



Consolidated Balance Sheet (Un-audited) as at 30 September 2012

Property and Assets	Note	30 September 2012	31 December 2011
		Taka	Taka
Cash	3 (a)	15,775,293,562	11,745,566,681
In hand (Including foreign currencies)		3,030,090,605	2,376,585,174
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		12,745,202,957	9,368,981,507
Balance with Other Banks and Financial Institutions	4 (a)	1,559,391,757	1,708,124,795
Inside Bangladesh		740,347,766	867,100,857
Outside Bangladesh		819,043,991	841,023,938
Money at Call on Short notice	5	6,429,186,667	2,359,286,667
Investments	6 (a)	24,107,344,660	22,333,487,378
Government		16,728,947,630	17,593,246,861
Others		7,378,397,030	4,740,240,517
Loans, Advances and Leases	7 (a)	114,205,725,403	104,650,385,765
Loans, Cash Credits, Overdrafts, etc.		112,994,856,617	103,233,361,308
Bills purchased & discounted		1,210,868,786	1,417,024,457
Fixed Assets including premises, furniture & fixtures	8 (a)	3,570,272,997	3,376,927,531
Other assets	9 (a)	15,523,006,748	11,117,067,189
Non-banking Assets		375,246	375,246
Total Assets		181,170,597,040	157,291,221,252
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	583,867,373	459,675,752
Deposits and other accounts	11	141,339,168,648	123,805,967,767
Current accounts & other accounts		14,783,665,276	14,300,242,206
Bills Payable		2,495,729,466	2,926,175,470
Savings bank deposits		36,672,459,208	36,272,413,131
Term deposits		82,744,336,717	66,380,111,946
Other deposits		4,642,977,981	3,927,025,014
Other Liabilities	12 (a)	21,825,988,305	16,616,703,880
Total Liabilities		163,749,024,326	140,882,347,399
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	6,707,610,000
Statutory Reserve	13	5,988,995,718	5,230,776,439
Retained earnings (general reserve)	14 (a)	102,306,206	1,536,313,276
Other Reserves		2,043,232,372	2,033,128,705
Profit and Loss account surplus	16 (a)	-	-
Foreign currency translation reserve		2,525,548	1,044,835
		17,421,572,344	16,408,873,255
Non-Controlling Interest	17	370	598
Total Shareholders' Equity		17,421,572,714	16,408,873,853
Total Liabilities and Shareholders' Equity		181,170,597,040	157,291,221,252





Consolidated Balance Sheet (Un-audited) as at 30 September 2012

Off-balance sheet items	30 September 2012	31 December 2011
	Taka	Taka
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	7,667,276,223	4,084,595,704
Irrevocable letters of credit	33,854,507,161	28,021,057,981
Bills for collection	467,385,801	559,665,835
Other Contingent Liabilities	-	950,956,000
Total Contingent liabilities	41,989,169,185	33,616,275,520
Other Commitments		
Documentary Credits and Short term trade - related transactions		
Forward Assets purchased and Forward Deposits placed		
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	-	-
Total Off-Balance Sheet items including Contingent Liabilities	41,989,169,185	33,616,275,520


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office, Dhaka

Consolidated Profit and Loss Account (Un-audited)
for 9 months ended 30 September 2012

		January to September 2012	January to September 2011	July to September 2012	July to September 2011
	Note	Taka	Taka	Taka	Taka
Operating Income					
Interest Income	18 (a)	12,528,424,281	8,589,940,037	4,344,945,749	3,051,432,144
Less: Interest paid on Deposits, Borrowings, etc.	19 (a)	6,844,184,325	4,117,977,889	2,635,962,550	1,547,062,682
Net Interest Income		5,684,239,956	4,471,962,148	1,708,983,199	1,504,369,462
Income from Investment	20 (a)	1,092,896,751	781,395,187	465,385,607	378,442,832
Commission, Exchange and Brokerage	21 (a)	993,809,995	1,108,632,176	283,173,892	316,553,411
Other Operating Income	22 (a)	337,277,505	206,333,448	42,660,086	54,102,741
Total Operating Income		8,108,224,007	6,568,322,959	2,500,202,784	2,253,468,446
Operating Expenses					
Salaries and allowances	23 (a)	1,696,377,719	1,389,607,976	640,062,241	527,396,213
Rent, taxes, insurance, electricity, etc.		246,748,234	176,501,824	97,002,174	51,792,211
Legal Expenses		8,740,961	7,512,722	2,552,663	2,262,871
Postage, Stamp, telecommunication, etc.		42,263,913	55,536,237	14,394,549	18,122,533
Stationery, Printing, Advertisements, etc.		90,354,067	75,718,025	32,839,451	21,501,974
Managing Director's salary and Fees	24	5,850,000	5,850,000	2,250,000	2,250,000
Directors' Fees		4,463,793	3,246,523	1,090,189	1,304,525
Auditors' Fees		104,500	-	-	-
Charges on loan losses		896,779	1,474,999	63,580	74,999
Repair, maintenance and depreciation of fixed assets	25 (a)	173,116,747	113,683,609	73,436,628	39,675,421
Other Expenses		834,407,294	718,313,918	226,627,330	232,096,638
Total Operating Expenses		3,103,324,007	2,547,445,833	1,090,338,805	896,477,385
Profit before Provisions & Taxation		5,004,900,000	4,020,877,126	1,409,863,979	1,356,991,061
Provisions					
Provision for loans and advances		1,220,000,000	180,000,000	590,000,000	130,000,000
Provision for diminution in value of Investments		197,562,751	400,000,000	68,107,774	100,000,000
Provision for exposure of off-balance sheet items		85,000,000	30,000,000	10,000,000	30,000,000
Total Provisions		1,502,562,751	610,000,000	668,107,774	260,000,000
Profit before taxation		3,502,337,249	3,410,877,126	741,756,205	1,096,991,061
Provision for current tax		2,165,840,967	1,697,357,964	643,426,494	577,164,411
Provision for deferred tax		-	-	-	-
Total provision for taxes		2,165,840,967	1,697,357,964	643,426,494	577,164,411
Net Profit after Taxes		1,336,496,282	1,713,519,162	98,329,711	519,826,650
Profit attributable to:					
Equity holders of parents		1,336,496,510	1,713,519,458	98,329,791	519,826,730
Non-controlling interest		(228)	(296)	(80)	(80)
Appropriations:		1,336,496,282	1,713,519,162	98,329,711	519,826,650
Statutory Reserve		758,219,279	756,756,689	168,671,292	239,606,782
Retained surplus (general reserve) carried forward		578,277,003	956,762,473	(70,341,581)	280,219,868
Earnings per share (EPS)	26 (a)	1.59	* 2.04	* 0.12	* 0.62

N.B: After provisional appropriation of Profit September 2012

* Resized


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


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Helal Ahmed Chowdhury
 Managing Director





Consolidated Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2012

	January to September 2012	January to September 2011
Note	Taka	Taka
A. Cash flows from operating activities		
Interest receipts in cash	13,507,811,894	9,331,031,404
Interest payments	(6,842,198,211)	(4,117,977,889)
Dividend receipts	57,311,551	40,303,820
Fees and commission receipts	809,834,134	624,537,268
Recoveries of loans previously written off	-	-
Cash payment to employees	(1,702,434,719)	(1,395,187,976)
Cash payment to suppliers	(139,907,573)	(138,766,984)
Current income tax paid	(1,810,692,056)	(1,374,012,706)
Receipts from other operating activities	577,450,953	690,428,356
Cash payments for other operating activities	(1,122,765,562)	(925,427,129)
Operating profit before changes in operating assets & liabilities	3,334,410,411	2,734,928,164
Cash flows from operating assets & liabilities:		
Statutory deposits	859,462,631	(1,917,097,834)
Purchase/sale of trading securities	(2,634,156,513)	1,858,954,574
Loans and advances to customers (other than banks)	(9,494,875,794)	(3,158,482,886)
Other assets	(2,583,501,625)	(2,236,410,902)
Deposits to/from other banks	124,191,621	(3,084,084,573)
Deposits from customers (other than banks)	17,533,200,881	12,858,005,777
Other liabilities account of customers	1,444,767,378	1,539,530,165
Trading liabilities	-	-
Other liabilities	35,635,674	37,376,534
Increase/(decrease) in operating assets and liabilities:	5,264,724,253	5,897,790,855
Net cash received from operating activities	8,599,134,664	8,632,719,019
B. Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(331,563,203)	(190,751,821)
Membership cost	-	-
Sale proceeds of Fixed assets	-	-
Net cash used in investing activities	(331,563,203)	(190,751,821)
C. Cash flows from financing activities		
Receipts from issue of loan capital and debt securities	10,103,667	415,380
Payment for redemption of loan capital and debt securities	-	-
Issue of share Capital	3,762,615	-
Dividend Paid	(335,380,500)	(248,430,000)
Net cash received from financing activities	(321,514,218)	(248,014,620)
D. Net increase/ (decrease) in cash and cash equivalents (A+B+C)	7,946,057,243	8,193,952,578
E. Opening cash and cash equivalents	15,831,120,544	11,256,303,146
F. Closing cash and cash equivalents (D+E)	23,777,177,787	19,450,255,724


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


Md. Abdul Kadir Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director



Pubali Bank Limited
Head Office, Dhaka

Consolidated Statement of Changes in Equity
for 9 months ended 30 September 2012

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	FC Translation Reserve	Other reserves	Parent's Equity	Non-controlling Interest	Total
Balance at 1 January 2012	6,707,610,000	5,230,776,439	1,536,313,276	1,044,835	2,933,128,705	16,408,873,255	598	16,408,873,853
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	6,707,610,000	5,230,776,439	1,536,313,276	1,044,835	2,933,128,705	16,408,873,255	598	16,408,873,853
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	10,103,667	10,103,667	-	10,103,667
Currency translation differences	-	-	-	1,480,713	-	1,480,713	-	1,480,713
Changes in Non-controlling interest	-	-	(1,072)	-	-	(1,072)	(228)	(1,300)
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-
Net profit for the period ended 30 Sept. 2012	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	758,219,279	-	-	-	-	-	758,219,279
Issue of bonus shares - 2011	1,676,902,500	-	(1,676,902,500)	-	-	-	-	-
Transfer to/from general reserve	-	-	(335,380,500)	-	-	(335,380,500)	-	(335,380,500)
Dividends (cash) for 2011	-	-	-	-	-	-	-	-
Balance at 30 September 2012	8,384,512,500	5,988,995,718	102,306,206	2,525,548	2,943,232,372	17,421,572,344	370	17,421,572,714
Balance at 30 September 2011	6,707,610,000	4,905,488,998	1,309,783,869	285,328	2,922,202,888	15,845,371,083	1,004	15,845,372,087


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


Md. Abdul Halim Ghossein
Additional Managing Director


Hossain Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2012

Property and Assets	Note	30 September 2012 Taka	31 December 2011 Taka
Cash	3	15,775,281,528	11,745,563,519
In hand (Including foreign currencies)		3,030,078,571	2,376,582,012
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		12,745,202,957	9,368,981,507
Balance with Other Banks and Financial Institutions	4	1,431,573,404	1,592,112,403
Inside Bangladesh		615,296,955	769,148,850
Outside Bangladesh		816,276,449	822,963,553
Money at Call on Short notice	5	6,429,186,667	2,359,286,667
Investments	6	21,031,669,142	19,069,272,020
Government		16,728,947,630	17,593,246,861
Others		4,302,721,512	1,476,025,159
Loans, Advances and Leases	7	115,810,214,592	106,329,633,065
Loans, Cash Credits, Overdrafts, etc.		114,599,345,806	104,912,608,608
Bills purchased & discounted		1,210,868,786	1,417,024,457
Fixed Assets including premises, furniture & fixtures	8	3,563,138,541	3,369,192,860
Other assets	9	17,075,056,612	12,688,274,133
Non-banking Assets		375,246	375,246
Total Assets		<u>181,116,495,732</u>	<u>157,153,709,913</u>
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents:	10	583,867,373	459,675,752
Deposits and other accounts	11	141,339,168,648	123,805,967,767
Current accounts & other accounts		14,783,665,276	14,300,242,206
Bills Payable		2,495,729,466	2,926,175,470
Savings bank deposits		36,672,459,208	36,272,413,131
Term deposits		82,744,336,717	66,380,111,946
Other deposits		4,642,977,981	3,927,025,014
Other Liabilities	12	20,610,337,778	15,604,923,055
Total Liabilities		<u>162,533,373,799</u>	<u>139,870,566,574</u>
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	6,707,610,000
Statutory Reserve	13	5,988,995,718	5,230,776,439
Retained earnings (general reserve)	14	1,266,381,343	2,411,628,195
Other Reserves	15	2,943,232,372	2,933,128,705
Profit and Loss- account surplus	16	-	-
Total Shareholders' Equity		<u>18,883,121,933</u>	<u>17,283,143,339</u>
Total Liabilities and Shareholders' Equity		<u>181,116,495,732</u>	<u>157,153,709,913</u>





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2012

	30 september 2012	31 December 2011
	Taka	Taka
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	7,667,276,223	4,084,595,704
Irrevocable letters of credit	33,854,507,161	28,021,057,981
Bills for collection	467,385,801	359,665,835
Other Contingent Liabilities	-	950,956,000
Total Contingent liabilities	<u>41,989,169,185</u>	<u>33,616,275,520</u>
Other Commitments		
Documentary Credits and Short term trade - related transactions		
Forward Assets purchased and Forward Deposits placed		
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	<u>-</u>	<u>-</u>
Total Off-Balance Sheet items including Contingent Liabilities	<u>41,989,169,185</u>	<u>33,616,275,520</u>


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


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Helal Ahmed Chowdhury
 Managing Director





Pubali Bank Limited
Head Office, Dhaka

Profit and Loss Account (Un-audited)
for 9 months ended 30 September 2012

		January to September 2012	January to September 2011	July to September 2012	July to September 2011
Note	Taka	Taka	Taka	Taka	Taka
Operating Income					
Interest Income	18	12,477,201,605	8,543,955,358	4,176,127,480	2,976,869,215
Less :Interest paid on Deposits, Borrowings, etc.	19	6,615,231,020	4,062,533,454	2,407,009,045	1,406,054,924
Net Interest Income		5,861,970,585	4,481,421,904	1,769,118,435	1,570,814,291
Income from Investment	20	1,012,304,242	744,618,197	448,198,550	189,155,967
Commission, Exchange and Brokerage	21	960,453,525	1,072,993,511	265,981,747	457,815,580
Other Operating Income	22	336,259,489	206,229,450	42,204,707	111,201,924
Total Operating Income		8,170,987,841	6,505,263,062	2,525,503,439	2,328,987,762
Operating Expenses					
Salaries and allowances	23	1,678,376,447	1,376,387,750	634,207,774	448,812,603
Rent, taxes, insurance, electricity, etc.		243,978,151	171,585,182	94,341,243	74,796,409
Legal Expenses		8,138,617	7,142,763	2,304,069	2,641,951
Postage, Stamp, telecommunication, etc.		41,923,307	55,137,563	14,176,124	20,779,504
Stationery, Printing, Advertisements, etc.		89,845,649	74,921,860	32,579,563	39,247,730
Managing Director's salary and Fees	24	3,850,000	5,850,000	2,250,000	2,250,000
Directors' Fees		4,256,793	2,936,023	1,049,939	1,719,015
Auditors' Fees		-	-	-	-
Charges on loan losses		896,779	1,474,999	63,580	74,999
Repair, maintenance and depreciation of fixed assets	25	171,539,785	111,842,383	73,086,824	36,362,399
Other Expenses		830,085,919	704,201,094	228,087,866	249,213,365
Total Operating Expenses		3,074,891,447	2,511,479,617	1,082,146,982	875,897,975
Profit before Provisions & Taxation		5,096,096,394	3,993,783,445	1,443,356,457	1,453,089,787
Provisions					
Provision for loans and advances		1,220,000,000	180,000,000	590,000,000	130,000,000
Provision for diminution in value of Investments		-	-	-	-
Provision for exposure of off-balance sheet items		85,000,000	30,000,000	10,000,000	30,000,000
Total Provisions		1,305,000,000	210,000,000	600,000,000	160,000,000
Profit before taxation		3,791,096,394	3,783,783,445	843,356,457	1,293,089,787
Provision for current tax		2,165,840,967	1,697,357,964	643,426,494	577,164,411
Provision for deferred tax		-	-	-	-
Total provision for taxes		2,165,840,967	1,697,357,964	643,426,494	577,164,411
Net Profit after Taxes		1,625,255,427	2,086,425,481	199,929,963	715,925,376
Appropriations :					
Statutory Reserve		758,219,279	756,756,689	168,671,292	239,606,782
Retained surplus (general reserve) carried forward		867,036,148	1,329,668,792	31,258,671	476,318,594
Earnings per share (EPS)	26	1.94	* 2.49	* 0.24	* 0.85

N.B: After provisional appropriation of Profit September 2012

* Restated


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2012

	Note	January to September 2012 Taka	January to September 2011 Taka
A. Cash flows from operating activities			
Interest receipts - in cash		13,456,589,218	9,248,269,735
Interest payments		(6,615,231,020)	(4,062,533,454)
Dividend receipts		32,916,629	40,303,820
Fees and commission receipts		720,280,077	622,293,974
Recoveries of loans previously written off		0	-
Cash payment to employees		(1,684,226,447)	(1,381,967,750)
Cash payment to suppliers		(139,907,573)	(137,202,186)
Current income tax paid		(1,810,692,056)	(1,374,012,706)
Receipts from other operating activities		576,432,937	656,928,987
Cash payments for other operating activities		(1,112,077,099)	(904,674,038)
Operating profit before changes in operating assets & liabilities		3,424,084,666	2,707,406,382
Cash flows from operating assets & liabilities:			
Statutory deposits		859,462,631	(1,917,097,834)
Purchase/sale of trading securities		(2,826,696,353)	2,559,381,332
Loans and advances to customers (other than banks)		(9,480,581,527)	(2,630,720,183)
Other assets		(2,576,090,423)	(2,209,481,601)
Deposits to/from other banks		124,191,621	(3,084,084,573)
Deposits from customers (other than banks)		17,533,200,881	12,858,005,777
Other liabilities account of customers		1,444,767,378	209,523,171
Other liabilities		89,806,378	37,376,534
Increase/(decrease) in operating assets and liabilities:		5,168,060,586	5,822,902,623
Net cash received from operating activities		8,592,145,252	8,530,309,005
B. Cash flows from investing activities			
Proceeds from sale of securities		0	-
Purchase /Sale of property, plant & equipment		(332,626,009)	(182,825,514)
Sale proceeds of Fixed assets		0	-
Net cash used in investing activities		(332,626,009)	(182,825,514)
C. Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		10,103,667	559,327
Dividend Paid		(335,380,500)	(248,430,000)
Net cash received from financing activities		(325,276,833)	(247,870,673)
D. Net increase /(decrease) in cash and cash equivalents (A+B+C)		7,934,242,410	8,099,612,818
E. Opening cash and cash equivalents		15,715,104,990	11,256,303,146
F. Closing cash and cash equivalents (D+E)	27	23,649,347,400	19,355,915,964


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Anwar Chowdhury
Managing Director





Pubali Bank Limited

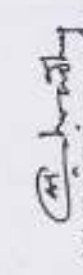
Head Office, Dhaka

**Statement of Changes in Equity
for 9 months ended 30 September 2012**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	General reserve	Other reserves	Retained earnings	Total
Balance at 1 January 2012	6,707,610,000	5,230,776,439	2,411,628,195	2,933,128,705	-	17,283,143,339
Changes in accounting policy	-	-	-	-	-	-
Restated balance	6,707,610,000	5,230,776,439	2,411,628,195	2,933,128,705	-	17,283,143,339
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	10,103,667	-	10,103,667
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	867,036,148	-	-	867,036,148
Net profit for the period ended 30 Sept. 2012	-	758,219,279	(1,676,902,500)	-	-	758,219,279
Transfer to statutory reserve	1,676,902,500	-	-	-	-	-
Issue of bonus shares - 2011	-	-	(335,380,500)	-	-	(335,380,500)
Transfer to/from general reserve	-	-	1,266,381,343	2,943,232,372	-	18,583,121,933
Dividends (cash) for 2011	-	-	-	-	-	-
Balance at 30 September 2012	8,384,512,500	5,988,995,718	1,683,120,467	2,922,207,888	-	16,218,422,353
Balance at 30 September 2011	6,707,610,000	4,905,488,998	1,683,120,467	2,922,207,888	-	16,218,422,353


 Md. Saifur Rahman
 GM & Chief Financial Officer


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Hetal Ahmed Chowdhury
 Managing Director



PUBALI BANK LIMITED

Selective notes to the financial statements for the quarter ended 30 September 2012

1. Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2011.

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 2012, 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

	September 2012 Taka	December 2011 Taka
<u>PROPERTY AND ASSETS</u>		
3 Cash		
In Hand(Including foreign currency)		
In local currency	3,003,596,182	2,354,759,918
In foreign currencies	26,482,389	21,822,094
	<u>3,030,078,571</u>	<u>2,376,582,012</u>
Balance with Bangladesh Bank and its Agent Banks		
Bangladesh Bank:		
In local currency	8,343,083,300	6,755,322,221
In foreign currencies	3,889,549,500	1,354,413,993
	<u>12,232,632,800</u>	<u>8,109,736,214</u>
Sonali Bank as agent of Bangladesh Bank:		
Local currency	512,570,157	1,259,245,293
	<u>12,745,202,957</u>	<u>9,368,981,507</u>
	<u>15,775,281,528</u>	<u>11,745,563,519</u>
3(a) Consolidated Cash		
Cash In hand		
Pubali Bank Limited	3,030,078,571	2,376,582,012
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	12,034	3,162
	<u>3,030,090,605</u>	<u>2,376,585,174</u>
Balance with Bangladesh Bank and its Agent Banks		
Pubali Bank Limited	12,745,202,957	9,368,981,507
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>12,745,202,957</u>	<u>9,368,981,507</u>
	<u>15,775,293,562</u>	<u>11,745,566,681</u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	615,296,955	769,148,850
Outside Bangladesh	816,276,449	822,963,553
	<u>1,431,573,404</u>	<u>1,592,112,403</u>



	September 2012 Taka	December 2011 Taka
4(a) Consolidated Balance with other banks and financial institutions		
<u>Inside Bangladesh</u>		
Pubali Bank Limited	615,296,955	769,148,850
Pubali Bank Securities Limited	125,050,811	97,952,007
Pubali Exchange Company (UK) Ltd.	-	-
	740,347,766	867,100,857
<u>Outside Bangladesh</u>		
Pubali Bank Limited	816,276,449	822,963,553
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	2,767,542	18,060,385
	819,043,991	841,023,938
	1,559,391,757	1,708,124,795
5 Money at call on short notice		
Banking company-note 5.1	5,969,186,667	1,979,286,667
Non-banking Financial Institution- note 5.2	460,000,000	380,000,000
	6,429,186,667	2,359,286,667
5.1 Money at call and short notice		
Banking company		
Sonali Bank Limited	1,000,000,000	-
One Bank Limited	-	100,000,000
Prime Bank Limited	1,200,000,000	250,000,000
Eastern Bank Limited	100,000,000	100,000,000
AB Bank Limited	400,000,000	300,000,000
Agrani Bank Limited	900,000,000	300,000,000
The City Bank Limited	500,000,000	-
Mutual Trust Bank Limited	300,000,000	200,000,000
Standard Bank Limited	300,000,000	-
National Bank Limited	-	150,000,000
Dhaka Bank Limited	-	100,000,000
Uttara Bank Limited	500,000,000	400,000,000
Basic Bank Limited	350,000,000	-
Jamuna Bank Limited	400,000,000	60,000,000
ICB Islamic Bank Ltd.	19,186,667	19,286,667
	5,969,186,667	1,979,286,667
5.2 Non-banking financial institution		
IIDFC	50,000,000	-
Prime Finance & Invst. Ltd.	30,000,000	30,000,000
BD Ind. Finance Com. Ltd.	50,000,000	50,000,000
Fareast Fin. & Invst. Ltd.	30,000,000	-
Union Capital Limited	50,000,000	100,000,000
Intl. Leasing & Fin. Co. Ltd.	50,000,000	-
Investment Corp. BD.	200,000,000	200,000,000
IPDC of Bangladesh Ltd.	-	-
	460,000,000	380,000,000
6 Investments		
Government securities		
Treasury bills- at book value	5,417,933,749	15,438,247,775
Debentures	30,000,000	54,500,000
	5,447,933,749	15,492,747,775
Government bonds:		
Government treasury bonds	11,267,708,080	2,082,356,685
National prize bonds	13,305,801	18,142,401
	11,281,013,881	2,100,499,086
Total investment in government securities and bonds	16,728,947,630	17,593,246,861



	September 2012 Taka	December 2011 Taka
Other investments:		
Shares	3,655,975,788	738,779,435
Debentures	9,969,060	469,060
Portfolio Investment of ICB Securities		
Prime Bank Bond	90,000,000	90,000,000
ORASCOM Bond	300,000,000	400,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	100,000,000	100,000,000
Bridge financing advances	6,776,664	6,776,664
	4,302,721,512	1,476,025,159
	21,031,669,142	19,069,272,020
6(a) Consolidated Investments		
Government		
Pubali Bank Limited	16,728,947,630	17,593,246,861
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	16,728,947,630	17,593,246,861
Other		
Pubali Bank Limited	4,302,721,512	1,476,025,159
Pubali Bank Securities Limited	3,075,675,518	3,264,215,358
Pubali Exchange Company (UK) Ltd.	-	-
	7,378,397,030	4,740,240,517
	24,107,344,660	22,333,487,378
7 Loans and advances		
Loans, cash credits and overdrafts, etc (note 7.1)	114,599,345,806	104,912,608,608
Bills purchased and discounted (note 7.2)	1,210,868,786	1,417,024,457
	115,810,214,592	106,329,633,065
7.1 Loans, cash credits and overdrafts, etc		
Inside Bangladesh		
Loans	31,551,129,939	28,609,368,502
Cash credits	22,761,617,416	21,043,949,890
Overdrafts	26,655,232,362	19,792,408,489
Loan against merchandise	12,489,199	18,793,061
Packing credits	479,882,305	409,310,379
Loan against trust receipts	16,637,331,027	19,085,897,757
Agriculture credit	4,431,867	4,451,808
Pubali prochasta	61,830,767	-
Non-resident credit scheme	2,117,373	2,148,426
Pubali svabarna	2,598,248,869	1,566,272,534
Pubali kurmo uddog	64,111,618	46,576,207
Pubali sujon	24,050,996	7,376,549
Payment against documents	1,286,338,420	2,107,990,590
Consumers loan scheme	7,301,273,746	8,285,047,746
Lease finance	3,626,179,435	2,662,403,513
Others	1,533,080,467	1,270,613,157
	114,599,345,806	104,912,608,608
Outside Bangladesh	114,599,345,806	104,912,608,608
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,067,409,794	1,122,954,916
Loans against demand draft purchased	-	-
	1,067,409,794	1,122,954,916



	September 2012 Taka	December 2011 Taka
Payable outside Bangladesh:		
Foreign bills purchased	143,458,992	293,978,007
Foreign drafts purchased	-	91,534
	<u>143,458,992</u>	<u>294,069,541</u>
	<u>1,210,868,786</u>	<u>1,417,024,457</u>

7.3 Classification of loans and advances including bills purchased and discounted
Unclassified:

Standard	107,357,261,592	100,606,425,065
Special mention account	1,851,606,000	1,495,526,000
	<u>109,208,867,592</u>	<u>102,101,951,065</u>

Classified:

Substandard	1,092,134,000	313,738,000
Doubtful	857,443,000	157,384,000
Bad or loss	2,585,734,000	1,675,259,000
	<u>4,535,311,000</u>	<u>2,146,381,000</u>
	<u>2,066,036,000</u>	<u>2,081,301,000</u>
	<u>115,810,214,592</u>	<u>106,329,633,065</u>

Staff loan

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	92,566,600,000	1	925,666,000	886,480,271
Small enterprise financing	5,497,500,000	1	54,975,000	26,208,570
Loans to subsidiary company	2,140,700,000	2	42,814,000	44,361,040
Housing Finance	637,800,000	2	12,756,000	3,033,520
Loans to Professionals	536,000,000	2	1,072,000	-
Special mention account	1,801,600,000	5	90,080,000	74,020,300
Short Term Agri Credit and Micro credit	1,182,300,000	5	59,115,000	641,700
Consumers loan scheme	5,308,300,000	5	265,415,000	347,748,950
			<u>1,451,893,000</u>	<u>1,382,494,351</u>
Specific provision - Classified				
Substandard	926,300,000	20	185,260,000	48,434,000
Doubtful	794,800,000	50	397,400,000	73,031,000
Bad/Loss	1,431,800,000	100	1,431,800,000	652,384,340
			<u>2,014,460,000</u>	<u>773,849,340</u>
Required provision			<u>3,466,353,000</u>	<u>2,156,343,691</u>
Provision maintained			<u>3,472,344,307</u>	<u>2,158,951,078</u>
Excess provision			<u>5,991,307</u>	<u>2,607,387</u>

7(a) Consolidated loans and advances

Loans and advances

Pubali Bank Limited	114,599,345,806	104,912,608,608
Pubali Bank Securities Limited	534,997,544	520,703,278
Pubali Exchange Company (UK) Ltd.	-	-
	<u>115,134,343,350</u>	<u>105,433,311,886</u>
Less: Inter Company Transactions	2,139,486,733	2,199,950,378
	<u>112,994,856,617</u>	<u>103,233,361,308</u>

Bills purchased discounted

Pubali Bank Limited	1,210,868,786	1,417,024,457
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,210,868,786</u>	<u>1,417,024,457</u>
	<u>114,205,725,403</u>	<u>104,650,385,765</u>



	September 2012 Taka	December 2011 Taka
8 Fixed assets including premises, furniture & fixture		
Land	2,264,972,425	2,265,041,673
Building	793,618,938	793,618,938
Vehicles	132,268,977	133,016,998
Machinery and equipments	419,447,353	259,447,064
Computer & Computer Accessories	628,617,016	462,189,141
Furniture and fixtures	281,882,210	274,867,096
	4,520,806,919	4,188,180,910
Less: Accumulated depreciation	957,668,378	818,988,050
Net book value as on 30 september 2012	3,563,138,541	3,369,192,860

The above amount includes revaluation surplus of Tk 8,103,355, Tk 230,540,953, Tk 86,361,299, Tk 800,757,736 and Tk 189,39,34,000 ascertained by independent valuers in 1986, 1992, 1996, 2006 and 2010 respectively, on land and buildings of the Bank at different locations. The above stated revaluation surplus amounts have been credited to capital reserve.

8(a) Consolidated fixed assets including premises, furniture & fixture
Cost

Pubali Bank Limited	4,520,806,919	4,188,180,910
Pubali Bank Securities Limited	5,529,522	5,164,740
Pubali Exchange Company (UK) Ltd.	4,472,021	3,914,879
	4,530,808,462	4,197,260,529
Less: Accumulated Depreciation		
Pubali Bank Limited	957,668,378	818,988,050
Pubali Bank Securities Limited	1,189,394	654,167
Pubali Exchange Company (UK) Ltd.	1,677,693	690,781
	960,535,465	820,332,998
	3,570,272,997	3,376,927,531

9 Other assets

Income generating other assets

Interest accrued on investments	338,126,881	451,850,030
Accrued income on loans & advances	133,273,556	133,128,466
Advance security deposit, advance rent and prepaid expenses	97,122,199	144,211,846
	568,522,636	729,190,342

Non-income generating other assets

Stationery and stamps	83,549,942	73,506,753
Drafts payable	290,728,105	428,865,819
Investment in Subsidiary Company	1,622,808,081	1,617,799,921
Investment Adjustment account	485,891,748	-
Suspense account	494,962,376	313,036,844
Demonetized notes	1,531,750	1,531,750
Items in transit	3,603,137,996	2,059,445,792
Advance against income tax	9,097,092,422	7,286,400,366
Clearing house adjustment	143,040,017	75,972,974
Others	683,791,539	102,523,572
	16,506,533,976	11,959,083,791
	17,075,056,612	12,688,274,133

9(a) Consolidated Other Assets

Pubali Bank Limited	17,075,056,612	12,688,274,133
Pubali Bank Securities Limited	66,523,857	43,198,564
Pubali Exchange Company (UK) Ltd.	2,990,115	3,408,223
	17,144,570,584	12,734,880,920
Less: Intercompany Balance		
Pubali Bank Securities Limited	(1,300)	(13,810)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.	(21,563,836)	(17,801,221)
	(1,621,563,836)	(1,617,813,731)
	15,523,006,748	11,117,067,189



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

Inside Bangladesh (note 10.1)
Outside Bangladesh (note 10.2)

September 2012
Taka

December 2011
Taka

-	204,376,393
583,867,373	255,299,359
583,867,373	459,675,752

10.1 Inside Bangladesh

Sonali Bank Limited, Local Office, Dhaka.

-	204,376,393
-	204,376,393

10.2 Outside Bangladesh

In demand deposit accounts (non- interest bearing) with :

AB Bank Ltd, Mumbai
Citi Bank NA, New York
Commerz Bank, AG Frankfurt
ICICI Bank Ltd, Kolkata
JP Morgan Chase Bank, New York
HSBC Bank, USA, Newyork
NDLC IFIC Bank Ltd Karachi
Peoples Bank, Colombo (Vostro A/C)

-	74,891,765
60,909,928	-
9,622,578	23,092,443
-	29,972,138
113,005,968	101,673,673
376,016,990	-
-	1,278,973
24,311,909	24,390,367
583,867,373	255,299,359

11 Details of deposits and other accounts**Current deposits and other accounts**

Current account
Cash credit A/c. cr. balance
Pubali prochasta cr. balance
Q-cash cr. balance
Call deposits
Foreign currency deposits
Un- claimed drafts payable
Un- claimed dividend
Unclaimed deposits FDD A/C

13,446,743,379	13,244,509,951
329,416,820	164,925,521
154,282	-
6,717,575	445,901,298
34,753,358	94,284,713
949,556,068	335,491,520
3,564	3,564
18,914	18,914
16,301,316	15,106,725
14,783,665,276	14,300,242,206

Bills payable

2,495,729,466	2,926,175,470
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Savings Bank accounts

36,672,459,208	36,272,413,131
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Term deposits :

Fixed deposits - from customers
Special notice deposits
Deposit pension scheme
Interest payable on term deposit
Pubali pension scheme
Pubali sanchay prokalpa
Dwigun sanchay Prokalpa
Target based small deposit (Pubali shopnopuron)
Monthly profit base deposit
Monthly profit based small deposit (Pubali shadhin sanchoy)
Shikhya sanchy prokalpa
Child edu. Care & maturity deposit

47,799,580,364	38,526,230,112
14,437,966,233	13,317,398,236
93,871,415	47,317,429
3,876,847,910	2,469,896,760
1,125,044,187	459,304,875
3,461,015,484	3,205,856,026
10,131,719,691	7,171,191,786
120,386,577	9,893,403
1,450,712,045	1,088,780,156
127,733,343	6,703,810
115,269,156	73,025,230
4,190,312	4,514,117
82,744,336,717	66,380,111,946

Other deposits

4,642,977,981	3,927,025,014
141,339,168,648	123,805,967,767



	September 2012 Taka	December 2011 Taka
12 Other liabilities		
Accumulated provision for loans and advances	1,569,209,730	376,023,736
Accumulated provision for consumers loan	449,838,236	398,520,799
Accumulated provision for lease finance	1,596,341	1,596,341
	<u>2,020,644,307</u>	<u>776,140,876</u>
Provision for unclassified loans and advances	1,451,700,000	1,382,810,202
Provision @1% against off-balance sheet exposure	424,300,000	339,300,000
Accumulated interest suspense	292,740,169	196,328,332
Provision for doubtful investment	18,750,460	18,750,460
Interest suspense on underwriting advances	283,048,538	289,653,997
CLS interest A/C	22,704,115	29,717,035
Accr. Intt. Rec. On overdue cls A/C	94,263,053	97,919,851
Consumers deposits	257,002,086	214,002,512
Lease deposit	1,057,317	17,998,178
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Corporate Tax	11,095,007,095	8,929,166,128
Provision for Deferred Tax	177,530,461	177,530,461
Valuation adjustment	584,727,618	362,501,220
Exchange adjustment account	28,666,878	28,666,878
ICT Asset Insurance reserve	2,323,916	2,327,569
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	4,555,856	3,926,231
Pakistan account	8,303,039	8,303,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	1,359,443,386	2,035,709,093
FC charges	17,363,819	18,166,220
Intt.suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Non resident blocked account of UBI	34,487	34,487
Pubali bank adjusted A/C	2,210,994,848	-
	<u>18,413,129,020</u>	<u>14,231,423,772</u>
Unpaid expenses	41,302,582	472,113,703
	<u>41,302,582</u>	<u>472,113,703</u>
Provision for other assets:		
Unreconciled dr. Entries in nostro A/C	721,323	721,533
Suspense account	58,714,468	58,714,468
Demonetized notes	989,740	989,740
Reserve for unforeseen losses	74,836,338	64,818,963
	<u>135,261,869</u>	<u>125,244,704</u>
	<u>20,610,337,778</u>	<u>15,604,923,055</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	20,610,337,778	15,604,923,055
Pubali Bank Securities Limited	1,212,608,003	3,195,012,658
Parent Subsidiary loan	-	(2,199,950,578)
Inter company payables	-	(13,810)
Pubali Exchange Company (UK) Ltd.	3,042,524	16,732,555
	<u>21,825,988,305</u>	<u>16,616,703,880</u>
13 Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act. 1991 @ 20% of current year's profit, before tax.		
Balance at the beginning of the year	5,230,776,439	4,148,732,309
Add: Addition during the year	758,219,279	1,082,044,130
Balance as on 30 September 2012	<u>5,988,995,718</u>	<u>5,230,776,439</u>



	September 2012 Taka	December 2011 Taka
14 Retained earnings		
Balance as on 1 January	2,411,628,195	2,340,891,675
Addition during the year:	867,036,148	2,058,176,520
Add: sale of properties	-	-
	3,278,664,343	4,399,068,195
Less: Issue of dividend	(2,012,283,000)	(1,987,440,000)
Balance as on 30 September 2012	1,266,381,343	2,411,628,195
14(a) Consolidated Retained Surplus (General reserve)		
Pubali Bank Limited	1,266,381,343	2,411,628,195
Pubali Bank Securities Limited	(1,145,507,248)	(864,432,176)
Pubali Exchange Company (UK) Ltd.	(18,567,889)	(10,882,743)
	102,306,206	1,536,313,276
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the year	2,902,834,749	2,891,349,605
Addition on revaluation of fixed assets during the year	-	130,910,825
Addition on revaluation of investment during the year	10,103,667	-
Disposal during the year	-	(119,425,681)
	2,912,938,416	2,902,834,749
Share forfeiture account	333,984	333,984
Balance as on 30 September 2012	2,913,272,400	2,903,168,733
15.2 Exchange Equalization Fund		
Balance at the beginning of the year	29,959,972	29,959,972
Addition during the year	-	-
Balance as on 30 September 2012	29,959,972	29,959,972
	2,943,232,372	2,933,128,705
16 Profit & loss account surplus		
Balance at the beginning of the year	-	-
Profit after tax during the year	1,625,255,427	3,142,805,698
	1,625,255,427	3,142,805,698
Appropriation for the period ended as on 30 September 2012		
Statutory reserve	758,219,279	1,082,561,140
General reserve	867,036,148	2,060,244,558
	1,625,255,427	3,142,805,698
Balance as on 30 September 2012	-	-
16(a) Consolidated Profit & loss account		
Balance at the beginning of the year	-	-
Profit after tax during the year	1,336,496,282	2,265,826,601
	1,336,496,282	2,265,826,601
Appropriation for the period ended as on 30 September 2012		
Statutory reserve	758,219,279	907,165,320
General reserve	578,277,003	1,358,661,281
	1,336,496,282	2,265,826,601
Balance as on 30 September 2012	-	-
17 Non-controlling interest		
Opening balance: Paid up capital of Pubali Bank Securities Limited	598	1,300
Share of accumulated loss	(228)	(702)
	370	598



PUBALI BANK LIMITED

Notes to the financial statements for the quarter ended 30 September 2012

	September 2012 Taka	September 2011 Taka
18 Interest Income		
Loans	777,564,413	565,149,635
Cash credits	2,471,616,237	1,730,125,451
Over drafts	2,421,161,684	1,272,444,270
Bills of exchange	-	-
WES letter of credits	12,823,941	16,546
Loan against imported merchandise	1,424,002	1,302,120
Loan against trust receipt	2,178,320,598	1,559,123,282
Inland bill purchased & demand draft purchased	130,835,622	125,856,987
Foreign bill purchased and export development fund	28,088,841	8,877,813
Packing credits	19,218,831	18,964,762
Foreign currency balance	-	-
Payments against document	230,661,709	149,048,443
Call loans	782,226,353	256,254,723
Loans against deposit pension scheme	1,253,349	1,442,122
Agricultural credits & rural credits	1,083,333	30,010
Sundries account	15,607,481	27,684,088
CLS account	665,861,426	745,410,259
Pubali monthly monafa account	-	50
Secured mortgages	1,096,714,721	828,926,634
Foreign bank accounts	18,590,211	9,547,927
Loan against shikya sanchay prokalpa	448,907	184,300
Loan against non-resident credit scheme	188,219	304,724
Lease finance	330,124,906	260,354,162
Margin finance	-	5,622,536
Loan against pubali sanchay prokalpa	26,407,655	15,529,075
Term loans	1,262,397,413	954,747,213
Loan against pubali bank deposit pension scheme	4,581,753	7,008,226
	12,477,201,605	8,543,955,358
18(a) Consolidated Interest Income		
Pubali Bank Limited	12,477,201,605	8,543,955,358
Pubali Bank Securities Limited	51,222,676	45,984,679.00
Pubali Exchange Company (UK) Ltd.	-	-
	12,528,424,281	8,589,940,037
19 Interest paid on deposits, borrowings, etc		
Fixed deposit	3,893,380,516	2,295,921,172
Borrowings	26,740,281	538,374
Short-notice deposit	552,502,634	347,756,875
Savings bank deposit	775,348,226	691,409,960
Deposit pension scheme	6,875,794	6,077,330
Pubali pension scheme	59,700,131	21,162,344
Child education care & maturity deposits	435,675	380,509
Call deposit	3,786,528	44,775,597
Monthly monafa based deposit scheme	25,749,165	33,114,259
Pubali sanchay prokalpa	222,300,218	171,272,426
Shikhya sanchay prokalpa	5,942,803	4,127,847
Q-Cash debit card	1,470,184	102,713
Dwigun sanchay prokalpa	831,572,289	435,929,841
Treasury bond	102,629,019	-
Marking to market revaluation	18,860,142	-
Interest on MPSD	2,720,306	-
Interest on TBSD	2,601,254	-
Profit receivable on PBG a/c (IBW)	926,504	-
Interest on MFD	81,018,932	-
Sundry accounts	670,419	9,964,207
	6,615,231,020	4,062,533,454



PUBALI BANK LIMITED

Notes to the financial statements for the quarter ended 30 September 2012

	September 2012 Taka	September 2011 Taka
19 (a) Consolidated interest paid on deposits, borrowings, etc		
Pubali Bank Limited	6,615,231,020	4,062,533,454
Pubali Bank Securities Limited	226,967,191	55,444,435.00
Pubali Exchange Company (UK) Ltd.	1,986,314	-
	6,844,184,525	4,117,977,889
20 Income from investment		
Interest on treasury bill	878,667,331	469,367,353
Interest on debentures	-	7,734
Interest on treasury bond	-	209,349,643
Interest on coupon bond	45,011,351	-
Gain on sale of shares	55,708,931	25,589,647
Dividend on shares	32,916,629	40,303,820
	1,012,304,242	744,618,197
20 (a) Consolidated income from investment		
Pubali Bank Limited	1,012,304,242	744,618,197
Pubali Bank Securities Limited	80,592,509	36,776,990
Pubali Exchange Company (UK) Ltd.	-	-
	1,092,896,751	781,395,187
21 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	68,451,161	114,671,253
Foreign L/C	249,845,988	189,414,582
Local L/C	81,991,926	68,964,734
Issuance of foreign guarantee	60,752	13,368
Issuance of local guarantee	64,896,057	38,286,174
Issuance of traveller's cheque	28,697	55,014
Other transactions	200,891,775	176,671,871
Miscellaneous handling commission	45,854,775	33,672,095
Consumers credit	167,954	105,724
Commission on stationery articles	389,108	435,765
Commission on online service	7,697,861	-
Point of service (POS) transactions	4,023	3,394
Total commission	720,280,077	622,293,974
Exchange	240,173,448	445,181,140
Brokerage on securities trading	-	5,518,397
	960,453,525	1,072,993,511
21 (a) Consolidated commission, exchange and brokerage		
Pubali Bank Limited	960,453,525	1,072,993,511
Pubali Bank Securities Limited	28,847,565	33,395,371
Pubali Exchange Company (UK) Ltd.	4,508,905	2,243,294.00
	993,809,995	1,108,632,176



PUBALI BANK LIMITED

Notes to the financial statements for the quarter ended 30 September 2012

	September 2012 Taka	September 2011 Taka
22 Other operating income		
Rent recovery	2,105,466	1,901,470
Postage and telecommunication recovery	21,145,341	31,669,904
Foreign currency charge recovery	20	754
Miscellaneous income	139,401,774	104,484,879
Miscellaneous income supervision and monitoring	2,752,840	70,715
Miscellaneous income transfer fee	164,717	103,988
Recovered from bad debt written off	-	-
Swift income	37,251,009	27,692,118
Application fee of CLS account	111,994	37,554
Account opening charge of CLS account	909,310	610,781
Service charge	42,990,870	23,360,937
CIB service charge recovery	2,810,734	-
Income on sale of leased asset	415,344	580,282
Documentation charge recovery (STD)	-	-
Online service charge recovery	86,108,150	15,606,517
Income on sale of bank's property	91,920	109,551
	336,259,489	206,229,450
22 (a) Consolidated other operating income		
Pubali Bank Limited	336,259,489	206,229,450
Pubali Bank Securities Limited	1,018,016	103,998.00
Pubali Exchange Company (UK) Ltd.	-	-
	337,277,505	206,333,448
23 Salary and allowances (excluding Managing Director)		
Basic salary	874,782,240	717,629,930
House rent allowances	458,410,625	373,621,662
Medical allowances	96,876,023	75,541,353
Other allowances	79,437,804	73,343,308
Contributory provident fund	72,981,777	57,525,288
General provident fund	928,633	1,078,666
Bonus to employees	94,959,345	77,647,543
	1,678,376,447	1,376,387,750
23 (a) Consolidated salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,678,376,447	1,376,387,750
Pubali Bank Securities Limited	12,053,035	8,531,538
Pubali Exchange Company (UK) Ltd.	5,948,237	4,688,688
	1,696,377,719	1,389,607,976
24 Managing Director's salary and fees		
Basic pay	4,050,000	4,050,000
Allowances	945,000	945,000
Bank's contributory provident fund	405,000	405,000
Bonus	450,000	450,000
	5,850,000	5,850,000
25 Depreciation and repair of banks assets		
Repairs to fixed assets	7,975,233	5,535,394
Maintenance of assets	24,884,224	18,671,345
Depreciation on fixed assets	138,680,328	87,635,644
	171,539,785	111,842,383



PUBALI BANK LIMITED

Notes to the financial statements for the quarter ended 30 September 2012

	September 2012 Taka	September 2011 Taka
25 (a) Consolidated depreciation and repair of banks assets		
Pubali Bank Limited	171,539,785	111,842,383
Pubali Bank Securities Limited	571,952	476,769
Pubali Exchange Company (UK) Ltd.	1,005,010	1,364,457
	<u>173,116,747</u>	<u>113,683,609</u>
26 Earnings Per Share (EPS):		
Net Profit after tax	1,625,255,427	2,086,425,481
Number of ordinary shares outstanding (2011: Adjusted for bonus share)	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.94</u>	<u>2.49</u>
26 (a) Consolidated Earnings Per Share (EPS)		
Net Profit after tax	1,336,496,282	1,713,519,162
Number of ordinary shares outstanding (2011: Adjusted for bonus share)	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.59</u>	<u>2.04</u>
27 Cash and cash equivalents at the end of the year		
Cash in hand (including foreign currencies)	3,030,078,371	2,376,582,012
Balance with Bangladesh Bank and its agent bank(s)	12,745,202,957	9,368,981,507
Balance with other banks and financial institutes	1,431,573,404	1,592,112,403
Prize bonds	13,305,801	18,142,401
Money at call and short notice	6,429,186,667	2,359,286,667
	<u>23,649,347,400</u>	<u>15,715,104,990</u>
27 (a) Consolidated Cash and cash equivalents at the end of the year		
Pubali Bank Limited	23,649,347,400	15,715,104,990
Pubali Bank Securities Limited	125,050,811	97,952,007
Pubali Exchange Company (UK) Ltd.	2,779,576	18,063,547
	<u>23,777,177,787</u>	<u>15,831,120,544</u>

