



Consolidated Balance Sheet (Un-audited) as at 31 March 2013


Property and Assets	Note	March 2013	December 2012
		Taka	Taka
Cash	3 (a)	17,914,348,518	17,117,359,826
In hand (Including foreign currencies)		4,119,787,781	3,468,716,595
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		13,794,560,737	13,648,643,231
Balance with Other Banks and Financial Institutions	4 (a)	2,336,946,999	1,767,391,892
Inside Bangladesh		1,786,251,739	1,273,666,180
Outside Bangladesh		550,695,260	493,725,712
Money at Call on Short notice	5	1,129,086,667	2,799,086,667
Investments	6 (a)	45,063,963,369	33,732,116,463
Government		36,077,502,657	25,385,898,224
Others		8,986,460,712	8,346,218,239
Loans, Advances and Leases	7 (a)	119,362,837,866	120,481,280,407
Loans, Cash Credits, Overdrafts, etc.		118,315,260,872	119,417,762,095
Bills purchased & discounted		1,047,576,994	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8 (a)	3,539,985,855	3,509,159,737
Other assets	9 (a)	14,001,811,376	13,581,603,561
Non-banking Assets		375,246	375,246
Total Assets		203,349,355,896	192,988,373,799
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	6,289,583,375	3,363,550,321
Deposits and other accounts	11	156,749,552,114	150,418,805,799
Current accounts & other accounts		15,689,949,721	15,591,429,099
Bills Payable		2,855,995,183	2,920,446,289
Savings bank deposits		37,254,871,579	37,638,322,271
Term deposits		96,217,568,716	89,799,694,576
Other deposits		4,731,166,915	4,468,913,564
Other Liabilities	12 (a)	22,233,695,089	21,448,231,025
Total Liabilities		185,272,830,578	175,230,587,145
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	6,248,634,696	6,094,191,648
Retained earnings (general reserve)	14 (a)	403,736,584	249,813,330
Other Reserves	15	3,038,786,287	3,028,084,842
Profit and Loss account surplus	16 (a)	-	-
Foreign currency translation reserve		854,759	1,183,869
		18,076,524,826	17,757,786,189
Non-Controlling Interest	17	492	465
Total Shareholders' Equity		18,076,525,318	17,757,786,654
Total Liabilities and Shareholders' Equity		203,349,355,896	192,988,373,799



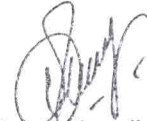


Consolidated Balance Sheet (Un-audited) as at 31 March 2013

	<u>March 2013</u> Taka	<u>December 2012</u> Taka
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	5,819,293,149	5,262,909,058
Irrevocable letters of credit	32,884,852,268	34,469,613,860
Bills for collection	428,491,246	245,234,895
Other Contingent Liabilities	-	173,888,000
Total Contingent liabilities	<u>39,132,636,663</u>	<u>40,151,645,813</u>
Other Commitments		
Documentary Credits and Short term trade - related transactions	-	-
Forward Assets purchased and Forward Deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	<u>-</u>	<u>-</u>
Total Off-Balance Sheet items including Contingent Liabilities	<u>39,132,636,663</u>	<u>40,151,645,813</u>


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited

Head Office, Dhaka

Consolidated Profit and Loss Account (Un-audited) for 3 months ended 31 March 2013

	Note	March 2013 Taka	March 2012 Taka
Operating Income			
Interest Income	18 (a)	4,084,929,521	4,088,521,396
Less :Interest paid on Deposits, Borrowings, etc.	19 (a)	2,787,135,546	2,205,831,204
Net Interest Income		1,297,793,975	1,882,690,192
Income from Investment	20 (a)	790,482,709	320,310,738
Commission, Exchange and Brokerage	21 (a)	222,488,830	326,295,907
Other Operating Income	22 (a)	55,707,043	68,986,042
Total Operating Income		2,366,472,557	2,598,282,879
Operating Expenses			
Salaries and allowances	23 (a)	555,873,441	445,576,758
Rent, taxes, insurance, electricity, etc.		116,405,429	91,475,716
Legal Expenses		1,728,464	2,033,110
Postage, Stamp, telecommunication, etc.		17,609,031	14,347,215
Stationery, Printing, Advertisements, etc.		26,524,058	20,634,927
Managing Director's salary and Fees	24	2,400,000	1,800,000
Directors' Fees		1,408,961	1,680,237
Auditors' Fees		-	-
Charges on loan losses		835,945	833,199
Repair, maintenance and depreciation of fixed assets	25 (a)	69,193,433	37,757,575
Other Expenses		375,060,989	341,112,270
Total Operating Expenses		1,167,039,751	957,251,007
Profit before Provisions & Taxation		1,199,432,806	1,641,031,872
Provisions			
Provision for Classified loans and advances		380,000,000	55,000,000
Provision for unclassified loans and advances		15,000,000	115,000,000
Provision for diminution in value of Investments		-	129,454,977
Provision for exposure of off-balance sheet items		-	20,000,000
Total Provisions		395,000,000	319,454,977
Profit before tax		804,432,806	1,321,576,895
Provision for current tax		496,066,477	714,617,713
Provision for deferred tax		-	-
Total provision for taxes		496,066,477	714,617,713
Net Profit after Taxes		308,366,329	606,959,182
Profit attributable to:			
Equity holders of parents		308,366,302	606,959,318
Non- controlling interest		27	(136)
Appropriations :		308,366,329	606,959,182
Statutory Reserve		154,443,048	298,290,688
Retained surplus (general reserve) carried forward		153,923,281	308,668,494
Earnings per share (EPS)	27 (a)	0.37	0.72

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

Md. Abdul Halim Chowdhury
Additional Managing Director

Helal Ahmed Chowdhury
Managing Director



