## Consolidated Balance Sheet (un-audited) as at 30 June 2016

**Property and Assets**

<table>
<thead>
<tr>
<th>Note</th>
<th>Property and Assets</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 (a)</td>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>In hand (Including foreign currencies)</td>
<td>18,626,874,085</td>
<td>21,376,981,153</td>
</tr>
<tr>
<td></td>
<td>Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)</td>
<td>2,239,350,117</td>
<td>2,834,884,562</td>
</tr>
<tr>
<td></td>
<td></td>
<td>16,387,523,968</td>
<td>18,542,096,591</td>
</tr>
<tr>
<td>4 (a)</td>
<td>Balance with Other Banks and Financial Institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Inside Bangladesh</td>
<td>5,646,159,566</td>
<td>2,222,692,959</td>
</tr>
<tr>
<td></td>
<td>Outside Bangladesh</td>
<td>4,324,453,726</td>
<td>1,536,876,025</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1,321,705,840</td>
<td>685,816,934</td>
</tr>
<tr>
<td>5</td>
<td>Money at Call on Short Notice</td>
<td>13,286,667</td>
<td>935,286,667</td>
</tr>
<tr>
<td>6 (a)</td>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Government</td>
<td>49,139,300,108</td>
<td>61,075,817,975</td>
</tr>
<tr>
<td></td>
<td>Others</td>
<td>31,232,014,084</td>
<td>47,153,505,257</td>
</tr>
<tr>
<td></td>
<td></td>
<td>17,907,286,024</td>
<td>13,922,312,718</td>
</tr>
<tr>
<td>7 (a)</td>
<td>Loans, Advances and Leases</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loans, Cash Credits, Overdrafts, etc.</td>
<td>186,491,874,575</td>
<td>171,692,142,940</td>
</tr>
<tr>
<td></td>
<td>Bills purchased &amp; discounted</td>
<td>181,261,903,005</td>
<td>168,335,701,353</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5,229,971,570</td>
<td>3,356,441,587</td>
</tr>
<tr>
<td>8 (a)</td>
<td>Fixed Assets including premises, furniture &amp; fixtures</td>
<td>4,030,112,064</td>
<td>3,920,741,861</td>
</tr>
<tr>
<td>9 (a)</td>
<td>Other assets</td>
<td>31,235,482,158</td>
<td>24,211,876,743</td>
</tr>
<tr>
<td></td>
<td>Non-banking Assets</td>
<td>375,246</td>
<td>375,246</td>
</tr>
<tr>
<td></td>
<td></td>
<td>295,183,464,469</td>
<td>285,435,915,544</td>
</tr>
</tbody>
</table>

**Liabilities and Capital**

**Liabilities**

<table>
<thead>
<tr>
<th>Note</th>
<th>Liabilities</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Borrowings from other banks, financial institutions &amp; agents</td>
<td>7,078,608,472</td>
<td>2,543,554,248</td>
</tr>
<tr>
<td>11 (a)</td>
<td>Deposits and other accounts</td>
<td>226,342,156,257</td>
<td>224,249,499,124</td>
</tr>
<tr>
<td></td>
<td>Current accounts &amp; other accounts</td>
<td>26,020,092,939</td>
<td>25,546,461,730</td>
</tr>
<tr>
<td></td>
<td>Bills payable</td>
<td>6,678,816,867</td>
<td>4,512,456,257</td>
</tr>
<tr>
<td></td>
<td>Savings bank deposits</td>
<td>55,953,378,144</td>
<td>51,969,483,909</td>
</tr>
<tr>
<td></td>
<td>Term deposits</td>
<td>132,092,641,360</td>
<td>137,567,155,752</td>
</tr>
<tr>
<td></td>
<td>Other deposits</td>
<td>5,597,226,947</td>
<td>4,653,941,476</td>
</tr>
<tr>
<td>12 (a)</td>
<td>Other Liabilities</td>
<td>37,887,623,784</td>
<td>34,454,192,288</td>
</tr>
<tr>
<td>13</td>
<td>Total Liabilities</td>
<td>271,308,388,513</td>
<td>261,247,245,660</td>
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</tbody>
</table>

**Capital / Shareholders' Equity**

<table>
<thead>
<tr>
<th>Note</th>
<th>Capital / Shareholders' Equity</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid up Capital</td>
<td>8,803,738,120</td>
<td>8,803,738,120</td>
</tr>
<tr>
<td>13</td>
<td>Statutory Reserve</td>
<td>9,467,360,094</td>
<td>9,300,249,482</td>
</tr>
<tr>
<td>14 (a)</td>
<td>Retained earnings (general reserve)</td>
<td>2,566,225,102</td>
<td>3,044,934,155</td>
</tr>
<tr>
<td>15 (a)</td>
<td>Other Reserves</td>
<td>3,037,751,951</td>
<td>3,039,747,469</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23,875,075,267</td>
<td>24,188,669,226</td>
</tr>
<tr>
<td>16</td>
<td>Non-Controlling Interest</td>
<td>689</td>
<td>658</td>
</tr>
<tr>
<td>17</td>
<td>Total Shareholders' Equity</td>
<td>23,875,075,956</td>
<td>24,188,669,884</td>
</tr>
<tr>
<td>18</td>
<td>Total Liabilities and Shareholders' Equity</td>
<td>295,183,464,469</td>
<td>285,435,915,544</td>
</tr>
</tbody>
</table>
### Consolidated Balance Sheet (un-audited) as at 30 June 2016

<table>
<thead>
<tr>
<th>Off-balance sheet items</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contingent liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acceptances &amp; Endorsements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Letters of guarantee</td>
<td>14,452,213,904</td>
<td>7,648,739,240</td>
</tr>
<tr>
<td>Irrevocable letters of credit</td>
<td>47,253,784,843</td>
<td>44,054,462,906</td>
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<tr>
<td>Bills for collection</td>
<td>1,562,513,796</td>
<td>1,614,641,134</td>
</tr>
<tr>
<td>Other Contingent Liabilities</td>
<td></td>
<td>1,184,343,398</td>
</tr>
<tr>
<td>Total Contingent liabilities</td>
<td>63,268,512,543</td>
<td>54,502,186,678</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Commitments</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Documentary credits and short term trade related transactions</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Forward assets purchased and forward deposits placed</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Undrawn note issuance and revolving underwriting facilities</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Undrawn formal standby facilities, credit lines and other commitments</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total other commitments</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total Off-Balance Sheet items including Contingent Liabilities</td>
<td>63,268,512,543</td>
<td>54,502,186,678</td>
</tr>
</tbody>
</table>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman
<table>
<thead>
<tr>
<th>Note</th>
<th>Operating Income</th>
<th>January to June 2016</th>
<th>January to June 2015</th>
<th>April to June 2016</th>
<th>April to June 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interest Income</td>
<td>8,670,811,334</td>
<td>9,085,383,167</td>
<td>4,283,633,817</td>
<td>4,747,918,026</td>
</tr>
<tr>
<td></td>
<td>Less: Interest paid on Deposits, Borrowings, etc.</td>
<td>8,670,811,334</td>
<td>9,085,383,167</td>
<td>4,283,633,817</td>
<td>4,747,918,026</td>
</tr>
<tr>
<td></td>
<td>Net Interest Income</td>
<td>3,430,542,830</td>
<td>3,416,151,278</td>
<td>1,814,145,453</td>
<td>1,898,643,272</td>
</tr>
<tr>
<td></td>
<td>Income from Investment</td>
<td>1,677,649,689</td>
<td>1,625,150,314</td>
<td>931,281,426</td>
<td>836,291,736</td>
</tr>
<tr>
<td></td>
<td>Commission, Exchange and Brokerage</td>
<td>767,692,782</td>
<td>820,157,540</td>
<td>430,022,924</td>
<td>404,882,020</td>
</tr>
<tr>
<td></td>
<td>Other Operating Income</td>
<td>502,911,903</td>
<td>546,127,849</td>
<td>427,933,689</td>
<td>479,528,127</td>
</tr>
<tr>
<td></td>
<td>Total Operating Income</td>
<td>6,378,797,204</td>
<td>6,407,586,981</td>
<td>3,603,383,312</td>
<td>3,619,345,155</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>22 (a)</td>
<td>1,803,096,935</td>
<td>1,718,854,440</td>
<td>1,016,577,485</td>
<td>886,706,337</td>
</tr>
<tr>
<td></td>
<td>Salaries and allowances</td>
<td>333,220,370</td>
<td>288,204,755</td>
<td>192,032,179</td>
<td>1119,127,779</td>
</tr>
<tr>
<td></td>
<td>Rent, taxes, insurance, electricity, etc.</td>
<td>7,109,334</td>
<td>7,151,456</td>
<td>4,434,253</td>
<td>379,0243</td>
</tr>
<tr>
<td></td>
<td>Legal Expenses</td>
<td>36,871,024</td>
<td>37,358,327</td>
<td>19,783,166</td>
<td>1731,514</td>
</tr>
<tr>
<td></td>
<td>Postage, Stamp, telecommunication, etc.</td>
<td>56,749,263</td>
<td>58,216,591</td>
<td>32,547,153</td>
<td>309,068,588</td>
</tr>
<tr>
<td></td>
<td>Stationery, Printing, Advertisements, etc.</td>
<td>4,800,000</td>
<td>3,937,500</td>
<td>2,700,000</td>
<td>210,000</td>
</tr>
<tr>
<td></td>
<td>Managing Director's salary and fees</td>
<td>3,524,298</td>
<td>2,665,408</td>
<td>2,144,973</td>
<td>136,701</td>
</tr>
<tr>
<td></td>
<td>Directors' Fees</td>
<td>35,000</td>
<td>30,000</td>
<td>35,000</td>
<td>30,000</td>
</tr>
<tr>
<td></td>
<td>Auditors' Fees</td>
<td>418,764</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Charges on loan losses</td>
<td>297,225,196</td>
<td>227,923,802</td>
<td>121,179,514</td>
<td>117,752,890</td>
</tr>
<tr>
<td></td>
<td>Depreciation and repair of bank's assets</td>
<td>858,081,435</td>
<td>635,791,132</td>
<td>436,578,389</td>
<td>291,501,314</td>
</tr>
<tr>
<td></td>
<td>Other Expenses</td>
<td>3,400,712,855</td>
<td>2,980,552,175</td>
<td>1,828,012,382</td>
<td>1,462,432,396</td>
</tr>
<tr>
<td></td>
<td>Total Operating Expenses</td>
<td>2,978,084,349</td>
<td>3,427,034,806</td>
<td>1,775,370,930</td>
<td>2,156,812,759</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Provision for loans &amp; advances, investments &amp; other assets</th>
<th>2016</th>
<th>2015</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision for classified loans and advances</td>
<td>799,325,076</td>
<td>512,000,000</td>
<td>486,302,638</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Provision for unclassified loans and advances</td>
<td>220,674,924</td>
<td>164,213,972</td>
<td>213,097,362</td>
<td>136,270,315</td>
</tr>
<tr>
<td>Provision for diminution in value of investments</td>
<td>6,500,000</td>
<td>6,300,000</td>
<td>-</td>
<td>(2,000,000)</td>
</tr>
<tr>
<td>Provision for impairment clients' margin loan</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Provision for exposure of off-balance sheet items</td>
<td>1,026,500,000</td>
<td>682,513,972</td>
<td>708,000,000</td>
<td>184,270,515</td>
</tr>
<tr>
<td>Total Provisions</td>
<td>86,000,000</td>
<td>61,500,000</td>
<td>46,000,000</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Profit/(Loss) before taxes</th>
<th>2016</th>
<th>2015</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision for current tax</td>
<td>1,120,734,185</td>
<td>1,430,463,719</td>
<td>609,861,635</td>
<td>897,061,393</td>
</tr>
<tr>
<td>Provision for deferred tax</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total provision for taxes</td>
<td>1,120,734,185</td>
<td>1,430,463,719</td>
<td>609,861,635</td>
<td>897,061,393</td>
</tr>
<tr>
<td>Net Profit after Taxes</td>
<td>744,850,164</td>
<td>1,252,557,115</td>
<td>419,509,295</td>
<td>1,075,480,309</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Profit attributable to:</th>
<th>2016</th>
<th>2015</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity holders of parents</td>
<td>744,850,133</td>
<td>1,252,557,065</td>
<td>419,509,265</td>
<td>1,075,480,271</td>
</tr>
<tr>
<td>Non-controlling interest</td>
<td>31</td>
<td>50</td>
<td>30</td>
<td>38</td>
</tr>
<tr>
<td>Appropriations:</td>
<td>744,850,164</td>
<td>1,252,557,115</td>
<td>419,509,295</td>
<td>1,075,480,309</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>167,110,612</td>
<td>524,356,603</td>
<td>419,509,295</td>
<td>385,292,690</td>
</tr>
<tr>
<td>Retained surplus (general reserve) carried forward</td>
<td>577,739,552</td>
<td>728,200,512</td>
<td>-</td>
<td>690,187,619</td>
</tr>
<tr>
<td>Earnings Per Share (EPS)</td>
<td>0.85</td>
<td>1.42</td>
<td>0.48</td>
<td>1.22</td>
</tr>
<tr>
<td>Basic</td>
<td>0.85</td>
<td>1.42</td>
<td>0.48</td>
<td>1.22</td>
</tr>
<tr>
<td>Diluted</td>
<td>0.85</td>
<td>1.42</td>
<td>0.48</td>
<td>1.22</td>
</tr>
</tbody>
</table>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Chairman
Pubali Bank Limited  
Head Office  
Consolidated Cash Flow Statement (un-audited)  
for 6 months ended 30 June 2016

<table>
<thead>
<tr>
<th>a. Cash flows from operating activities</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest receipts in cash</td>
<td>10,309,099,487</td>
</tr>
<tr>
<td>Interest payments</td>
<td>10,522,428,361</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>(5,338,461,949)</td>
</tr>
<tr>
<td>Fees and commission receipts</td>
<td>(5,574,215,143)</td>
</tr>
<tr>
<td>Recoveries of loans previously written off</td>
<td>(150,476,010)</td>
</tr>
<tr>
<td>Cash payment to employees</td>
<td>130,989,649</td>
</tr>
<tr>
<td>Cash payment to suppliers</td>
<td>475,923,493</td>
</tr>
<tr>
<td>Current income tax paid</td>
<td>471,525,999</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>-</td>
</tr>
<tr>
<td>Cash payments for other operating activities</td>
<td>70,000,000</td>
</tr>
<tr>
<td>Operating profit before changes in operating assets &amp; liabilities</td>
<td>(1,807,896,935)</td>
</tr>
<tr>
<td></td>
<td>(1,722,791,940)</td>
</tr>
<tr>
<td></td>
<td>(100,430,153)</td>
</tr>
<tr>
<td></td>
<td>(102,530,277)</td>
</tr>
<tr>
<td></td>
<td>(1,765,103,636)</td>
</tr>
<tr>
<td></td>
<td>(1,746,182,379)</td>
</tr>
<tr>
<td></td>
<td>781,760,163</td>
</tr>
<tr>
<td></td>
<td>843,379,950</td>
</tr>
<tr>
<td></td>
<td>(1,301,008,554)</td>
</tr>
<tr>
<td></td>
<td>(970,190,155)</td>
</tr>
<tr>
<td>Operating profit before changes in operating assets &amp; liabilities</td>
<td>1,404,357,926</td>
</tr>
<tr>
<td></td>
<td>1,922,414,065</td>
</tr>
<tr>
<td>Note</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cash flows from operating assets &amp; liabilities:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Statutory deposits</td>
<td>15,924,071,273</td>
</tr>
<tr>
<td>Purchase/sale of trading securities</td>
<td>6,008,638,157</td>
</tr>
<tr>
<td>Loans and advances to customers (other than banks)</td>
<td>(3,984,973,306)</td>
</tr>
<tr>
<td>Other assets</td>
<td>(9,738,550,721)</td>
</tr>
<tr>
<td>Deposits to/from other banks</td>
<td>(14,799,716,175)</td>
</tr>
<tr>
<td>Deposits from customers (other than banks)</td>
<td>(5,272,777,806)</td>
</tr>
<tr>
<td>Other liabilities account of customers</td>
<td>(2,129,439,037)</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>(14,879,788,366)</td>
</tr>
<tr>
<td>Total Increase/(decrease) in operating assets and liabilities:</td>
<td>(254,444,875)</td>
</tr>
<tr>
<td>Net Cash from/(used in) Operating activities</td>
<td>(2,670,078,141)</td>
</tr>
<tr>
<td>Note</td>
<td></td>
</tr>
<tr>
<td>b. Cash Flows from Investing Activities</td>
<td></td>
</tr>
<tr>
<td>Purchase/Sale of property, plant &amp; equipment</td>
<td>(300,747,416)</td>
</tr>
<tr>
<td>Net Cash from/(used in) Investing Activities</td>
<td>(257,625,870)</td>
</tr>
<tr>
<td>Note</td>
<td></td>
</tr>
<tr>
<td>c. Cash flows from financing activities</td>
<td></td>
</tr>
<tr>
<td>Payment for redemption of loan capital and debt security</td>
<td>(1,995,518)</td>
</tr>
<tr>
<td>Dividend Paid</td>
<td>(12,473,294)</td>
</tr>
<tr>
<td>Net cash from/(used in) Financing activities</td>
<td>(1,056,448,574)</td>
</tr>
<tr>
<td>Note</td>
<td>(880,373,812)</td>
</tr>
<tr>
<td>d. Net increase/(decrease) in cash and cash equivalents (a+b+c)</td>
<td>(1,058,444,092)</td>
</tr>
<tr>
<td>e. Cash and cash equivalents at the beginning of the period</td>
<td>(892,847,106)</td>
</tr>
<tr>
<td>f. Cash and cash equivalents at the end of the period (d+e)</td>
<td>26a</td>
</tr>
<tr>
<td>Note</td>
<td></td>
</tr>
</tbody>
</table>

Company Secretary  
Chief Financial Officer  
Managing Director & CEO  
Director  
Chairman  
Page 4
### Pubali Bank Limited

**Head Office**

**Consolidated Statement of Changes in Equity (un-audited)**

for 6 months ended 30 June 2016

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up capital</th>
<th>Statutory reserve</th>
<th>Retained earnings (general reserve)</th>
<th>Other reserves</th>
<th>parent's equity</th>
<th>Non-controlling interest</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For the period June 2016</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Balance at 1 January 2016</strong></td>
<td>8,803,738,120</td>
<td>9,300,249,482</td>
<td>3,044,934,155</td>
<td>3,039,747,469</td>
<td>24,188,669,226</td>
<td>658</td>
<td>24,188,669,884</td>
</tr>
<tr>
<td>Changes in accounting policy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restated balance</td>
<td>8,803,738,120</td>
<td>9,300,249,482</td>
<td>3,044,934,155</td>
<td>3,039,747,469</td>
<td>24,188,669,226</td>
<td>658</td>
<td>24,188,669,884</td>
</tr>
<tr>
<td>Surplus/deficit on account of revaluation of properties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustmant of last year gain on investment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus/deficit on account of revaluation of investments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currency translation differences</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net gains and losses not recognised in the Profit and Loss Statement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus/deficit on sale of properties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-controlling capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net profit for the period</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>167,110,612</td>
<td></td>
<td></td>
<td>167,110,612</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Issue of bonus shares - 2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proposed dividend (bonus issue)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends (cash) for 2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Balance at 30 June 2016</strong></td>
<td>8,803,738,120</td>
<td>9,467,360,094</td>
<td>2,566,225,102</td>
<td>3,037,751,951</td>
<td>23,875,075,267</td>
<td>689</td>
<td>23,875,075,956</td>
</tr>
<tr>
<td><strong>Balance at 30 June 2015</strong></td>
<td>8,803,738,120</td>
<td>8,924,606,085</td>
<td>1,725,592,820</td>
<td>3,052,849,769</td>
<td>22,506,786,794</td>
<td>674</td>
<td>22,506,786,486</td>
</tr>
</tbody>
</table>

**Figures in Taka**

*Signatures*

- Company Secretary
- Chief Financial Officer
- Managing Director & CEO
- Director
- Chairman
## Property and Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In hand (Including foreign currencies)</td>
<td>18,626,874,085</td>
<td>21,376,981,153</td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currencies)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,239,350,117</td>
<td>2,834,884,562</td>
</tr>
<tr>
<td></td>
<td>16,387,523,968</td>
<td>18,542,096,591</td>
</tr>
<tr>
<td><strong>Balance with Other Banks and Financial Institutions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inside Bangladesh</td>
<td>5,646,159,566</td>
<td>2,222,692,959</td>
</tr>
<tr>
<td></td>
<td>4,324,453,726</td>
<td>1,536,876,025</td>
</tr>
<tr>
<td></td>
<td>1,321,705,840</td>
<td>685,816,934</td>
</tr>
<tr>
<td><strong>Money at Call on Short Notice</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>13,286,667</td>
<td>935,286,667</td>
</tr>
<tr>
<td><strong>Investments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>45,918,211,360</td>
<td>57,881,682,992</td>
</tr>
<tr>
<td></td>
<td>31,232,014,084</td>
<td>47,153,505,257</td>
</tr>
<tr>
<td></td>
<td>14,686,197,276</td>
<td>10,728,177,735</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loans, Advances and Leases</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, Cash Credits, Overdrafts, etc.</td>
<td>187,982,116,142</td>
<td>173,125,419,314</td>
</tr>
<tr>
<td>Bills purchased and discounted</td>
<td>182,752,144,572</td>
<td>169,768,977,727</td>
</tr>
<tr>
<td></td>
<td>5,229,971,570</td>
<td>3,356,441,587</td>
</tr>
<tr>
<td><strong>Fixed Assets including premises, furniture &amp; fixtures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4,027,629,865</td>
<td>3,917,767,831</td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-banking Assets</td>
<td>32,994,393,638</td>
<td>26,602,046,119</td>
</tr>
<tr>
<td></td>
<td>375,246</td>
<td>375,246</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>295,209,046,569</td>
<td>285,462,252,281</td>
</tr>
</tbody>
</table>

## Liabilities and Capital

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrowings from other banks, financial institutions &amp; agents</td>
<td>7,078,608,472</td>
<td>2,543,554,248</td>
</tr>
<tr>
<td><strong>Deposits and other accounts</strong></td>
<td>226,938,029,565</td>
<td>224,808,590,528</td>
</tr>
<tr>
<td>Current accounts &amp; other accounts</td>
<td>26,504,568,658</td>
<td>26,080,165,638</td>
</tr>
<tr>
<td>Bills Payable</td>
<td>6,678,816,867</td>
<td>4,512,456,257</td>
</tr>
<tr>
<td>Savings bank deposits</td>
<td>55,953,378,144</td>
<td>51,969,483,909</td>
</tr>
<tr>
<td>Term deposits</td>
<td>132,204,038,949</td>
<td>137,592,543,248</td>
</tr>
<tr>
<td>Other deposits</td>
<td>5,597,226,947</td>
<td>4,653,941,476</td>
</tr>
<tr>
<td><strong>Other Liabilities</strong></td>
<td>36,668,538,844</td>
<td>33,234,994,053</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>270,685,176,881</td>
<td>260,587,138,829</td>
</tr>
<tr>
<td><strong>Capital / Shareholders’ Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid up Capital</td>
<td>8,803,738,120</td>
<td>8,803,738,120</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>9,467,360,094</td>
<td>9,300,249,482</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>3,299,190,229</td>
<td>3,815,549,087</td>
</tr>
<tr>
<td>Other Reserves</td>
<td>2,953,581,245</td>
<td>2,955,576,763</td>
</tr>
<tr>
<td><strong>Total Shareholders’ Equity</strong></td>
<td>24,523,869,688</td>
<td>24,875,113,452</td>
</tr>
<tr>
<td><strong>Total Liabilities and Shareholders’ Equity</strong></td>
<td>295,209,046,569</td>
<td>285,462,252,281</td>
</tr>
</tbody>
</table>
### Off-balance sheet items

<table>
<thead>
<tr>
<th>Note</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>14,452,213,904</td>
<td>7,648,739,240</td>
</tr>
<tr>
<td></td>
<td>47,253,784,843</td>
<td>44,054,462,906</td>
</tr>
<tr>
<td></td>
<td>1,562,513,796</td>
<td>1,614,641,134</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>1,184,343,398</td>
</tr>
<tr>
<td>Total Contingent liabilities</td>
<td>63,268,512,543</td>
<td>54,502,186,678</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Note</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total other commitments</td>
<td>63,268,512,543</td>
<td>54,502,186,678</td>
</tr>
</tbody>
</table>

Total Off-Balance Sheet items including Contingent Liabilities  

<table>
<thead>
<tr>
<th>Note</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>63,268,512,543</td>
<td>54,502,186,678</td>
</tr>
</tbody>
</table>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman
## Pubali Bank Limited

### Head Office

**Profit and Loss Account (Un-audited) for 6 months ended 30 June 2016**

<table>
<thead>
<tr>
<th>Operating Income</th>
<th>January to June 2016</th>
<th>January to June 2015</th>
<th>April to June 2016</th>
<th>April to June 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>17 8,658,268,447</td>
<td>9,060,244,088</td>
<td>4,280,037,501</td>
<td>4,735,790,931</td>
</tr>
<tr>
<td>Loss on interest paid on deposits, borrowings, etc.</td>
<td>18 5,240,268,504</td>
<td>5,669,231,889</td>
<td>2,469,488,364</td>
<td>2,849,274,754</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>3,417,999,943</td>
<td>3,391,012,199</td>
<td>1,810,549,137</td>
<td>1,886,516,177</td>
</tr>
<tr>
<td>Income from investment</td>
<td>19 1,630,757,453</td>
<td>1,589,886,799</td>
<td>872,028,038</td>
<td>803,583,413</td>
</tr>
<tr>
<td>Commission, exchange and brokerage</td>
<td>20 746,883,560</td>
<td>804,711,103</td>
<td>420,400,473</td>
<td>396,906,485</td>
</tr>
<tr>
<td>Other operating income</td>
<td>21 502,551,084</td>
<td>545,480,751</td>
<td>427,736,392</td>
<td>479,338,249</td>
</tr>
<tr>
<td><strong>Total Operating Income</strong></td>
<td>6,298,192,040</td>
<td>6,331,090,852</td>
<td>3,530,714,040</td>
<td>3,566,344,324</td>
</tr>
</tbody>
</table>

### Operating Expenses

| Salaries and allowances                               | 22 1,789,459,025     | 1,707,323,139        | 1,007,928,931      | 881,714,653        |
| Rent, taxes, insurance, electricity, etc.             | 332,967,116          | 288,117,826          | 191,869,727        | 111,851,021        |
| Legal expenses                                        | 7,033,009            | 7,151,456            | 4,381,323          | 3,790,243          |
| Postage, stamp, telecommunication, etc.               | 36,737,598           | 37,230,127           | 19,689,554         | 17,242,943         |
| Stationery, printing, advertisements, etc.            | 56,624,546           | 58,118,694           | 32,475,747         | 30,857,670         |
| Managing Director's salary and fees                   | 23 4,800,000         | 3,937,500            | 2,700,000          | 2,100,000          |
| Directors' fees                                       | 3,349,498            | 2,556,158            | 1,970,173          | 1,303,850          |
| Auditors' fees                                        | 35,000               | 30,000               | 35,000             | 30,000             |
| Charges on loan losses                                 | - 418,764            | -                   | -                  | -                  |
| Depreciation and repair of bank's assets              | 24 296,352,033       | 227,155,017          | 120,561,765        | 116,999,304        |
| Other expenses                                        | 25 854,667,002       | 633,255,185          | 434,987,666        | 289,720,675        |
| **Total Operating Expenses**                          | 3,382,024,827        | 2,965,293,866        | 1,816,599,886      | 1,455,610,359      |

### Profit/(Loss) before Provisions & Taxation

<table>
<thead>
<tr>
<th>Provision for loans &amp; advances, investments &amp; other assets</th>
<th>2,916,167,213</th>
<th>3,365,796,986</th>
<th>1,714,114,154</th>
<th>2,110,733,965</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision for classified loans and advances</td>
<td>799,325,076</td>
<td>512,000,000</td>
<td>486,307,638</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Provision for unclassified loans and advances</td>
<td>220,674,924</td>
<td>164,213,972</td>
<td>213,697,362</td>
<td>136,270,515</td>
</tr>
<tr>
<td>Provision for diminution in value of Investments</td>
<td>6,500,000</td>
<td>6,300,000</td>
<td>-</td>
<td>(2,000,000)</td>
</tr>
<tr>
<td><strong>Total Provisions</strong></td>
<td>1,026,500,000</td>
<td>682,513,972</td>
<td>700,000,000</td>
<td>184,270,515</td>
</tr>
<tr>
<td><strong>Total Profit/(Loss) before taxes</strong></td>
<td>1,112,500,000</td>
<td>642,000,000</td>
<td>18,114,154</td>
<td>1,226,463,450</td>
</tr>
<tr>
<td>Provision for current tax</td>
<td>1,096,466,885</td>
<td>1,430,463,719</td>
<td>585,394,335</td>
<td>897,061,935</td>
</tr>
<tr>
<td>Provision for deferred tax</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Provision for taxes</strong></td>
<td>1,096,466,885</td>
<td>1,430,463,719</td>
<td>585,394,335</td>
<td>897,061,935</td>
</tr>
<tr>
<td><strong>Net Profit after Taxes</strong></td>
<td>707,200,328</td>
<td>1,191,319,295</td>
<td>382,519,819</td>
<td>1,029,410,515</td>
</tr>
</tbody>
</table>

### Appropriations:

- **Statutory Reserve**
- **Retained surplus (general reserve) carried forward**

<table>
<thead>
<tr>
<th>Earnings Per Share (EPS)</th>
<th>Basic</th>
<th>Diluted</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.80</td>
<td>0.80</td>
</tr>
</tbody>
</table>

**Company Secretary**

**Director**

**Chief Financial Officer**

**Managing Director & CEO**

**Chairman**

Page 8
Pubali Bank Limited  
Head Office  
Cash Flow Statement (Un-audited)  
for 6 months ended 30 June 2016

<table>
<thead>
<tr>
<th>Note</th>
<th>January to June 2016</th>
<th>January to June 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td><strong>a Cash flows from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receipts in cash</td>
<td>10,296,556,600</td>
<td>10,497,289,282</td>
</tr>
<tr>
<td>Interest payments</td>
<td>(5,338,461,949)</td>
<td>(5,574,215,143)</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>90,662,745</td>
<td>114,346,694</td>
</tr>
<tr>
<td>Fees and commission receipts</td>
<td>455,114,271</td>
<td>456,079,562</td>
</tr>
<tr>
<td>Recoveries of loans previously written off</td>
<td>-</td>
<td>70,000,000</td>
</tr>
<tr>
<td>Cash payment to employees</td>
<td>(1,794,259,025)</td>
<td>(1,711,260,639)</td>
</tr>
<tr>
<td>Cash payment to suppliers</td>
<td>(100,430,153)</td>
<td>(102,530,277)</td>
</tr>
<tr>
<td>Current income tax paid</td>
<td>(1,737,561,510)</td>
<td>(1,746,182,379)</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>794,320,373</td>
<td>824,112,292</td>
</tr>
<tr>
<td>Cash payments for other operating activities</td>
<td>(1,295,958,436)</td>
<td>(966,463,147)</td>
</tr>
<tr>
<td><strong>Operating profit before changes in operating assets &amp; liabilities</strong></td>
<td>1,369,982,916</td>
<td>1,861,176,245</td>
</tr>
</tbody>
</table>

| **Cash flows from operating assets & liabilities:** | | |
| Statutory deposits | 15,924,071,273 | (6,008,638,157) |
| Purchase/sale of trading securities | (3,958,019,541) | (375,947,006) |
| Loans and advances to customers (other than banks) | (14,856,696,828) | (9,764,263,792) |
| Other assets | (5,254,786,009) | 1,290,257,768 |
| Deposits to/from other banks | 4,535,054,224 | (2,482,813,717) |
| Deposits from customers (other than banks) | 2,129,439,037 | 14,879,788,366 |
| Other liabilities account of customers | 888,663,026 | (413,922,746) |
| Other liabilities | 335,914,880 | 208,371,269 |
| **Total increase/(decrease) in operating assets and liabilities:** | (256,359,938) | (2,667,168,015) |
| **Net Cash from/(used in) Operating activities** | 1,113,622,978 | (805,991,770) |

| **b Cash flows from investing activities** | | |
| Purchase/Sale of property, plant & equipment | (301,239,247) | (256,593,347) |
| **Net Cash from/(used in) Investing Activities** | (301,239,247) | (256,593,347) |

| **c Cash flows from financing activities** | | |
| Payment for redemption of loan capital and debt security | (1,995,518) | (12,473,294) |
| Dividend Paid | (1,056,448,574) | (880,373,812) |
| **Net cash from/(used in) Financing activities** | (1,088,444,092) | (892,847,106) |

| **d Net increase/(decrease) in cash and cash equivalents (a+b+c)** | (246,060,361) | (1,955,432,223) |
| **e Cash and cash equivalents at the beginning of the period** | 24,556,819,380 | 23,323,808,181 |
| **f Cash and cash equivalents at the end of the period (d+e)** | 24,310,759,019 | 21,278,375,958 |

Company Secretary  
Chief Financial Officer  
Managing Director & CEO  
Director  
Chairman
<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up capital</th>
<th>Statutory reserve</th>
<th>Retained earnings (general reserve)</th>
<th>Other reserves</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For the period June 2016</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at 1 January 2016</td>
<td>8,803,738,120</td>
<td>9,300,249,482</td>
<td>3,815,549,087</td>
<td>2,955,576,763</td>
<td>24,875,113,452</td>
</tr>
<tr>
<td>Changes in accounting policy</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Restated balance</td>
<td>8,803,738,120</td>
<td>9,300,249,482</td>
<td>3,815,549,087</td>
<td>2,955,576,763</td>
<td>24,875,113,452</td>
</tr>
<tr>
<td>Surplus/deficit on account of revaluation of properties</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Adjustment of last year gain on investment</td>
<td>-</td>
<td>-</td>
<td>(34,681,227)</td>
<td>(34,681,227)</td>
<td></td>
</tr>
<tr>
<td>Surplus/deficit on account of revaluation of investments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Currency translation differences</td>
<td>-</td>
<td>-</td>
<td>32,685,709</td>
<td>32,685,709</td>
<td></td>
</tr>
<tr>
<td>Net gains and losses not recognised in the Profit and Loss Statement</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Surplus/deficit on sale of properties</td>
<td>-</td>
<td>-</td>
<td>540,089,716</td>
<td>-</td>
<td>540,089,716</td>
</tr>
<tr>
<td>Net profit for the period</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>-</td>
<td>167,110,612</td>
<td>-</td>
<td>-</td>
<td>167,110,612</td>
</tr>
<tr>
<td>Issue of bonus shares - 2015</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Proposed dividend (bonus issue)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Dividends (cash) for 2015</td>
<td>-</td>
<td>-</td>
<td>(1,056,448,574)</td>
<td>-</td>
<td>(1,056,448,574)</td>
</tr>
<tr>
<td><strong>Balance at 30 June 2016</strong></td>
<td>8,803,738,120</td>
<td>9,467,360,094</td>
<td>3,299,190,229</td>
<td>2,953,581,245</td>
<td>24,523,869,088</td>
</tr>
</tbody>
</table>

**Balance at 30 June 2015**  
8,803,738,120  8,924,606,085  2,477,208,037  2,968,679,063  23,174,231,305
1 Accounting Policies:
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2015.

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 adjustments in accordance with the provisions of Finance Act 2016, the Income Tax Ordinance 1984 and other relevant legislation as applicable.
d) Others:
Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.

**PROPERTY AND ASSETS**

3 Cash

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash In hand (Including foreign currency)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In local currency</td>
<td>2,216,682,684</td>
<td>2,807,910,343</td>
</tr>
<tr>
<td>In foreign currencies</td>
<td>22,667,433</td>
<td>26,974,219</td>
</tr>
<tr>
<td>Total</td>
<td>2,239,350,117</td>
<td>2,834,884,562</td>
</tr>
</tbody>
</table>

Balance with Bangladesh Bank and its agent bank(s)

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh Bank</td>
<td>14,946,207,832</td>
<td>15,547,699,954</td>
</tr>
<tr>
<td>In local currency</td>
<td>183,353,568</td>
<td>1,054,665,223</td>
</tr>
<tr>
<td>In foreign currencies</td>
<td>15,129,561,400</td>
<td>16,601,763,177</td>
</tr>
<tr>
<td>Sonali Bank as agent of Bangladesh Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local currency</td>
<td>1,257,962,568</td>
<td>1,940,333,414</td>
</tr>
<tr>
<td>Total</td>
<td>16,387,523,968</td>
<td>18,542,696,591</td>
</tr>
<tr>
<td></td>
<td>18,626,874,085</td>
<td>21,376,981,153</td>
</tr>
</tbody>
</table>

3(a) Consolidated Cash

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash In hand</td>
<td>2,239,350,117</td>
<td>2,834,884,562</td>
</tr>
<tr>
<td>Pohali Bank Limited</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pohali Bank Securities Limited</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>2,239,350,117</td>
<td>2,834,884,562</td>
</tr>
</tbody>
</table>

Balance with Bangladesh Bank and its Agent Bank (s)

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pohali Bank Limited</td>
<td>16,387,523,968</td>
<td>18,542,696,591</td>
</tr>
<tr>
<td>Pohali Bank Securities Limited</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>16,387,523,968</td>
<td>18,542,696,591</td>
</tr>
<tr>
<td></td>
<td>18,626,874,085</td>
<td>21,376,981,153</td>
</tr>
</tbody>
</table>

4 Balance with other banks and financial institutions

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Bangladesh</td>
<td>4,324,453,726</td>
<td>1,536,876,025</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>1,321,705,840</td>
<td>685,816,934</td>
</tr>
<tr>
<td>Total</td>
<td>5,646,159,566</td>
<td>2,222,692,959</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Bangladesh</td>
<td>4,324,453,726</td>
<td>1,536,876,025</td>
</tr>
<tr>
<td>Pohali Bank Limited</td>
<td>595,873,308</td>
<td>559,091,404</td>
</tr>
<tr>
<td>Pohali Bank Securities Limited</td>
<td>4,920,327,034</td>
<td>2,095,867,429</td>
</tr>
<tr>
<td>Less: Inter Company Transactions</td>
<td>595,873,308</td>
<td>559,091,404</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>4,324,453,726</td>
<td>1,536,876,025</td>
</tr>
<tr>
<td>Pohali Bank Limited</td>
<td>1,321,705,840</td>
<td>685,816,934</td>
</tr>
<tr>
<td>Pohali Bank Securities Limited</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>1,321,705,840</td>
<td>685,816,934</td>
</tr>
<tr>
<td></td>
<td>5,646,159,566</td>
<td>2,222,692,959</td>
</tr>
</tbody>
</table>
5 Money at call on short notice
   Banking company (note- 5.1)
   Non-banking Financial Institution (note-5.2)

5.1 Banking company
   Standard Bank Limited
   The City Bank Limited
   Brac Bank Limited
   National Bank Limited
   ICB Islamic Bank Ltd.

5.2 Non-banking Financial Institution
   Prime Finance & Investment Ltd.
   Bangladesh Finance & Investment Co. Ltd.
   Lanka bunga Financial Ltd.
   Industrial & Infrastructure Development Finance Co. Ltd
   Premier Leasing & Finance Ltd.
   MIDAS Financing Ltd.
   Investment Corporation of Bangladesh
   Phoenix Finance & Investment Ltd.
   IDLC Finance Ltd.
   Fareast Finance & Investment Co. Ltd.
   Delta Brac Housing Finance Corp. Ltd.

6 Investments
6.1 Government securities
   Securities
      Government/ Bangladesh Bank bills - at book value
      Debentures
   Bonds
      Government treasury bonds
      National prize bonds
   Total investment in government securities and bonds

6.2 Other investments
   Shares
   Debentures
   Prime Bank Limited Bond
   MTRB Bond
   Dhaka Bank Limited Bond
   National Bank Limited Bond
   One Bank Limited Bond
   Mercantile Bank Limited Bond
   Trust Bank Limited Bond
   The City Bank Limited Bond
   Southwest Bank Limited Bond
   Asia Bank Limited Bond
   EXIM Bank Limited Bond
   Social Islamic Bank Limited Bond
   Commercial paper of Computer Source
   Commercial paper of RFL Plastics
   Commercial paper of Runner Automobilis
   Commercial paper of Shafiu Alam Steel
   Commercial paper of Envoy Textile Ltd.
   Commercial paper of Danish Condensed
   Commercial paper of BSRM Ltd.
   Commercial paper of Anam Feed Ltd.
   Commercial paper of Hashem Foods Ltd.
   Commercial paper of Runner Automobilis
   Commercial paper of IFCI Automobilis
   Commercial paper of Anam Cotton Fibres
   Bridge financing advances

6(a) Consolidated Investments
1. Government
   Pubali Bank Limited
   Pubali Bank Securities Limited

2. Other
   Pubali Bank Limited
   Pubali Bank Securities Limited

<table>
<thead>
<tr>
<th></th>
<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13,286,667</td>
<td>15,286,667</td>
</tr>
<tr>
<td></td>
<td>920,000,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>13,286,667</td>
<td>935,286,667</td>
</tr>
<tr>
<td></td>
<td>13,286,667</td>
<td>15,286,667</td>
</tr>
<tr>
<td></td>
<td>13,286,667</td>
<td>15,286,667</td>
</tr>
<tr>
<td></td>
<td>3,403,479,761</td>
<td>24,283,641,470</td>
</tr>
<tr>
<td></td>
<td>3,403,479,761</td>
<td>24,283,641,470</td>
</tr>
<tr>
<td>Bonds</td>
<td>27,804,095,622</td>
<td>22,848,005,186</td>
</tr>
<tr>
<td></td>
<td>24,438,701</td>
<td>21,858,601</td>
</tr>
<tr>
<td>Total investment in government securities and bonds</td>
<td>27,828,334,323</td>
<td>22,696,663,787</td>
</tr>
</tbody>
</table>

|                | 3,388,049,306  | 8,234,954,765     |
|                | 394,069        | 469,060           |
|                | 45,000,000     | 90,000,000        |
|                | 30,000,000     | 30,000,000        |
|                | 70,000,000     | 70,000,000        |
|                | 51,200,000     | 51,200,000        |
|                | 100,000,000    | 100,000,000       |
|                | 100,000,000    | 100,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 196,000,000    | 196,000,000       |
|                | 300,000,000    | 300,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 200,000,000    | 200,000,000       |
|                | 300,000,000    | 300,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 1,000,000,000  | 1,000,000,000     |
|                | 500,000,000    | 500,000,000       |
|                | 500,000,000    | 500,000,000       |
|                | 150,000,000    | 150,000,000       |
|                | 250,000,000    | 250,000,000       |
|                | 5,553,910      | 5,553,910         |

   |                | 14,686,197,276 | 10,728,177,735   |
   | 6.1 Government | 45,918,211,360 | 57,881,682,992   |
   | 6.2 Other      |                |                  |

Page 12
### 7 Loans, advances and leases

**Loans, cash credits and overdrafts, etc.**

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bills purchased and discounted</td>
<td>187,982,116,142</td>
<td>173,125,419,314</td>
</tr>
</tbody>
</table>

#### 7.1 Loans, cash credits, overdrafts, etc.

**Inside Bangladesh:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>56,566,303,096.00</td>
</tr>
<tr>
<td>Cash credits</td>
<td>40,400,736,631.00</td>
</tr>
<tr>
<td>Overdrafts</td>
<td>47,831,109,418.00</td>
</tr>
<tr>
<td>Loan against merchandise</td>
<td>6,150,725.00</td>
</tr>
<tr>
<td>Packing credits</td>
<td>472,464,457.00</td>
</tr>
<tr>
<td>Loan against trust receipts</td>
<td>8,525,361,710.00</td>
</tr>
<tr>
<td>Pubali prochesta</td>
<td>408,552,048.00</td>
</tr>
<tr>
<td>Non-resident Credit Scheme</td>
<td>751,470.00</td>
</tr>
<tr>
<td>Pubali Subarni</td>
<td>5,032,807,635.00</td>
</tr>
<tr>
<td>Pubali Karmo Uddog</td>
<td>1,549,000,545.00</td>
</tr>
<tr>
<td>Pubali Sujon</td>
<td>41,545,974.00</td>
</tr>
<tr>
<td>Pubali Unsoh</td>
<td>61,374,397.00</td>
</tr>
<tr>
<td>EDF loan</td>
<td>4,001,829,457.00</td>
</tr>
<tr>
<td>Payment against documents</td>
<td>2,661,315,780.00</td>
</tr>
<tr>
<td>Consumers loan scheme</td>
<td>12,483,554,822.00</td>
</tr>
<tr>
<td>Lease finance</td>
<td>4,102,954,032.00</td>
</tr>
<tr>
<td>Others</td>
<td>686,386.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>187,982,116,142</td>
</tr>
</tbody>
</table>

**Outside Bangladesh**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>187,982,116,142</td>
</tr>
</tbody>
</table>

#### 7.2 Bills purchased and discounted

**Payable in Bangladesh:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans against accepted bills</td>
<td>721,097,236</td>
</tr>
<tr>
<td>Loans against demand draft purchased</td>
<td>31,555</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>721,128,791</td>
</tr>
</tbody>
</table>

**Payable outside Bangladesh:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign bills purchased</td>
<td>4,508,842,779</td>
</tr>
<tr>
<td>Foreign drafts purchased</td>
<td>2,828,402,912</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,508,842,779</td>
</tr>
</tbody>
</table>

**Total**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>5,229,971,570</td>
</tr>
</tbody>
</table>

#### 7.3 Classification of loans and advances including bills purchased and discounted

**Unclassified:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>165,413,522,825</td>
</tr>
<tr>
<td>Special mention account (SMA)</td>
<td>8,910,834,538</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>174,324,357,363</td>
</tr>
</tbody>
</table>

**Classified:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Substandard (SS)</td>
<td>828,680,458</td>
</tr>
<tr>
<td>Doubtful (DF)</td>
<td>2,697,175,955</td>
</tr>
<tr>
<td>Bad or loss (B/L)</td>
<td>7,622,182,106</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>11,148,038,619</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff loan</td>
<td>2,509,720,260</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>187,982,116,142</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>173,125,419,314</td>
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7.4 Particulars of required provision for loans and advances

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<th>Status of Classification</th>
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<th>Rate of Provision (%)</th>
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<td><strong>General provision - Unclassified</strong></td>
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<tr>
<td>Standard</td>
<td>114,069,583,387</td>
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<td>Small &amp; Medium Enterprise financing</td>
<td>36,259,865,219</td>
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<td>Loans to BSHs/MBs/SDs against share etc.</td>
<td>2,128,075,366</td>
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<td>Housing Finance</td>
<td>326,271,836</td>
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<td>Loans for Professional to setup business</td>
<td>41,997,861</td>
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<td>Consumers loan scheme</td>
<td>9,567,772,104</td>
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<td>Short Term Agri Credit and Micro credit</td>
<td>3,019,959,052</td>
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<td>Special mention account (SMEF)</td>
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<td>Special mention account (CLS)</td>
<td>1,231,783,658</td>
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<td>Special mention account (LP,HP)</td>
<td>92,840,937</td>
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<td>Special mention account (Others)</td>
<td>6,428,328,760</td>
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<td><strong>Specific provision - Classified</strong></td>
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<td>Substandard (Agri &amp; Micro credit)</td>
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<td>Substandard</td>
<td>428,393,775</td>
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<td>Doubtful (Agri &amp; Micro credit)</td>
<td>392,872</td>
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<td>Doubtful</td>
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<td>Bad/Loan</td>
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<td><strong>Required provision</strong></td>
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<td>1,768,778,110</td>
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<td>Provision maintained</td>
<td>6,621,791,804</td>
<td>5,554,483,147</td>
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<td>Excess provision</td>
<td>6,673,165,588</td>
<td>5,578,928,553</td>
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<td><strong>Total</strong></td>
<td>51,374,664</td>
<td>20,445,406</td>
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7(a) Consolidated Loans, Advances and Lenses

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<tr>
<th>Loans, Advances and Leases</th>
<th>Base for Provision</th>
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<td>Pahari Bank Limited</td>
<td>182,752,144,572</td>
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<td>Pahari Bank Securities Limited</td>
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<td>Less: Inter Company Transactions</td>
<td>183,389,978,141</td>
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<td>Bills discounted and purchased</td>
<td>2,128,075,136</td>
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<td>Pahari Bank Limited</td>
<td>181,261,903,006</td>
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<tr>
<td>Pahari Bank Securities Limited</td>
<td>5,229,971,570</td>
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<td><strong>Total</strong></td>
<td>5,229,971,570</td>
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<td>3,356,441,587</td>
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<td><strong>Total</strong></td>
<td>186,491,874,575</td>
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<td>171,692,142,940</td>
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</table>

8 Fixed Assets including Premises, Furniture & Fixture

| Land                        | 2,228,705,361     |
| Building                   | 732,198,269       |
| Vehicles                   | 69,810,900        |
| Machinery and equipment's  | 283,169,634       |
| Computer & Computer Accessories | 409,624,200   |
| Furniture and fixtures     | 304,071,911       |
| **Total**                  | 4,017,629,865     |
|                             | 3,917,767,831     |

8(a) Consolidated Fixed Assets including premises, furniture & fixture

| Pahari Bank Limited         | 4,027,629,865     |
|                            | 3,917,767,831     |
|                            | 2,482,199         |
|                             | 2,974,030         |
| **Total**                  | 4,030,112,064     |
|                             | 3,920,741,861     |

9 Other Assets

| Interest accrued on investments | 738,252,152 |
| Accrued income on loans & advances | 159,020,226 |
| Advance security deposits, advance rent and prepaid expenses | 213,881,109 |
| Investment in Subsidiary Company | 1,599,998,700 |
| Stock dealing account        | 264,330,111     |
| Stationery and stamps        | 81,371,002      |
| Drafts payable               | 23,344,955      |
| Surcharges                   | 1,295,654       |
| Suspense account             | 253,912,997     |
| Demonetized notes            | 1,531,750       |
| Items in transit             | 10,264,725,202  |
| Advance against income tax   | 19,112,995,856  |
| Clearing house adjustment    | 137,890,267     |
| Others                       | 101,842,717     |
| **Total**                    | 32,994,393,638  |
|                             | 26,602,046,119  |
9(a) Consolidated Other Assets
Pubali Bank Limited
Pubali Bank Securities Limited

Inter company Transactions
Pubali Bank Securities Limited

LIABILITIES AND CAPITAL

10 Borrowings from other Banks, Financial Institutions and Agents
Inside Bangladesh
Outside Bangladesh

10.1 Inside Bangladesh
Call loan Trust Bank Ltd.
Call loan Rupali Bank Ltd.
Call loan IPIC Bank Ltd.
Call loan Habib Bank Ltd.
Call loan HSBC Bank Ltd.
Call loan Prime Bank Ltd.
Call loan State Bank India
Call loan AB Bank Ltd.
Call loan City Bank Ltd.
Sonali Bank Limited, Local Office, Dhaka.

11 Details of deposits and other accounts
Current deposits and other accounts :
Current account
Cash credit A/C (Cr. Balance)
Pubali Prochesta (Cr. Balance)
Call deposits
Foreign currency deposits
Un-claimed drafts payable
Un-claimed dividend
Unclaimed deposits PFD A/C

Bills payable
Savings Bank accounts
Term deposits :
Fixed deposits - from customers
Special Notice Deposits
Deposit pension scheme
Interest payable on term deposit
Pubali pension scheme
Pubali sancharay prakalpa
Dwipon Sancharay Prakalpa
Target Based Small Deposit (Pubali shapno prono)
Monthly profit base deposit
Monthly Profit Based Small Deposit (Pubali shadhin sonchay)
Shakya sancharay prakalpa
Child edu. Care & maturity deposit

Other deposits

11 (a) Consolidated Deposits and other accounts
Pubali Bank Limited
Pubali Bank Securities Limited

Less: Inter Company Transactions

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<tr>
<th></th>
<th>June 2016</th>
<th>December 2015</th>
</tr>
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<tbody>
<tr>
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<td>Taka</td>
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<td>(1,599,998,700)</td>
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<td>June 2016 (Taka)</td>
<td>December 2015 (Taka)</td>
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<td>-----------------------------------------------------------------------------</td>
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<td>12 Other Liabilities</td>
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<td>Accumulated provision for loans and advances</td>
<td>3,000,585,641</td>
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<td>Accumulated provision for consumers loan</td>
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<td>Accumulated provision for lease finance</td>
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<td>Provision @1% against off balance sheet exposure</td>
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<td>546,800,000</td>
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<td>830,529,581</td>
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<td>Provision for doubtful investments</td>
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<td>Additional profit payable A/C for Islamic banking</td>
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<td>Interest on overdue advances</td>
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<td>CLS interest A/C</td>
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<td>Accrued interest receivable on overdue CLS</td>
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<td>Consumers deposits</td>
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<td>Provision for Deferred Tax</td>
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<td>Agri credit guarantee backing reserve</td>
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<td>70,261,300</td>
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<td>Excise duty</td>
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<td>Pakistan account</td>
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<td>Pension fund</td>
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<td>L/C cover account in Bangladesh</td>
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<td>1,583,640</td>
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<td>EDF adjustment</td>
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<td>Pulabi Bank Adjustment</td>
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<td>Sadaqah fund</td>
<td>4,066,575</td>
<td>4,594,050</td>
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<td>Card transaction fee (inter bank)</td>
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<td>Foreign currency FCC account</td>
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<td>Interest suspense account against 70% agri loan</td>
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<td>Blocked account of UBI</td>
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<td>2,973,186</td>
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<tr>
<td>Property account of UBI</td>
<td>49,617</td>
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<td>Payable to Pulabi Exchange Co.(UK)</td>
<td>9,276,499</td>
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<td>Non resident blocked account of UBI</td>
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<td>Provision for expenses:</td>
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<td></td>
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<tr>
<td>12(a) Consolidated other liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 Statutory reserve</td>
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<td></td>
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<tr>
<td>Balance at the beginning of the period</td>
<td>9,300,249,482</td>
<td>8,400,249,482</td>
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<tr>
<td>Add: Addition during the period</td>
<td>167,110,612</td>
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<td>Balance at the end of the period</td>
<td>9,467,360,094</td>
<td>9,300,249,482</td>
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<td>14 Retained earnings (General reserve)</td>
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<tr>
<td>Balance as on beginning of the period</td>
<td>3,815,549,087</td>
<td>2,690,619,157</td>
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<td>Addition during the period</td>
<td>540,089,716</td>
<td>1,955,287,053</td>
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<td>Transfer in: Asset revaluation reserve</td>
<td>-</td>
<td>10,016,689</td>
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<tr>
<td>Issue of dividend</td>
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<td>4,695,922,899</td>
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<tr>
<td>Balance as on end of the period</td>
<td>(1,036,448,574)</td>
<td>(880,573,812)</td>
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<td>14(a) Consolidated Retained earnings (General reserve)</td>
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<tr>
<td>Pulabi Bank Limited</td>
<td>3,299,190,229</td>
<td>3,815,549,087</td>
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<tr>
<td>Pulabi Bank Securities Limited</td>
<td>(732,965,127)</td>
<td>(770,614,932)</td>
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<tr>
<td>Total</td>
<td>2,566,225,102</td>
<td>3,044,934,155</td>
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</table>
### Other reserves

#### 15.1 Assets revaluation reserve
- Balance at the beginning of the period
- Addition on revaluation of Fixed Assets/Investment During the period
- Disposal during the period
- Transfer out: Asset revaluation reserve
- Share forfeiture account
- Balance at the end of the period

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<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
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<tbody>
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<td>2,025,282,807</td>
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<td>Balance at the begin</td>
<td>27,995,723</td>
<td>478,222,245</td>
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<td>ning of the period</td>
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<td>(477,399,369)</td>
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<td>Disposal during the</td>
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<td>period</td>
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<td>Balance at the end</td>
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<td>of the period</td>
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#### 15.2 Exchange Equalization Fund
- Balance at the beginning of the period
- Addition during the period
- Balance at the end of the period

<table>
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<tr>
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<th>June 2016 Taka</th>
<th>December 2015 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance at the begin</td>
<td>29,959,972</td>
<td>29,959,972</td>
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<tr>
<td>Additions during the</td>
<td>29,959,972</td>
<td>29,959,972</td>
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<tr>
<td>Balance at the end</td>
<td>2,953,581,245</td>
<td>2,955,576,763</td>
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#### 15(a) Consolidated Other reserves
- Pubali Bank Limited
- Pubali Bank Securities Limited

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<tr>
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<td>2,953,381,245</td>
<td>2,955,576,763</td>
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<td>Balance at the begin</td>
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<td>Additions during the</td>
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<td>Balance at the end</td>
<td>3,037,551,951</td>
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#### 16 Non-controlling Interest
- Balance b/f
- Share of current period profit

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<td>Balance b/f</td>
<td>638</td>
<td>624</td>
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<td>Share of current</td>
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<td>period profit</td>
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<td>669</td>
<td>658</td>
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### 17 Interest income

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<tr>
<th>Description</th>
<th>Taka</th>
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<tr>
<td>Loans</td>
<td>999,402,727</td>
<td>930,935,391</td>
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<td>Cash credits</td>
<td>2,174,232,867</td>
<td>2,141,349,222</td>
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<td>Over drafts</td>
<td>1,937,369,125</td>
<td>2,244,107,594</td>
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<tr>
<td>Loan against imported merchandise</td>
<td>12,255,124</td>
<td>16,383,952</td>
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<td>Loan against trust receipt</td>
<td>520,574,488</td>
<td>670,331,398</td>
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<td>Inland bill purchased &amp; demand draft purchased</td>
<td>119,656,779</td>
<td>42,559,077</td>
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<td>Foreign bill purchased and Export development fund</td>
<td>32,853,628</td>
<td>46,101,778</td>
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<td>Packing credits</td>
<td>12,260,121</td>
<td>18,169,753</td>
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<td>Payments against document</td>
<td>84,023,010</td>
<td>151,780,457</td>
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<td>Call loans</td>
<td>42,262,351</td>
<td>153,246,750</td>
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<td>Agricultural credits &amp; rural credits</td>
<td>10,426,633</td>
<td>11,735,270</td>
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<td>Sundries account</td>
<td>24,180,642</td>
<td>13,257,360</td>
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<td>CLS account</td>
<td>643,841,275</td>
<td>413,445,441</td>
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<td>Secured mortgages</td>
<td>436,966,622</td>
<td>560,504,568</td>
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<td>Foreign bank accounts</td>
<td>38,184,479</td>
<td>21,534,844</td>
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<td>Loan against Shikya Sanchay Prokpalpa</td>
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<td>546,078</td>
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<td>Loan against Non-resident Credit Scheme</td>
<td>4,714</td>
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<td>Lease finance</td>
<td>238,293,850</td>
<td>255,790,296</td>
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<td>Loan against Pubali Sanchay Prokpalpa</td>
<td>24,134,124</td>
<td>26,804,298</td>
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<td>Loan against FDR</td>
<td>47,955,363</td>
<td>1,111,027</td>
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<td>Term loans</td>
<td>1,198,601,872</td>
<td>1,138,310,824</td>
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<td>Loan against Pubali Pension Scheme</td>
<td>27,708,273</td>
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<td>Credit card</td>
<td>36,533,859</td>
<td>22,165,126</td>
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<td>4,315</td>
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<td><strong>Total</strong></td>
<td>8,658,268,447</td>
<td>9,060,244,088</td>
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### 17(s) Consolidated Interest Income

<table>
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<th>Description</th>
<th>Taka</th>
<th>June 2015</th>
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<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>8,658,268,447</td>
<td>9,060,244,088</td>
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<tr>
<td>Pubali Bank Securities Limited</td>
<td>12,542,887</td>
<td>25,139,079</td>
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<td><strong>Total</strong></td>
<td>8,670,811,334</td>
<td>9,085,383,167</td>
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### 18 Interest paid on deposits, borrowings, etc.

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<th>Description</th>
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<tbody>
<tr>
<td>Fixed deposit</td>
<td>2,096,373,782</td>
<td>2,859,345,165</td>
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<td>Interest on REPO borrowings</td>
<td>1,099,296</td>
<td>45,651,298</td>
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<tr>
<td>Interest on borrowings</td>
<td>32,916,473</td>
<td>4,894,782</td>
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<tr>
<td>Short notice deposit</td>
<td>512,129,159</td>
<td>488,596,062</td>
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<tr>
<td>Savings bank deposit</td>
<td>529,710,767</td>
<td>611,161,259</td>
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<tr>
<td>Deposit pension scheme</td>
<td>512,564,719</td>
<td>379,157,181</td>
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<tr>
<td>Pubali bank pension scheme</td>
<td>82,610</td>
<td>341,842</td>
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<tr>
<td>Child education care &amp; maturity deposits</td>
<td>7,124,343</td>
<td>5,123,958</td>
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<tr>
<td>Call borring</td>
<td>14,697,589</td>
<td>14,038,599</td>
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<tr>
<td>Monthly mansla based deposit scheme</td>
<td>156,710,791</td>
<td>163,354,213</td>
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<td>Shikya Sanchay Prokpalpa</td>
<td>7,432,739</td>
<td>6,429,178</td>
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<tr>
<td>Q-Cash Debit Card</td>
<td>150,000</td>
<td>14,548</td>
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<tr>
<td>Dwigon Sanchay Prokpalpa</td>
<td>1,086,603,659</td>
<td>923,292,054</td>
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<td>Marking to Market Revaluation</td>
<td>42,504</td>
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<tr>
<td>Interest on MPISD</td>
<td>44,062,953</td>
<td>24,695,613</td>
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<td>Interest on TBSID</td>
<td>47,627,942</td>
<td>16,252,972</td>
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<tr>
<td>Interest on refinance from B. Bank</td>
<td>2,016,220</td>
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<tr>
<td>Interest on MFD A/C</td>
<td>160,789,943</td>
<td>127,495,613</td>
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<td>Sandry accounts</td>
<td>1,227,190</td>
<td>177,862</td>
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<td><strong>Total</strong></td>
<td>5,240,368,594</td>
<td>5,669,231,889</td>
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### 19 Income from investment

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<tr>
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<tr>
<td>Interest on treasury bill</td>
<td>30,742,701</td>
<td>442,167,237</td>
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<tr>
<td>Interest on treasury bond</td>
<td>1,078,759,745</td>
<td>860,914,278</td>
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<td>Interest on private bond</td>
<td>57,895,274</td>
<td>50,879,896</td>
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<td>Interest on debentures</td>
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<tr>
<td>Interest on Bangladesh Bank bill</td>
<td>258,150,362</td>
<td>58,750,930</td>
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<tr>
<td>Interest on commercial paper</td>
<td>55,802,342</td>
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<tr>
<td>Gain on sale of shares</td>
<td>108,744,284</td>
<td>61,044,764</td>
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<td>Dividend on shares</td>
<td>90,662,745</td>
<td>114,346,694</td>
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<td><strong>Total</strong></td>
<td>1,630,757,453</td>
<td>1,589,886,799</td>
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### 19(a) Consolidated Income from investment

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>1,630,757,453</td>
<td>1,589,886,799</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>46,892,236</td>
<td>35,263,515</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,677,649,689</td>
<td>1,625,150,314</td>
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20 Commission, exchange and brokerage
SC, LSC, DO, TT, MT and PO
Foreign L/C
Local L/C
Issuance of foreign guarantee
Issuance of local guarantee
Issuance of traveller's cheque
Other transactions
Miscellaneous handling commission
Consumers credit
Commission on stationery articles
Income A/C commission Online
Total commission
Exchange

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<th>June 2015</th>
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<td>Taka</td>
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<td>43,602,838</td>
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<td>112,105</td>
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<td>56,720,185</td>
<td>67,870,633</td>
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<td>3,100</td>
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20(a) Consolidated Commission, exchange and brokerage
Pubali Bank Limited
Pubali Bank Securities Limited

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<td>Taka</td>
<td>Taka</td>
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</table>

21 Other operating income
Rent recovery
Postage and telecommunication recovery
Miscellaneous income
Miscellaneous income supervision and monitoring
Miscellaneous income transfer fee
Swift income
Application fee of CLS account
Account opening charge of CLS account
Service charge
Income on sale of leased asset
Online service charge
Accounts Maintenance fee
SMS service charges
Card Fees and charges
CIB service charges
Recovered from Bad Debt Written Off
Income on sale of Bank's property

<table>
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<th>June 2015</th>
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<td>26,995</td>
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21(a) Consolidated Other operating income
Pubali Bank Limited
Pubali Bank Securities Limited

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22 Salary and allowances (excluding Managing Director)
Basic salary
House rent allowances
Medical allowances
Other allowances
Contributory provident fund
General provident fund
Bonus to employees

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<th>June 2015</th>
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<td>79,725,828</td>
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<tr>
<td></td>
<td>1,789,499,025</td>
<td>1,797,323,139</td>
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</table>

22(a) Consolidated Salary and allowances (excluding Managing Director)
Pubali Bank Limited
Pubali Bank Securities Limited

<table>
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<th></th>
<th>June 2016</th>
<th>June 2015</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
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<tr>
<td></td>
<td>1,789,499,025</td>
<td>1,797,323,139</td>
</tr>
<tr>
<td></td>
<td>13,037,910</td>
<td>11,531,301</td>
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<td>1,803,536,935</td>
<td>1,718,854,440</td>
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23 Managing Director's salary and fees
Basic pay
Allowances
Bank's contributory provident fund
Bonus

<table>
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<th>June 2016</th>
<th>June 2015</th>
</tr>
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<td></td>
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</tr>
<tr>
<td></td>
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<td>600,000</td>
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<td>4,800,000</td>
<td>3,937,500</td>
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</table>

24 Depreciation and repair of bank's assets
Repairs to fixed assets
Maintenance of assets
Depreciation on fixed assets

<table>
<thead>
<tr>
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<th>June 2015</th>
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<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td></td>
<td>8,017,114</td>
<td>8,008,622</td>
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<td>34,106,592</td>
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<td>191,377,213</td>
<td>185,039,803</td>
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<td>296,352,033</td>
<td>227,155,017</td>
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</table>

24(a) Consolidated depreciation and repair of bank's assets
Pubali Bank Limited
Pubali Bank Securities Limited

<table>
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<tr>
<th></th>
<th>June 2016</th>
<th>June 2015</th>
</tr>
</thead>
<tbody>
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<td>Taka</td>
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<tr>
<td></td>
<td>296,352,033</td>
<td>227,155,017</td>
</tr>
<tr>
<td></td>
<td>873,163</td>
<td>768,785</td>
</tr>
<tr>
<td></td>
<td>297,225,196</td>
<td>227,923,802</td>
</tr>
</tbody>
</table>
25 Other expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
<th>June 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairs to rented property</td>
<td>1,110,858</td>
<td>647,184</td>
</tr>
<tr>
<td>Newspapers</td>
<td>1,646,545</td>
<td>1,579,017</td>
</tr>
<tr>
<td>Petrol consumption</td>
<td>26,504,643</td>
<td>22,815,851</td>
</tr>
<tr>
<td>Travelling</td>
<td>30,646,981</td>
<td>24,738,547</td>
</tr>
<tr>
<td>Donations</td>
<td>34,700,700</td>
<td>16,256,610</td>
</tr>
<tr>
<td>Card Expenditure</td>
<td>9,997,091</td>
<td>-</td>
</tr>
<tr>
<td>NOSTRO account charges</td>
<td>2,004,430</td>
<td>-</td>
</tr>
<tr>
<td>Honorarium</td>
<td>407,050</td>
<td>2,935,000</td>
</tr>
<tr>
<td>Subscriptions</td>
<td>4,857,200</td>
<td>3,319,343</td>
</tr>
<tr>
<td>Sub-ordinate staff clothing</td>
<td>3,060,858</td>
<td>2,938,929</td>
</tr>
<tr>
<td>Conveyance</td>
<td>9,487,689</td>
<td>9,319,731</td>
</tr>
<tr>
<td>Entertainment</td>
<td>10,363,515</td>
<td>9,377,844</td>
</tr>
<tr>
<td>Training</td>
<td>8,970,039</td>
<td>7,954,718</td>
</tr>
<tr>
<td>Photocopying</td>
<td>213,719</td>
<td>485,282</td>
</tr>
<tr>
<td>Branches’ opening expenses</td>
<td>692,282</td>
<td>776,093</td>
</tr>
<tr>
<td>Shifting expenses</td>
<td>383,699</td>
<td>527,686</td>
</tr>
<tr>
<td>Carrying expenses</td>
<td>631,428</td>
<td>996,797</td>
</tr>
<tr>
<td>Professional fees</td>
<td>2,817,114</td>
<td>1,356,943</td>
</tr>
<tr>
<td>Security and Auxiliary Services</td>
<td>18,549,911</td>
<td>11,816,976</td>
</tr>
<tr>
<td>Gun license fees</td>
<td>244,303</td>
<td>379,115</td>
</tr>
<tr>
<td>Telegraphic address renewal fee</td>
<td>-</td>
<td>250</td>
</tr>
<tr>
<td>Overtime</td>
<td>12,662,088</td>
<td>10,620,197</td>
</tr>
<tr>
<td>Lunch subsidy</td>
<td>87,560,079</td>
<td>84,447,982</td>
</tr>
<tr>
<td>Promotional expenses</td>
<td>36,008,621</td>
<td>21,901,864</td>
</tr>
<tr>
<td>Card transaction fee</td>
<td>427,405</td>
<td>-</td>
</tr>
<tr>
<td>Gratuity</td>
<td>400,917,600</td>
<td>232,805,450</td>
</tr>
<tr>
<td>Group insurance</td>
<td>16,005,402</td>
<td>16,629,925</td>
</tr>
<tr>
<td>House maintenance</td>
<td>52,858,466</td>
<td>60,913,018</td>
</tr>
<tr>
<td>Car allowance</td>
<td>12,286,000</td>
<td>4,190,871</td>
</tr>
<tr>
<td>Chemicals for office equipment's</td>
<td>362,245</td>
<td>187,874</td>
</tr>
<tr>
<td>Loss on sale of bank’s property</td>
<td>121,794</td>
<td>1,937,373</td>
</tr>
<tr>
<td>CDBL fees</td>
<td>106,000</td>
<td>106,600</td>
</tr>
<tr>
<td>Annual general meeting</td>
<td>1,309,093</td>
<td>2,796,090</td>
</tr>
<tr>
<td>Bandwidth charges</td>
<td>26,766,912</td>
<td>47,721,317</td>
</tr>
<tr>
<td>Penal interest penalty</td>
<td>182,773</td>
<td>-</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>29,801,569</td>
<td>30,785,258</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>854,667,082</strong></td>
<td><strong>633,255,185</strong></td>
</tr>
</tbody>
</table>

25(a) Consolidated Other expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>854,667,082</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>3,414,433</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>858,081,435</strong></td>
</tr>
</tbody>
</table>

26 Cash and cash equivalents at the end of the period

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in taka (including foreign currencies)</td>
<td>2,239,350,177</td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent bank(s)</td>
<td>16,387,523,968</td>
</tr>
<tr>
<td>Balance with other banks and financial institutes</td>
<td>5,646,159,566</td>
</tr>
<tr>
<td>Prize bonds</td>
<td>24,438,701</td>
</tr>
<tr>
<td>Money at call on short notice</td>
<td>13,286,667</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>24,310,759,019</strong></td>
</tr>
</tbody>
</table>

26(a) Consolidated Cash and cash equivalents at the end of the period

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>24,310,759,019</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>595,873,308</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>24,906,632,327</strong></td>
</tr>
</tbody>
</table>

27 Basic and Diluted Earnings Per Share (EPS):

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit after taxes</td>
<td>707,200,328</td>
</tr>
<tr>
<td>Number of ordinary shares pending</td>
<td>880,373,812</td>
</tr>
<tr>
<td><strong>Basic and Diluted Earnings Per Share (EPS)</strong></td>
<td><strong>0.80</strong></td>
</tr>
</tbody>
</table>

27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)

<table>
<thead>
<tr>
<th>Description</th>
<th>June 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit after tax</td>
<td>744,850,164</td>
</tr>
<tr>
<td>Number of ordinary shares pending</td>
<td>880,373,812</td>
</tr>
<tr>
<td><strong>Consolidated Basic and Diluted Earnings Per Share (EPS)</strong></td>
<td><strong>0.85</strong></td>
</tr>
</tbody>
</table>