

PUBALI BANK LIMITED
HEAD OFFICE, DHAKA.

Profit and Loss Account (Un-audited)
for 6 months ending 30 June 2010

(Figures in BDT)

Income and Expenditure	Note	January to June 30, 2010	January to June 30, 2009	April to June 30, 2010	April to June 30, 2009
Interest Income		4,284,699,429	3,904,874,112	2,177,182,752	1,937,329,121
Less :Interest paid on Deposits, Borrowings, etc.		1,841,533,421	1,922,876,500	904,934,731	966,700,567
Net Interest Income		2,443,166,008	1,981,997,612	1,272,248,021	970,628,555
Income from Investment		1,161,474,947	414,155,726	655,589,570	185,200,339
Commission, Exchange and Brokerage		648,598,346	601,656,534	398,890,363	372,983,345
Other Operating Income		105,723,038	135,459,338	71,328,371	104,064,777
Total Operating Income		4,358,962,339	3,133,269,210	2,398,056,325	1,632,877,015
Salaries and allowances		709,368,008	682,700,549	359,434,047	341,812,174
Rent, Taxes, Insurance, Electricity etc.		114,821,713	83,546,648	72,632,882	52,995,324
Legal Expenses		5,158,403	4,734,254	2,946,390	2,562,782
Postage, Stamp, Telecommunication etc.		26,891,430	25,093,099	15,515,671	11,570,667
Stationery, Printing, Advertisement, etc.		42,514,101	43,706,028	24,886,362	21,314,534
Managing Director's salary and fees		4,600,000	2,400,000	2,800,000	1,200,000
Directors' Fees		2,390,888	2,070,452	1,185,848	1,666,947
Charges on loan losses		2,754,920	72,830	1,659,574	-
Auditors' Fee		-	-	-	-
Repair, maintenance and depreciation of fixed assets		62,636,047	47,080,911	34,030,376	23,724,119
Other Expenses		513,916,187	437,790,127	238,595,150	223,430,758
Total Operating Expenses		1,485,051,697	1,329,194,898	753,686,300	680,277,305
Profit before Provision		2,873,910,642	1,804,074,312	1,644,370,025	952,599,709
Provision for Loans and Advances		100,000,000	-	100,000,000	-
Provision for diminution in value of Investments		65,000,000	-	65,000,000	-
Provision for exposure of off-balance sheet items		50,000,000	20,000,000	20,000,000	5,000,000
Other Provisions		-	-	-	-
Total Provision		215,000,000	20,000,000	185,000,000	5,000,000

Profit before Taxation		2,658,910,642	1,784,074,312	1,459,370,025	947,599,709
Provision for corporate taxation		951,412,023	766,731,583	428,857,260	383,568,012
Provision for deferred taxation		-	-	-	-
Profit after Taxation		1,707,498,619	1,017,342,729	1,030,512,765	564,031,697
Appropriations :					
Statutory Reserve		531,782,128	356,814,862	291,874,005	189,519,942
General Reserve		-	-	-	-
Total Appropriations		531,782,128	356,814,862	291,874,005	189,519,942
Net surplus carried to Balance Sheet		1,175,716,491	660,527,867	738,638,760	374,514,755
Earning per share (EPS)		34.37	20.48	20.74	11.35

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Restated

N.B: After Provisional appropriation of Operating Profit of June 2010