



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


Property and Assets	Note	March 2013	December 2012
		Taka	Taka
<b>Cash</b>	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
<b>Balance with Other Banks and Financial Institutions</b>	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
<b>Money at Call on Short notice</b>	5	1,129,086,667	2,799,086,667
<b>Investments</b>	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
<b>Loans, Advances and Leases</b>	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
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	3,539,985,855	3,509,159,737
<b>Other assets</b>	9 (a)	14,001,811,376	13,581,603,561
Non-banking Assets		375,246	375,246
<b>Total Assets</b>		<u>203,349,355,896</u>	<u>192,988,373,799</u>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	6,289,583,375	3,363,550,321
<b>Deposits and other accounts</b>	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
<b>Other Liabilities</b>	12 (a)	22,233,695,089	21,448,231,025
<b>Total Liabilities</b>		<u>185,272,830,578</u>	<u>175,230,587,145</u>
<b>Capital / Shareholders' Equity</b>			
<b>Paid up Capital</b>		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
<b>Non-Controlling Interest</b>	17	492	465
<b>Total Shareholders' Equity</b>		<u>18,076,525,318</u>	<u>17,757,786,654</u>
<b>Total Liabilities and Shareholders' Equity</b>		<u>203,349,355,896</u>	<u>192,988,373,799</u>



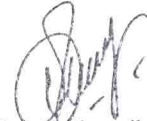


Consolidated Balance Sheet (Un-audited) as at 31 March 2013

	<u>March 2013</u> Taka	<u>December 2012</u> Taka
<b>Off-balance sheet items</b>		
<b>Contingent liabilities</b>		
<b>Acceptances &amp; Endorsements</b>		
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
<b>Total Contingent liabilities</b>	<u>39,132,636,663</u>	<u>40,151,645,813</u>
<b>Other Commitments</b>		
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	-	-
<b>Total other commitments</b>	<u>-</u>	<u>-</u>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>	<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

		March 2013	March 2012
	Note	Taka	Taka
<b>Operating Income</b>			
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
<b>Net Interest Income</b>		<b>1,297,793,975</b>	<b>1,882,690,192</b>
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
<b>Total Operating Income</b>		<b>2,366,472,557</b>	<b>2,598,282,879</b>
<b>Operating Expenses</b>			
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
<b>Total Operating Expenses</b>		<b>1,167,039,751</b>	<b>957,251,007</b>
<b>Profit before Provisions &amp; Taxation</b>		<b>1,199,432,806</b>	<b>1,641,031,872</b>
<b>Provisions</b>			
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
<b>Total Provisions</b>		<b>395,000,000</b>	<b>319,454,977</b>
<b>Profit before tax</b>		<b>804,432,806</b>	<b>1,321,576,895</b>
Provision for current tax		496,066,477	714,617,713
Provision for deferred tax		-	-
<b>Total provision for taxes</b>		<b>496,066,477</b>	<b>714,617,713</b>
<b>Net Profit after Taxes</b>		<b>308,366,329</b>	<b>606,959,182</b>
<b>Profit attributable to:</b>			
Equity holders of parents		308,366,302	606,959,318
Non- controlling interest		27	(136)
<b>Appropriations :</b>		<b>308,366,329</b>	<b>606,959,182</b>
Statutory Reserve		154,443,048	298,290,688
Retained surplus (general reserve) carried forward		153,923,281	308,668,494
<b>Earnings per share ( EPS )</b>	27 (a)	<b>0.37</b>	<b>0.72</b>

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

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Additional Managing Director

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