<table>
<thead>
<tr>
<th>Property and Assets</th>
<th>September 2013 Taka</th>
<th>December 2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>18,395,550,529</td>
<td>17,117,359,826</td>
</tr>
<tr>
<td>In hand (Including foreign currencies)</td>
<td>3,356,575,944</td>
<td>3,468,716,595</td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent Bank(s)</td>
<td>15,038,974,585</td>
<td>13,648,643,231</td>
</tr>
<tr>
<td>Balance with Other Banks and Financial Institutions</td>
<td>1,732,618,238</td>
<td>1,767,391,892</td>
</tr>
<tr>
<td>Inside Bangladesh</td>
<td>1,034,796,885</td>
<td>1,273,666,180</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>697,821,353</td>
<td>493,725,712</td>
</tr>
<tr>
<td>Money at Call on Short notice</td>
<td>578,986,667</td>
<td>2,799,086,667</td>
</tr>
<tr>
<td>Investments</td>
<td>58,772,050,858</td>
<td>33,732,116,463</td>
</tr>
<tr>
<td>Government</td>
<td>48,237,036,481</td>
<td>25,385,898,224</td>
</tr>
<tr>
<td>Others</td>
<td>10,535,014,377</td>
<td>8,346,218,239</td>
</tr>
<tr>
<td>Loans, Advances and Leases</td>
<td>127,900,925,192</td>
<td>120,481,280,407</td>
</tr>
<tr>
<td>Loans, Cash Credits, Overdrafts, etc.</td>
<td>126,700,594,695</td>
<td>119,417,762,095</td>
</tr>
<tr>
<td>Bills purchased &amp; discounted</td>
<td>1,200,330,497</td>
<td>1,063,518,312</td>
</tr>
<tr>
<td>Fixed Assets including premises, furniture &amp; fixtures</td>
<td>3,690,424,717</td>
<td>3,509,159,737</td>
</tr>
<tr>
<td>Other assets</td>
<td>16,181,173,146</td>
<td>13,581,603,561</td>
</tr>
<tr>
<td>Non-banking Assets</td>
<td>375,246</td>
<td>375,246</td>
</tr>
<tr>
<td>Total Assets</td>
<td>227,252,104,593</td>
<td>192,988,373,799</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Capital</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowings from other banks, financial institutions &amp; agents</td>
<td>12,528,010,443</td>
<td>3,363,550,321</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>170,809,224,757</td>
<td>150,418,805,799</td>
</tr>
<tr>
<td>Current accounts &amp; other accounts</td>
<td>16,932,517,707</td>
<td>15,591,429,099</td>
</tr>
<tr>
<td>Bills Payable</td>
<td>2,986,009,162</td>
<td>2,920,446,289</td>
</tr>
<tr>
<td>Savings bank deposits</td>
<td>38,857,125,626</td>
<td>37,638,322,271</td>
</tr>
<tr>
<td>Term deposits</td>
<td>107,247,728,769</td>
<td>89,799,694,576</td>
</tr>
<tr>
<td>Other deposits</td>
<td>4,785,843,493</td>
<td>4,468,913,564</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>25,670,511,192</td>
<td>21,448,231,025</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>209,007,746,392</td>
<td>175,230,587,145</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital / Shareholders' Equity</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid up Capital</td>
<td>8,384,512,500</td>
<td>8,384,512,500</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>6,819,973,916</td>
<td>6,094,191,648</td>
</tr>
<tr>
<td>Retained earnings (general reserve)</td>
<td>10,919,245</td>
<td>249,813,330</td>
</tr>
<tr>
<td>Other Reserves</td>
<td>3,027,933,335</td>
<td>3,028,084,842</td>
</tr>
<tr>
<td>Foreign currency translation reserve</td>
<td>1,018,777</td>
<td>1,183,869</td>
</tr>
<tr>
<td></td>
<td>18,244,357,773</td>
<td>17,757,786,189</td>
</tr>
<tr>
<td>Non-Controlling Interest</td>
<td>428</td>
<td>465</td>
</tr>
<tr>
<td>Total Shareholders' Equity</td>
<td>18,244,358,201</td>
<td>17,757,786,654</td>
</tr>
<tr>
<td>Total Liabilities and Shareholders' Equity</td>
<td>227,252,104,593</td>
<td>192,988,373,799</td>
</tr>
</tbody>
</table>
### Pubali Bank Limited
#### Head Office

**Consolidated Balance Sheet (Un-audited) as at 30 September 2013**

<table>
<thead>
<tr>
<th></th>
<th>September 2013 Taka</th>
<th>December 2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Off-balance sheet items</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contingent liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acceptances &amp; Endorsements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Letters of guarantee</td>
<td>5,426,525,087</td>
<td>5,262,909,058</td>
</tr>
<tr>
<td>Irrevocable letters of credit</td>
<td>41,149,598,898</td>
<td>34,469,613,860</td>
</tr>
<tr>
<td>Bills for collection</td>
<td>370,765,084</td>
<td>245,234,895</td>
</tr>
<tr>
<td>Other Contingent Liabilities</td>
<td></td>
<td>173,888,000</td>
</tr>
<tr>
<td><strong>Total Contingent liabilities</strong></td>
<td>46,946,889,069</td>
<td>40,151,645,813</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: 

**Total other commitments**: 

**Total Off-Balance Sheet items including Contingent Liabilities**: 

<table>
<thead>
<tr>
<th></th>
<th>September 2013 Taka</th>
<th>December 2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>46,946,889,069</td>
<td>40,151,645,813</td>
</tr>
</tbody>
</table>

---

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

Md. Abdul Halim Chowdhury  
Additional Managing Director

Helal Ahmed Chowdhury  
Managing Director
## Consolidated Profit and Loss Account (Un-audited)
for 9 months ended 30 September 2013

<table>
<thead>
<tr>
<th>Note</th>
<th>January to September 2013</th>
<th>January to September 2012</th>
<th>July to September 2013</th>
<th>July to September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td><strong>Operating Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td>17(a)</td>
<td>12,743,250,478</td>
<td>12,528,424,281</td>
<td>4,345,536,968</td>
</tr>
<tr>
<td>Less: Interest paid on Deposits, Borrowings, etc.</td>
<td>18(a)</td>
<td>8,647,582,302</td>
<td>6,844,184,525</td>
<td>3,035,891,038</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td>4,095,668,176</td>
<td>5,684,239,756</td>
<td>1,309,545,930</td>
<td>1,708,983,199</td>
</tr>
<tr>
<td>Income from Investment</td>
<td>19(a)</td>
<td>3,191,518,578</td>
<td>1,092,896,751</td>
<td>1,508,480,307</td>
</tr>
<tr>
<td>Commission, Exchange and Brokerage</td>
<td>20(a)</td>
<td>1,135,808,336</td>
<td>993,809,995</td>
<td>475,436,448</td>
</tr>
<tr>
<td>Other Operating Income</td>
<td>21(a)</td>
<td>441,279,053</td>
<td>337,277,505</td>
<td>46,512,821</td>
</tr>
<tr>
<td><strong>Total Operating Income</strong></td>
<td>8,864,274,143</td>
<td>8,108,224,007</td>
<td>3,339,975,506</td>
<td>2,500,202,784</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and allowances</td>
<td>22(a)</td>
<td>1,830,240,541</td>
<td>1,666,377,710</td>
<td>711,722,001</td>
</tr>
<tr>
<td>Rent, taxes, insurance, electricity, etc.</td>
<td>23(a)</td>
<td>270,782,671</td>
<td>246,748,234</td>
<td>77,626,405</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>24(a)</td>
<td>8,649,197</td>
<td>8,740,961</td>
<td>3,190,457</td>
</tr>
<tr>
<td>Postage, Stamp, telecommunication, etc.</td>
<td>25(a)</td>
<td>49,796,303</td>
<td>42,263,913</td>
<td>15,811,982</td>
</tr>
<tr>
<td>Stationery, Printing, Advertisements, etc.</td>
<td>26(a)</td>
<td>93,146,733</td>
<td>90,354,067</td>
<td>28,053,459</td>
</tr>
<tr>
<td>Managing Director’s salary and Fees</td>
<td>27(a)</td>
<td>7,200,000</td>
<td>5,850,000</td>
<td>2,400,000</td>
</tr>
<tr>
<td>Directors’ Fees</td>
<td>28(a)</td>
<td>4,378,851</td>
<td>4,463,793</td>
<td>1,860,397</td>
</tr>
<tr>
<td>Auditors’ Fees</td>
<td>29(a)</td>
<td>10,500</td>
<td>104,500</td>
<td>-</td>
</tr>
<tr>
<td>Charges on loan losses</td>
<td>30(a)</td>
<td>968,796</td>
<td>896,779</td>
<td>17,477</td>
</tr>
<tr>
<td>Repair, maintenance and depreciation of fixed assets</td>
<td>31(a)</td>
<td>222,600,235</td>
<td>173,110,147</td>
<td>915,420,419</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>32(a)</td>
<td>916,783,141</td>
<td>834,407,294</td>
<td>262,449,920</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>3,413,579,988</td>
<td>3,193,324,007</td>
<td>1,182,488,517</td>
<td>1,090,338,805</td>
</tr>
<tr>
<td><strong>Profit before Provisions &amp; Taxation</strong></td>
<td>5,450,703,155</td>
<td>5,004,900,000</td>
<td>2,157,486,989</td>
<td>1,409,863,979</td>
</tr>
<tr>
<td><strong>Provisions</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for Classified loans and advances</td>
<td>33(a)</td>
<td>1,595,000,000</td>
<td>1,220,000,000</td>
<td>915,000,000</td>
</tr>
<tr>
<td>Provision for unclassified loans and advances</td>
<td>34(a)</td>
<td>20,000,000</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Provision for diminution in value of Investments</td>
<td>35(a)</td>
<td>45,255,712</td>
<td>197,562,751</td>
<td>45,255,712</td>
</tr>
<tr>
<td>Provision for impairment of clients margin loans</td>
<td>36(a)</td>
<td>103,333,947</td>
<td>-</td>
<td>69,999,132</td>
</tr>
<tr>
<td>Provision for exposure of off-balance sheet items</td>
<td>37(a)</td>
<td>60,000,000</td>
<td>85,000,000</td>
<td>20,000,000</td>
</tr>
<tr>
<td><strong>Total Provisions</strong></td>
<td>1,823,589,659</td>
<td>1,502,562,751</td>
<td>1,050,224,844</td>
<td>668,107,774</td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td>3,627,113,496</td>
<td>3,502,337,249</td>
<td>1,107,262,145</td>
<td>741,756,205</td>
</tr>
<tr>
<td>Provision for current tax</td>
<td>38(a)</td>
<td>2,301,774,100</td>
<td>2,165,840,967</td>
<td>907,890,258</td>
</tr>
<tr>
<td>Provision for deferred tax</td>
<td>39(a)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total provision for taxes</strong></td>
<td>2,301,774,100</td>
<td>2,165,840,967</td>
<td>907,890,258</td>
<td>643,426,494</td>
</tr>
<tr>
<td><strong>Net Profit after Taxes</strong></td>
<td>1,325,339,396</td>
<td>1,336,496,282</td>
<td>199,371,887</td>
<td>98,329,711</td>
</tr>
<tr>
<td><strong>Profit attributable to:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity holders of parents</td>
<td>40(a)</td>
<td>1,325,339,433</td>
<td>1,336,496,510</td>
<td>199,368,936</td>
</tr>
<tr>
<td>Non-controlling Interest</td>
<td>41(a)</td>
<td>(37)</td>
<td>(228)</td>
<td>(49)</td>
</tr>
<tr>
<td><strong>Appropriations :</strong></td>
<td>1,325,339,396</td>
<td>1,336,496,282</td>
<td>199,368,887</td>
<td>98,329,711</td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td>42(a)</td>
<td>725,782,268</td>
<td>758,219,279</td>
<td>238,863,462</td>
</tr>
<tr>
<td>Retained surplus (general reserve) carried forward</td>
<td>43(a)</td>
<td>599,557,128</td>
<td>578,277,005</td>
<td>(29,494,575)</td>
</tr>
<tr>
<td><strong>Earnings per share (EPS)</strong></td>
<td>26(a)</td>
<td>1.58</td>
<td>1.59</td>
<td>0.24</td>
</tr>
</tbody>
</table>

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Sayed 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 2013

<table>
<thead>
<tr>
<th></th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td>a Cash flows from operating activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receipts in cash</td>
<td>15,766,351,973</td>
<td>13,507,811,894</td>
</tr>
<tr>
<td>Interest payments</td>
<td>(8,647,582,302)</td>
<td>(6,842,198,211)</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>141,966,652</td>
<td>57,311,551</td>
</tr>
<tr>
<td>Fees and commission receipts</td>
<td>714,660,392</td>
<td>809,834,134</td>
</tr>
<tr>
<td>Cash payment to employees</td>
<td>(1,833,910,888)</td>
<td>(1,702,434,719)</td>
</tr>
<tr>
<td>Cash payment to suppliers</td>
<td>(150,784,247)</td>
<td>(139,907,573)</td>
</tr>
<tr>
<td>Current income tax paid</td>
<td>(2,084,191,733)</td>
<td>(1,810,692,056)</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>888,877,428</td>
<td>577,450,953</td>
</tr>
<tr>
<td>Cash payments for other operating activities</td>
<td>(1,242,880,020)</td>
<td>(1,122,765,562)</td>
</tr>
<tr>
<td><strong>Operating profit before changes in operating assets &amp; liabilities</strong></td>
<td>3,552,507,255</td>
<td>3,334,410,411</td>
</tr>
<tr>
<td>Cash flows from operating assets &amp; liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statutory deposits</td>
<td>(22,862,828,991)</td>
<td>859,462,631</td>
</tr>
<tr>
<td>Purchase/sale of trading securities</td>
<td>(2,174,243,804)</td>
<td>(2,654,156,513)</td>
</tr>
<tr>
<td>Loans and advances to customers (other than banks)</td>
<td>(7,403,830,232)</td>
<td>(9,494,875,794)</td>
</tr>
<tr>
<td>Other assets</td>
<td>(515,961,686)</td>
<td>(2,583,501,625)</td>
</tr>
<tr>
<td>Deposits to/from other banks</td>
<td>9,164,460,122</td>
<td>124,191,621</td>
</tr>
<tr>
<td>Deposits from customers (other than banks)</td>
<td>20,390,418,958</td>
<td>17,533,200,881</td>
</tr>
<tr>
<td>Other liabilities account of customers</td>
<td>(195,856,087)</td>
<td>1,444,767,378</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>276,701,057</td>
<td>35,635,674</td>
</tr>
<tr>
<td><strong>Increase/(decrease) in operating assets and liabilities:</strong></td>
<td>(3,321,140,663)</td>
<td>5,264,724,253</td>
</tr>
<tr>
<td>Cash received from operating activities</td>
<td>231,366,592</td>
<td>8,599,134,664</td>
</tr>
<tr>
<td>b Cash flows from investing activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proceeds from sale of securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase/Sale of property, plant &amp; equipment</td>
<td>(366,585,186)</td>
<td>(331,563,203)</td>
</tr>
<tr>
<td>Net cash used in investing activities</td>
<td>(366,585,186)</td>
<td>(331,563,203)</td>
</tr>
<tr>
<td>c Cash flows from financing activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receipts from issue of loan capital and debt securities</td>
<td></td>
<td>10,103,667</td>
</tr>
<tr>
<td>Payment for redemption of loan capital and debt securities</td>
<td>(151,507)</td>
<td></td>
</tr>
<tr>
<td>Issue of share capital</td>
<td></td>
<td>3,762,615</td>
</tr>
<tr>
<td>Dividend Paid</td>
<td>(838,451,250)</td>
<td>(335,380,500)</td>
</tr>
<tr>
<td>Investment in Subsidiary Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net cash received from financing activities</strong></td>
<td>(838,602,757)</td>
<td>(321,514,218)</td>
</tr>
<tr>
<td>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</td>
<td>(973,821,351)</td>
<td>7,946,057,243</td>
</tr>
<tr>
<td>e Opening cash and cash equivalents</td>
<td>21,703,559,286</td>
<td>15,831,120,544</td>
</tr>
<tr>
<td>f Closing cash and cash equivalents (d+e)</td>
<td>20,729,737,935</td>
<td>23,777,177,787</td>
</tr>
</tbody>
</table>

---

Signed:  
Sayed 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**

Consolidated Statement of Changes in Equity (Un-audited) for 9 months ended 30 September 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up capital</th>
<th>Statutory reserve</th>
<th>Retained earnings (general reserve)</th>
<th>PC translation reserves</th>
<th>Other reserves</th>
<th>Proposed dividend</th>
<th>Non-controlling interest</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance at 1 January 2013</td>
<td>8,384,912,500</td>
<td>4,984,191,649</td>
<td>249,813,330</td>
<td>1,183,669</td>
<td>3,028,084,642</td>
<td>-</td>
<td>-</td>
<td>17,757,780,189</td>
</tr>
<tr>
<td>Changes in accounting policy</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Restated balance</td>
<td>8,384,912,500</td>
<td>4,984,191,649</td>
<td>249,813,330</td>
<td>1,183,669</td>
<td>3,028,084,642</td>
<td>-</td>
<td>-</td>
<td>17,757,780,189</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>
<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>
<td>-</td>
</tr>
<tr>
<td>Currency translation differences</td>
<td>-</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>
<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>
<td>-</td>
</tr>
<tr>
<td>Share of accumulated Losses/losses of Subsidiary</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net profit for the period ended Sept. 2013</td>
<td>-</td>
<td>-</td>
<td>599,357,165</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>599,357,165</td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>-</td>
<td>-</td>
<td>713,792,268</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>713,792,268</td>
</tr>
<tr>
<td>Issue of bonus shares - 2012</td>
<td>-</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>
<td>-</td>
</tr>
<tr>
<td>Dividends (total) for 2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance at 30 September 2013</td>
<td>8,384,912,500</td>
<td>6,084,911,649</td>
<td>102,366,565</td>
<td>5,925,584</td>
<td>2,043,232,272</td>
<td>-</td>
<td>-</td>
<td>17,421,972,346</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Figured in Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid-up capital</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Balance at 30 September 2012</td>
</tr>
</tbody>
</table>

Signatures:

S. A. M. M. F. Chowdhury, FCA, ACMA, COOA.
GM & Chief Financial Officer

M. A. M. M. Chowdhury
Additional Managing Director

Hifza Ahmad Chowdhury
Managing Director
Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2013

<table>
<thead>
<tr>
<th>Property and Assets</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in hand (Including foreign currencies)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent Bank(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance with Other Banks and Financial Institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inside Bangladesh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money at Call on Short notice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, Advances and Leases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, Cash Credits, Overdrafts, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills purchased &amp; discounted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets including premises, furniture &amp; fixtures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-banking Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>227,022,315,320</td>
<td>192,947,925,396</td>
</tr>
</tbody>
</table>

| Liabilities and Capital                                  |                |               |
| Borrowing from other banks, financial institutions & agents | 12,528,010,443 | 3,363,550,321 |
| Deposits and other accounts                              | 170,809,224,757| 150,418,805,799|
| Current accounts & other accounts                        |                |               |
| Bills Payable                                            |                |               |
| Savings bank deposits                                    |                |               |
| Term deposits                                            |                |               |
| Other deposits                                           |                |               |
| Other Liabilities                                        | 24,344,233,837 | 20,360,869,256|
| Total Liabilities                                        | 207,681,469,037| 174,143,225,376|

| Capital / Shareholders' Equity                           |                |               |
| Paid up Capital                                          | 8,384,512,500  | 8,384,512,500 |
| Statutory Reserve                                        | 6,819,973,916  | 6,094,191,648 |
| Retained earnings                                        | 1,108,426,532  | 1,297,911,030 |
| Other Reserves                                           | 3,027,933,335  | 3,028,084,842 |
| Total Shareholders' Equity                               | 19,340,846,283 | 18,804,700,020|
| Total Liabilities and Shareholders' Equity               | 227,022,315,320| 192,947,925,396|
Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 September 2013

<table>
<thead>
<tr>
<th>Off-Balance Sheet items</th>
<th>September 2013 Taka</th>
<th>December 2012 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>5,426,525,087</td>
<td>5,262,909,058</td>
</tr>
<tr>
<td>Irrevocable letters of credit</td>
<td>41,149,598,898</td>
<td>34,469,613,860</td>
</tr>
<tr>
<td>Bills for collection</td>
<td>370,765,084</td>
<td>245,234,895</td>
</tr>
<tr>
<td>Other Contingent Liabilities</td>
<td>173,888,000</td>
<td></td>
</tr>
<tr>
<td>Total Contingent liabilities</td>
<td>46,946,889,069</td>
<td>40,151,645,813</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

Total other commitments

<table>
<thead>
<tr>
<th>Total Off-Balance Sheet items including Contingent Liabilities</th>
<th>September 2013 Taka</th>
<th>December 2012 Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>46,946,889,069</td>
<td>40,151,645,813</td>
</tr>
</tbody>
</table>

Signatures:
- 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**

**Profit and Loss Account (Un-audited)**

for 9 months ended 30 September 2013

<table>
<thead>
<tr>
<th>Operating Income</th>
<th>January to September 2013</th>
<th>January to September 2012</th>
<th>July to September 2013</th>
<th>July to September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Note</strong></td>
<td><strong>Taka</strong></td>
<td><strong>Taka</strong></td>
<td><strong>Taka</strong></td>
<td><strong>Taka</strong></td>
</tr>
<tr>
<td>Interest Income</td>
<td>17</td>
<td>12,675,202,094</td>
<td>12,477,201,605</td>
<td>4,320,867,073</td>
</tr>
<tr>
<td>Less: Interest paid on Deposits, Borrowings, etc.</td>
<td>18</td>
<td>8,647,582,302</td>
<td>6,615,231,020</td>
<td>3,035,991,038</td>
</tr>
<tr>
<td><strong>Net Interest Income</strong></td>
<td></td>
<td><strong>4,027,619,792</strong></td>
<td><strong>5,861,970,585</strong></td>
<td><strong>1,284,876,035</strong></td>
</tr>
<tr>
<td>Income from Investment</td>
<td>19</td>
<td>3,140,366,629</td>
<td>1,012,304,242</td>
<td>1,477,522,492</td>
</tr>
<tr>
<td>Commission, Exchange and Brokerage</td>
<td>20</td>
<td>1,079,171,877</td>
<td>960,453,525</td>
<td>441,800,007</td>
</tr>
<tr>
<td>Other Operating Income</td>
<td>21</td>
<td>440,052,468</td>
<td>336,259,489</td>
<td>45,942,160</td>
</tr>
<tr>
<td><strong>Total Operating Income</strong></td>
<td></td>
<td><strong>8,687,210,766</strong></td>
<td><strong>8,170,987,841</strong></td>
<td><strong>3,250,140,694</strong></td>
</tr>
<tr>
<td>Operating Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and allowances</td>
<td>22</td>
<td>1,822,519,072</td>
<td>1,678,376,447</td>
<td>706,008,051</td>
</tr>
<tr>
<td>Rent, taxes, insurance, electricity, etc.</td>
<td></td>
<td>268,062,359</td>
<td>243,978,151</td>
<td>76,567,142</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td></td>
<td>8,493,627</td>
<td>8,138,617</td>
<td>3,048,355</td>
</tr>
<tr>
<td>Postage, Stamps, telecommunication, etc.</td>
<td></td>
<td>49,400,476</td>
<td>41,923,307</td>
<td>15,644,572</td>
</tr>
<tr>
<td>Stationery, Printing, Advertisements, etc.</td>
<td></td>
<td>92,890,144</td>
<td>89,845,649</td>
<td>27,958,564</td>
</tr>
<tr>
<td>Managing Director's salary and Fees</td>
<td></td>
<td>7,200,000</td>
<td>5,850,000</td>
<td>2,400,000</td>
</tr>
<tr>
<td>Directors' Fees</td>
<td></td>
<td>4,275,351</td>
<td>4,256,793</td>
<td>1,860,397</td>
</tr>
<tr>
<td>Auditors' Fees</td>
<td></td>
<td>968,796</td>
<td>896,799</td>
<td>17,477</td>
</tr>
<tr>
<td>Charges on loan losses</td>
<td></td>
<td>220,647,374</td>
<td>171,539,785</td>
<td>78,661,714</td>
</tr>
<tr>
<td>Repair, maintenance and depreciation of fixed assets</td>
<td>24</td>
<td>908,842,228</td>
<td>830,085,919</td>
<td>258,657,115</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td></td>
<td><strong>3,383,299,427</strong></td>
<td><strong>3,074,891,447</strong></td>
<td><strong>1,170,823,387</strong></td>
</tr>
<tr>
<td><strong>Profit before Provisions &amp; Taxation</strong></td>
<td></td>
<td><strong>5,303,911,339</strong></td>
<td><strong>5,096,096,394</strong></td>
<td><strong>2,079,317,307</strong></td>
</tr>
<tr>
<td>Provisions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for Classified loans and advances</td>
<td></td>
<td>1,595,000,000</td>
<td>1,220,000,000</td>
<td>915,000,000</td>
</tr>
<tr>
<td>Provision for unclassified loans and advances</td>
<td></td>
<td>20,000,000</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Provision for diminution in value of investments</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Provision for exposure of off-balance sheet items</td>
<td></td>
<td>60,000,000</td>
<td>85,000,000</td>
<td>20,000,000</td>
</tr>
<tr>
<td><strong>Total Provisions</strong></td>
<td></td>
<td><strong>1,675,000,000</strong></td>
<td><strong>1,305,000,000</strong></td>
<td><strong>935,000,000</strong></td>
</tr>
<tr>
<td><strong>Profit before tax</strong></td>
<td></td>
<td><strong>3,628,911,339</strong></td>
<td><strong>3,791,096,394</strong></td>
<td><strong>1,144,317,307</strong></td>
</tr>
<tr>
<td>Provision for current tax</td>
<td></td>
<td>2,254,162,319</td>
<td>2,165,840,067</td>
<td>883,799,855</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></td>
<td><strong>2,254,162,319</strong></td>
<td><strong>2,165,840,067</strong></td>
<td><strong>883,799,855</strong></td>
</tr>
<tr>
<td><strong>Net Profit after Tax</strong></td>
<td></td>
<td><strong>1,374,749,020</strong></td>
<td><strong>1,625,255,427</strong></td>
<td><strong>260,517,452</strong></td>
</tr>
<tr>
<td>Appropriations:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statutory Reserve</td>
<td></td>
<td>725,782,268</td>
<td>758,219,279</td>
<td>228,863,462</td>
</tr>
<tr>
<td>Retained surplus (general reserve) carried forward</td>
<td></td>
<td>648,966,752</td>
<td>867,036,148</td>
<td>31,743,990</td>
</tr>
<tr>
<td><strong>Earnings per share (EPS)</strong></td>
<td></td>
<td><strong>1.64</strong></td>
<td><strong>1.94</strong></td>
<td><strong>0.31</strong></td>
</tr>
</tbody>
</table>

N.B: After provisional appropriation of Profit 30 September 2013

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

Signature: Md. Abdul Halim Chowdhury
Additional Managing Director

Signature: Helal Ahmed Chowdhury
Managing Director
<table>
<thead>
<tr>
<th>Description</th>
<th>January to September 2013</th>
<th>January to September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Cash flows from operating activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest receipts in cash</td>
<td>15,698,303,589</td>
<td>13,456,589,218</td>
</tr>
<tr>
<td>Interest payments</td>
<td>(8,647,582,302)</td>
<td>(6,615,231,020)</td>
</tr>
<tr>
<td>Dividend receipts</td>
<td>117,263,134</td>
<td>32,916,629</td>
</tr>
<tr>
<td>Fees and commission receipts</td>
<td>658,023,933</td>
<td>720,280,077</td>
</tr>
<tr>
<td>Cash payment to employees</td>
<td>(1,829,719,072)</td>
<td>(1,684,226,447)</td>
</tr>
<tr>
<td>Cash payment to suppliers</td>
<td>(150,784,247)</td>
<td>(139,907,573)</td>
</tr>
<tr>
<td>Current income tax paid</td>
<td>(2,084,191,733)</td>
<td>(1,810,692,056)</td>
</tr>
<tr>
<td>Receipts from other operating activities</td>
<td>861,200,412</td>
<td>576,432,937</td>
</tr>
<tr>
<td>Cash payments for other operating activities</td>
<td>(1,217,538,666)</td>
<td>(1,112,077,099)</td>
</tr>
<tr>
<td><strong>Operating profit before changes in operating assets &amp; liabilities</strong></td>
<td><strong>3,404,977,048</strong></td>
<td><strong>3,424,084,666</strong></td>
</tr>
<tr>
<td>Cash flows from operating assets &amp; liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statutory deposits</td>
<td>(22,862,828,991)</td>
<td>859,462,631</td>
</tr>
<tr>
<td>Purchase/sale of trading securities</td>
<td>(2,197,234,252)</td>
<td>(2,826,696,353)</td>
</tr>
<tr>
<td>Loans and advances to customers (other than banks)</td>
<td>(7,258,531,101)</td>
<td>(9,480,581,527)</td>
</tr>
<tr>
<td>Other assets</td>
<td>(493,661,086)</td>
<td>(2,576,090,423)</td>
</tr>
<tr>
<td>Deposits to/from other banks</td>
<td>9,164,460,122</td>
<td>124,191,621</td>
</tr>
<tr>
<td>Deposits from customers (other than banks)</td>
<td>20,390,418,958</td>
<td>17,533,200,881</td>
</tr>
<tr>
<td>Other liabilities account of customers</td>
<td>(180,041,534)</td>
<td>1,444,767,378</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>234,243,796</td>
<td>89,806,378</td>
</tr>
<tr>
<td><strong>Increase/(decrease) in operating assets and liabilities:</strong></td>
<td><strong>(3,203,174,088)</strong></td>
<td><strong>5,168,060,586</strong></td>
</tr>
<tr>
<td>Cash received from operating activities</td>
<td>201,802,960</td>
<td>8,592,145,252</td>
</tr>
<tr>
<td>b Cash flows from investing activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proceeds from sale of securities</td>
<td>(367,775,141)</td>
<td>(332,626,009)</td>
</tr>
<tr>
<td>Purchase /Sale of property, plant &amp; equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sale proceeds of Fixed assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net cash used in investing activities</strong></td>
<td><strong>(367,775,141)</strong></td>
<td><strong>(332,626,009)</strong></td>
</tr>
<tr>
<td>c Cash flows from financing activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receipts from issue of loan capital and debt securities</td>
<td></td>
<td>10,103,667</td>
</tr>
<tr>
<td>Payment for redemption of loan capital and debt securities</td>
<td>(151,507)</td>
<td></td>
</tr>
<tr>
<td>Investment in Subsidiary Company</td>
<td>(2,442,530)</td>
<td></td>
</tr>
<tr>
<td>Dividend Paid</td>
<td>(838,451,250)</td>
<td>(335,380,500)</td>
</tr>
<tr>
<td><strong>Net cash received from financing activities</strong></td>
<td><strong>(841,045,287)</strong></td>
<td><strong>(325,276,833)</strong></td>
</tr>
<tr>
<td>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</td>
<td>(1,007,017,468)</td>
<td>7,934,242,410</td>
</tr>
<tr>
<td>e Opening cash and cash equivalents at the beginning of the period</td>
<td>21,557,411,257</td>
<td>15,715,104,990</td>
</tr>
<tr>
<td>f Closing cash and cash equivalents at the end of the period (d+e)</td>
<td>25,550,393,789</td>
<td>23,649,347,400</td>
</tr>
</tbody>
</table>

Sayed 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
### Statement of Changes in Equity
for 9 months ended 30 September 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Paid-up capital</th>
<th>Summary reserve</th>
<th>Retained earnings (general reserve)</th>
<th>Other reserves</th>
<th>Proposed dividend</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance at 1 January 2013</td>
<td>8,384,512,500</td>
<td>6,094,191,648</td>
<td>1,297,911,030</td>
<td>3,028,084,842</td>
<td></td>
<td>18,804,700,020</td>
</tr>
<tr>
<td>Changes in accounting policy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restated balance</td>
<td>8,384,512,500</td>
<td>6,094,191,648</td>
<td>1,297,911,030</td>
<td>3,028,084,842</td>
<td></td>
<td>18,804,700,020</td>
</tr>
<tr>
<td>Surplus/deficit on account of</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>revaluation of properties</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus/deficit on account of</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>revaluation of investments</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>
</tr>
<tr>
<td>Net gains and losses not recognised</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in the Profit and Loss Statement</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>
</tr>
<tr>
<td>Net profit for the September Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Issue of bonus shares - 2012</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>
</tr>
<tr>
<td>Dividends (cash) for 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at 30 September 2013</td>
<td>8,384,512,500</td>
<td>6,819,973,916</td>
<td>1,108,426,532</td>
<td>3,027,933,335</td>
<td></td>
<td>(838,451,250)</td>
</tr>
<tr>
<td>Balance at 30 September 2012</td>
<td>8,384,512,500</td>
<td>6,968,995,718</td>
<td>1,266,381,343</td>
<td>3,943,232,372</td>
<td></td>
<td>18,583,121,933</td>
</tr>
</tbody>
</table>

Figures in Taka

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

Md. Abul Hadi Chowdhury  
Additional Managing Director  

Helal Ahmed Chowdhury  
Managing Director  

Page 10
1. Accounting Policies:
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2012.

2. Provision:
   a) Loans & Advances:
   Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.
   b) Investment
   Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.
   c) Taxation:
   Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2013, the Income Tax 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>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>In local currency</td>
<td>3,328,609,604</td>
<td>3,431,971,181</td>
</tr>
<tr>
<td>In foreign currencies</td>
<td>27,829,239</td>
<td>36,683,247</td>
</tr>
<tr>
<td>Total</td>
<td>3,356,438,843</td>
<td>3,468,654,428</td>
</tr>
</tbody>
</table>

Balance with Bangladesh Bank and its agent bank(s)

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In local currency</td>
<td>10,728,859,260</td>
<td>8,674,027,003</td>
</tr>
<tr>
<td>In foreign currencies</td>
<td>3,287,035,674</td>
<td>3,040,985,966</td>
</tr>
<tr>
<td>Total</td>
<td>14,015,894,934</td>
<td>11,715,012,969</td>
</tr>
<tr>
<td>Sonali Bank as agent of Bangladesh Bank:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local currency</td>
<td>1,023,079,651</td>
<td>1,933,630,262</td>
</tr>
<tr>
<td>Total</td>
<td>15,038,974,585</td>
<td>13,648,643,231</td>
</tr>
<tr>
<td>Total</td>
<td>18,395,413,428</td>
<td>17,117,297,659</td>
</tr>
</tbody>
</table>

3(a) Consolidated Cash

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash In hand</td>
<td>3,356,438,843</td>
<td>3,468,654,428</td>
</tr>
<tr>
<td>Pubali Bank Limited</td>
<td>137,101</td>
<td>62,167</td>
</tr>
<tr>
<td>Total</td>
<td>3,356,575,944</td>
<td>3,468,716,595</td>
</tr>
</tbody>
</table>

Balance with Bangladesh Bank and its Agent Bank

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>15,038,974,585</td>
<td>13,648,643,231</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>15,038,974,585</td>
<td>13,648,643,231</td>
</tr>
<tr>
<td>Total</td>
<td>18,395,550,529</td>
<td>17,117,359,826</td>
</tr>
</tbody>
</table>

4 Balance with other banks and financial institutions

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Bangladesh</td>
<td>867,134,414</td>
<td>1,147,891,873</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>686,276,779</td>
<td>473,414,157</td>
</tr>
<tr>
<td>Total</td>
<td>1,553,411,193</td>
<td>1,621,306,030</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inside Bangladesh</td>
<td>867,134,414</td>
<td>1,147,891,873</td>
</tr>
<tr>
<td>Pubali Bank Limited</td>
<td>167,662,471</td>
<td>125,774,307</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,034,796,885</td>
<td>1,273,666,180</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pubali Bank Limited</td>
<td>686,276,779</td>
<td>473,414,157</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>11,544,574</td>
<td>20,311,555</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>697,821,353</td>
<td>493,725,712</td>
</tr>
<tr>
<td>Total</td>
<td>1,732,618,238</td>
<td>1,767,391,892</td>
</tr>
</tbody>
</table>
### 05. Money at call on short notice:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking company (note-5.1)</td>
<td>18,986,667</td>
<td>2,519,086,667</td>
</tr>
<tr>
<td>Non-banking Financial Institution (note-5.2)</td>
<td>560,00,000</td>
<td>280,00,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>578,986,667</strong></td>
<td><strong>2,799,086,667</strong></td>
</tr>
</tbody>
</table>

### 5.1 Banking company:

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Eastern Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Mutual Trust Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Uttara Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Jamuna Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Southeast Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>Mercantile Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td>ICB Islamic Bank Limited</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>18,986,667</strong></td>
</tr>
</tbody>
</table>

### 5.2 Non-banking Financial Institution:

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Leasing &amp; Finance Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Fareast Fin. &amp; Inv. Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Prime Finance &amp; Inv. Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Laskabangla Finance Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Union Capital Limited</td>
<td>90,000,000</td>
</tr>
<tr>
<td>BD.Finance &amp; Investment Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>IDFC</td>
<td>120,000,000</td>
</tr>
<tr>
<td>Delta Brac H.F.Corp Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>BD.Inv. Finance Company Ltd.</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Investment Corp. BD</td>
<td>200,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>560,000,000</strong></td>
</tr>
</tbody>
</table>

### 06. Investments:

#### Government securities:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treasury bills- at book value</td>
<td>31,215,722,483</td>
</tr>
<tr>
<td>Debentures</td>
<td>24,547,666</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>31,240,270,149</strong></td>
</tr>
</tbody>
</table>

#### Government bonds:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government treasury bonds</td>
<td>16,973,735,831</td>
</tr>
<tr>
<td>National prize bonds</td>
<td>22,582,301</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16,996,318,132</strong></td>
</tr>
</tbody>
</table>

#### Total investment in government securities and bonds:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares</td>
<td>6,979,939,687</td>
</tr>
<tr>
<td>Debentures</td>
<td>469,060</td>
</tr>
<tr>
<td>Prime Bank Limited Bond</td>
<td>90,000,000</td>
</tr>
<tr>
<td>ORASCOM Bond</td>
<td>200,000,000</td>
</tr>
<tr>
<td>MTBL Bond</td>
<td>40,000,000</td>
</tr>
<tr>
<td>Dhaba Bank Limited Bond</td>
<td>100,000,000</td>
</tr>
<tr>
<td>National Bank Limited Bond</td>
<td>100,000,000</td>
</tr>
<tr>
<td>Bridge financing advances</td>
<td>6,676,357</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,517,034,874</strong></td>
</tr>
</tbody>
</table>

#### 6(a) Consolidated Investments

1. Government

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>48,237,036,481</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48,237,036,481</strong></td>
</tr>
</tbody>
</table>

2. Other

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>7,517,034,874</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,517,034,874</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>3,017,979,503</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,017,979,503</strong></td>
</tr>
</tbody>
</table>

#### 6. Loans, advances and leases

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans, cash credit and overdraft,etc (note 7.1)</td>
<td>128,126,718,958</td>
</tr>
<tr>
<td>Bills purchased and discounted (note 7.2)</td>
<td>1,200,380,497</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>129,327,099,455</strong></td>
</tr>
</tbody>
</table>
### 7.1 Loans, cash credits, overdrafts, etc

#### Inside Bangladesh:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>37,120,570,283</td>
<td>30,410,993,326</td>
</tr>
<tr>
<td>Cash credits</td>
<td>26,741,318,206</td>
<td>22,302,873,798</td>
</tr>
<tr>
<td>Overdrafts</td>
<td>32,715,714,177</td>
<td>28,429,616,571</td>
</tr>
<tr>
<td>Loan against merchandise</td>
<td>129,154,697</td>
<td>14,770,235</td>
</tr>
<tr>
<td>Packing credits</td>
<td>477,683,453</td>
<td>378,853,343</td>
</tr>
<tr>
<td>Loan against trust receipts</td>
<td>13,366,151,620</td>
<td>18,142,184,824</td>
</tr>
<tr>
<td>Agriculture credits</td>
<td>4,490,398</td>
<td>1,775,505,018</td>
</tr>
<tr>
<td>Pubali prochesta</td>
<td>172,912,691</td>
<td>2,576,177,837</td>
</tr>
<tr>
<td>Non-resident Credit Scheme</td>
<td>1,689,047</td>
<td>2,583,212</td>
</tr>
<tr>
<td>Pubali Subarna</td>
<td>3,800,701,777</td>
<td>2,784,390,580</td>
</tr>
<tr>
<td>Pubali Karmo Uddog</td>
<td>78,729,780</td>
<td>64,844,966</td>
</tr>
<tr>
<td>Pubali Sujon</td>
<td>23,795,500</td>
<td>35,176,814</td>
</tr>
<tr>
<td>Pubali 36ac</td>
<td>49,284,647</td>
<td></td>
</tr>
<tr>
<td>Payment against documents</td>
<td>2,182,543,617</td>
<td>2,464,433,163</td>
</tr>
<tr>
<td>Consumers loan scheme</td>
<td>5,830,275,808</td>
<td>6,754,218,752</td>
</tr>
<tr>
<td>Lease finance</td>
<td>3,875,943,377</td>
<td>3,004,807,726</td>
</tr>
<tr>
<td>Others</td>
<td>1,555,932,880</td>
<td>1,863,569,857</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>128,126,718,958</strong></td>
<td><strong>121,005,000,042</strong></td>
</tr>
</tbody>
</table>

#### Outside Bangladesh

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td><strong>128,126,718,958</strong></td>
<td><strong>121,005,000,042</strong></td>
</tr>
</tbody>
</table>

### 7.2 Bills purchased and discounted

#### Payable in Bangladesh:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans against accepted bills</td>
<td>1,000,334,014</td>
<td>948,048,260</td>
</tr>
<tr>
<td>Loans against demand draft purchased</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,000,334,014</strong></td>
<td><strong>948,048,260</strong></td>
</tr>
</tbody>
</table>

#### Payable outside Bangladesh:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign bills purchased</td>
<td>199,996,483</td>
<td>115,393,733</td>
</tr>
<tr>
<td>Foreign drafts purchased</td>
<td></td>
<td>76,319</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>199,996,483</strong></td>
<td><strong>115,470,052</strong></td>
</tr>
</tbody>
</table>

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

#### Unclassified:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>116,199,702,749</td>
<td>112,081,318,396</td>
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<tr>
<td>Special mention account</td>
<td>2,985,898,199</td>
<td>1,614,167,484</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>119,185,600,948</strong></td>
<td><strong>113,695,485,880</strong></td>
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</tbody>
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#### Classified:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Substandard</td>
<td>1,215,092,450</td>
<td>1,253,147,092</td>
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<tr>
<td>Doubtful</td>
<td>1,775,531,806</td>
<td>1,221,910,841</td>
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<tr>
<td>Bad or loss</td>
<td>5,016,687,663</td>
<td>3,684,566,821</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>8,007,311,919</strong></td>
<td><strong>6,159,624,754</strong></td>
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#### Start loans

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<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,134,136,888</td>
<td>2,213,407,720</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,134,136,888</strong></td>
<td><strong>2,213,407,720</strong></td>
</tr>
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</table>

### 7.4 Particulars of required provision for loans and advances

#### Status of Classification

<table>
<thead>
<tr>
<th>Description</th>
<th>Base for Provision</th>
<th>Rate of Provision (%)</th>
<th>Rate of Provision (%)</th>
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<tbody>
<tr>
<td>General provision - Unclassified</td>
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<td>Standard</td>
<td>103,343,461,637</td>
<td>0.25</td>
<td>1,033,434,616</td>
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<tr>
<td>Small &amp; Medium Enterprise financing</td>
<td>4,574,258,991</td>
<td>0.25</td>
<td>11,435,647</td>
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<tr>
<td>Merchant Banking</td>
<td>2,169,953,942</td>
<td>2</td>
<td>43,399,079</td>
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<tr>
<td>Housing Finance</td>
<td>245,099,702</td>
<td>2</td>
<td>4,901,194</td>
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<tr>
<td>Special mention account</td>
<td>2,978,909,591</td>
<td>0.25-5.00</td>
<td>57,934,641</td>
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<tr>
<td>Short Term Agri Credit and Micro credit</td>
<td>2,204,927,631</td>
<td>5</td>
<td>110,246,382</td>
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<tr>
<td>Consumers loan scheme</td>
<td>3,645,327,100</td>
<td>5</td>
<td>182,266,355</td>
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<tr>
<td>Loan for Professional to setup business</td>
<td>16,713,746</td>
<td>2</td>
<td>334,275</td>
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<tr>
<td><strong>Total</strong></td>
<td>1,443,972,189</td>
<td></td>
<td>1,462,426,608</td>
</tr>
</tbody>
</table>

#### Specific provision - Classified

| Description                  | Base for Provision | Rate of Provision (%) | Rate of Provision (%) |
|------------------------------|--------------------|                       |                       |
| Standard                     | 907,120,319        | 0.25                  | 181,396,604           | 159,627,916 |
| Doubtful                     | 1,274,693,456     | 0.50                  | 637,214,700           | 507,031,843 |
| Bad/Loss                     | 3,416,462,692     | 0.10                  | 3,416,462,692         | 2,119,207,218 |
| **Total**                    | 4,233,073,996     |                       | 2,785,866,977         |                       |

#### Required provision

| Description                  | Base for Provision | Rate of Provision (%) | Rate of Provision (%) |
|------------------------------|--------------------|                       |                       |
|                            | 5,679,046,185     |                       | 4,248,293,585         |                       |
| Provision maintained         | 5,683,394,562     |                       | 4,252,734,739         |                       |
| **Total**                    | 11,362,439,747    |                       | 8,500,028,324         |                       |

<p>| Description                  | Base for Provision | Rate of Provision (%) | Rate of Provision (%) |
|------------------------------|--------------------|                       |                       |
|                            | 4,548,377          |                       | 4,441,154             |                       |</p>
<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7(a) Consolidated Loans, Advances and Leases</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, Advances and Leases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pubali Bank Limited</td>
<td>128,126,718,958</td>
<td>121,005,000,042</td>
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<tr>
<td>Pubali Bank Securities Limited</td>
<td>706,940,643</td>
<td>561,641,512</td>
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<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Less: Inter Company Transactions</strong></td>
<td>128,833,659,601</td>
<td>121,566,641,554</td>
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<tr>
<td>Bills purchased and discounted</td>
<td>2,133,064,906</td>
<td>2,148,879,459</td>
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<td>Pubali Bank Limited</td>
<td>1,200,330,497</td>
<td>1,063,518,312</td>
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<tr>
<td>Pubali Bank Securities Limited</td>
<td></td>
<td></td>
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<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>1,200,330,497</td>
<td>1,063,518,312</td>
</tr>
<tr>
<td><strong>08. Fixed Assets including premises, furniture &amp; Fixture</strong></td>
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<td></td>
</tr>
<tr>
<td>Land</td>
<td>2,253,194,952</td>
<td>2,249,594,952</td>
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<tr>
<td>Building</td>
<td>788,417,987</td>
<td>710,645,987</td>
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<tr>
<td>Vehicles</td>
<td>96,805,500</td>
<td>78,955,464</td>
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<tr>
<td>Machinery and equipments</td>
<td>160,839,110</td>
<td>112,733,815</td>
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<tr>
<td>Computer &amp; Computer Accessories</td>
<td>195,048,750</td>
<td>176,082,753</td>
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<tr>
<td>Furniture and fixtures</td>
<td>191,011,550</td>
<td>174,787,179</td>
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<tr>
<td></td>
<td>3,685,317,849</td>
<td>3,502,800,150</td>
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<tr>
<td><strong>8(a) Consolidated Fixed Assets including premises, furniture &amp; Fixture</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pubali Bank Limited</td>
<td>3,685,317,849</td>
<td>3,502,800,150</td>
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<tr>
<td>Pubali Bank Securities Limited</td>
<td>2,898,695</td>
<td>3,740,924</td>
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<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>2,208,173</td>
<td>2,618,463</td>
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<tr>
<td></td>
<td>3,690,424,717</td>
<td>3,509,159,737</td>
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<tr>
<td><strong>09. OTHER ASSETS:</strong></td>
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<tr>
<td>Income generating other assets</td>
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<td></td>
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<tr>
<td>Interest accrued on investments</td>
<td>322,017,921</td>
<td>812,825,660</td>
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<tr>
<td>Accrued income on loans &amp; advances</td>
<td>127,824,613</td>
<td>26,930,155</td>
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<tr>
<td>Advance security deposit, advance rent and prepaid expenses</td>
<td>140,135,927</td>
<td>101,709,431</td>
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<tr>
<td></td>
<td>589,978,461</td>
<td>941,165,246</td>
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<tr>
<td>Non-income generating other assets</td>
<td></td>
<td></td>
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<tr>
<td>Stationery and stamps</td>
<td>95,515,458</td>
<td>77,755,366</td>
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<tr>
<td>Drafts payable</td>
<td>134,978,541</td>
<td>191,790,369</td>
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<tr>
<td>Investment in Subsidiary Company</td>
<td>1,627,836,681</td>
<td>1,625,394,151</td>
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<tr>
<td>Balance Retained with BB (Agri-Credit)</td>
<td>2,700,000</td>
<td>2,700,000</td>
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<tr>
<td>Suspense account</td>
<td>325,005,882</td>
<td>280,239,858</td>
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<tr>
<td>Dematized notes</td>
<td>1,531,750</td>
<td>1,311,750</td>
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<tr>
<td>Items in transit</td>
<td>3,006,788,550</td>
<td>2,294,905,163</td>
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<tr>
<td>Advance against income tax</td>
<td>11,611,580,702</td>
<td>9,527,388,969</td>
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<td>Clearing house adjustment</td>
<td>235,730,825</td>
<td>103,256,382</td>
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<tr>
<td>Others</td>
<td>96,043,277</td>
<td>101,267,524</td>
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<tr>
<td></td>
<td>17,137,711,666</td>
<td>14,206,229,532</td>
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<tr>
<td><strong>9(a) Consolidated Other Assets</strong></td>
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<tr>
<td>Pubali Bank Limited</td>
<td>17,727,690,127</td>
<td>15,147,394,778</td>
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<tr>
<td>Pubali Bank Securities Limited</td>
<td>78,954,149</td>
<td>56,807,066</td>
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<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>2,362,851</td>
<td>2,802,228</td>
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<td></td>
<td>17,890,101,127</td>
<td>15,206,999,012</td>
</tr>
<tr>
<td>Less: Intercompany Balance</td>
<td>(13,810)</td>
<td>(13,810)</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>(1,599,986,190)</td>
<td>(1,599,986,190)</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>(27,837,981)</td>
<td>(25,395,451)</td>
</tr>
<tr>
<td></td>
<td>(1,627,837,981)</td>
<td>(1,625,395,451)</td>
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<tr>
<td></td>
<td>16,181,173,146</td>
<td>13,581,603,561</td>
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</table>
### LIABILITIES AND CAPITAL

#### 10. Borrowings from other banks, financial institutions & agents

<table>
<thead>
<tr>
<th></th>
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<th>December 2012</th>
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<tr>
<td>Inside Bangladesh (note 10.1)</td>
<td></td>
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<tr>
<td>Outside Bangladesh</td>
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<tr>
<td><strong>Total</strong></td>
<td>12,528,010,443</td>
<td>3,363,550,321</td>
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**10.1 Inside Bangladesh**

<table>
<thead>
<tr>
<th>Description</th>
<th>Taka</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repo from Bangladesh Bank against Treasury Bill</td>
<td>9,926,215,000</td>
<td>2,905,130,000</td>
</tr>
<tr>
<td>Sonali Bank Limited, Dhaka. (Clearing Adjustment)</td>
<td>385,233,226</td>
<td>186,238,193</td>
</tr>
<tr>
<td>(Call loan borrowing)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agrani Bank Limited, Dhaka. (Call loan borrowing)</td>
<td>1,000,000,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>500,000,000</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>11,811,448,226</td>
<td>3,091,368,193</td>
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#### 11. Deposits and other accounts

**Current deposits and other accounts**

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<thead>
<tr>
<th>Description</th>
<th>Taka</th>
<th>Taka</th>
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<tbody>
<tr>
<td>Current account</td>
<td>15,529,018,115</td>
<td>14,185,745,383</td>
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<tr>
<td>Cash credit A/c. cr. Balance</td>
<td>405,794,554</td>
<td>311,265,416</td>
</tr>
<tr>
<td>Pubali Prochesta (Cr. Balance)</td>
<td>1,400,527</td>
<td>74,694</td>
</tr>
<tr>
<td>Q-cash (cr. Bal.)</td>
<td>5,002,545</td>
<td>6,571,959</td>
</tr>
<tr>
<td>Call deposits</td>
<td>25,156,217</td>
<td>32,443,770</td>
</tr>
<tr>
<td>Foreign currency deposits</td>
<td>949,256,710</td>
<td>1,038,325,492</td>
</tr>
<tr>
<td>Un-claimed drafts payable</td>
<td>3,564</td>
<td>3,564</td>
</tr>
<tr>
<td>Ins. claimed dividend</td>
<td>18,914</td>
<td>18,914</td>
</tr>
<tr>
<td>Unclaimed deposits FDD A/C</td>
<td>16,866,561</td>
<td>16,979,907</td>
</tr>
<tr>
<td><strong>Bills payable</strong></td>
<td>2,986,009,162</td>
<td>2,920,446,289</td>
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<tr>
<td><strong>Savings Bank accounts</strong></td>
<td>38,857,125,626</td>
<td>37,638,322,271</td>
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</table>

**Term deposits**

<table>
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<tr>
<th>Description</th>
<th>Taka</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed deposits - from customers</td>
<td>63,668,309,833</td>
<td>52,247,441,394</td>
</tr>
<tr>
<td>Special Notice Deposits</td>
<td>16,663,833,984</td>
<td>16,283,446,071</td>
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<tr>
<td>Deposit pension scheme</td>
<td>26,752,286</td>
<td>24,663,462</td>
</tr>
<tr>
<td>Interest payable on term deposit</td>
<td>4,435,297,105</td>
<td>3,189,419,137</td>
</tr>
<tr>
<td>Pubali pension scheme</td>
<td>2,765,576,790</td>
<td>1,513,488,715</td>
</tr>
<tr>
<td>Pubali sanchay prakala</td>
<td>3,835,316,887</td>
<td>3,826,692,342</td>
</tr>
<tr>
<td>Dwigan Sanchay Prokalpa</td>
<td>13,767,688,383</td>
<td>10,911,302,311</td>
</tr>
<tr>
<td>Target Based Small Deposit</td>
<td>123,241,875</td>
<td>83,704,078</td>
</tr>
<tr>
<td>Monthly profit based deposit</td>
<td>1,626,825,923</td>
<td>1,501,458,075</td>
</tr>
<tr>
<td>Monthly Profit Based Small Deposit</td>
<td>223,440,666</td>
<td>113,690,879</td>
</tr>
<tr>
<td>Shiksha Sanchay prakala</td>
<td>103,137,745</td>
<td>99,399,816</td>
</tr>
<tr>
<td>Child ed. Care &amp; maturity deposit</td>
<td>4,305,290</td>
<td>4,988,296</td>
</tr>
<tr>
<td><strong>Other deposits</strong></td>
<td>197,247,728,709</td>
<td>89,799,694,576</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,785,843,493</td>
<td>4,648,913,564</td>
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</table>

#### 12. OTHER LIABILITIES:

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accumulated provision for loans and advances</td>
<td>3,556,449,673</td>
<td>2,099,937,131</td>
</tr>
<tr>
<td>Accumulated provision for consumers loan</td>
<td>681,376,360</td>
<td>688,774,607</td>
</tr>
<tr>
<td>Accumulated provision for lease finance</td>
<td>1,596,341</td>
<td>1,596,341</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,239,222,374</td>
<td>2,790,308,131</td>
</tr>
<tr>
<td>Provision for unclassified loans and advances</td>
<td>1,443,372,185</td>
<td>1,402,249,068</td>
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<tr>
<td>Provision @1% against off-balance sheet exposure</td>
<td>474,300,000</td>
<td>414,300,000</td>
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<tr>
<td>Accumulated interest suspense</td>
<td>532,761,881</td>
<td>298,452,332</td>
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<tr>
<td>Provision for doubtful investment</td>
<td>18,750,460</td>
<td>18,750,460</td>
</tr>
<tr>
<td>Additional profit payable a/c for islamic banking</td>
<td>207,893</td>
<td>500,000</td>
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<tr>
<td>I.B. bad debt offsetting reserve</td>
<td>1,986,000</td>
<td>1,986,000</td>
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<tr>
<td>Sadoaoh fund</td>
<td>793,030</td>
<td></td>
</tr>
<tr>
<td>Interest suspense on underwriting advances</td>
<td>282,982,985</td>
<td>283,048,538</td>
</tr>
<tr>
<td>CLS interest a/c</td>
<td>14,770,370</td>
<td>18,917,211</td>
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<tr>
<td>Consumers deposits</td>
<td>89,091,197</td>
<td>71,874,657</td>
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<tr>
<td>Lease deposit</td>
<td>788,782</td>
<td>168,691</td>
</tr>
<tr>
<td>Unpaid dividend</td>
<td>675,231</td>
<td>675,231</td>
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<tr>
<td>Special blocked account</td>
<td>1,215,640</td>
<td>1,215,640</td>
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<tr>
<td>Provision for Corporate Tax</td>
<td>13,688,423,447</td>
<td>11,434,261,128</td>
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<tr>
<td>Provision for Deferred Tax</td>
<td>227,530,461</td>
<td>227,530,461</td>
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<tr>
<td>Valuation adjustment</td>
<td>452,834,294</td>
<td>526,127,661</td>
</tr>
<tr>
<td>Exchange adjustment account</td>
<td>28,666,878</td>
<td>28,666,878</td>
</tr>
<tr>
<td>Card transaction fee (Inter-bank)</td>
<td>4,437</td>
<td></td>
</tr>
<tr>
<td><strong>Sub- Total</strong></td>
<td>21,585,369,266</td>
<td>17,672,388,558</td>
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### Balance B/F

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>December 2012</th>
</tr>
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<tbody>
<tr>
<td>ICT Asset Insurance reserve</td>
<td>5,841,731</td>
<td>3,962,551</td>
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<tr>
<td>Agri credit guarantee backing reserve</td>
<td>70,261,300</td>
<td>92,101,300</td>
</tr>
<tr>
<td>Excise duty</td>
<td>3,79,484</td>
<td>3,949,252</td>
</tr>
<tr>
<td>Pakistan account</td>
<td>8,393,039</td>
<td>8,393,039</td>
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<tr>
<td>Pension fund</td>
<td>1,570,883</td>
<td>1,570,883</td>
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<tr>
<td>L/C cover account in Bangladesh</td>
<td>1,583,640</td>
<td>1,583,640</td>
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<tr>
<td>EDF adjustment</td>
<td>2,433,220,169</td>
<td>2,008,710,159</td>
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<tr>
<td>Pubali Bank Adjustment</td>
<td>18,312,743</td>
<td>102,444,326</td>
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<tr>
<td>FC charges</td>
<td>17,363,819</td>
<td>17,363,819</td>
</tr>
<tr>
<td>Int suspense account against 70% agri loan</td>
<td>192,382</td>
<td>192,382</td>
</tr>
<tr>
<td>Blocked account of UBI</td>
<td>2,973,186</td>
<td>2,973,186</td>
</tr>
<tr>
<td>Property account of UBI</td>
<td>46,417</td>
<td>46,417</td>
</tr>
<tr>
<td>Non resident blocked account of UBI</td>
<td>34,487</td>
<td>34,487</td>
</tr>
<tr>
<td><strong>Unpaid expenses</strong></td>
<td><strong>24,145,545,746</strong></td>
<td><strong>19,893,877,339</strong></td>
</tr>
<tr>
<td><strong>Provision for other assets:</strong></td>
<td><strong>42,334,358</strong></td>
<td><strong>323,005,391</strong></td>
</tr>
</tbody>
</table>

#### Provision for other assets:
- Unreconcileddr. Entries in nostro A/C: 721,323
- Suspense account: 58,714,468
- Demonetized notes: 989,740
- Provision for Un-reconciled General Account debit entries (13,13): 8,724,657
- Reserve for unforeseen losses: 89,203,354

#### 12(a) Consolidated other Liabilities
- Pubali Bank Limited: 24,344,233,837
- Pubali Bank Securities Limited: 3,447,531,646
- Parent Subsidiary loan: 2,133,064,906
- Inter company payables: 11,810,615

#### **Total**: 24,344,233,837

#### 13. Statutory Reserve
- Balance on the beginning of the period: 6,094,191,648
- Add: Addition during the period: 5,230,774,439
- Balance at the end of the period: 6,094,191,648

#### 14. Retained Earnings (General Reserve)
- Balance on the beginning of the period: 1,297,911,030
- Addition during the period: 648,966,752
- Add: sale of properties: 898,565,835
- Less: Dividend Paid: 3,310,194,030
- Balance at the end of the period: 1,108,426,532

#### 14(a) Consolidated Retained Earnings (General Reserve)
- Pubali Bank Limited: 1,108,426,532
- Pubali Bank Securities Limited: 1,073,092,613
- Pubali Exchange Company (UK) Ltd.: 24,414,674

#### **Total**: 1,297,911,030

#### 15. Other Reserves
15.1 Assets Revaluation Reserve
- Balance on the beginning of the period: 2,997,790,886
- Addition on revaluation of Fixed Assets/Investment During the period: 3,989,669,303
- Disposal during the period: 3,989,820,810
- Share forfeiture account: 333,984
- Balance at the end of the period: 2,997,973,363

15.2 Exchange Equalization Fund
- Balance on the beginning of the period: 29,959,972
- Addition during the period: 29,959,972
- Balance at the end of the period: 29,959,972

#### **Total**: 3,027,933,335

#### 16. Non-controlling Interest
- Paid up Capital of Pubali Bank Securities Limited: 465
- Share of accumulated Profit/(Loss): (37)

#### **Total**: 428
### 17. Interest income

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>1,028,386,141</td>
<td>777,564,413</td>
</tr>
<tr>
<td>Cash credits</td>
<td>2,862,370,371</td>
<td>2,471,616,237</td>
</tr>
<tr>
<td>Over drafts</td>
<td>2,904,859,006</td>
<td>2,421,161,684</td>
</tr>
<tr>
<td>WTS letter of credits</td>
<td>966,653</td>
<td>1,289,042</td>
</tr>
<tr>
<td>Loan against imported merchandise</td>
<td>1,620,789,025</td>
<td>2,178,320,598</td>
</tr>
<tr>
<td>Loan against trust receipt</td>
<td>104,006,015</td>
<td>130,835,622</td>
</tr>
<tr>
<td>Inland bill purchased &amp; demand draft purchased</td>
<td>28,112,209</td>
<td>28,088,841</td>
</tr>
<tr>
<td>Foreign bill purchased and Export development fund</td>
<td>24,006,803</td>
<td>19,218,831</td>
</tr>
<tr>
<td>Packing credits</td>
<td>302,802,637</td>
<td>230,661,709</td>
</tr>
<tr>
<td>Payments against document</td>
<td>231,580,411</td>
<td>782,226,353</td>
</tr>
<tr>
<td>Call loans</td>
<td>2,062,662</td>
<td>1,233,349</td>
</tr>
<tr>
<td>Loans against deposit pension scheme</td>
<td>8,327,237</td>
<td>1,083,335</td>
</tr>
<tr>
<td>Agricultural credits &amp; rural credits</td>
<td>84,167,714</td>
<td>12,179,416</td>
</tr>
<tr>
<td>Subsidiaries account</td>
<td>491,341,733</td>
<td>665,861,426</td>
</tr>
<tr>
<td>Secured mortgages</td>
<td>1,151,882,106</td>
<td>1,096,714,271</td>
</tr>
<tr>
<td>Foreign bank accounts</td>
<td>19,847,866</td>
<td>18,590,211</td>
</tr>
<tr>
<td>Loan against Shikya Sanchay Prokalpa</td>
<td>603,535</td>
<td>448,907</td>
</tr>
<tr>
<td>Loan against Non-resident Credit Scheme</td>
<td>119,280</td>
<td>188,219</td>
</tr>
<tr>
<td>Lease finance</td>
<td>378,934,581</td>
<td>330,124,906</td>
</tr>
<tr>
<td>Loan against Pubali Sanchay Prokalpa</td>
<td>33,716,832</td>
<td>26,407,655</td>
</tr>
<tr>
<td>Loan against FDR</td>
<td>9,580,461</td>
<td>3,428,065</td>
</tr>
<tr>
<td>Term loans</td>
<td>1,378,989,328</td>
<td>1,262,397,413</td>
</tr>
<tr>
<td>Loan against Pubali Pension Scheme</td>
<td>7,808,861</td>
<td>4,581,753</td>
</tr>
</tbody>
</table>

**Total**                                           | **12,675,202,094** | **12,477,201,605** |

### 17(a) Consolidated Interest Income

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>12,675,202,094</td>
<td>12,477,201,605</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>68,048,384</td>
<td>51,222,676</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Total**                                           | **12,743,250,478** | **12,528,424,281** |

### 18. Interest paid on deposits, borrowings, etc

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed deposit</td>
<td>5,165,960,307</td>
<td>3,893,380,516</td>
</tr>
<tr>
<td>Borrowings</td>
<td>172,220,533</td>
<td>26,740,281</td>
</tr>
<tr>
<td>Short-notice deposit</td>
<td>700,653,601</td>
<td>552,502,634</td>
</tr>
<tr>
<td>Savings bank deposit</td>
<td>874,990,240</td>
<td>775,348,226</td>
</tr>
<tr>
<td>Deposit pension scheme</td>
<td>1,728,675</td>
<td>6,875,794</td>
</tr>
<tr>
<td>Pubali bank pension scheme</td>
<td>169,135,872</td>
<td>59,700,131</td>
</tr>
<tr>
<td>Child education care &amp; maturity deposits</td>
<td>512,287</td>
<td>435,675</td>
</tr>
<tr>
<td>Call deposit</td>
<td>17,748,611</td>
<td>3,786,528</td>
</tr>
<tr>
<td>Monthly mona a based deposit scheme</td>
<td>30,421,113</td>
<td>25,749,165</td>
</tr>
<tr>
<td>Pubali Sanchay Prokalpa</td>
<td>244,853,267</td>
<td>222,300,218</td>
</tr>
<tr>
<td>Shikya Sanchay Prokalpa</td>
<td>6,899,231</td>
<td>5,942,803</td>
</tr>
<tr>
<td>Q-Cash Debit Card</td>
<td>97,474</td>
<td>1,470,184</td>
</tr>
<tr>
<td>Dwigan Sanchay Prokalpa</td>
<td>1,320,382,817</td>
<td>831,372,289</td>
</tr>
<tr>
<td>Treasury Bond</td>
<td>15,499,884</td>
<td>102,629,019</td>
</tr>
<tr>
<td>Marking to Market Revaluation</td>
<td>2,141,173</td>
<td>18,860,142</td>
</tr>
<tr>
<td>Interest on MPSD</td>
<td>10,808,182</td>
<td>2,720,306</td>
</tr>
<tr>
<td>Interest on TBSD</td>
<td>6,729,770</td>
<td>2,601,254</td>
</tr>
<tr>
<td>Interest on MFD A/C</td>
<td>99,616,954</td>
<td>81,018,932</td>
</tr>
<tr>
<td>Profit on PBG adjustment</td>
<td>926,504</td>
<td>-</td>
</tr>
<tr>
<td>Sundry accounts</td>
<td>982,291</td>
<td>679,419</td>
</tr>
</tbody>
</table>

**Total**                                           | **8,647,582,302** | **6,615,231,020** |

### 18 (a) Consolidated Interest paid on deposits, borrowings, etc

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>8,647,582,302</td>
<td>6,615,231,020</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>-</td>
<td>226,967,191</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>-</td>
<td>1,986,314,00</td>
</tr>
</tbody>
</table>

**Total**                                           | **8,647,582,302** | **6,846,184,525** |

### 19. Income from investment

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on treasury bill</td>
<td>1,353,168,153</td>
<td>878,667,331</td>
</tr>
<tr>
<td>Interest on treasury bond</td>
<td>1,171,338,455</td>
<td>45,011,351</td>
</tr>
<tr>
<td>Interest on private bond</td>
<td>39,165,987</td>
<td>-</td>
</tr>
<tr>
<td>Interest on debentures</td>
<td>171,781</td>
<td>-</td>
</tr>
<tr>
<td>Interest received on D.D. Dill</td>
<td>64,206,772</td>
<td>-</td>
</tr>
<tr>
<td>Gain on sale of shares</td>
<td>395,030,347</td>
<td>55,708,931</td>
</tr>
<tr>
<td>Dividend on shares</td>
<td>117,265,134</td>
<td>32,916,629</td>
</tr>
</tbody>
</table>

**Total**                                           | **3,140,366,629** | **1,012,304,242** |

### 19 (a) Consolidated Income from investment

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>3,140,366,629</td>
<td>1,012,304,242</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>51,151,949</td>
<td>80,592,509</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Total**                                           | **3,191,518,578** | **1,092,896,751** |

Page 17
<table>
<thead>
<tr>
<th>20. Commission, exchange and brokerage</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC, LSC, DD, TT, MT and PO</td>
<td>39,366,733</td>
<td>68,451,161</td>
</tr>
<tr>
<td>Foreign L/C</td>
<td>207,680,438</td>
<td>249,845,988</td>
</tr>
<tr>
<td>Local L/C</td>
<td>79,427,324</td>
<td>81,991,926</td>
</tr>
<tr>
<td>Issuance of foreign guarantee</td>
<td>69,273</td>
<td>60,752</td>
</tr>
<tr>
<td>Issuance of local guarantee</td>
<td>55,596,156</td>
<td>64,896,057</td>
</tr>
<tr>
<td>Issuance of traveller’s cheque</td>
<td>88,823</td>
<td>28,697</td>
</tr>
<tr>
<td>Other transactions</td>
<td>203,747,259</td>
<td>200,891,775</td>
</tr>
<tr>
<td>Miscellaneous handling commission</td>
<td>66,873,631</td>
<td>45,854,775</td>
</tr>
<tr>
<td>Consumers credit</td>
<td>133,282</td>
<td>167,954</td>
</tr>
<tr>
<td>Commission on stationary articles</td>
<td>489,206</td>
<td>389,108</td>
</tr>
<tr>
<td>Point of service (POS) transactions</td>
<td>4,023</td>
<td>11,426</td>
</tr>
<tr>
<td>Income A/C commission Online</td>
<td>4,551,706</td>
<td>7,597,861</td>
</tr>
<tr>
<td>Total commission</td>
<td>658,022,933</td>
<td>720,280,077</td>
</tr>
<tr>
<td>Exchange</td>
<td>471,147,044</td>
<td>240,173,448</td>
</tr>
<tr>
<td></td>
<td>1,079,171,877</td>
<td>960,453,525</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>20 (a) Consolidated Commission, exchange and brokerage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>21. Other operating income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent recovery</td>
</tr>
<tr>
<td>Postage and telecommunication recovery</td>
</tr>
<tr>
<td>Miscellaneous income</td>
</tr>
<tr>
<td>Miscellaneous income supervision and monitoring</td>
</tr>
<tr>
<td>Miscellaneous income transfer fee</td>
</tr>
<tr>
<td>Swift income</td>
</tr>
<tr>
<td>Application fee of CLS account</td>
</tr>
<tr>
<td>Account opening charge of CLS account</td>
</tr>
<tr>
<td>Service charge</td>
</tr>
<tr>
<td>Income on sale of leased asset</td>
</tr>
<tr>
<td>Online service charge recovery</td>
</tr>
<tr>
<td>CIB service charges recovery</td>
</tr>
<tr>
<td>Income on sale of Bank’s property</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>21 (a) Consolidated Other operating income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>22. Salary and allowances (excluding Managing Director)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic salary</td>
</tr>
<tr>
<td>House rent allowances</td>
</tr>
<tr>
<td>Medical allowances</td>
</tr>
<tr>
<td>Other allowances</td>
</tr>
<tr>
<td>Contributory provident fund</td>
</tr>
<tr>
<td>General provident fund</td>
</tr>
<tr>
<td>Bonus to employees</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>22 (a) Consolidated Salary and allowances (excluding Managing Director)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK) Ltd.</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>23. Managing Director’s salary and fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic pay</td>
</tr>
<tr>
<td>Allowances</td>
</tr>
<tr>
<td>Bank’s contributory provident fund</td>
</tr>
<tr>
<td>Bonus</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>24. Repair, maintenance and depreciation of fixed assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repairs to fixed assets</td>
</tr>
<tr>
<td>Maintenance of assets</td>
</tr>
<tr>
<td>Depreciation on fixed assets</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
### 24 (a) Consolidated Repair, maintenance and depreciation of fixed assets

<table>
<thead>
<tr>
<th>Company</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>220,647,374</td>
<td>171,539,785</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>1,213,639</td>
<td>571,952</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK)</td>
<td>744,242</td>
<td>1,005,010</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>222,605,255</td>
<td>173,116,747</td>
</tr>
</tbody>
</table>

### 25. Cash and cash equivalents at the end of the period

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in hand (including foreign currencies)</td>
<td>3,356,438,843</td>
<td>3,030,078,571</td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent bank(s)</td>
<td>15,038,974,585</td>
<td>12,745,202,957</td>
</tr>
<tr>
<td>Balance with other banks and financial institutes</td>
<td>1,553,411,193</td>
<td>1,431,573,404</td>
</tr>
<tr>
<td>Prize bonds</td>
<td>22,582,501</td>
<td>13,305,801</td>
</tr>
<tr>
<td>Money at call on short notice</td>
<td>578,986,667</td>
<td>6,429,186,667</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20,550,393,789</td>
<td>23,649,347,400</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Company</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pubali Bank Limited</td>
<td>20,550,393,789</td>
<td>23,649,347,400</td>
</tr>
<tr>
<td>Pubali Bank Securities Limited</td>
<td>1,677,652,471</td>
<td>1,259,930,913</td>
</tr>
<tr>
<td>Pubali Exchange Company (UK)</td>
<td>11,681,675</td>
<td>2,779,576</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20,729,737,935</td>
<td>23,777,177,787</td>
</tr>
</tbody>
</table>

### 26. Earnings Per Share (EPS):

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit after tax</td>
<td>1,374,749,020</td>
<td>1,625,255,427</td>
</tr>
<tr>
<td>Number of ordinary shares outstanding</td>
<td>838,451,250</td>
<td>838,451,250</td>
</tr>
<tr>
<td><strong>Earnings Per Share (EPS)</strong></td>
<td>1.64</td>
<td>1.94</td>
</tr>
</tbody>
</table>

### 26 (a) Consolidated Earnings Per Share (EPS)

<table>
<thead>
<tr>
<th>Description</th>
<th>September 2013</th>
<th>September 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit after tax</td>
<td>1,325,339,396</td>
<td>1,336,496,282</td>
</tr>
<tr>
<td>Number of ordinary shares outstanding</td>
<td>838,451,250</td>
<td>838,451,250</td>
</tr>
<tr>
<td><strong>Earnings Per Share (EPS)</strong></td>
<td>1.58</td>
<td>1.59</td>
</tr>
</tbody>
</table>