accounts & other accounts		32,407,387,218	28,815,286,575
Bills payable		7,074,225,668	12,240,637,725
Savings bank deposits		67,784,264,992	62,201,794,370
Term deposits		146,232,441,272	138,347,967,344
Other deposits		5,270,305,159	5,300,484,413
Other Liabilities	12 (a)	45,401,605,213	42,978,274,619
Total Liabilities		<u>317,626,751,391</u>	<u>296,190,434,751</u>
Capital / Shareholders' Equity			
Paid up Capital		9,508,037,160	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14 (a)	3,555,491,469	3,382,630,056
Other Reserves	15 (a)	3,016,257,350	3,030,411,362
		25,590,035,461	24,517,029,020
Non-Controlling Interest	16	801	679
Total Shareholders' Equity		<u>25,590,036,262</u>	<u>24,517,029,699</u>
Total Liabilities and Shareholders' Equity		<u>343,216,787,653</u>	<u>320,707,464,450</u>






Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2017

<u>Off-balance sheet items</u>	Note	September 2017 Taka	December 2016 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		11,201,789,519	9,039,954,197
Irrevocable letters of credit		67,030,929,618	58,770,791,207
Bills for collection		6,735,940,786	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		84,968,659,923	73,008,509,221
<u>Other Commitments</u>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		84,968,659,923	73,008,509,221


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office

Consolidated Profit & Loss Account (un-audited)
for 9 months ended 30 September 2017

	Note	January to September 2017 Taka	January to September 2016 Taka	July to September 2017 Taka	July to September 2016 Taka
Operating Income					
Interest Income	17 (a)	14,122,235,505	13,040,874,200	4,813,077,595	4,370,062,866
Less :Interest paid on Deposits, Borrowings, etc.	18	8,309,236,497	7,824,387,892	2,801,808,960	2,584,119,388
Net Interest Income		5,812,999,008	5,216,486,308	2,011,268,635	1,785,943,478
Income from Investment	19 (a)	4,297,329,374	2,819,736,693	1,333,434,105	1,142,087,004
Commission, Exchange and Brokerage	20 (a)	1,242,062,160	1,085,114,609	416,727,569	317,421,827
Other Operating Income	21 (a)	764,051,248	582,513,036	84,518,032	79,601,133
Total Operating Income		12,116,441,790	9,703,850,646	3,845,948,341	3,325,053,442
Operating Expenses					
Salaries and allowances	22 (a)	3,230,751,531	2,755,533,579	1,120,740,455	952,436,644
Rent, taxes, insurance, electricity, etc.		550,548,087	529,010,279	172,419,042	195,789,909
Legal Expenses		14,283,833	11,377,696	5,597,912	4,268,362
Postage, Stamp, telecommunication, etc.		62,347,688	56,051,853	18,618,936	19,180,829
Stationery, Printing, Advertisements, etc.		102,024,878	80,635,237	28,951,860	23,885,974
Managing Director's salary and Fees	23	7,400,000	7,400,000	2,600,000	2,600,000
Directors' Fees		5,135,392	6,000,221	570,512	2,475,923
Auditors' Fees		217,391	35,000	-	-
Charges on loan losses		24,454,940	-	24,454,940	-
Depreciation and repair of bank's assets	24 (a)	338,851,349	408,911,990	111,844,487	111,686,794
Other Expenses	25 (a)	1,243,488,034	1,239,626,879	405,210,950	381,545,444
Total Operating Expenses		5,579,503,123	5,094,582,734	1,891,009,094	1,693,869,879
Profit/(Loss) before Provisions & Taxation		6,536,938,667	4,609,267,912	1,954,939,247	1,631,183,563
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		2,382,272,757	1,324,051,179	980,001,005	524,726,103
Provision for unclassified loans and advances		-	248,948,821	(170,001,005)	28,273,897
Provision for diminution in value of Investments		-	3,500,000	-	(3,000,000)
Provision for impairment clients' margin loan		-	-	-	-
		2,382,272,757	1,576,500,000	810,000,000	550,000,000
Provision for exposure of off-balance sheet items		130,000,000	156,000,000	-	70,000,000
Total Provisions		2,512,272,757	1,732,500,000	810,000,000	620,000,000
Total Profit/(Loss) before taxes		4,024,665,910	2,876,767,912	1,144,939,247	1,011,183,563
Provision for current tax		2,497,318,429	1,829,177,540	762,139,794	708,443,355
Provision for deferred tax		-	-	-	-
Total provision for taxes		2,497,318,429	1,829,177,540	762,139,794	708,443,355
Net Profit after Taxes		1,527,347,481	1,047,590,372	382,799,453	302,740,208
Profit attributable to:					
Equity holders of parents		1,527,347,359	1,047,590,317	382,799,427	302,740,184
Non- controlling interest		122	55	26	24
Appropriations :		1,527,347,481	1,047,590,372	382,799,453	302,740,208
Statutory Reserve		210,000,000	167,110,612	-	-
Retained surplus (general reserve) carried forward		1,317,347,481	880,479,760	382,799,453	302,740,208
Earnings Per Share (EPS)	27 (a)	1.61	* 1.10	0.40	* 0.32
Basic		1.61	1.10	0.40	0.32
Diluted		1.61	1.10	0.40	0.32

* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 9 months ended 30 September 2017

	<u>Note</u>	January to September 2017 Taka	January to September 2016 Taka
a Cash flows from operating activities			
Interest receipts in cash		17,869,329,554	16,182,950,225
Interest payments		(8,169,717,676)	(8,162,585,146)
Dividend receipts		173,172,481	197,853,248
Fees and commission receipts		849,356,881	690,203,291
Recoveries of loans previously written off		133,727,023	-
Cash payment to employees		(3,238,151,531)	(2,762,933,579)
Cash payment to suppliers		(178,421,447)	(147,597,480)
Current income tax paid		(2,246,975,231)	(2,265,689,802)
Receipts from other operating activities		1,260,573,527	965,087,298
Cash payments for other operating activities		(2,188,029,360)	(2,066,437,525)
Operating profit before changes in operating assets & liabilities		4,264,864,221	2,630,850,530
Cash flows from operating assets & liabilities:			
Statutory deposits		1,049,520,640	7,016,024,852
Purchase/sale of trading securities		(5,546,706,342)	(4,792,582,699)
Loans and advances to customers (other than banks)		(15,451,638,707)	(16,936,567,612)
Other assets		1,411,342,843	(1,508,387,079)
Deposits to/from other banks		7,150,532,164	2,303,350,450
Deposits from customers (other than banks)		12,497,747,960	13,876,317,262
Other liabilities account of customers		(2,843,466,105)	579,484,746
Other liabilities		608,382,111	586,879,647
Total Increase/(decrease) in operating assets and liabilities:		(1,124,285,436)	1,124,519,567
Net Cash from/(used in) Operating activities		3,140,578,785	3,755,370,097
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(475,002,887)	(454,575,063)
Net Cash from/(used in) Investing Activities		(475,002,887)	(454,575,063)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(14,154,012)	(8,516,272)
Dividend Paid		(440,186,906)	(1,056,448,574)
Investment in Subsidiary Company		-	(2,000,000,000)
Net cash from/(used in) Financing activities		(454,340,918)	(3,064,964,846)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		2,211,234,980	235,830,188
e Cash and cash equivalents at the beginning of the period		31,084,907,665	25,115,910,784
f Cash and cash equivalents at the end of the period (d+e)	26a	33,296,142,645	25,351,740,972


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





Pubali Bank Limited

Head Office

Consolidated Statement of Changes in Equity (un-audited)
for 9 months ended 30 September 2017

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<u>For the period September 2017</u>							
Balance as at 1 January 2017	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)	-	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	9,951,285	9,951,285	-	9,951,285
Currency translation differences	-	-	-	1,359,823	1,359,823	-	1,359,823
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	1,317,347,359	-	1,317,347,359	122	1,317,347,481
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000	-	210,000,000
Issue of bonus shares - 2016	704,299,040	-	(704,299,040)	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2016	-	-	(440,186,906)	-	(440,186,906)	-	(440,186,906)
Balance as at 30 September 2017	9,508,037,160	9,510,249,482	3,555,491,469	3,016,257,350	25,590,035,461	801	25,590,036,262
Balance as at 30 September 2016	8,803,738,120	9,467,360,094	2,869,085,286	3,031,111,197	24,171,294,697	713	24,171,295,410


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 September 2017

		September 2017	December 2016
<u>Property and Assets</u>	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
Cash	3	21,200,352,875	21,114,474,598
In hand (Including foreign currencies)		3,236,054,870	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,964,298,005	17,501,643,478
Balance with Other Banks and Financial Institutions	4	10,914,894,668	9,033,361,643
Inside Bangladesh		10,152,139,670	7,802,936,535
Outside Bangladesh		762,754,998	1,230,425,108
Money at Call on Short Notice	5	461,286,667	551,286,667
Investments	6	53,431,945,751	48,865,749,421
Government		35,513,062,809	36,564,053,849
Others		17,918,882,942	12,301,695,572
Loans, Advances and Leases	7	218,454,110,601	203,011,231,761
Loans, Cash Credits, Overdrafts, etc.		207,090,036,347	194,740,058,680
Bills purchased and discounted		11,364,074,254	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8	3,988,879,244	3,788,444,279
Other assets	9	34,765,243,069	33,996,968,178
Non-banking Assets		375,246	375,246
Total Assets		343,217,088,121	320,361,891,793
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	13,456,521,869	6,305,989,705
Deposits and other accounts	11	259,776,251,643	247,278,503,683
Current accounts & other accounts		32,978,548,973	29,016,869,218
Bills Payable		7,074,225,668	12,240,637,725
Savings bank deposits		67,784,264,992	62,201,794,370
Term deposits		146,668,906,851	138,518,717,957
Other deposits		5,270,305,159	5,300,484,413
Other Liabilities	12	44,105,547,321	41,632,995,086
Total Liabilities		317,338,320,833	295,217,488,474
Capital / Shareholders' Equity			
Paid up Capital		9,508,037,160	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14	3,928,394,002	4,094,175,061
Other Reserves	15	2,932,086,644	2,946,240,656
Total Shareholders' Equity		25,878,767,288	25,144,403,319
Total Liabilities and Shareholders' Equity		343,217,088,121	320,361,891,793





Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 30 September 2017

<u>Off-balance sheet items</u>	<u>Note</u>	<u>September 2017</u>	<u>December 2016</u>
<u>Contingent liabilities</u>		<u>Taka</u>	<u>Taka</u>
Acceptances & Endorsements			
Letters of guarantee		11,201,789,519	9,039,954,197
Irrevocable letters of credit		67,030,929,618	58,770,791,207
Bills for collection		6,735,940,786	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		84,968,659,923	73,008,509,221
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		84,968,659,923	73,008,509,221


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





	January to September 2017	January to September 2016	July to September 2017	July to September 2016
Note	Taka	Taka	Taka	Taka
Operating Income				
Interest income	17 14,094,895,299	13,024,459,738	4,805,863,597	4,366,191,291
Less :Interest paid on deposits, borrowings, etc.	18 8,309,236,497	7,824,387,892	2,801,808,960	2,584,119,388
Net Interest Income	5,785,658,802	5,200,071,846	2,004,054,637	1,782,071,903
Income from investment	19 3,974,390,283	2,756,756,750	1,255,587,379	1,125,999,297
Commission, exchange and brokerage	20 1,192,366,667	1,051,690,335	404,010,628	304,806,775
Other operating income	21 761,870,546	579,564,164	84,185,986	77,013,080
Total Operating Income	11,714,286,298	9,588,083,095	3,747,838,630	3,289,891,055
Operating Expenses				
Salaries and allowances	22 3,207,469,731	2,735,037,815	1,112,652,197	945,578,790
Rent, taxes, insurance, electricity, etc.	550,223,439	528,675,846	172,276,258	195,708,730
Legal expenses	14,192,333	11,238,471	5,597,912	4,205,462
Postage, stamp, telecommunication, etc.	62,165,995	55,858,419	18,540,272	19,120,821
Stationery, printing, advertisements, etc.	101,845,728	80,465,590	28,902,675	23,841,044
Managing Director's salary and fees	23 7,400,000	7,400,000	2,600,000	2,600,000
Directors' fees	4,514,392	5,613,821	570,512	2,264,323
Auditors' fees	217,391	35,000	-	-
Charges on loan losses	24 24,454,940	-	24,454,940	-
Depreciation and repair of bank's assets	337,898,730	407,630,611	111,477,320	111,278,578
Other expenses	25 1,235,607,546	1,234,525,694	402,917,059	379,858,692
Total Operating Expenses	5,545,990,225	5,066,481,267	1,879,989,145	1,684,456,440
Profit/(Loss) before Provisions & Taxation	6,168,296,073	4,521,601,828	1,867,849,485	1,605,434,615
Provision for loans & advances, investments & other assets				
Provision for classified loans and advances	2,382,272,757	1,324,051,179	980,001,005	524,726,103
Provision for unclassified loans and advances	-	248,948,821	(170,001,005)	28,273,897
Provision for diminution in value of Investments	-	3,500,000	-	(3,000,000)
	2,382,272,757	1,576,500,000	810,000,000	550,000,000
Provision for exposure of off-balance sheet items	130,000,000	156,000,000	-	70,000,000
Total Provisions	2,512,272,757	1,732,500,000	810,000,000	620,000,000
Total Profit/(Loss) before taxes	3,656,023,316	2,789,101,828	1,057,849,485	985,434,615
Provision for current tax	2,467,318,429	1,808,640,731	747,139,794	712,173,846
Provision for deferred tax	-	-	-	-
Total Provision for taxes	2,467,318,429	1,808,640,731	747,139,794	712,173,846
Net Profit after Taxes	1,188,704,887	980,461,097	310,709,691	273,260,769
Appropriations :				
Statutory Reserve	210,000,000	167,110,612	-	-
Retained surplus (general reserve) carried forward	978,704,887	813,350,485	310,709,691	273,260,769
Earnings Per Share (EPS)				
Basic	27 1.25	* 1.03	0.33	* 0.29
Diluted	1.25	1.03	0.33	0.29

*Restated

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman





Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2017

	Note	January to September 2017 Taka	January to September 2016 Taka
a Cash flows from operating activities			
Interest receipts in cash		17,841,989,348	16,166,535,763
Interest payments		(8,169,717,676)	(8,162,585,146)
Dividend receipts		87,777,413	122,536,249
Fees and commission receipts		799,661,388	656,779,017
Recoveries of loans previously written off		133,727,023	-
Cash payment to employees		(3,214,869,731)	(2,742,437,815)
Cash payment to suppliers		(178,421,447)	(147,597,480)
Current income tax paid		(2,166,252,811)	(2,238,147,676)
Receipts from other operating activities		1,020,848,802	974,475,482
Cash payments for other operating activities		(1,877,798,262)	(2,058,831,822)
Operating profit before changes in operating assets & liabilities		4,276,944,047	2,570,726,572
Cash flows from operating assets & liabilities:			
Statutory deposits		1,049,520,640	7,016,024,852
Purchase/sale of trading securities		(5,617,187,370)	(4,756,964,539)
Loans and advances to customers (other than banks)		(15,442,878,840)	(17,003,660,362)
Other assets		1,397,977,920	(1,485,379,441)
Deposits to/from other banks		7,150,532,164	2,303,350,450
Deposits from customers (other than banks)		12,497,747,960	13,876,317,262
Other liabilities account of customers		(2,843,466,105)	579,499,976
Other liabilities		336,427,154	558,205,404
Total Increase/(decrease) in operating assets and liabilities:		(1,471,326,477)	1,087,393,602
Net Cash from/(used in) Operating activities		2,805,617,570	3,658,120,174
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(475,335,750)	(455,265,715)
Net Cash from/(used in) Investing Activities		(475,335,750)	(455,265,715)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(14,154,012)	(8,516,272)
Investment in Subsidiary Company		-	(2,000,000,000)
Dividend Paid		(440,186,906)	(1,056,448,574)
Net cash from/(used in) Financing activities		(454,340,918)	(3,064,964,846)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		1,875,940,902	137,889,613
e Cash and cash equivalents at the beginning of the period		30,712,574,409	24,556,819,380
f Cash and cash equivalents at the end of the period (d+e)	26	32,588,515,311	24,694,708,993


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited

Head Office

Statement of Changes in Equity (Un-audited)
for 9 months ended 30 September 2017

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period September 2017					
Balance as at 1 January 2017	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	9,951,285	9,951,285
Currency translation differences	-	-	-	1,359,823	1,359,823
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-
Net profit for the period	-	-	978,704,887	-	978,704,887
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000
Issue of bonus shares - 2016	704,299,040	-	(704,299,040)	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2016	-	-	(440,186,906)	-	(440,186,906)
Balance as at 30 September 2017	9,508,037,160	9,510,249,482	3,928,394,002	2,932,086,644	25,878,767,288

Balance as at 30 September 2016	8,803,738,120	9,467,360,094	3,572,570,998	2,946,940,491	24,790,609,703
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Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





PUBALI BANK LIMITED

Some selected notes to the financial statements for the Quarter ended 30 September 2017

September 2017
Taka

December 2016
Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2016.

2 Provision:

a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2017, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

PROPERTY AND ASSETS

3 Cash

Cash In hand (Including foreign currencies)

In local currency	3,228,316,836	3,602,781,519
In foreign currencies	7,738,034	10,049,601
	<u>3,236,054,870</u>	<u>3,612,831,120</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	16,821,557,738	15,422,923,958
In foreign currencies	512,983,184	642,508,639
	<u>17,334,540,922</u>	<u>16,065,432,597</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	629,757,083	1,436,210,881
	<u>17,964,298,005</u>	<u>17,501,643,478</u>
	<u>21,200,352,875</u>	<u>21,114,474,598</u>

3(a) Consolidated Cash

Cash In hand (Including foreign currencies)

Pubali Bank Limited	3,236,054,870	3,612,831,120
Pubali Bank Securities Limited	-	-
	<u>3,236,054,870</u>	<u>3,612,831,120</u>

Balance with Bangladesh Bank and its agent Bank (s)

Pubali Bank Limited	17,964,298,005	17,501,643,478
Pubali Bank Securities Limited	-	-
	<u>17,964,298,005</u>	<u>17,501,643,478</u>
	<u>21,200,352,875</u>	<u>21,114,474,598</u>

4 Balance with other banks and financial institutions

Inside Bangladesh	10,152,139,670	7,802,936,535
Outside Bangladesh	762,754,998	1,230,425,108
	<u>10,914,894,668</u>	<u>9,033,361,643</u>

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

Inside Bangladesh		
Pubali Bank Limited	10,152,139,670	7,802,936,535
Pubali Bank Securities Limited	1,007,627,334	372,333,256
	<u>11,159,767,004</u>	<u>8,175,269,791</u>
Less: Inter Company Transactions	1,007,627,334	372,333,256
	<u>10,152,139,670</u>	<u>7,802,936,535</u>
Outside Bangladesh		
Pubali Bank Limited	762,754,998	1,230,425,108
Pubali Bank Securities Limited	-	-
	<u>762,754,998</u>	<u>1,230,425,108</u>
	<u>10,914,894,668</u>	<u>9,033,361,643</u>



	September 2017 Taka	December 2016 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	11,286,667	211,286,667
Non-banking financial institution (note-5.2)	450,000,000	340,000,000
	<u>461,286,667</u>	<u>551,286,667</u>
5.1 Banking company		
Mercantile Bank Limited	-	100,000,000
Midland Bank Limited	-	100,000,000
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	<u>11,286,667</u>	<u>211,286,667</u>
5.2 Non-banking Financial Institution		
Lanka bangla Finance Ltd.	-	90,000,000
IDLC Finance Limited	300,000,000	-
Industrial & Infrastructure Development Finance Co. Ltd	-	140,000,000
DB. Finance and investmant Limited	50,000,000	-
National Finance Limited	50,000,000	-
National Housing Finance and investmant corporation.	50,000,000	-
Premier Leasing & Finance Ltd.	-	50,000,000
United Finance Ltd.	-	60,000,000
	<u>450,000,000</u>	<u>340,000,000</u>
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	-	8,033,929,007
Government treasury bonds	35,501,081,708	28,516,673,341
National prize bonds	11,981,101	13,451,501
Total investment in government securities and bonds	<u>35,513,062,809</u>	<u>36,564,053,849</u>
Other investments		
Shares	5,296,764,972	5,474,577,602
Debentures	344,060	344,060
Prime Bank Limited Bond	-	45,000,000
MTBL Bond - 1	20,000,000	20,000,000
Dhaka Bank Limited Bond	40,000,000	40,000,000
National Bank Limited Bond	40,960,000	40,960,000
One Bank Limited Bond -1	80,000,000	80,000,000
Mercantile Bank Limited Bond	80,000,000	100,000,000
Trust Bank Limited Bond -1	200,000,000	250,000,000
The City Bank Limited Bond -1	196,000,000	196,000,000
Southeast Bank Limited Bond - 1	300,000,000	300,000,000
Bank Asia Limited Bond - 1	250,000,000	250,000,000
EXIM Bank Limited Bond - 1	300,000,000	300,000,000
Social Islami Bank Limited Bond - 1	160,000,000	200,000,000
Southeast Bank Limited Bond - 2	1,000,000,000	1,000,000,000
Trust Bank Limited Bond -2	1,000,000,000	1,000,000,000
One Bank Limited Bond -2	1,000,000,000	1,000,000,000
Jamuna Bank Limited Bond	300,000,000	-
MTBL Bond-2	950,000,000	-
Bank Asia Limited Bond - 2	1,000,000,000	-
EXIM Bank Limited Bond - 2	1,000,000,000	-
Dutch- Bangla Bank Limited Bond	1,500,000,000	-
Shahjalal Islami Bank Limited	700,000,000	-
Social Islami Bank Limited	500,000,000	-
The City Bank Limited Bond -2	500,000,000	-
Standard Bank Limited Bond	500,000,000	-
Islami Bank Bangladesh Limited Bond -3	1,000,000,000	-
Commercial paper of Runner Automobiles	-	500,000,000
Commercial paper of Energypac Engineering Ltd	-	500,000,000
Commercial paper of Shanta Holding Ltd	-	250,000,000
Commercial paper of Matador Ball Pen Inustries	-	150,000,000
Commercial paper of Concord Real Estate & Development Ltd	-	300,000,000
Commercial paper of Danish Condensed Milk BD	-	300,000,000
Bridge financing advances	4,813,910	4,813,910
	<u>17,918,882,942</u>	<u>12,301,695,572</u>
	<u>53,431,945,751</u>	<u>48,865,749,421</u>
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	35,513,062,809	36,564,053,849
Pubali Bank Securities Limited	-	-
	<u>35,513,062,809</u>	<u>36,564,053,849</u>
2. Other		
Pubali Bank Limited	17,918,882,942	12,301,695,572
Pubali Bank Securities Limited	6,167,591,374	6,238,072,402
	<u>24,086,474,316</u>	<u>18,539,767,974</u>
	<u>59,599,537,125</u>	<u>55,103,821,823</u>



	September 2017 Taka	December 2016 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	207,090,036,347	194,740,058,680
Bills purchased and discounted	11,364,074,254	8,271,173,081
	218,454,110,601	203,011,231,761
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	64,997,229,010	59,021,627,542
Cash credits	46,537,203,042	42,635,737,741
Overdrafts	50,180,063,371	52,175,950,607
Loan against merchandise	10,147,208	9,228,324
Packing credits	555,773,693	606,622,395
Loan against trust receipts	10,993,999,853	8,850,951,290
Pubali prochesta	264,533,190	390,912,172
Non-resident Credit Scheme	649,120	653,907
Pubali Subarna	5,066,353,014	4,795,100,759
Pubali Karmo Uddog	175,988,942	153,251,966
Pubali Sujon	43,785,572	38,080,885
Pubali Utsob	55,865,077	20,700,012
Payment against documents	3,563,389,043	2,627,585,120
Consumers loan scheme	13,952,196,383	12,846,153,329
EDF loan	4,707,991,754	6,222,200,475
Lease finance	5,338,362,701	4,338,566,512
Others	646,505,374	6,735,644
	207,090,036,347	194,740,058,680
Outside Bangladesh	-	-
	207,090,036,347	194,740,058,680
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,877,892,712	1,221,573,057
Loans against demand draft purchased	31,555	31,565
	1,877,924,267	1,221,604,622
Payable outside Bangladesh:		
Foreign bills purchased	9,486,149,987	7,049,568,459
Foreign drafts purchased	-	-
	9,486,149,987	7,049,568,459
	11,364,074,254	8,271,173,081
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	192,236,438,283	179,101,709,880
Special mention account (SMA)	5,980,926,796	10,363,341,688
	198,217,365,079	189,465,051,568
Classified:		
Substandard (SS)	1,548,559,373	1,007,846,999
Doubtful (DF)	394,781,132	621,520,577
Bad or loss (B/L)	15,691,952,725	9,292,088,000
	17,635,293,230	10,921,455,576
Staff loan	2,601,452,292	2,624,724,617
	218,454,110,601	203,011,231,761



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	September 2017 Taka	December 2016 Taka
General provision - Unclassified				
Standard	135,814,458,493	1	1,358,144,585	1,229,225,586
Small & Medium Enterprise financing	41,474,931,956	0.25	103,687,330	103,578,714
Loans to BHs/MBs/SDs against share etc.	-	2	-	977,276
Housing Finance	250,568,197	2	5,011,364	6,538,188
Loan for Professional to setup business	153,749,763	2	3,074,995	3,089,247
Consumers loan scheme (Credit card)	51,591,236	2	1,031,825	-
Consumers loan scheme	10,457,985,426	5	522,899,271	502,820,237
Short Term Agri Credit and Micro credit	4,033,153,212	1	40,331,532	96,386,434
Special mention account (SMEF)	1,403,212,033	0.25	3,508,030	2,390,144
Special mention account (CLS)	1,877,151,388	5	93,857,569	62,753,388
Special mention account (LP, HF)	62,340,543	2	1,246,811	1,707,964
Special mention account (Others)	2,548,053,032	1	25,480,530	127,319,923
			2,158,273,842	2,136,787,101
Specific provision - Classified				
Substandard (Agri & Micro credit)	8,939,152	5	446,958	330,246
Substandard	608,631,238	20	121,726,248	130,215,702
Doubtful (Agri & Micro credit)	182,661	5	9,133	151,857
Doubtful	238,078,706	50	119,039,353	187,244,001
Bad/Loss	6,858,141,365	100	6,858,141,365	4,724,624,100
			7,099,363,057	5,042,565,906
Required provision			9,257,636,899	7,179,353,007
Provision maintained			9,361,289,084	7,679,553,007
Excess provision			103,652,185	500,200,000
7(a) Consolidated Loans, Advances and Leases				
Loans, cash credits, overdrafts, etc.				
Pubali Bank Limited			207,090,036,347	194,740,058,680
Pubali Bank Securities Limited			607,588,577	598,828,710
			207,697,624,924	195,338,887,390
Less: Inter Company Transactions				
			-	-
			207,697,624,924	195,338,887,390
Bills discounted and purchased				
Pubali Bank Limited			11,364,074,254	8,271,173,081
Pubali Bank Securities Limited			-	-
			11,364,074,254	8,271,173,081
			219,061,699,178	203,610,060,471
8 Fixed Assets including Premises, Furniture & Fixtures				
Land			2,227,406,391	2,227,406,391
Building			713,893,313	713,893,313
Vehicles			75,025,000	56,079,267
Machinery and equipment's			298,247,340	212,304,144
Computer & Computer Accessories			313,565,500	261,907,264
Furniture and fixtures			360,741,700	316,853,900
			3,988,879,244	3,788,444,279
8(a) Consolidated Fixed Assets including premises, furniture & fixtures				
Pubali Bank Limited			3,988,879,244	3,788,444,279
Pubali Bank Securities Limited			1,853,067	2,185,930
			3,990,732,311	3,790,630,209
9 Other Assets				
Interest accrued on investments			1,594,946,090	1,507,307,903
Accrued income on loans & advances			355,080,598	236,173,653
Investment in SWIFT			3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses			433,883,646	193,835,708
Investment in Subsidiary Company			6,599,998,700	6,599,998,700
Stock dealing account			310,833,962	40,379,784
Stationery and stamps			80,008,329	64,778,476
Drafts payable			20,732,329	21,273,874
Sanchaypatra			-	993,725
Suspense account			285,160,849	215,731,551
Demonetized notes			1,531,750	1,531,750
Items in transit			2,704,865,821	4,811,480,497
Advance against income tax			22,301,024,854	20,134,772,043
Clearing house adjustment			70,183,849	63,886,071
Others			3,604,701	101,436,852
			34,765,243,069	33,996,968,178



	September 2017	December 2016
	Taka	Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	34,765,243,069	33,996,968,178
Pubali Bank Securities Limited	133,512,986	146,877,909
	<u>34,898,756,055</u>	<u>34,143,846,087</u>
Inter company Transactions	(310,847,772)	(40,393,594)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(6,910,846,472)</u>	<u>(6,640,392,294)</u>
	<u>27,987,909,583</u>	<u>27,503,453,793</u>

LIABILITIES AND CAPITAL

10 Borrowings from other Banks, Financial Institutions and Agents

Inside Bangladesh	3,790,000,000	-
Outside Bangladesh	9,666,521,869	6,305,989,705
	<u>13,456,521,869</u>	<u>6,305,989,705</u>

11 Details of deposits and other accounts

Current deposits and other accounts :

Current account	30,909,415,876	27,214,882,793
Cash credit A/C. (Cr. Balance)	767,258,985	554,167,676
Pubali Prochesta (Cr. Balance)	12,089,341	11,859,675
Credit card Account	854,034	170,741
Call deposits	15,393,759	15,633,739
Foreign currency deposits	1,257,864,037	1,204,640,383
Un-claimed drafts payable	3,564	3,564
Un-claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,650,463	15,491,733
	<u>32,978,548,973</u>	<u>29,016,869,218</u>

Bills payable	7,074,225,668	12,240,637,725
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Savings Bank accounts	67,784,264,992	62,201,794,370
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Term deposits :

Fixed deposits	64,242,001,928	61,942,167,300
Special Notice Deposits	30,605,287,236	28,005,845,821
Deposit pension scheme	1,119,639	1,209,894
Interest payable on term deposit	4,681,622,803	2,808,050,456
Pubali pension scheme	17,415,565,959	14,658,904,213
Pubali sanchay prakalpa	3,736,112,079	4,476,150,111
Dwign Sanchay Prokalpa	17,721,535,753	19,685,770,467
Target Based Small Deposit (Pubali shopnopuron)	3,026,063,777	2,196,766,442
Monthly profit base deposit	2,572,819,371	2,774,162,121
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	2,442,495,953	1,758,208,860
Shikhya sanchay prokalpa	224,115,054	211,314,973
Child edu. Care & maturity deposit	167,299	167,299
	<u>146,668,906,851</u>	<u>138,518,717,957</u>

Other deposits	5,270,305,159	5,300,484,413
	<u>259,776,251,643</u>	<u>247,278,503,683</u>

11 (a) Consolidated Deposits and other accounts

Pubali Bank Limited	259,776,251,643	247,278,503,683
Pubali Bank Securities Limited	-	-
	<u>259,776,251,643</u>	<u>247,278,503,683</u>
Less: Inter Company Transactions	1,007,627,334	372,333,256
	<u>258,768,624,309</u>	<u>246,906,170,427</u>



	September 2017 Taka	December 2016 Taka
12 Other Liabilities		
Accumulated provision for loans and advances	6,185,586,563	4,223,743,657
Accumulated provision for consumers loan	871,925,431	789,277,605
Accumulated provision for lease finance	1,603,820	1,596,341
Accumulated provision for demand loan pubali star	40,247,243	27,948,303
	<u>7,099,363,057</u>	<u>5,042,565,906</u>
Provision for unclassified loans and advances	2,261,926,027	2,636,987,101
Provision @1% against off-balance sheet exposure	860,800,000	730,800,000
Accumulated interest suspense	1,959,126,371	1,622,699,217
Provision for rebate on good borrower	18,504,184	20,000,000
Provision for doubtful investment	23,750,460	23,750,460
Additional profit payable A/C for Islamic banking	356,033	1,738,845
I.B. bad debt offsetting reserve	3,904,452	3,904,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	4,523,261	4,233,900
Accrued interest receivable on overdue CLS	-	97,813,422
Consumers deposits	199,449,263	153,396,713
Lease deposit	687,460	691,719
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	25,766,445,150	23,299,126,721
Provision for Deferred Tax	125,535,475	125,535,475
Valuation adjustment	709,559,784	542,323,077
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	32,920	14,469,034
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	4,171,842,225	6,261,073,278
Pubali Bank Adjustment	151,268,154	49,058,060
Sadaqah fund	6,124,049	5,850,621
Card transaction fee (inter bank)	844,007	656,117
FC Charges	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Non resident blocked account of UBI	34,487	34,487
	<u>36,633,259,265</u>	<u>35,962,688,202</u>
Provision for expenses	75,631,482	372,313,011
Provision for other assets:		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	18,257,834	15,580,358
Reserve for unforeseen losses	200,606,818	161,418,744
	<u>297,293,517</u>	<u>255,427,967</u>
	<u>44,105,547,321</u>	<u>41,632,995,086</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	44,105,547,321	41,632,995,086
Pubali Bank Securities Limited	1,606,905,664	1,385,673,127
Inter company payable	(310,847,772)	(40,393,594)
	<u>45,401,605,213</u>	<u>42,978,274,619</u>
13 Statutory reserve		
Balance at the beginning of the period	9,300,249,482	9,300,249,482
Addition during the period	210,000,000	-
Balance at the end of the period	<u>9,510,249,482</u>	<u>9,300,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	4,094,175,061	3,815,549,087
Addition during the period	978,704,887	1,334,954,548
Transfer in: Asset revaluation reserve	-	120,000
	<u>5,072,879,948</u>	<u>5,150,623,635</u>
Issue of dividend	(1,144,485,946)	(1,056,448,574)
Balance as on end of the period	<u>3,928,394,002</u>	<u>4,094,175,061</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,928,394,002	4,094,175,061
Pubali Bank Securities Limited	(372,902,533)	(711,545,005)
	<u>3,555,491,469</u>	<u>3,382,630,056</u>



	September 2017 Taka	December 2016 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,915,946,700	2,925,282,807
Addition on revaluation of Fixed Assets/Investment During the period	35,286,569	190,222,193
Disposal during the period	(50,800,404)	(199,438,300)
Transfer out: Asset revaluation reserve	-	(120,000)
	<u>2,900,432,865</u>	<u>2,915,946,700</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,900,766,849</u>	<u>2,916,280,684</u>
15.2 Exchange Equalization Fund		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
15.3 Foreign currency translation reserve		
Balance at the beginning of the period	-	-
Addition during the period	1,359,823	-
Balance at the end of the period	<u>1,359,823</u>	<u>-</u>
	<u>2,932,086,644</u>	<u>2,946,240,656</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,932,086,644	2,946,240,656
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u>3,016,257,350</u>	<u>3,030,411,362</u>
16 Non-controlling interest		
Balance at the beginning of the period	679	658
Share of current period profit	122	21
	<u>801</u>	<u>679</u>



	September 2017 Taka	September 2016 Taka
17 Interest income		
Loans	1,471,556,436	1,514,525,153
Cash credits	3,337,592,116	3,242,891,616
Over drafts	3,193,169,297	2,976,154,331
Loan against imported merchandise	271,549	18,198,659
Loan against trust receipt	753,402,467	762,992,715
Inland bill purchased & demand draft purchased	67,229,231	46,624,232
Foreign bill purchased and Export development fund	453,136,270	212,344,945
Packing credits	28,424,683	22,016,260
Payments against document	50,652,643	93,750,869
Call loans	19,988,792	128,905,548
Agricultural credits & rural credits	21,835,324	15,238,494
Sundries account	46,235,540	43,240,984
CLS account	1,019,032,121	975,621,853
Secured mortgages	472,995,780	620,541,116
Foreign bank accounts	12,615,395	52,805,934
Loan against Shikya Sanchay Prokalpa	734,590	677,429
Loan against Non-resident Credit Scheme	-	4,714
Lease finance	420,624,582	342,444,205
Loan against Pubali Sanchay Prokalpa	31,848,008	35,915,778
Loan against FDR	442,742,220	29,055,511
Term loans	2,078,467,718	1,791,945,861
Term deposit/ replacement	88,946,704	41,729,871
Loan against Pubali Pension Scheme	81,184,530	56,824,948
Credit card	2,209,303	8,712
	14,094,895,299	13,024,459,738
17(a) Consolidated Interest Income		
Pubali Bank Limited	14,094,895,299	13,024,459,738
Pubali Bank Securities Limited	27,340,206	16,414,462
	14,122,235,505	13,040,874,200
18 Interest paid on deposits, borrowings, etc.		
Fixed deposit	2,469,860,438	2,980,787,665
Interest on REPO borrowings	14,762,898	8,239,987
Interest on borrowings	243,144,309	90,156,442
Short-notice deposit	849,163,977	720,955,044
Savings bank deposit	925,379,457	842,501,695
Pubali bank pension scheme	1,281,598,535	845,675,279
Child education care & maturity deposits	-	123,060
Call borring	40,730,875	14,932,529
Monthly monafa based deposit scheme	9,019,264	21,211,372
Pubali Sanchay Prokalpa	230,237,108	236,967,563
Shikhya Sanchay Prokalpa	13,496,034	11,405,273
Dwigun Sanchay Prokalpa	1,652,477,913	1,654,586,057
Treasury Bond	72,240,863	6,303,825
Marking to Market Revaluation	70,000,000	25,318
Interest on MPSD	105,034,167	71,681,394
Interest on TBSD	131,561,394	81,425,782
Interest on refinance from B. Bank	1,814,835	3,971,440
Interest on MFD A/C	195,564,914	231,190,664
Sundry accounts	3,149,516	2,247,503
	8,309,236,497	7,824,387,892
19 Income from investment		
Interest on treasury bill	90,604,066	76,644,927
Interest on treasury bond	2,671,604,515	2,128,911,234
Interest on other bond	549,881,695	112,098,826
Interest on debentures	100,000	-
Interest on Bangladesh Bank bill	35,801,700	282,684,102
Interest on commercial paper	29,717,014	94,795,398
Gain on sale of shares	508,903,880	(60,913,986)
Dividend on shares	87,777,413	122,536,249
	3,974,390,283	2,756,756,750
19(a) Consolidated Income from investment		
Pubali Bank Limited	3,974,390,283	2,756,756,750
Pubali Bank Securities Limited	322,939,091	62,979,943
	4,297,329,374	2,819,736,693



	September 2017 Taka	September 2016 Taka
20 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	22,077,425	22,476,433
Foreign L/C	277,577,383	226,709,186
Local L/C	63,417,399	71,229,301
Issuance of foreign guarantee	2,025,195	1,140,690
Issuance of local guarantee	98,798,211	80,783,877
Issuance of traveller's cheque	17,579	3,000
Other transactions	201,891,420	139,267,686
Miscellaneous handling commission	133,234,936	114,667,308
Consumers credit	67,097	93,220
Commission on stationery articles	552,351	407,961
Income A/C commission Online	2,392	355
Total commission	<u>799,661,388</u>	<u>656,779,017</u>
Exchange	<u>392,705,279</u>	<u>394,911,318</u>
	<u>1,192,366,667</u>	<u>1,051,690,335</u>
20(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,192,366,667	1,051,690,335
Pubali Bank Securities Limited	49,695,493	33,424,274
	<u>1,242,062,160</u>	<u>1,085,114,609</u>
21 Other operating income		
Rent recovery	1,812,360	1,844,510
Postage and telecommunication recovery	6,283,269	7,158,119
Miscellaneous income	57,453,842	56,017,802
Miscellaneous income supervision and monitoring	1,770	7,803
Miscellaneous income transfer fee	375,221	225,479
Swift income	86,437,505	77,938,117
Application fee of CLS account	1,238,225	1,034,971
Account opening charge of CLS account	1,615,482	1,443,600
Service charge	23,829,858	17,883,990
Income on sale of leased asset	1,779,579	1,264,901
Online service charge	195,922,137	194,276,077
Accounts Maintenance fee	171,265,742	155,387,442
SMS service charges	55,205,559	47,783,066
Card Fees and charges	6,474,209	8,521,000
CIB service charges	10,095,065	8,277,580
Recovered from Bad Debt Written Off	133,727,023	-
Processing Fee on Lease Financing	3,288,747	-
Fee on card transaction	2,681,939	-
Income on sale of Bank's property	2,383,014	499,707
	<u>761,870,546</u>	<u>579,564,164</u>
21(a) Consolidated Other operating income		
Pubali Bank Limited	761,870,546	579,564,164
Pubali Bank Securities Limited	2,180,702	2,948,872
	<u>764,051,248</u>	<u>582,513,036</u>
22 Salary and allowances (excluding Managing Director)		
Basic salary	1,486,847,965	1,276,688,862
House rent allowances	862,557,149	736,975,685
Medical allowances	183,637,886	153,705,806
Other allowances	180,992,259	146,458,581
Contributory provident fund	139,304,990	117,310,595
General provident fund	348,219	260,409
Bonus to employees	353,781,263	303,637,877
	<u>3,207,469,731</u>	<u>2,735,037,815</u>
22(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	3,207,469,731	2,735,037,815
Pubali Bank Securities Limited	23,281,800	20,495,764
	<u>3,230,751,531</u>	<u>2,755,533,579</u>
23 Managing Director's salary and fees		
Basic pay	4,500,000	4,500,000
Allowances	1,350,000	1,350,000
Bank's contributory provident fund	450,000	450,000
Bonus	1,100,000	1,100,000
	<u>7,400,000</u>	<u>7,400,000</u>
24 Depreciation and repair of bank's assets		
Repairs to fixed assets	15,291,497	12,213,989
Maintenance of assets	47,706,448	108,144,202
Depreciation on fixed assets	274,900,785	287,272,420
	<u>337,898,730</u>	<u>407,630,611</u>
24(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	337,898,730	407,630,611
Pubali Bank Securities Limited	952,619	1,281,379
	<u>338,851,349</u>	<u>408,911,990</u>



	September 2017 Taka	September 2016 Taka
25 Other expenses		
Repairs to rented property	535,193	1,313,125
Newspapers	2,416,763	2,385,454
Petrol consumption	40,809,627	38,985,877
Travelling	42,391,336	44,120,803
Donations	86,422,000	48,529,780
Card Expenditure	6,555,692	14,434,751
NOSTRO account charges	5,298,034	2,734,677
Honorarium	351,750	470,450
Subscriptions	8,046,848	5,343,900
Sub-ordinate staff clothing	8,679,100	3,072,374
Conveyance	14,698,249	13,858,151
Entertainment	14,899,066	15,009,618
Training	13,082,003	12,401,650
Photocopying	149,733	245,118
Branches' opening expenses	758,177	782,206
Shifting expenses	529,727	552,177
Carrying expenses	848,366	877,817
Professional fees	5,134,560	3,538,588
Security and Auxiliary Services	40,875,021	28,797,947
Gun license fees	1,040,265	255,603
Overtime	19,223,933	17,606,814
Lunch subsidy	150,970,633	130,532,097
Promotional expenses	7,727,415	38,154,062
Card transaction fee	1,106,270	677,620
Gratuity	484,593,980	606,637,690
Group insurance	16,392,237	16,005,402
House maintenance	99,041,890	78,093,049
Car allowance	20,429,719	18,099,000
Chemicals for office equipment's	503,550	445,380
Loss on sale of bank's property	1,362,886	325,111
CDBL fees	365,571	106,000
Annual general meeting	1,635,389	1,309,093
Bandwidth charges	59,568,569	55,598,323
Renovation Under construction works	15,836,786	-
Penal interest penalty	-	182,773
Miscellaneous	63,327,208	33,038,489
	1,235,607,546	1,234,525,694
25(a) Consolidated Other expenses		
Pubali Bank Limited	1,235,607,546	1,234,525,694
Pubali Bank Securities Limited	7,880,488	5,101,185
	1,243,488,034	1,239,626,879
26 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,236,054,870	3,692,083,976
Balance with Bangladesh Bank and its agent bank(s)	17,964,298,005	16,123,862,786
Balance with other banks and financial institutes	10,914,894,668	4,520,361,463
Prize bonds	11,981,101	15,114,101
Money at call on short notice	461,286,667	343,286,667
	32,588,515,311	24,694,708,993
26(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	32,588,515,311	24,694,708,993
Pubali Bank Securities Limited	707,627,334	657,031,979
	33,296,142,645	25,351,740,972
27 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	1,188,704,887	980,461,097
Number of ordinary shares outstanding	950,803,716	950,803,716
Basic and Diluted Earnings Per Share (EPS)	1.25	1.03
27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	1,527,347,481	1,047,590,372
Number of ordinary shares outstanding	950,803,716	950,803,716
Consolidated Basic and Diluted Earnings Per Share (EPS)	1.61	1.10





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PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229
9551614-237

Disclosure relating to un-audited
Quarterly (Q3) Financial Statements.

Measures	30 September 2017		30 September 2016	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	6,168,296,073	6,536,938,667	4,521,601,828	4,609,267,912
Net Profit / (Loss) after Taxation	1,188,704,887	1,527,347,481	980,461,097	1,047,590,372
Net Assets Value (NAV)	25,878,767,288	25,590,035,461	24,790,609,703	24,171,294,697
NAV Per Share	27.22	26.91	28.16	27.46
Earnings Per Share (EPS)	1.25	1.61	* 1.03	* 1.10
Net Operating Cash Flow Per Share (NOCFPS)	2.95	3.30	4.16	4.27

*Restated

