

Pubali Bank Limited Head Office

Consolidated Balance Sheet (Un-audited) as at 31 March 2014

		March 2014	December 2013
Property and Assets	Note	Taka	Taka
Cash	3 (a)	17,898,456,645	19,503,092,127
In hand (Including foreign currencies)	. ()	3,435,061,996	4,190,233,403
Balance with Bangladesh Bank and its agent Bank (s)		23,000,100,740,57	1,170,233,103
(Including foreign currencies)		14,463,394,649	15,312,858,724
Balance with Other Banks and Financial Institutions	4 (a)	2,669,191,520	1,798,122,069
Inside Bangladesh Outside Bangladesh		991,936,808	968,943,349
Outside Bangladesh		1,677,254,712	829,178,720
Money at Call on Short notice	5	568,886,667	568,886,667
Investments	6 (a)	68,074,487,606	51,794,399,036
Government		56,585,449,692	40,482,479,528
Others		11,489,037,914	11,311,919,508
Loans, Advances and Leases	7 (a)	125,966,208,579	135,483,374,690
Loans, Cash Credits, Overdrafts, etc.		125,002,918,520	134,249,125,738
Bills purchased & discounted		963,290,059	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8 (a)	3,760,487,895	3,740,843,922
Other assets	9 (a)	17,099,856,928	16,015,288,310
Non-banking Assets		375,246	375,246
Total Assets		236,037,951,086	228,904,382,067
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,509,625,983	4,149,347,699
Deposits and other accounts	11	188,113,614,134	177,878,172,427
Current accounts & other accounts		17,437,820,749	18,079,808,927
Bills Payable		3,358,693,735	2,872,700,896
Savings bank deposits		40,353,673,885	40,232,632,888
Term deposits Other deposits		122,157,864,472	112,284,091,118
Other Liabilities	22.00	4,805,561,293	4,408,938,598
Total Liabilities	12 (a)	26,368,534,906	27,368,015,607
		215,991,775,023	209,395,535,733
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	7,401,335,983	7,171,549,919
Retained earnings (general reserve) Other Reserves	14 (a)	1,132,801,995	805,691,445
	15	3,126,365,105	3,145,966,838
Profit and Loss account surplus Foreign currency translation reserve	16 (a)	-	
Toleign currency translation reserve		1,159,881 20,046,175,464	1,125,043 19,508,845,745
Non-Controlling Interest	17	Description of the second of the second	
Total Shareholders' Equity	47	20,046,176,063	19,508,846,334
Total Liabilities and Shareholders' Equity		236,037,951,086	
		230,037,731,080	228,904,382,067



Pubali Bank Limited Head Office

Consolidated Balance Sheet (Un-audited) as at 31 March 2014

Off-balance sheet items Not	March 2014 e Taka	December 2013
Contingent liabilities	IAKA	Taka
Acceptances & Endorsements		
Letters of guarantee	6,464,122,482	5,818,362,057
Irrevocable letters of credit	39,431,809,714	그 사용 기업에 가는 이번 수 있는 것이 어떤 작가 있다.
Bills for collection	445,312,836	38,756,296,689
Other Contingent Liabilities	773,312,830	590,511,065
Total Contingent liabilities	46,341,245,032	573,081,000 45,738,250,811
Other Commitments		
Documentary credits and short term trade - related transactions		
Forward assets purchased and forward deposits placed	1 8 11	
Undrawn note issuance and revolving underwriting facilities	1 8 11	
Undrawn formal standby facilities, credit lines	- I	
and other commitments	1 = 11	
Total other commitments		
Total Off-Balance Sheet items including Contingent Liabilities	46,341,245,032	45,738,250,811
Sayeed Ahmed FCA, ACMA, CGMA Md. Abdul Halim Chowdhur		
GM & Chief Financial Officer Additional Managing Directo	r Managing	





Consolidated Profit and Loss Account (Un-audited) for 3 months ended 31 March 2014

	Note	March 2014 Taka	March 2013 Taka
Operating Income			
Interest Income	18(a)	4,315,612,251	4,084,929,521
Less :Interest paid on Deposits, Borrowings, etc.	19 (a)	3,273,316,954	2,787,135,546
Net Interest Income		1,042,295,297	1,297,793,975
Income from Investment	20 (a)	1,197,805,178	790,482,709
Commission, Exchange and Brokerage	21 (a)	362,914,682	222,488,830
Other Operating Income	22 (a)	43,312,554	55,707,043
Total Operating Income	1975	2,646,327,711	2,366,472,557
Operating Expenses			
Salaries and allowances	23 (a)	611,324,429	555,873,441
Rent, taxes, insurance, electricity, etc.		96,252,698	116,405,429
Legal Expenses		2,332,884	1,728,464
Postage, Stamp, telecommunication, etc.		18,654,072	17,609,031
Stationery, Printing, Advertisements, etc.		29,354,109	26,524,058
Managing Director's salary and Fees	24	2,400,000	2,400,000
Directors' Fees		1,371,847	1,408,961
Auditors' Fees			20 - V ₂₀
Charges on loan losses		569,827	835,945
Depreciation and repair of bank's assets	25 (a)	74,971,514	69,193,433
Other Expenses	26 (a)	343,652,148	375,060,989
Total Operating Expenses		1,180,883,528	1,167,039,751
Profit before Provisions & Taxation		1,465,444,183	1,199,432,806
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		270,000,000	380,000,000
Provision for unclassified loans and advances		-	15,000,000
Provision for diminution in value of Investments			
Provision for impairment clients' margin loan		35,502,173	2
	,	305,502,173	395,000,000
Provision for exposure of off-balance sheet items		2	- 37600 A . A 0 650 A 0 10 F
Total Provisions		305,502,173	395,000,000
Profit before tax		1,159,942,010	804,432,806
Provision for current tax		603,045,386	496,066,477
Provision for deferred tax		(100)	
Total provision for taxes		603,045,386	496,066,477
Net Profit after Taxes		556,896,624	308,366,329
Profit attributable to:			
Equity holders of parents		556,896,614	308,366,302
Non- controlling interest		10	27
Appropriations:		556,896,624	308,366,329
Statutory Reserve	,	229,786,064	154,443,048
Retained surplus (general reserve) carried forward		327,110,560	153,923,281
Earnings per share (EPS)	28 (a)	0.66	0.37

Sayoed Ahmed FCA, ACMA, CGMA GM & Chief Financial Officer Md. Abdúl Halim Chowdhury Additional Managing Director

Helal Atimed Clowdhury Managing Director





Consolidated Cash Flow Statement (Un-audited) for 3 months ended 31 March 2014

· · · · · · · · · · · · · · · · · · ·		January to March 2014	January to March 2013
	Note	Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		5,454,646,869	4,839,240,403
Interest payments		(3,273,316,954)	(2,787,135,546)
Dividend receipts		49,791,350	35,438,100
Fees and commission receipts		222,071,041	180,214,028
Cash payment to employees		(603,699,177)	(554,948,966)
Cash payment to suppliers		(50,073,788)	(45,671,905)
Current income tax paid		(553,658,884)	(566,097,718)
Receipts from other operating activities		193,135,405	98,715,572
Cash payments for other operating activities		(466,069,826)	(507,803,370)
Operating profit before changes in operating assets & liabilities		972,826,036	691,950,598
Cash flows from operating assets & liabilities:			
Statutory deposits		(16,116,818,729)	(10,706,049,900)
Purchase/sale of trading securities		(162,170,741)	(627,966,306)
Loans and advances to customers (other than banks)		9,522,166,111	1,084,257,094
Other assets		(531,079,092)	145,606,326
Deposits to/from other banks		(2,639,721,716)	2,926,033,054
Deposits from customers (other than banks)		10,235,441,707	6,330,746,315
Other liabilities account of customers		(1,755,969,394)	(101,797,907)
FC Translation Reserve		34,838	(329,110)
Other liabilities		(157,058,866)	30,289,148
Total Increase(decrease) in operating assets and liabilities:		(1,605,175,882)	(919,211,286)
Net Cash received from operating activities		(632,349,846)	(227,260,688)
b Cash Flows from Investing Activities			
Proceeds from sale of securities			
Purchase /Sale of property, plant & equipment		****	
		(80,515,352)	(89,066,258)
Net Cash used in Investing Activities		(80,515,352)	(89,066,258)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		(19,601,733)	4
Receipts from issue of loan capital and debt securities		-	10,701,445
Net cash used in financing activities		(19,601,733)	10,701,445
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(732,466,931)	(305,625,501)
e Cash and cash equivalents at the beginning of the year		21,885,247,964	21,703,559,286
f Cash and cash equivalents at the end of the year (d+e)	27a	21,152,781,033	21,397,933,785
	2 / a	#1,134,701,033	41,397,933,783

arced Ahmed FCA, ACMA, CGMA GM & Chief Financial Officer Md. Abdul Halim Chowdhury Additional Managing Director Helal Asmed Chowdhury Managing Director





Pubali Bank Limited Head Office, Dhaka Consolidated Statement of Changes in Equity (Un-audited) for 3 months ended 31 March 2014

									Pigures in Taka
Particulars	Paid-up capital	Statutory	Retained earnings (general reserve)	FC translation reserves	Other	Proposed	parent's equity	Non- controlling interest	Total
For the period march 2014									
Balance at 1 January 2014	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	34	19,508,845,745	685	19,508,846,334
Changes in accounting policy									
Restated balance Surplus/deficit on account of	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	٠	19,508,845,745	289	19,508,846,334
revaluation of properties Surplus/deficit on account of	0.8				4	٠	1:455	hái:	6)
revaluation of investments	×	•	30	×	(19,601,733)	*	(19,601,733)		(19,601,733)
Currency translation differences	£	8	K	34,838	*		34,838	í	34,838
Net gains and losses not recognised									
in the Profit and Loss Statement	a	10	GA.	39	,	9	·4		•
Surplus/deficit on sale of properties	36		26	×	*	4	26		
Non-controlling capital	ř	•		*		٠	4	9	٠
Share of accumulated Loss/				80	3	•	43	() () () () () () () () () ()	*
loss of Subsidiary	84	ď				٠	i		•
Net profit for the year	×		327,110,550			•	327,110,550	10	327,110,560
Transfer to statutory reserve		229,786,064		×	*	10	229,786,064		229,786,064
Issue of bonus shares - 2013				х	,	ï	•	*	
Proposed dividend (bonus issue)		1.71				Ŷ		i	Ŷ
Dividends (cash) for 2013									
Balance at 31 March 2014	8,384,512,500	7,401,335,983	1,132,801,995	1,159,881	3,126,365,105		20,046,175,464	665	20,046,176,063
Balance at 31 March 2013	8,384,512,500	6,248,634,696	403,736,584	854,759	3,038,786,287		18,076,524,826	492	18,076,525,318



Md. Abdul Halim Chowshury Additional Managing Director

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





Balance Sheet (Un-audited) as at 31 March 2014

Property and Assets	Note _	March 2014 Taka	December 2013 Taka
Cash	3	17,895,343,708	19,499,459,115
In hand (Including foreign currencies)		3,431,949,059	4,186,600,391
Balance with Bangladesh Bank and its agent Bank (s)			
(Including foreign currencies)	L	14,463,394,649	15,312,858,724
Balance with Other Banks and Financial Institutions	4 _	2,418,388,015	1,566,369,216
Inside Bangladesh		741,527,821	740,835,024
Outside Bangladesh		1,676,860,194	825,534,192
Money at Call on Short notice	5	568,886,667	568,886,667
Investments	6	64,950,300,555	48,678,919,869
Government		56,585,449,692	40,482,479,528
Others	L	8,364,850,863	8,196,440,341
Loans, Advances and Leases	7	127,382,727,260	136,940,462,369
Loans, Cash Credits, Overdrafts, etc.	` T	126,419,437,201	135,706,213,417
Bills purchased and discounted	L	963,290,059	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8	3,755,970,312	3,735,987,434
Other assets	9	18,659,540,041	17,543,310,652
Non-banking Assets		375,246	375,246
Total Assets	_	235,631,531,804	228,533,770,568
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,509,625,983	4,149,347,699
Deposits and other accounts	11	188,113,614,134	177,878,172,427
Current accounts & other accounts		17,437,820,749	18,079,808,927
Bills Payable		3,358,693,735	2,872,700,896
Savings bank deposits		40,353,673,885	40,232,632,888
Term deposits		122,157,864,472	112,284,091,118
Other deposits	170	4,805,561,293	4,408,938,598
Other Liabilities	12	25,176,510,451	26,200,752,406
Total Liabilities	_	214,799,750,568	208,228,272,532
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	7,401,335,983	7,171,549,919
Retained earnings	14	2,003,738,354	1,687,639,485
Proposed issue of bonus shares	958900	1.51	-
Other Reserves	15	3,042,194,399	3,061,796,132
Profit and Loss account surplus	16	(4)	
Total Shareholders' Equity		20,831,781,236	20,305,498,036
Total Liabilities and Shareholders' Equity	123	235,631,531,804	228,533,770,568
- Production of Artistan Systematic Production (Artistan Machine Color) Transfer (Artista)	-	-	******



Balance Sheet (Un-audited) as at 31 March 2014

Off-balance sheet items	Note	March 2014 Taka	December 2013 Taka
Contingent liabilities		1404	I aka
Acceptances & Endorsements			
Letters of guarantee		6,464,122,482	5,818,362,057
Irrevocable letters of credit		39,431,809,714	38,756,296,689
Bills for collection		445,312,836	590,511,065
Other Contingent Liabilities		- 10.000	573,081,000
Total Contingent liabilities	_	46,341,245,032	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			1997
Total other commitments			
Total Off-Balance Sheet items including Contingent Liabilities	_	46,341,245,032	45,738,250,811

Sayced Ahmed FCA, ACMA, CGMA GM & Chief Financial Officer Md. Abdul Halim Chowdhury Additional Managing Director

BANG COMMON AND DIGARA

Helal Ahmed Chowdhury

Managing Director



Profit and Loss Account (Un-audited) for 3 months ended 31 March 2014

Note			March 2014	March 2013
Less : Interest paid on Deposits, Borrowings, etc. 19 3,273,316,954 2,787,135,546 Net Interest Income	Operating Income	Note	Taka	Taka
Net Interest Income	Interest Income	18	4,289,729,129	4,063,815,673
Income from Investment 20	Less :Interest paid on Deposits, Borrowings, etc.	19	3,273,316,954	2,787,135,546
Commission, Exchange and Brokerage 21 340,596,278 213,078,227 Other Operating Income 22 43,176,963 55,543,804 Total Operating Income 2,587,847,484 2,326,276,765 Operating Expenses 3 604,584,332 551,295,065 Rent, taxes, insurance, electricity, etc. 95,418,352 115,652,320 Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees 569,827 835,945 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 25 74,363,879 68,558,798 Other Expenses 25 74,363,879 68,558,798 Other Expenses 270,000,000 380,000,000 P	Net Interest Income		1,016,412,175	1,276,680,127
Other Operating Income 22 43,176,963 55,543,804 Total Operating Income 2,587,847,484 2,326,276,765 Operating Expenses 3 604,584,332 551,295,065 Rent, taxes, insurance, electricity, etc. 95,418,352 115,652,320 Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees 1,193,597 835,945 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,418,930,319 1,167,215,240 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for exposure of off-balance sheet items 270,000,000 395,000,000 <td>Income from Investment</td> <td>20</td> <td>1,187,662,068</td> <td>780,974,607</td>	Income from Investment	20	1,187,662,068	780,974,607
Total Operating Expenses 2,587,847,484 2,326,276,765 Salaries and allowances 23 604,584,332 551,295,065 Rent, taxes, insurance, electricity, etc. 95,418,352 115,652,320 Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 11,93,597 1,408,961 Auditors' Fees 569,827 835,945 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for classified loans and advances 270,000,000 395,000,000 Provision for succlassified loans and advances 270,000,000 395,000,000 </td <td>Commission, Exchange and Brokerage</td> <td>21</td> <td>340,596,278</td> <td>213,078,227</td>	Commission, Exchange and Brokerage	21	340,596,278	213,078,227
Salaries and allowances	Other Operating Income	22	43,176,963	55,543,804
Salaries and allowances 23 604,584,332 551,295,065 Rent, taxes, insurance, electricity, etc. 95,418,352 115,652,320 Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees 1,193,597 1,408,961 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for classified loans and advances 270,000,000 380,000,000 Provision for diminution in value of Investments - - - Total Provisions 270,000,000 395,000,000 -	Total Operating Income		2,587,847,484	2,326,276,765
Rent, taxes, insurance, electricity, etc. 95,418,352 115,652,320 Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees 569,827 835,945 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for diminution in value of Investments 270,000,000 395,000,000 Provision for exposure of off-balance sheet items 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240				
Legal Expenses 2,268,281 1,728,464 Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083 Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees 569,827 835,945 Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for unclassified loans and advances 270,000,000 395,000,000 Provision for diminution in value of Investments 270,000,000 395,000,000 Provision for exposure of off-balance sheet items 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 <td>Salaries and allowances</td> <td>23</td> <td>604,584,332</td> <td>551,295,065</td>	Salaries and allowances	23	604,584,332	551,295,065
Postage, Stamp, telecommunication, etc. 18,529,226 17,494,083	Rent, taxes, insurance, electricity, etc.		95,418,352	115,652,320
Stationery, Printing, Advertisements, etc. 29,276,281 26,449,358 Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees - - Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for unclassified loans and advances 270,000,000 395,000,000 Provision for diminution in value of Investments 270,000,000 395,000,000 Provision for exposure of off-balance sheet items - - - Total Provisions 270,000,000 395,000,000 395,000,000 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax 603,045,386 49	- NOT 13 - 15 - 15 - 15 - 15 - 15 - 15 - 15 -		2,268,281	1,728,464
Managing Director's salary and Fees 24 2,400,000 2,400,000 Directors' Fees 1,193,597 1,408,961 Auditors' Fees - - Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for classified loans and advances 270,000,000 380,000,000 Provision for diminution in value of Investments - - 15,000,000 Provision for exposure of off-balance sheet items - - - - Total Provisions 270,000,000 395,000,000 95,000,000 - - Profit before taxation 1,148,930,319 772,215,240 - - - - - - - - -	Postage, Stamp, telecommunication, etc.		18,529,226	17,494,083
Directors' Fees	Stationery, Printing, Advertisements, etc.		29,276,281	26,449,358
Auditors' Fees Charges on loan losses Charges on loan losses Depreciation and repair of bank's assets Other Expenses Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation Provision for loans & advances, investments & other assets Provision for Classified loans and advances Provision for unclassified loans and advances Provision for diminution in value of Investments Total Provisions Total Provisions Total Provisions Total Provision for current tax Total provision for current tax Total provision for taxes Provision for taxes Total provision for taxes Statutory Reserve Retained surplus (general reserve) carried forward Provision (general reserve) carried forward 15,000,000 380,000,000 270,000,000 395,000,0	Managing Director's salary and Fees	24	2,400,000	2,400,000
Charges on loan losses 569,827 835,945 Depreciation and repair of bank's assets 25 74,363,879 68,558,798 Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for unclassified loans and advances - 15,000,000 Provision for diminution in value of Investments - - Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715 </td <td>Directors' Fees</td> <td></td> <td>1,193,597</td> <td>1,408,961</td>	Directors' Fees		1,193,597	1,408,961
Depreciation and repair of bank's assets 25	Auditors' Fees		920	-
Other Expenses 26 340,313,390 373,238,531 Total Operating Expenses 1,168,917,165 1,159,061,525 Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for diminution in value of Investments 270,000,000 395,000,000 Provision for exposure of off-balance sheet items 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Charges on loan losses		569,827	835,945
Total Operating Expenses 1,168,917,165 1,159,061,525	Depreciation and repair of bank's assets	25	74,363,879	68,558,798
Profit before Provisions & Taxation 1,418,930,319 1,167,215,240 Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for Classified loans and advances 270,000,000 380,000,000 Provision for unclassified loans and advances - 15,000,000 Provision for diminution in value of Investments - - Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: - 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Other Expenses	26	340,313,390	373,238,531
Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for Classified loans and advances - 15,000,000 Provision for unclassified loans and advances - 15,000,000 Provision for diminution in value of Investments 270,000,000 395,000,000 Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Total Operating Expenses	=	1,168,917,165	1,159,061,525
Provision for loans & advances, investments & other assets 270,000,000 380,000,000 Provision for Classified loans and advances - 15,000,000 Provision for unclassified loans and advances - 15,000,000 Provision for diminution in value of Investments - 270,000,000 395,000,000 Provision for exposure of off-balance sheet items - <t< td=""><td>Profit before Provisions & Taxation</td><td></td><td>1,418,930,319</td><td>1,167,215,240</td></t<>	Profit before Provisions & Taxation		1,418,930,319	1,167,215,240
Provision for unclassified loans and advances - 15,000,000 Provision for diminution in value of Investments - - 270,000,000 395,000,000 Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for loans & advances, investments & other asse	ts		
Provision for diminution in value of Investments - - 270,000,000 395,000,000 Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for Classified loans and advances		270,000,000	380,000,000
Provision for exposure of off-balance sheet items	Provision for unclassified loans and advances		38.5	15,000,000
Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for diminution in value of Investments		-	-
Provision for exposure of off-balance sheet items - - Total Provisions 270,000,000 395,000,000 Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715		_	270,000,000	395,000,000
Profit before taxation 1,148,930,319 772,215,240 Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for exposure of off-balance sheet items		-	4
Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Total Provisions	_	270,000,000	395,000,000
Provision for current tax 603,045,386 496,066,477 Provision for deferred tax - - Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Profit before taxation		1,148,930,319	772,215,240
Total provision for taxes 603,045,386 496,066,477 Net Profit after Taxes 545,884,933 276,148,763 Appropriations: 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for current tax	-	603,045,386	496,066,477
Net Profit after Taxes 545,884,933 276,148,763 Appropriations: Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Provision for deferred tax		-	_
Appropriations : 229,786,064 154,443,048 Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Total provision for taxes		603,045,386	496,066,477
Statutory Reserve 229,786,064 154,443,048 Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Net Profit after Taxes		545,884,933	276,148,763
Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Appropriations :			
Retained surplus (general reserve) carried forward 316,098,869 121,705,715	Statutory Reserve		229,786,064	154,443,048
72점 14 (전) 7(1)의 [기급(대)의 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Retained surplus (general reserve) carried forward		316,098,869	121,705,715
		28	0.65	0.33

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 3 months ended 31 March 2014

		January to March 2014	January to March 2013
	Note	Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		5,428,763,747	4,818,126,555
Interest payments		(3,273,316,954)	(2,787,135,546)
Dividend receipts		48,627,450	26,663,725
Fees and commission receipts		199,752,637	170,803,425
Cash payment to employees		(606,984,332)	(553,695,065)
Cash payment to suppliers		(50,073,788)	(45,671,905)
Current income tax paid		(553,658,884)	(566,097,718)
Receipts from other operating activities		184,020,604	97,818,606
Cash payments for other operating activities		(451,374,743)	(501,343,129)
Operating profit before changes in operating assets & liabilities		925,755,737	659,468,948
Cash flows from operating assets & liabilities:			
Statutory deposits		(16,116,818,729)	(10,706,049,900)
Purchase/sale of trading securities		(153,462,857)	(643,479,024)
Loans and advances to customers (other than banks)		9,557,735,109	1,104,598,280
Other assets		(562,570,505)	147,537,400
Deposits to/from other banks		(2,639,721,716)	2,926,033,054
Deposits from customers (other than banks)		10,235,441,707	6,330,746,315
Other liabilities account of customers		(1,750,969,394)	(135,983,354)
Other liabilities		(146,317,947)	123,023,859
Increase/(decrease) in operating assets and liabilities:		(1,576,684,332)	(853,573,370)
Net cash from operating activities		(650,928,595)	(194,104,422)
b Cash flows from investing activities			
Proceeds from sale of securities		3. - 2.	
Purchase /Sale of property, plant & equipment		(80,467,180)	(89,733,195)
Net cash from investing activities		(80,467,180)	(89,733,195)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities Receipts from issue of loan capital and debt securities		(19,601,733)	10,701,445
Net cash used in financing activities		(19,601,733)	10,701,445
		(17,001,735)	10,701,445
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(750,997,508)	(273,136,172)
e Cash and cash equivalents at the beginning of the period		21,649,862,099	21,557,411,257
f Cash and cash equivalents at the end of the period (d+e)	27	20,898,864,591	21,284,275,085
			^

Several Ahmed FCA, ACMA, CGMA-GM & Chief Financial Officer Md. Abdul Halim Chowdfury Additional Managing Director

Helal Ahmed thoughury Managing Director





Pubali Bank Limited

Head Office, Dhaka

Statement of Changes in Equity (Un-audited) for 3 months ended 31 March 2014

					Figu	res in Taka
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
For the period march 2014						
Balance at 1 January 2014 Changes in accounting policy	8,384,512,500	7,171,549,919	1,687,639,485	3,061,796,132		20,305,498,036
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		vitorii ilivorii vitorii vitor				20122011701020
Surplus/deficit on account of						
revaluation of investments	9	~	-	(19,601,733)	4.0	(19,601,733)
Currency translation differences				3 -		
Net gains and losses not recognised	117					
in the Profit and Loss Statement	- 2	9	-	*	*	0.00
Surplus/deficit on sale of properties	2	2	-	-	-	
Net profit for the year		2	316,098,869	2		316,098,869
Transfer to statutory reserve	*	229,786,064		2	2	229,786,064
Issue of bonus shares - 2013			- 1		26	
Proposed dividend (bonus issue)		9		2	28	
Dividends (cash) for 2013			~		₽2	5.0
Balance at 31 March 2014	8,384,512,500	7,401,335,983	2,003,738,354	3,042,194,399	-	20,831,781,236
Balance at 31 March 2013	8,384,512,500	6,248,634,696	1,419,616,745	3,038,786,287		19,091,550,228

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

Md. Abdul Halim Chowdhary Additional Managing Director

Helal Ahmed Chowdhury Managing Director



0

PUBALI BANK LIMITED Some notes to the financial statements for the Querterly ended 31 March 2014

March 2014 December 2013 Taka Taka

1. Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2013.

2. Provision:

a) Loans & Advances:

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

b) Investment

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

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2013, the Income Tax.

d) Others:

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

PROPERTY AND ASSETS

Cash In hand (Including foreign currency)		
In local currency	3,387,912,723	4,151,679,865
In foreign currencies	44,036,336	34,920,526
	3,431,949,059	4,186,600,391
Balance with Bangladesh Bank and its agent bank(s)		7100.304#A0350.0.0
Bangladesh Bank		
In local currency	10,629,654,542	10,417,814,127
In foreign currencies	2,631,772,421	2,525,001,150
Sonali Bank as agent of Bangladesh Bank	13,261,426,963	12,942,815,277
Local currency	1,201,967,686	2,370,043,447
	14,463,394,649	15,312,858,724
	17,895,343,708	19,499,459,115
3(a) Consolidated Cash		
Cash In hand		
Pubali Bank Limited	3,431,949,059	4,186,600,391
Pubali Bank Securities Limited	*	44100,000,324
Pubali Exchange Company (UK) Ltd.	3,112,937	3,633,012
	3,435,061,996	4,190,233,403
Balance with Bangladesh Bank and its agent bank (s)		
Pubali Bank Limited		
Pubali Bank Securities Limited	14,463,394,649	15,312,858,724
Public Exchange Company (UK) Ltd.		
the state of the s	14,463,394,649	15,312,858,724
	17,898,456,645	19,503,092,127
4 Balance with other banks and financial institutions		
Inside Bangladesh	741,527,821	740,835,024
Outside Bangladesh	1,676,860,194	825,534,192
	2,418,388,015	1,566,369,216
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	741,527,821	740,835,024
Pubali Bank Securities Limited	250,408,987	228,108,325
Pubali Exchange Company (UK) Ltd.	44.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	MEMILIONETO.
	991,936,808	968,943,349
Outside Bangladesh	771,730,808	998,943,349
Pubali Bank Limited	1.486.040.121	
	1,676,860,194	825,534,192
Pubali Bank Securities Limited		
Pubali Exchange Company (UK) Ltd.	394,518	3,644,528
	1,677,254,712	829,178,720
	2,669,191,520	1,798,122,069



	March 2014 Taka	December 2013 Taka
05. Money at call on short notice		така
Banking company	10 000 000	
	18,886,667	18,886,667
Non-banking Financial Institution	550,000,000	550,000,000
5.1 Banking company	568,886,667	568,886,667
24 Sanding Company		
ICB Islamic Bank Ltd.	18,886,667	18,886,667
5.2 Non-banking Financial Institution	18,886,667	18,886,667
Prime Finance & Invt. Ltd.		
Bangladesh finance & Investment Co. Ltd.	50,000,000 50,000,000	50,000,000
Lanka Bangla Finance Ltd.		50,000,000
Industrial & Infrastructure Development Finance Co. Ltd	50,000,000	50,000,000
Premier Leasing & Finance Ltd.	100,000,000	100,000,000
Investment Corporation of Bangladesh	50,000,000	50,000,000
Delta Brac H.F.Corp Ltd.	200,000,000	200,000,000
Detail Brac H.F.Corp Ltd.	50,000,000	50,000,000
	550,000,000 568,886,667	550,000,000 568,886,667
06. Investments	508,880,067	200,000,007
Government securities		
Treasury bills- at book value	34,022,297,344	21,344,375,101
Debentures	10,000,000	24,947,665
	34,032,297,344	21,369,322,766
Government bonds:		
Government treasury bonds	22,536,906,147	19,098,009,661
National prize bonds	16,246,201	15,147,101
421627463463661454556607	22,553,152,348	19,113,156,762
Total investment in government securities and bonds	56,585,449,692	40,482,479,528
Other investments:		
Shares	7,748,127,290	7,579,713,154
Debentures	469,060	469,060
Prime Bank Limited bond	90,000,000	90,000,000
ORASCOM bond	200,000,000	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
Bridge financing advances	6,254,513	6,258,127
	8,364,850,863	8,196,440,341
	64,950,300,555	48,678,919,869
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	56,585,449,692	40,482,479,528
Pubali Bank Securities Limited		20120-12110-0
Pubali Exchange Company (UK) Ltd.	<u> </u>	
	56,585,449,692	40,482,479,528
2. Other	WYANINA MAA	SIR
Pubali Bank Limited	8,364,850,863	8,196,440,341
Pubali Bank Securities Limited	3,124,187,051	3,115,479,167
Pubali Exchange Company (UK) Ltd.	A Control of the Cont	98/08/85 2/9/2/5/
	11,489,037,914	11,311,919,508
	68,074,487,606	51,794,399,036



March 2014 Taka	December 2013 Taka
	146
126,419,437,201	135,706,213,417
963,290,059	1,234,248,952
127,382,727,260	136,940,462,369
35,548,161,892	35,850,856,128
32,021,636,924	27,883,324,333
28,205,119,694	36,855,206,715
	9,864,936
\$33.000 PARTIES	496,930,674
	15,744,391,775
	1,957,427,459
	212,988,208
	1,505,081
110000000000000000000000000000000000000	3,925,280,689
	75,376,116
	29,998,215
	4,805,499
	728,809,206
	5,776,366,033
3,510,300,078	3,801,213,741
1,611,116,075	2,351,868,609
126,419,437,201	135,706,213,417
126,419,437,201	135,706,213,417
845,360,396	1,031,269,148
845,360,396 49,555	
	31,565
49,555 845,409,951	31,565 1,031,300,713
49,555 845,409,951 117,872,413	31,565 1,031,300,713 202,940,544
49,555 845,409,951 117,872,413 7,695	31,565 1,031,300,713 202,940,544 7,695
49,555 845,409,951 117,872,413 7,695 117,880,108	31,565 1,031,300,713 202,940,544 7,695 202,948,239
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260	31,565 1,031,300,713 202,940,544 7,695 202,948,239
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431 117,588,477,694	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338 126,555,288,559
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431 117,588,477,694	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338 126,555,288,559 748,873,385
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431 117,588,477,694 1,426,974,236	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338 126,555,288,559 748,873,385 793,331,579
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431 117,588,477,694 1,426,974,236 934,819,135 5,198,393,826	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338 126,555,288,559 748,873,385 793,331,579 6,593,899,857
49,555 845,409,951 117,872,413 7,695 117,880,108 963,290,059 127,382,727,260 sed and discounted 114,659,886,263 2,928,591,431 117,588,477,694 1,426,974,236 934,819,135	31,565 1,031,300,713 202,940,544 7,695 202,948,239 1,234,248,952 136,940,462,369 124,003,931,221 2,551,357,338 126,555,288,559 748,873,385 793,331,579
	126,419,437,201 963,290,059 127,382,727,260 35,548,161,892 32,021,636,924 28,205,119,694 8,899,499 497,303,073 11,796,351,743 2,184,275,441 276,679,948 1,423,353 4,065,769,965 77,885,537 32,520,413 1,380,814 818,924,577 5,761,688,175 3,510,300,078 1,611,116,075 126,419,437,201



7.4 Particulars of required provision for loans and advances

Standard Standard	Status of Classification	Base for Provision	Rate of Provision		
Small & Medium Enterprise financing 18,909,377,531 0.25 47,274,144 47,751,775 1.0000 1.0	General provision - Unclassified		1.500		
Small & Medium Enterprise financing 18,909,737,531 0.25	Standard	88,200,549,923	1	882,005,499	971,816,597
Solita S	Small & Medium Enterprise financing	18,909,737,533	0.25		47,751,717
Short Term Agr Credit and Micro credit	Loans to BHs MBs SDs against share etc.	2,244,598,745	2	44,891,975	
Consumers loan scheme		297,683,401	2	5,953,668	5,361,942
Design Professional to etup basiness 13,800,306 2 279,206 343,135 16,806,904 58,906,11 mention account (CLS) 96,11,147 5 48,508,637 39,61,174 5 52,007,100 343,335 58,007,100 343,335 58,007,100 343,355 58,007,100 343,355 38,007,100 34,007,100	Short Term Agri Credit and Micro credit	2,031,518,272	5		
Lone for Professional to setup business 13,860,366 2 279,206 343,035 345,555 345,056,57 346,055,057 346,057	Consumers loan scheme	2,961,838,084	5		1 1 ADEC 25 DEL 11 1 2 ME 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Special mention account (CMEF)	Loan for Professional to setup business	13,960,306		279,206	430,351
Special mention account (PAFFS 1,826,639 2 316,533 324,335,737 5 1 4,555,578 1 3,137,397 5 1,234,205,597 1,385,506,621 5 5 5 5 5 5 5 5 5		458,100,533	0.25	1,145,251	1,080,094
Special mentions account (Others)		961,013,147	5	48,050,657	39,621,574
Specific provision - Classified		15,826,639	2	316,533	243,836
Specific provision - Classified 403,202 5	Special mention account (Others)	1,453,557,775	1		
Substandard Agri & Micro credit	Specific provision Classified			1,294,120,529	1,385,500,621
Doubtful Agn's & Micro credit		402 202		20.140.1	20.277
Substandard				200110-0000	/0,2/0
Doubtful Bark		V5451 100 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22721		01.525.757
Bad Loss		7370 (12.10) (12.10)	177.75	12 0 2 4 2 5 1 5 1 C C C C	
Required provision			(20,000)		
Required provision \$1,13,13,109 \$2,21,47,179 Provision maintained \$1,43,127,190 Excess provision \$8,396,876 \$1,450,030		2,420,704,400	1 100	The state of the s	THE RESERVE THE PROPERTY OF THE PARTY OF THE
Provision maintained \$.143,727,915 \$.6282,907,449 Excess provision \$.396,876 \$.150,030 To Consolidated Loans, Advances and Leases	Required provision				
Excess provision					
			_		
Pabali Bank Limited 126.419,437,201 135,706,213,471 Pabali Exchange Company (UK) Lid. 171,359,455 675,987,457 Pabali Exchange Company (UK) Lid. 127,139,93,566 136,382,200,874 125,002,918,520 134,249,125,738 125,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 1234,248,952 Pabali Eank Edunited 963,290,659 1,234,248,952 1234,248,952	200000000000000000000000000000000000000		-	0,070,070	1,450,050
Pabali Bank Limited 126.419,437,201 135,706,213,471 Pabali Exchange Company (UK) Lid. 171,359,455 675,987,457 Pabali Exchange Company (UK) Lid. 127,139,93,566 136,382,200,874 125,002,918,520 134,249,125,738 125,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 134,249,125,738 135,002,918,520 1234,248,952 Pabali Eank Edunited 963,290,659 1,234,248,952 1234,248,952	7(a) Consolidated Loans, Advances and Leases				
Pubali Bank Limited 126,419,437,201 135,706,213,417 Pubali Exchange Company (UK) Ltd. 121,130,993,656 136,383,200,874 121,130,993,656 136,383,200,874 121,130,993,656 136,383,200,874 121,130,753,156 121,13					
Pubali Exchange Company (UK) Ltd. 17,156,455 16,58,74,74 17,156,455 16,58,74,74 17,156,455 16,58,74,74 17,156,455 16,58,72,08,74 17,156,455 16,58,72,08,74 17,156,455 13,58,72,08,74 17,156,155 13,58,72,08,74 17,156,155 13,58,72,08,74 17,156,155 13,58,72,08,75 13,58,72,08,75 13,58,74,75 13,58,75,76,75 13,58,76,76,75 13,58,76,76,75 13,58,76,76,75 13,58,76,76,75 13,58,76,76,75 13,58,76,76,75 13,58,76,76 13,58,76,76 13,58,76,76 13,58,76,76 13,58,76 13,58,76,76 13,58,76 13,58,76 13,58,76 13,58,76 13,58,76 13,				126 419 437 201	135 706 213 417
Pubali Exchange Company (UK) Ltd.	Pubali Bank Securities Limited				
127,130,993,666 136,382,008,74 2.121,075,151 2.131,075,158 2.131,075,158 2.131,075,158 2.131,075,158 2.131,075,158 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125,738 134,249,125 134,248,952				***************************************	101211011121
East: Inter Company Transactions			_	127,130,993,656	136,382,200,874
Bills discounted and purchased 125,002,918,520 134,249,125,738 Pubali Bank Limited 963,290,059 1,234,248,952 Pubali Bank Securities Limited 963,290,059 1,234,248,952 125,966,08.879 135,483,746,900 125,966,08.879 135,483,746,900 125,966,08.879 135,483,746,900 186,085,085,085,085,085,085,085,085,085,085	Less: Inter Company Transactions		_		
Pubali Bank Securities Limited 963,290,059 1,234,248,952 Pubali Exchange Company (UK) Ltd. 963,290,059 1,234,248,952 128,066,208,579 135,433,374,060 128,066,208,579 135,433,374,060 128,066,208,579 135,433,374,060 128,066,208,579 135,433,374,060 128,066,208,579 135,433,374,060 128,066,208,579 135,433,374,060 128,066,208,579 136,433,374,060 136,066,208,579 136,066			_		THE RESIDENCE OF THE PARTY OF T
Pubali Bank Securities Limited Pubali Exchange Company (UK) Ltd. 963,290,059 1,234,248,059 125,066,208,579 135,483,374,690 125,066,208,579 135,483,374,690 125,066,208,579 135,483,374,690 125,066,208,579 135,483,374,690 125,066,208,579 135,483,374,690 125,066,208,579 135,483,374,690 125,067,200 125,075	Bills discounted and purchased		100		
Pubali Exchange Company (UK) Ltd. 963,290,059 1,234,248,952 125,066,2805,79 135,483,374,690 125,066,2805,79 135,483,374,690 125,066,2805,79 135,483,374,690 125,066,2805,79 135,483,374,690 125,066,2805,79 135,483,374,690 125,066,2805,79 176,210,782 776,210,210,210,210,210,210,210,210,210,210	Pubali Bank Limited			963,290,059	1,234,248,952
1,21,424,87,52 1,25,66,208,579 1,23,424,87,52 1,25,66,208,579 1,23,424,87,52 1,25,66,208,579 1,25,64,208,579 1,25,66,208,579 1,25,64,208,579 1,25,66,208,579 1,25,26,30,10 1,25,26,30,10 1,25,26,30,10 1,25,26,30,10 1,25,26,30,10 1,25,26,30,10 1,25,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20,20 1,26,20 1,26,20 1,26,20 1,2					
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Pubali Exchange Company (UK) Ltd.				
Land				963,290,059	1,234,248,952
Land 2,251,575,471 2,252,363,301 Building 776,210,782 776,210,782 Vehicles 770,805,500 64,008,859 Machinery and equipment's 206,839,110 254,842,909 Computer & Computer Accessories 175,048,750 167,431,604 Furniture and fixtures 221,490,699 221,127,979 Ray Consolidated Fixed Assets including premises, furniture & Fixture				125,966,208,579	135,483,374,690
Building	08. Fixed Assets including premises, furniture & Fixture	Cost	-		
Building					
Vehicles 70,805,500 64,008,859 Machinery and equipment's 260,819,110 254,842,909 Computer & Computer & Computer Accessories 175,048,750 167,431,604 Furniture and fixtures 221,490,699 221,127,979 3,755,970,312 3,735,987,434 8(a) Consolidated Fixed Assets including premises, furniture & Fixture 3,755,970,312 3,735,987,434 Pubali Bank Limited 3,755,970,312 3,735,987,434 Pubali Exchange Company (UK) Ltd. 2,053,302 2,718,791 Pubali Exchange Company (UK) Ltd. 2,053,302 2,137,917 3,760,487,895 3,740,843,922 99. Other Assets Income generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 2,520,879,931 2,926,879,934 Non-income generating other assets 2,520,879,971 2,926,879,934 Stationery and stamps 92,217,826 86,527,22				2,251,575,471	2,252,363,301
Machinery and equipment's 260,839,110 254,842,909 Computer & Computer Accessories 175,048,750 167,431,604 Furniture and fixtures 221,490,699 221,127,979 8(a) Consolidated Fixed Assets including premises, furniture & Fixture Secondary Cost Secondary Cost Pubali Bank Limited 3,755,970,312 3,735,987,434 Pubali Bank Securities Limited 2,464,281 2,718,571 Pubali Exchange Company (UK) Ltd. 3,003,302 2,137,917 3,760,487,895 3,740,843,922 O9. Other Assets Increme generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 2,520,879,791 2,926,879,934 Non-income generating other assets Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) <	2-1-31-31-31-31-31-31-31-31-31-31-31-31-3			776,210,782	776,210,782
Computer & Computer Accessories	[12] [1] [1] [1] [1] [1] [1] [1] [1] [1] [1			70,805,500	64,008,859
Pumiture and fixtures 221,490,699 221,127,979 3,755,970,312 3,735,987,434 3,755,970,312 3,735,987,434 3,755,970,312 3,735,987,434 3,755,970,312 3,735,987,434 3,755,970,312 3,735,987,434 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,895 3,760,487,932 3,760,48				260,839,110	254,842,909
Section Sect				175,048,750	167,433,604
Sea Consolidated Fixed Assets including premises, furniture & Fixture Cost	Furniture and fixtures		(60		221,127,979
Pubali Bank Limited 3,755,970,312 3,735,987,434 Pubali Bank Securities Limited 2,464,281 2,718,571 2,053,302 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 3,740,843,922 3,740,843,922 3,760,487,895 3,740,843,922 3,740,843			_	3,755,970,312	3,735,987,434
Pubali Bank Limited 3,755,970,312 3,735,987,434 Pubali Bank Securities Limited 2,464,281 2,718,571 2,053,302 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 2,137,917 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,760,487,895 3,740,843,922 3,740					
Pubali Bank Limited 3,755,970,312 3,735,987,434 Pubali Bank Securities Limited 2,464,281 2,718,571 Pubali Exchange Company (UK) Ltd. 2,053,302 2,137,917 3,760,487,895 3,740,843,922 69. Other Assets Income generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,		iture & Fixture			
Pubali Bank Securities Limited 2,464,281 2,718,571 Pubali Exchange Company (UK) Ltd. 2,053,302 2,137,917 3,760,487,895 3,740,843,922 O9. Other Assets Income generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 Non-income generating other assets 2,520,879,791 2,926,879,934 Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92					
Pubali Exchange Company (UK) Ltd. 2,053,302 2,137,917 3,760,487,895 3,740,843,922 69. Other Assets Income generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 Non-income generating other assets 2,520,879,791 2,926,879,934 Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,887,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 16,138,660,250 14,616,430,718				3,755,970,312	3,735,987,434
3,760,487,895 3,740,843,922 O9. Other Assets Income generating other assets Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses investment in Subsidiary Company 1,627,836,681 1,527,836,681 Investment in Subsidiary Company 2,520,879,791 2,926,879,934 Non-income generating other assets 2,520,879,791 2,926,879,934 Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 223,117,119 140,284,435 Oberonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890					2,718,571
Demonstrated with BB (Agri-Credit) Demonstra	Pubali Exchange Company (UK) Ltd.		92		The second secon
Income generating other assets S87,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 1,627,836,681 1,627,836,681 2,520,879,791 2,926,879,934 1,627,836,681			-	3,760,487,895	3,740,843,922
Income generating other assets S87,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 1,627,836,681 1,627,836,681 2,520,879,791 2,926,879,934 1,627,836,681					
Interest accrued on investments 587,213,373 1,072,457,732 Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 Non-income generating other assets 2,520,879,791 2,926,879,934 Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890	09. Other Assets				
Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 Non-income generating other assets 2,520,879,791 2,926,879,934 Non-income generating other assets 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890	Income generating other assets				
Accrued income on loans & advances 126,579,939 81,463,516 Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 Non-income generating other assets 2,520,879,791 2,926,879,934 Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890	Interest accrued on investments			587.213.373	1.072.457.732
Advance security deposit, advance rent and prepaid expenses 179,249,798 145,122,005 Investment in Subsidiary Company 1,627,836,681 1,627,836,681 2,520,879,791 2,926,879,934 Non-income generating other assets Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890					
Investment in Subsidiary Company		mone			
Non-Income generating other assets 2,520,879,791 2,926,879,934		11363		Lancing Control of the Control of th	
Non-income generating other assets Stationery and stamps 92,217,826 86,527,226	investment in Succeeding Company		3 <u>-</u>		
Stationery and stamps 92,217,826 86,527,226 Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718	Non-income generating other assets		-	2,020,079,771	2,720,017,734
Drafts payable 112,926,625 107,021,016 Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718	2.0 4 To 100 To				
Balance Retained with BB (Agri-Credit) 2,700,000 Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718	[[] [] 경기 [] [] [] [] [] [] [] [] [] [92,217,826	86,527,226
Suspense account 223,117,119 140,284,435 Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718				112,926,625	107,021,016
Demonetized notes 1,531,750 1,531,750 Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718	Balance Retained with BB (Agri-Credit)			grant a read of the second	2,700,000
Items in transit 2,783,970,032 2,069,161,306 Advance against income tax 12,587,877,030 12,034,218,146 Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718				223,117,119	140,284,435
Advance against income tax Clearing house adjustment Others 12,587,877,030 12,034,218,146 245,260,486 82,864,949 91,759,382 92,121,890 16,138,660,250 14,616,430,718	500510.000.000.000.0000			1,531,750	1,531,750
Clearing house adjustment 245,260,486 82,864,949 Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718	(A) [A]				2,069,161,306
Others 91,759,382 92,121,890 16,138,660,250 14,616,430,718				12,587,877,030	12,034,218,146
16,138,660,250 14,616,430,718				245,260,486	82,864,949
	Others			91,759,382	92,121,890
18,659,540,041 17,543,310,652				The state of the s	
				18,659,540,041	17,543,310,652

	March 2014	December 2013
	Taka	Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	18,659,540,041	17,543,310,652
Pubali Bank Securities Limited	66,034,541	97,604,704
Pubali Exchange Company (UK) Ltd.	2,197,010	2,287,618
Printed Province of the Printed States	18,727,771,592	17,643,202,974
Less: Intercompany Balance Pubali Bank Securities Limited	(77,983)	(77,983)
Pubali Exchange Company (UK) Ltd.	(1,599,998,700)	(1,599,998,700)
Puban Exchange Company (OK) Ltd.	(27,837,981)	(27,837,981)
	(1,627,914,664) 17,099,856,928	(1,627,914,664) 16,015,288,310
LIABILITIES AND CAPITAL		
10. BORROWINGS FROM OTHER BANKS,		
FINANCIAL INSTITUTIONS AND AGENTS		
Inside Bangladesh	563,365,341	4,003,889,221
Outside Bangladesh	946,260,642	145,458,478
	1,509,625,983	4,149,347,699
10.1 Inside Bangladesh	200 E CONTROL E	
Repo from Bangladesh Bank against Treasury Bill		3,697,500,000
Sonali Bank Limited, Local Office, Dhaka.	563,365,341	306,389,221
	563,365,341	4,003,889,221
11. Details of deposits and other accounts		
Current deposits and other accounts:		
Current account	15,814,380,168	16,727,849,918
Cash credit A/c. cr. Balance	475,475,169	441,449,914
Pubali Prochesta (Cr. Balance) Q-cash (cr. Bal.)	3,716,831	2,098,437
Call deposits	2,712,666	3,185,228
Foreign currency deposits	44,531,187	27,739,177
Un- claimed drafts payable	1,080,735,755	861,217,280
Un- claimed dividend	3,564	3,564
Unclaimed deposits FDD A/C	18,914	18,914
Officialities deposits FDD /VC	16,246,495 17,437,820,749	16,246,495 18,079,808,927
Bills payable		
this payable	3,358,693,735	2,872,700,896
Savings Bank accounts	40,353,673,885	40,232,632,888
Term deposits:		
Fixed deposits - from customers	70,253,120,642	65,857,426,844
Special Notice Deposits	20,747,899,696	18,284,740,519
Deposit pension scheme	1,550,226	8,902,234
Interest payable on term deposit	4,641,655,393	3,658,732,259
Pubali pension scheme	3,992,904,033	3,451,854,435
Pubali sanchay prakalpa	4,105,632,131	4,177,760,847
Dwigun Sanchay Prokalpa	15,928,033,594	14,626,581,144
Target Based Small Deposit	148,990,810	148,306,415
Monthly profit base deposit	1,869,723,833	1,688,493,858
Monthly Profit Based Small Deposit	331,716,601	256,592,805
Shikhya sanchy prokalpa	131,359,100	121,437,225
Child edu. Care & maturity deposit	5,278,413	3,262,533
ALV TO BOTH A STATE OF THE STAT	122,157,864,472	112,284,091,118
Other deposits	4,805,561,293	4,408,938,598
	188,113,614,134	177,878,172,427



	March 2014 Taka	December 2013 Taka
12. OTHER LIABILITIES :	Long	1383
Accumulated provision for loans and advances	3,156,354,109	4,197,575,901
Accumulated provision for consumers loan	690,593,574	690,762,170
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	1,063,362	546,429
Bendalan Grandwalford Innovation	3,849,607,386	4,890,480,841
Provision for unclassified loans and advances Provision @1% against off-balance sheet exposure	1,294,120,529	1,392,426,608
Accumulated interest suspense	464,300,000 500,652,854	464,300,000
Provision for doubtful investment	18,750,460	646,970,801
Additional profit payable a/c for Islamic banking	10,730,460	18,750,460 207,893
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	10,674,892	13,120,921
Accrued interest receivable against overdue els u/c	77,072,392	84,297,996
Consumers deposits	94,678,129	77,268,469
Lease deposit Unpaid dividend	112,246	139,544
Special blocked account	675,231	675,231
Provision for Current Tax	1,215,640 14,977,255,199	1,215,640
Provision for Deferred Tax	368,835,153	14,374,209,813 368,835,153
Valuation adjustment	470,208,234	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	153,292	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 EDF adjustment	1,583,640	1,583,640
Pubali Bank Adjustment	2,140,437,697	2,468,259,791
Sadagah fund	31,390,450 2,096,249	38,137,937
Card Transaction fee (inter bank)	92,387	2,009,790 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
Provision for expenses	20,856,212,234	20,797,556,206
Provision for other assets:	298,971,040	350,521,317
Unreconciled dr. Entries in nostro A/C	721,323	921 222
Suspense account	58,714,468	721,323 58,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	8,724,656	8,724,657
ICT Asset Insurance reserve	5,840,308	5,840,308
Reserve for unforeseen losses	96,729,296	87,203,546
	171,719,791	162,194,042
	25,176,510,451	26,200,752,406
12(a) Consolidated other liabilities		
Pubali Bank Limited	25,176,510,451	26,200,752,406
Pubali Bank Securities Limited	3,314,561,455	3,292,020,369
Parent Subsidiary loan	(2,128,075,136)	(2,133,075,136)
Inter company payables	(77,983)	(77,983)
Pubali Exchange Company (UK) Ltd.	5,616,119	8,395,951
	26,368,534,906	27,368,015,607
13. Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies	A = 1001 @ 20% of	8
this represents another transferred to his reserve as per section 24 or Banking Companies	Act 1991 @ 20% of current year's profit, be	fore tax.
Dalance as at the beginning of the warted	92.450.000.0000.000	25-2501 (1-200 t-3-200
Balance as at the beginning of the period Add: Addition during the period	7,171,549,919	6,094,191,648
Balance as at the end of the period	229,786,064	1,077,358,271
Salaries as at the entry of the period	7,401,335,983	7,171,549,919
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	316,098,869	1,228,179,705
Add: sale of properties		
Less: Issue of dividend	2,003,738,354	2,526,090,735
	2002-2002-	(838,451,250)
Balance as at end of the period	2,003,738,354	1,687,639,485
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	2,003,738,354	1,687,639,485
Pubali Bank Securities Limited	(844,080,145)	(856,292,140)
Pubali Exchange Company (UK) Ltd.	(26,856,214)	(25,655,900)
	1,132,801,995	805,691,445
		60

¥2 n	March 2014 Taka	December 2013 Taka
15. Other reserves	- 1000	1 454
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	871,957,059	5,305,583,644
Disposal during the period	(891,558,792)	(5,271,872,354)
	3,011,900,443	3,031,502,176
Share forfeiture account	333,984	333,984
Balance at the end of the period	3,012,234,427	3,031,836,160
5.2 Exchange Equalization Fund		2102 1102 4100
Balance as at the beginning of the period	29,959,972	29,959,972
Addition during the period	29,939,972	27,737,772
Balance as at the end of the period	29,959,972	29,959,972
and the state of the parties	3,042,194,399	3,061,796,132
A DESCRIPTION OF THE PROPERTY OF THE PROPERTY OF THE		
5(a) Consolidated Other reserves		
Pubali Bank Limited	3,042,194,399	3,061,796,132
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.		
	3,126,365,105	3,145,966,838
Balance as at the beginning of the period Profit after Taxes Appropriations for the period Statutory Reserve	545,884,933 545,884,933 229,786,064	2,305,537,976 2,305,537,976 1,077,358,271
General reserve	316,098,869	1,228,179,705
	545,884,933	2,305,537,976
		-
6 (a) Consolidated profit and Loss account surplus		
Balance as at the beginning of the period	*	(4
Profit after Taxes	556,896,624	2,431,604,567
	556,896,624	2,431,604,567
Appropriations for the period	200000000	N. DVG-COCKET
Statutory Reserve	229,786,064	1,077,358,271
General reserve	327,110,560	1,354,246,296
	556,896,624	2,431,604,567
7. Non-controlling interest		
Paid up Capital of Pubali Bank Securities Limited	589	482
Share of accumulated loss	10	107
	599	589



E.	March 2014 Taka	March 2013 Taka
18. Interest income		
Loans	385,907,655	307,913,265
Cash credits	986,387,527	898,516,351
Over drafts	1,068,979,869	862,228,226
Loan against imported merchandise	59,659	356,537
Loan against trust receipt	501,935,335	573,827,924
Inland bill purchased & demand draft purchased	30,633,133	34,715,040
Foreign bill purchased and Export development fund	12,701,922	10,017,327
Packing credits	8,706,046	7,788,790
Payments against document	42,813,942	133,837,792
Call loans	35,364,972	
Loans against deposit pension scheme	33,364,472	129,356,885 269,918
Agricultural credits & rural credits	4,568,854	3,177,299
Sundries account		
CLS account	10,130,914	26,904,510
Secured mortgages	152,789,696	174,899,450
Foreign bank accounts	328,410,911	353,997,280
Loan against Shikya Sanchay Prokalpa	6,240,532	6,186,228
Loan against Non-resident Credit Scheme	204,795	158,691
Lease finance	16,072	40,752
	130,963,978	117,361,385
Loan against Pubuli Sanchay Prokalpa	12,910,486	10,586,511
Loan against FDR	2,886,612	1,867,600
Term loans	562,178,161	407,871,945
Loan against Pubali Pension Scheme	4,937,874	1,935,967
	4,289,729,129	4,063,815,673
18(a) Consolidated Interest Income	(a) (3.000) (3.000) (3.000)	
Pubali Bank Limited	4,289,729,129	4,063,815,673
Inter company transaction		
Pubali Bank Securities Limited	25,883,122	21,113,848
Pubali Exchange Company (UK) Ltd.		
	4,315,612,251	4,084,929,521
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1 880 641 426	1 450 000 072
Borrowings	1,889,641,426	1,659,099,972
Short-notice deposit	9,801,295	61,422,180
Savings bank deposit	279,457,256	227,350,601
Deposit pension scheme	314,568,808	318,233,070
Pubali bank pension scheme	354	1,174,119
Child education care & maturity deposits	99,913,657	44,906,452
Call deposit	161,046	174,739
	16,802,431	4,000
Monthly monafa based deposit scheme	8,834,842	10,375,600
Pubali Sanchay Prokalpa	83,363,107	80,482,417
Shikhya Sanchay Prokalpa	4,316,836	2,199,282
Q-Cash Debit Card	2,044,345	1,115,331
Dwigun Sanchay Prokalpa	463,952,373	342,443,532
Treasury Bond	46,922,099	2.5
Marking to Market Revaluation	1,505,796	and the same of th
Interest on MPSD	6,217,067	2,869,821
Interest on TBSD	3,084,778	1,931,819
Interest on MFD A/C	42,532,489	32,815,497
Sundry accounts	196,949	537,114
	3,273,316,954	2,787,135,546
19 (a) Consolidated Interest paid on deposits, borrowings, etc.	8/40/15/19/	Sielly and Section
Pubali Bank Limited	3,273,316,954	2,787,135,546
Pubali Bank Securities Limited		-
Inter company transaction		
Pubali Exchange Company (UK) Ltd.		
AND PROPERTY OF THE PROPERTY O	3,273,316,954	2,787,135,546
20. Income from investment	506.049.70	240 072 414
20. Income from investment	595,048,701	340,973,414
Interest on treasury bill	the state of the state of the state of	384,895,543
Interest on treasury bill Interest on treasury bond	350,148,033	
Interest on treasury bill Interest on treasury bond Interest on private bond	1,266,575	1,457,800
Interest on treasury bill Interest on treasury bond Interest on private bond Interest on debentures	1,266,575 114,521	1,457,800 171,781
Interest on treasury bill Interest on treasury bond Interest on private bond Interest on debentures Interest on Bangladesh Bank bill	1,266,575 114,521 7,688,494	1,457,800
Interest on treasury bill Interest on treasury bond Interest on private bond Interest on debentures Interest on Bangladesh Bank bill Gain on sale of shares	1,266,575 114,521	1,457,800 171,781
Interest on treasury bill Interest on treasury bond Interest on private bond Interest on debentures Interest on Bangladesh Bank bill	1,266,575 114,521 7,688,494	1,457,800 171,781 23,226,692



41	March 2014 Taka	March 2013 Taka
20 (a) Consolidated Income from investment Pubali Bank Limited	1.107.663.060	700.074.60
Pubali Bank Securities Limited	1,187,662,068 10,143,110	780,974,607 9,508,102
Pubali Exchange Company (UK) Ltd.	10,145,110	5,200,102
	1,197,805,178	790,482,709
21. Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	10,302,301	14,940,195
Foreign L/C Local L/C	70,119,117	61,372,210
Issuance of foreign guarantee	24,462,715	28,503,809
Issuance of local guarantee	48,460	44,069
Issuance of traveller's cheque	22,193,510 118,310	18,009,999 9,651
Other transactions	38,569,734	33,530,529
Miscellaneous handling commission	33,747,939	14,162,393
Consumers credit	27,256	23,200
Commission on stationery articles	162,795	201,995
Point of service (POS) transactions	-	
Income A/C commission Online	500	5,375
Total commission Exchange	199,752,637	170,803,425
Brokerage on securities trading	140,843,641	42,274,802
- The state of the	340,596,278	213,078,227
21 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	340,596,278	213,078,227
Pubali Bank Securities Limited	19,424,858	7,550,825
Pubali Exchange Company (UK) Ltd.	2,893,546	1,859,778
22. Other operating income	362,914,682	222,488,830
SALDONAL PROCESSOR AND THE SALD SALDONAL DATABASES.	VS6 1/2002 11	02062003000
Rent recovery Postage and telecommunication recovery	594,575	640,200
Miscellaneous income	2,310,689 11,845,513	4,844,683
Miscellaneous income supervision and monitoring	11,643,313	20,560,655
Miscellaneous income transfer fee	27,700	12,625
Swift income	20,836,443	24,057,750
Application fee of CLS account	158,990	30,865
Account opening charge of CLS account	383,100	96,620
Service charge	4,066,355	1,945,504
Income on sale of leased asset	723,696	269,600
Online service charge recovery CIB service charges recovery	9,995	18,075
Income on sale of Bank's property	2,134,770 73,340	1,193,799 1,857,359
, and a second property	43,176,963	55,543,804
22 (a) Consolidated Other operating income		
Pubali Bank Limited	43,176,963	55,543,804
Pubali Bank Securities Limited	135,591	163,239
Pubali Exchange Company (UK) Ltd.		-
23. Salary and allowances (excluding Managing Director)	43,312,554	55,707,043
Basic salary	338,941,084	307,057,373
House rent allowances Medical allowances	172,329,185	160,327,315
Other allowances	37,297,231	34,518,802
Contributory provident fund	28,072,369 27,367,236	24,453,335 24,697,376
General provident fund	159,602	231,159
Bonus to employees	417,625	9,705
	604,584,332	551,295,065
23 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	604,584,332	551,295,065
Pubali Bank Securities Limited	5,012,626	3,324,475
Pubali Exchange Company (UK) Ltd.	1,727,471	1,253,901
	611,324,429	555,873,441
24. Managing Director's salary and fees		
Basic pay	1,650,000	1,650,000
Allowances Bank's contributory provident fund	585,000	585,000
Bank's contributory provident fund	2,400,000	165,000 2,400,000
	- CONTRACTOR -	
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	2,218,131	2,402,322
Maintenance of assets	11,661,446	7,805,050
Depreciation on fixed assets	60,484,302	58,351,426
	74,363,879	68,558,798

	March 2014 Taka	March 2013 Taka
25 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	74,363,879	68,558,798
Pubali Bank Securities Limited	384,240	370,551
Pubali Exchange Company (UK) Ltd.	223,395	264,084
	74,971,514	69,193,433
26. Other expenses		
Repairs to rented property	345,554	375,567
Newspapers	790,462	676,874
Petrol consumption	10,071,421	12,499,060
Travelling	10,157,366	11,873,256
Donations	18,666,400	10,127,337
Honorarium	500,000	460,000
Subscriptions	3,937,603	8,146,153
Sub-ordinate staff clothing	643,923	270,013
Conveyance	4,488,650	3,806,178
Entertainment	4,390,242	4,424,664
Training	4,479,864	2,010,932
Photocopying	361,689	454,848
Branches' opening expenses Shifting expenses	50,000	343,308
Carrying expenses	251,610	144,757
Professional fees	365,182	556,550
Security and Auxiliary Services	741,865	383,150
Gun license fees	4,503,026	3,171,435
Telegraphic address renewal fee	218,088	191,715
Overtime	4,862,740	250
Employees recreation	20,934,597	4,683,280
Promotional expenses	45,034,991	19,244,401
Gratuity	141,010,280	38,794,926
Group insurance	5,402,647	189,128,760 5,000,000
House maintenance	19,475,292	18,200,348
Car allowance	1,350,000	1,282,499
Chemicals for office equipment's	117,487	161,583
Loss on sale of bank's property		133,066
CDBL fees	91,793	,
Annual general meeting	1,989,735	
Bandwidth charges	22,241,261	21,592,534
Miscellaneous	12,839,622	15,101,087
26 (a) Consolidated Other expenses	340,313,390	373,238,531
Pubali Bank Limited	340,313,390	373,238,531
Pubali Bank Securities Limited	2,157,954	915,820
Pubali Exchange Company (UK) Ltd.	1,180,804	906,638
	343,652,148	375,060,989
27. Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,431,949,059	4,119,773,483
Balance with Bangladesh Bank and its agent bank(s)	14,463,394,649	13,794,560,737
Balance with other banks and financial institutes	2,418,388,015	2,223,302,597
Prize bonds	16,246,201	17,551,601
Money at call and short notice	568,886,667	1,129,086,667
27 (a) Consolidated Cash and cash equivalents at the end of the period	20,898,864,591	21,284,275,085
Pubali Bank Limited	20 909 864 501	
Pubali Bank Securities Limited	20,898,864,591 250,408,987	21,284,275,085
Pubali Exchange Company (UK) Ltd.	3,507,455	105,423,979
	21,152,781,033	8,234,721 21,397,933,785
28. Earnings Per Share (EPS):	211221101000	21,037,733,103
Net Profit after tax	545,884,933	276,148,763
Number of ordinary shares outstanding	838,451,250	838,451,250
Earnings Per Share (EPS)	0.65	0.33
28 (a) Consolidated Earnings Per Share (EPS)		
Net Profit after tax	556 006 604	900 244 465
Number of ordinary shares outstanding	556,896,624 838,451,250	308,366,329
Earnings Per Share (EPS)	838,451,250 0.66	838,451,250
	0.00	0.37

