



Pubali Bank Limited

Head Office, Dhaka

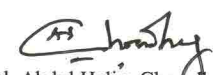
Consolidated Profit and Loss Account (Un-audited) for 6 months ended 30 June 2012

	January to June 2012 Taka	January to June 2011 Taka	April to June 2012 Taka	April to June 2011 Taka
Operating Income				
Interest Income	8,183,478,532	5,538,507,893	4,094,957,136	2,976,869,215
Less :Interest paid on Deposits, Borrowings, etc.	4,208,221,975	2,570,733,838	2,002,390,771	1,406,054,924
Net Interest Income	3,975,256,557	2,967,774,055	2,092,566,365	1,570,814,291
Income from Investment	627,511,144	402,952,354	307,200,406	189,155,967
Commission, Exchange and Brokerage	710,636,103	792,078,765	383,789,827	457,815,580
Other Operating Income	294,617,419	152,230,707	226,181,746	111,201,924
Total Operating Income	5,608,021,223	4,315,035,881	3,009,738,344	2,328,987,762
Operating Expenses				
Salaries and allowances	1,056,135,478	861,830,513	610,558,720	448,722,603
Rent, taxes, insurance, electricity, etc.	149,746,060	124,723,439	58,270,344	74,796,409
Legal Expenses	6,188,298	5,056,980	4,155,188	2,641,951
Postage, Stamp, telecommunication, etc.	27,869,364	37,413,704	13,522,149	20,779,504
Stationery, Printing, Advertisements, etc.	57,494,616	53,876,203	36,859,689	39,247,730
Managing Director's salary and Fees	3,600,000	3,600,000	1,800,000	1,800,000
Directors' Fees	3,373,604	2,143,248	1,693,367	1,719,015
Auditors' Fees	104,500	-	104,500	-
Charges on loan losses	833,199	1,400,000	-	-
Repair, maintenance and depreciation of fixed assets	99,680,119	74,065,002	61,922,544	36,362,399
Other Expenses	607,959,954	487,040,727	266,847,694	249,303,365
Total Operating Expenses	2,012,985,202	1,651,149,816	1,055,734,195	875,372,976
Profit before Provisions & Taxation	3,595,036,021	2,663,886,065	1,954,004,149	1,453,614,786
Provisions				
Provision for loans and advances	630,000,000	50,000,000	460,000,000	-
Provision for diminution in value of Investments	129,454,977	300,000,000	-	155,000,000
Provision for exposure of off-balance sheet items	75,000,000	-	55,000,000	-
Total Provisions	834,454,977	350,000,000	515,000,000	155,000,000
Profit before taxation	2,760,581,044	2,313,886,065	1,439,004,149	1,298,614,786
Provision for current tax	1,522,414,473	1,120,193,553	807,796,760	628,412,854
Provision for deferred tax	-	-	-	-
Total provision for taxes	1,522,414,473	1,120,193,553	807,796,760	628,412,854
Net Profit after Taxes	1,238,166,571	1,193,692,512	631,207,389	670,201,932
Profit attributable to:				
Equity holders of parents	1,238,166,571	1,193,692,512	631,207,401	670,202,050
Non- controlling interest	(148)	(216)	(12)	(118)
Appropriations :	1,238,166,571	1,193,692,512	631,207,389	670,201,932
Statutory Reserve	589,547,987	517,149,907	291,257,299	302,539,969
Retained surplus (general reserve) carried forward	648,618,584	676,542,605	339,949,954	367,661,963
Earning per share (EPS)	1.48	* 1.42	* 0.75	* 0.80

N.B: After provisional appropriation of Profit June 2012

* Restated


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


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Helal Ahmed Chowdhury
 Managing Director

