

Consolidated Balance Sheet (un-audited) as at 31 March 2019

Property and Assets	Notes	March 2019 Taka	December 2018 Taka
Cash	3 (a)	22,856,456,984	23,056,848,598
Cash In hand (Including foreign currencies) Balance with Bangladesh Bank and its agent Bank (s)		5,057,690,463	3,789,308,079
(Including foreign currencies)		17,798,766,521	19,267,540,519
Balance with Other Banks and Financial Institutions	4 (a)	20,991,863,807	15,579,619,483
Inside Bangladesh		18,805,922,413 2,185,941,394	14,661,272,175 918,347,308
Outside Bangladesh		2,183,941,394	910,347,308
Money at Call on Short Notice	5	1,161,286,667	11,286,667
Investments	6 (a)	65,659,477,380	64,128,844,806
Government		39,563,888,419	37,761,946,381
Others		26,095,588,961	26,366,898,425
Loans, Advances and Leases	7 (a)	263,820,822,297	271,494,626,288
Loans, Cash Credits, Overdrafts, etc.		249,525,736,322	256,690,433,175
Bills purchased & discounted		14,295,085,975	14,804,193,113
Fixed Assets including premises, furniture & fixtures	8 (a)	3,839,937,004	3,783,953,684
Other assets	9 (a)	33,604,075,939	32,170,138,377
Non-banking Assets	- (-)	375,246	375,246
Total Assets		411,934,295,324	410,225,693,149
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	15,131,383,474	17,152,358,128
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12 (a)	308,092,702,420	308,003,414,028
Current accounts & other accounts		37,196,278,574	37,751,065,237
Bills payable		10,561,937,763	11,661,553,322
Savings bank deposits		74,993,675,433	74,891,249,250
Term deposits		178,274,721,084	177,190,467,630
Other Liabilities	13 (a)	7,066,089,566 55,663,848,801	6,509,078,589 52,863,051,611
	13 (a)		383,018,823,767
Total Liabilities		383,887,934,695	363,016,623,707
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,983,439,010
Statutory Reserve	15	9,983,500,000	9,983,500,000
Retained earnings (general reserve)	16 (a)	5,128,677,451	4,288,480,105
Other Reserves	17 (a)	2,950,743,256	2,951,449,393
Non-Controlling Interest	18	28,046,359,717 912	27,206,868,508 874
	10		
Total Shareholders' Equity Total Liabilities and Shareholders' Equity		28,046,360,629 411,934,295,324	27,206,869,382 410,225,693,149
Total Elabilities and Shareholders Equity		411,734,473,344	+10,223,093,149





Consolidated Balance Sheet (un-audited) as at 31 March 2019

	March 2019	December 2018
Notes _	Taka	Taka
	17,153,374,730	16,533,529,663
	81,044,433,555	73,923,683,137
	11,146,628,057	10,742,612,254
	2,504,095,907	2,504,095,907
	111,848,532,249	103,703,920,961
	-	-
		<u>-</u>
nts		<u>-</u>
	111,848,532,249	103,703,920,961
	Notes _	Notes Taka 17,153,374,730 81,044,433,555 11,146,628,057 2,504,095,907 111,848,532,249

Company Secretary

Chie Financial Officer

Managing Director & CEO

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Head Office

Consolidated Profit & Loss Account (un-audited) for 3 months ended 31 March 2019

			January to March 2019	January to March 2018
Operating Income		Notes _	Taka	Taka
Interest Income		19 (a)	6,359,524,449	5,390,384,662
Less :Interest paid on Deposits, B	orrowings etc	20	3,983,582,636	3,313,844,475
Net Interest Income	onowings, etc.		2,375,941,813	2,076,540,187
Income from Investment		21 (a)	1,641,892,831	1,253,691,057
Commission, Exchange and Brok	erage	22 (a)	515,582,813	499,403,692
Other Operating Income		23 (a)	116,832,755	102,561,491
Total Operating Income		- 0 () _	4,650,250,212	3,932,196,427
Operating Expenses				
Salaries and allowances		24 (a)	974,032,617	979,873,821
Rent, taxes, insurance, electricity,	etc.		250,193,915	211,450,324
Legal Expenses			5,985,404	4,289,735
Postage, Stamp, telecommunication			23,941,411	22,146,035
Stationery, Printing, Advertiseme			25,532,931	29,895,639
Managing Director's salary and F	ees	25	3,000,000	2,475,000
Directors' Fees			583,110	1,669,737
Auditors' Fees Charges on loan losses			84,057	370,121
Depreciation and repair of bank's	accete	26 (a)	105,158,736	132,716,409
Other Expenses	assets	27 (a)	427,125,321	544,630,788
Total Operating Expenses		- · () _	1,815,637,502	1,929,517,609
Profit/(Loss) before Provisions	& Taxation		2,834,612,710	2,002,678,818
Provision for loans & advances,				
Provision for Classified loans a			619,554,050	<u>-</u>
Provision for unclassified loans	s and advances		402,445,950	660,000,000
Provision for diminution in valu	ue of Investments			
Provision for impairment client	s' margin loan		<u>-</u>	_
•	88	•	1,022,000,000	660,000,000
Provision for exposure of off-bala	ance sheet items		78,000,000	
Total Provisions			1,100,000,000	660,000,000
Total Profit/(Loss) before taxes			1,734,612,710	1,342,678,818
Provision for current tax			894,415,326	647,580,459
Provision for deferred tax				-
Total provision for taxes			894,415,326	647,580,459
Net Profit after Taxes			840,197,384	695,098,359
Profit attributable to:				
Equity holders of parents			840,197,346	695,098,333
Non- controlling interest			38	26
Appropriations :			840,197,384	695,098,359
Statutory Reserve			-	<u>-</u>
Retained surplus (general reserve) carried forward		840,197,384	695,098,359
Earnings Per Share (EPS)	Basic	29 (a)	0.84	* 0.70
	Diluted		0.84	0.70
* Restated				

* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

HL Shin 4sh Chairman





Head Office

Consolidated Cash Flow Statement (un-audited) for 3 months ended 31 March 2019

	Notes	January to March 2019 Taka	January to March 2018 Taka
a Cash flows from operating activities			
Interest receipts in cash		7,574,171,518	6,106,568,876
Interest payments		(2,649,995,835)	(2,849,314,486)
Dividend receipts		216,465,299	22,587,500
Fees and commission receipts		303,457,449	284,908,994
Recoveries of loans previously written off			-
Cash payment to employees		(977,032,617)	(982,348,821)
Cash payment to suppliers		(55,279,452)	(56,293,466)
Current income tax paid		(664,995,157)	(664,599,637)
Receipts from other operating activities		419,724,193	367,445,543
Cash payments for other operating activities		(705,761,206)	(782,197,180)
Operating profit before changes in operating assets & liabilities		3,460,754,192	1,446,757,323
Cash flows from operating assets & liabilities: Statutory deposits		(1,798,101,635)	106,013,178
Purchase/sale of trading securities		271,309,464	(31,614,283)
Loans and advances to customers (other than banks)		7,673,803,991	(8,901,986,300)
Other assets		(941,717,076)	(387,289,410)
Deposits to/from other banks		(2,020,974,654)	(3,320,217,542)
Deposits from customers (other than banks)		(615,847,740)	9,853,752,680
Other liabilities account of customers		472,187,052	456,911,028
Other liabilities		626,983,872	(255,881,396)
Total Increase/(decrease) in operating assets and liabilities:		3,667,643,274	(2,480,312,045)
Net Cash from/(used in) Operating activities		7,128,397,466	(1,033,554,722)
b Cash Flows from Investing Activities			
Proceeds from sale of securities			
Purchase /Sale of property, plant & equipment		(133,547,547)	(189,577,751)
Net Cash from/(used in) Investing Activities		(133,547,547)	(189,577,751)
Net Cash Hom/(used in) Investing Activities		(133,347,347)	(105,577,751)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		•	•
Effects of exchange rate changes on cash and cash equivalents		87,560	40,614
Net cash from/(used in) Financing activities		87,560	40,614
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		6,994,937,479	(1,223,091,859)
e Cash and cash equivalents at the beginning of the period		39,565,251,206	36,849,712,020
	28 (a)	46,560,188,685	35,626,620,161

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

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Head Office

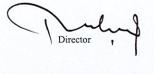
Consolidated Statement of Changes in Equity (un-audited) for 3 months ended 31 March 2019

(Figures in Taka)

							(Tigures III Tunu)
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non- controlling interest	Total
For the period March 2019							
Balance as at 1 January 2019	9,983,439,010	9,983,500,000	4,288,480,105	2,951,449,393	27,206,868,508	874	27,206,869,382
Changes in accounting policy	-						-
Restated balance	9,983,439,010	9,983,500,000	4,288,480,105	2,951,449,393	27,206,868,508	874	27,206,869,382
Surplus/deficit on account of							
revaluation of properties	-	- 10 m	-				-
Adjustmant of last year							· ·
gain on investment	-				-	-	
Surplus/deficit on account of							
revaluation of investments	-	-		(793,697)	(793,697)		(793,697)
Currency translation differences	-			87,560	87,560	-	87,560
Net gains and losses not recognised							-
in the Profit and Loss Statement Transfer regarding revaluation	<u>-</u>		•	•	-	•	-
reserve on sale of properties	- 10		-		-	-	-
Non-controlling capital		-					
Net profit for the period	-		840,197,346	•	840,197,346	38	840,197,384
Transfer to statutory reserve	-		-	•	-		-
Issue of bonus shares - 2018	-	-1-				-	-
Proposed dividend (bonus issue)	-	-	-			-	
Dividends (cash) for 2018	-		-			_	
Balance as at 31 March 2019	9,983,439,010	9,983,500,000	5,128,677,451	2,950,743,256	28,046,359,717	912	28,046,360,629
Balance as at 31 March 2018	9,508,037,160	9,510,249,482	2,780,388,104	2,943,568,774	24,742,243,520	827	24,742,244,347

Company Secretary

Chief Financial Officer







Head Office Balance Sheet (Un-audited) as at 31 March 2019

		March 2019	December 2018
Property and Assets	Notes _	Taka	Taka
Cash	3	22,856,456,984	23,056,848,598
Cash In hand (Including foreign currencies) Balance with Bangladesh Bank and its agent Bank (s)		5,057,690,463	3,789,308,079
(Including foreign currencies)		17,798,766,521	19,267,540,519
Balance with Other Banks and Financial Institutions	4	20,991,863,807	15,579,619,483
Inside Bangladesh Outside Bangladesh		18,805,922,413 2,185,941,394	14,661,272,175 918,347,308
Money at Call on Short Notice	5	1,161,286,667	11,286,667
Investments	6	59,359,177,858	57,660,241,050
Government		39,563,888,419	37,761,946,381
Others	L	19,795,289,439	19,898,294,669
Loans, Advances and Leases	7	263,237,741,130	270,909,509,189
Loans, Cash Credits, Overdrafts, etc.		248,942,655,155	256,105,316,076
Bills purchased and discounted		14,295,085,975	14,804,193,113
Fixed Assets including premises, furniture & fixtures	8	3,838,412,682	3,782,347,623
Other assets	9	40,504,630,767	38,743,864,411
Non-banking Assets		375,246	375,246
Total Assets	-	411,949,945,141	409,744,092,267
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	15,131,383,474	17,152,358,128
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12	309,617,513,746	308,899,774,685
Current accounts & other accounts		37,982,927,001	38,111,221,022
Bills Payable		10,561,937,763	11,661,553,322
Savings bank deposits		74,993,675,433	74,891,249,250
Term deposits		179,012,883,983	177,726,672,502
Other deposits		7,066,089,566	6,509,078,589
Other Liabilities	13	54,090,051,758	51,314,856,543
Total Liabilities	_	383,838,948,978	382,366,989,356
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,983,439,010
Statutory Reserve	15	9,983,500,000	9,983,500,000
Retained earnings (general reserve)	16	5,193,313,897	4,458,714,508
Other Reserves	17	2,950,743,256	2,951,449,393
Total Shareholders' Equity		28,110,996,163	27,377,102,911
Total Liabilities and Shareholders' Equity		411,949,945,141	409,744,092,267





Head Office Balance Sheet (Un-audited) as at 31 March 2019

Off-balance sheet items	Notes	March 2019 Taka	December 2018 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		17,153,374,730	16,533,529,663
Irrevocable letters of credit		81,044,433,555	73,923,683,137
Bills for collection		11,146,628,057	10,742,612,254
Other Contingent Liabilities		2,504,095,907	2,504,095,907
Total		111,848,532,249	103,703,920,961
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			-
Total Off-Balance Sheet items including Contingent Liabilities		111,848,532,249	103,703,920,961

Chief Financial Officer

Managing Director & CEO



Profit & Loss Account (Un-audited) for 3 months ended 31 March 2019

			January to March 2019	January to March 2018
Operating Income		Notes	Taka	Taka
Interest income		19	6,356,010,470	5,386,603,913
Less :Interest paid on deposits, b	orrowings, etc.	20	3,983,582,636	3,313,844,475
Net Interest Income			2,372,427,834	2,072,759,438
Income from investment		21	1,531,663,016	1,191,113,668
Commission, exchange and brok	erage	22	506,895,933	494,199,175
Other operating income		23	108,299,955	93,310,298
Total Operating Income			4,519,286,738	3,851,382,579
Operating Expenses				
Salaries and allowances		24	968,302,107	973,656,020
Rent, taxes, insurance, electricity	, etc.		250,111,977	211,351,437
Legal expenses			5,985,404	4,289,735
Postage, stamp, telecommunicati	on, etc.		23,918,214	22,108,092
Stationery, printing, advertiseme	nts, etc.		25,375,834	29,895,639
Managing Director's salary and	fees	25	3,000,000	2,475,000
Directors' fees			583,110	1,531,737
Auditors' fees			•	-
Charges on loan losses			84,057	370,121
Depreciation and repair of bank's	s assets	26	104,971,267	132,423,416
Other expenses		27	425,595,746	542,781,484
Total Operating Expenses		<u> </u>	1,807,927,716	1,920,882,681
Profit/(Loss) before Provisions	& Taxation		2,711,359,022	1,930,499,898
Provision for loans & advances	s, investments & other a	ssets		
Provision for classified loans a	and advances		619,554,050	
Provision for unclassified loan	s and advances		402,445,950	660,000,000
Provision for diminution in va	lue of Investments		-	<u> </u>
			1,022,000,000	660,000,000
Provision for exposure of off-bal	ance sheet items		78,000,000	-
Total Provisions			1,100,000,000	660,000,000
Total Profit/(Loss) before taxes	S	de la rivelo T	1,611,359,022	1,270,499,898
Provision for current tax		<u> </u>	876,759,633	647,580,459
Provision for deferred tax				-
Total Provision for taxes			876,759,633	647,580,459
Net Profit after Taxes			734,599,389	622,919,439
Appropriations :				
Statutory Reserve			-	·
Retained surplus (general reserve	e) carried forward		734,599,389	622,919,439
Earnings Per Share (EPS)	Basic	29	0.74	* 0.62
	Diluted	-	0.74	0.62
		-		

*Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

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Page 8





Head Office

Cash Flow Statement (Un-audited) for 3 months ended 31 March 2019

		January to March	January to March
		2019	2018
	Notes	Taka	<u>Taka</u>
a Cash flows from operating activities			
Interest receipts in cash		7,570,657,539	6,102,788,127
Interest payments		(2,649,995,835)	(2,849,314,486)
Dividend receipts		197,001,558	10,399,465
Fees and commission receipts		294,770,569	279,704,477
Cash payment to employees		(971,302,107)	(976,131,020)
Cash payment to suppliers		(55,279,452)	(56,293,466)
Current income tax paid		(664,995,157)	(664,599,637)
Receipts from other operating activities		320,425,319	307,804,996
Cash payments for other operating activities		(703,781,930)	(779,780,053)
Operating profit before changes in operating assets & liabilities		3,337,500,504	1,374,578,403
Cash flows from operating assets & liabilities:			
Statutory deposits		(1,798,101,635)	106,013,178
Purchase/sale of trading securities		103,005,230	47,476,621
Loans and advances to customers (other than banks)		7,671,768,059	(8,907,386,493)
Other assets		(975,756,810)	(492,463,160)
Deposits to/from other banks		(2,020,974,654)	(3,320,217,542)
Deposits from customers (other than banks)		(615,847,740)	9,853,752,680
Other liabilities account of customers		472,187,052	456,911,028
Other liabilities		326,248,530	189,338,217
Total Increase/(decrease) in operating assets and liabilities:		3,162,528,032	(2,066,575,471)
Net Cash from/(used in) Operating activities		6,500,028,536	(691,997,068)
b Cash flows from investing activities			
Proceeds from sale of securities			_
Purchase /Sale of property, plant & equipment		(133,629,286)	(189,686,833)
Net Cash from/(used in) Investing Activities		(133,629,286)	(189,686,833)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security			
Effects of exchange rate changes on cash and cash equivalents		87,560	40,614
Net cash from/(used in) Financing activities		87,560	40,614
A Nickey and All Control of the Cont		6 266 496 919	(001 (42 207)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		6,366,486,810	(881,643,287)
e Cash and cash equivalents at the beginning of the period	20	38,668,890,549	35,744,439,153
f Cash and cash equivalents at the end of the period (d+e)	28	45,035,377,359	34,862,795,866

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Ht Columnan Chairman





Statement of Changes in Equity (Un-audited)

(Figures in Taka) for 3 months ended 31 March 2019 Retained earnings Other Paid-up Statutory **Particulars** Total (general reserve) capital reserve reserves For the period March 2019 Balance as at 1 January 2019 9,983,439,010 9,983,500,000 4,458,714,508 2,951,449,393 27,377,102,911 Changes in accounting policy 2,951,449,393 27,377,102,911 9,983,439,010 9,983,500,000 4,458,714,508 Restated balance Surplus/deficit on account of revaluation of properties Adjustmant of last year gain on investment Surplus/deficit on account of (793,697)(793,697)revaluation of investments Currency translation differences 87,560 87,560 Net gains and losses not recognised in the Profit and Loss Statement Transfer regarding revaluation reserve on sale of properties 734,599,389 734,599,389 Net profit for the period Transfer to statutory reserve Issue of bonus shares - 2018 Proposed dividend (bonus issue) Dividends (cash) for 2018

Balance as at 31 March 2018	9,508,037,160	9,510,249,482	3,081,410,606	2,943,568,774	25.043.266.022
Dalance as at 31 March 2010	7,300,037,100	7,310,247,402	3,001,410,000	2,773,300,777	23,043,200,022

5,193,313,897

9,983,500,000

Balance as at 31 March 2019

9,983,439,010

Managing Director & CEC

Chairman

2,950,743,256

28,110,996,163



March 2019 Taka December 2018 Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2018.

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 and unquoted 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 2018, 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

Cach	In hand	(Including	foreign	currencies)

	In local currency In foreign currencies	5,033,147,579 24,542,884	3,778,743,541 10,564,538
		5,057,690,463	3,789,308,079
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Bangladesh Bank		
	In local currency	16,325,136,976	17,060,957,705
	In foreign currencies	650,699,147	520,613,104
		16,975,836,123	17,581,570,809
	Sonali Bank as agent of Bangladesh Bank		
	In local currency	822,930,398	1,685,969,710
		17,798,766,521	19,267,540,519
		22,856,456,984	23,056,848,598
3(a)	Consolidated Cash		
	Cash In hand (Including foreign currencies)		
	Pubali Bank Limited	5,057,690,463	3,789,308,079
	Pubali Bank Securities Limited		
		5,057,690,463	3,789,308,079
	Balance with Bangladesh Bank and its agent Bank (s)		
	Pubali Bank Limited	17,798,766,521	19,267,540,519
	Pubali Bank Securities Limited	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-
	Tubun Bunk Securites Enimed	17,798,766,521	19,267,540,519
		22,856,456,984	23,056,848,598
4	Balance with other banks and financial institutions	10.005.000.413	14 ((1 070 175
	Inside Bangladesh	18,805,922,413	14,661,272,175
	Outside Bangladesh	2,185,941,394 20,991,863,807	918,347,308 15,579,619,483
		20,991,803,807	15,579,019,465
4(a)	Consolidated Balance with other banks and financial institutions Inside Bangladesh		
	Pubali Bank Limited	18,805,922,413	14,661,272,175
	Pubali Bank Securities Limited	1,524,811,326	896,360,657
		20,330,733,739	15,557,632,832
	Less: Inter Company Transactions	1,524,811,326	896,360,657
		18,805,922,413	14,661,272,175
	Outside Bangladesh		
	Pubali Bank Limited	2,185,941,394	918,347,308
	Pubali Bank Securities Limited	•	
		2,185,941,394	918,347,308
		20,991,863,807	15,579,619,483
5	Money at call on short notice		
	Banking company (note- 5.1)	511,286,667	11,286,667
	Non-banking financial institution (note-5.2)	650,000,000	
		1,161,286,667	11,286,667
5.1	Banking company		
	One Bank Limited	350,000,000	
	Modhumoti Bank Limited	150,000,000	
	ICB Islamic Bank Ltd.	11,286,667	11,286,667
		511,286,667	11,286,667
5.2	Non-banking Financial Institution		
	IPDC Finance Ltd.	100,000,000	
	IDLC Finance Limited	400,000,000	
	GSP Finance Co. (BD) Limited	150,000,000	
		650,000,000	•



	March 2019 Taka	December 2018 Taka
6 Investments Government securities		
Government/ Bangladesh Bank bills - at book value		-
Government treasury bonds National prize bonds	38,603,789,391 25,769,901	37,740,810,580 21,135,801
Reverse Repo	934,329,127	7.
Total investment in government securities and bonds	39,563,888,419	37,761,946,381
Other investments	5,110,131,469	5,403,136,699
Shares Debentures	3,110,131,409	344,060
One Bank Limited Bond -1	40,000,000	40,000,000
Mercantile Bank Limited Bond	60,000,000 150,000,000	60,000,000 150,000,000
Trust Bank Limited Bond -1 Southeast Bank Limited Bond -1	180,000,000	180,000,000
Bank Asia Limited Bond -1	150,000,000	200,000,000
EXIM Bank Limited Bond -1 Social Islami Bank Limited Bond -1	180,000,000 120,000,000	240,000,000 120,000,000
Southeast Bank Limited Bond - 2	1,000,000,000	1,000,000,000
Trust Bank Limited Bond -2	1,000,000,000	1,000,000,000
One Bank Limited Bond -2 Jamuna Bank Limited Bond	1,000,000,000 300,000,000	1,000,000,000
MTBL Bond -2	950,000,000	950,000,000
Bank Asia Limited Bond -2	1,000,000,000	1,000,000,000
EXIM Bank Limited Bond -2 Dutch- Bangla Bank Limited Bond	1,000,000,000 1,500,000,000	1,000,000,000 1,500,000,000
Shahjalal Islami Bank Limited Bond	700,000,000	700,000,000
Social Islami Bank Limited Bond -2	500,000,000	500,000,000
The City Bank Limited Bond -2 Standard Bank Limited Bond	500,000,000 500,000,000	500,000,000 500,000,000
Islami Bank Bangladesh Limited Bond	1,000,000,000	1,000,000,000
UCBL Bond -1	750,000,000	750,000,000
Southeast Bank Limited-3 The City Bank Limited Bond -3	150,000,000 500,000,000	150,000,000 500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
Prime Bank Limited Bond	500,000,000	•
Dhaka Bank Limited Bond One Bank Bond-3	150,000,000 300,000,000	
Bridge financing advances	4,813,910	4,813,910
	<u> </u>	19,898,294,669 57,660,241,050
6(a) Consolidated Investments	37,337,177,030	27,000,271,000
1. Government		
Pubali Bank Limited	39,563,888,419	37,761,946,381
Pubali Bank Securities Limited	39,563,888,419	37,761,946,381
2. Other		10.000.004.660
Pubali Bank Limited Pubali Bank Securities Limited	19,795,289,439 6,300,299,522	19,898,294,669 6,468,603,756
Fuban Bank Securities Limited	26,095,588,961	26,366,898,425
	65,659,477,380	64,128,844,806
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	248,942,655,155	256,105,316,076
Bills purchased and discounted	14,295,085,975	14,804,193,113
	263,237,741,130	270,909,509,189
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh: Loans	84,927,060,735	85,827,212,410
Cash credits	48,636,041,982	50,566,551,130
Overdrafts	70,176,355,753	71,867,192,586
Loan against merchandise Packing credits	9,030,878 437,858,109	6,361,006 535,831,085
Loan against trust receipts	10,219,732,434	11,106,481,761
Pubali prochesta	225,442,197	234,272,243
Non-resident Credit Scheme Pubali Subarna	630,920 4,318,884,184	633,920 4,447,302,179
Pubali Karmo Uddog	167,989,922	167,783,197
Pubali Sujon	35,982,987	37,768,451
Pubali Utsob Payment against documents	48,728,472 3,275,808,526	27,538,152 4,024,192,863
Payment against documents Consumers loan scheme	14,038,092,725	14,195,224,489
EDF loan	4,428,670,510	4,614,611,625
Lease finance Others	5,563,232,525 2,433,112,296	5,603,375,626 2,842,983,353
Officis	248,942,655,155	256,105,316,076
Outside Bangladesh	240.042.682.55	256 105 216 076
	248,942,655,155	256,105,316,076



				March 2019 Taka	December 2018 Taka
7.2	Bills purchased and discounted Payable in Bangladesh:				
	Loans against accepted bills			2,727,860,327	3,025,455,887
	Loans against demand draft purchased			31,565 2,727,891,892	31,565 3,025,487,452
	Payable outside Bangladesh: Foreign bills purchased			11,567,194,083	11,778,705,661
	Foreign drafts purchased				
				11,567,194,083	11,778,705,661 14,804,193,113
7.3	Classification of loans and advances including bills purchased and o	liscounted	-	14,273,063,773	14,004,173,113
	Unclassified:				
	Standard		[239,416,064,614	248,456,217,358
	Special mention account (SMA)			5,063,705,224	4,588,047,818 253,044,265,176
	Classified:			244,479,769,838	233,044,203,176
	Substandard (SS)			885,574,355	635,195,820
	Doubtful (DF) Bad or loss (B/L)			427,507,341 14,351,153,637	315,343,863 13,827,726,425
	Bad of loss (B/L)		L	15,664,235,333	14,778,266,108
	Staff loan			3,093,735,959	3,086,977,905
				263,237,741,130	270,909,509,189
7.4	Particulars of required provision for loans and advances		Rate of		
	Status of Classification	Base for Provision	Provision		
			(%)		
	General provision - Unclassified	171 752 996 212	,1	1 717 520 962	1 701 519 276
	Standard Small & Medium Enterprise financing	171,753,886,212 49,980,322,176	0.25	1,717,538,863	1,791,518,276 127,663,243
	Loans to BHs/MBs/SDs against share etc.	46,688,454	2	933,769	957,833
	Housing Finance	502,571,636	1	5,025,716	5,128,588
	Loan for Professional to setup business Consumers loan scheme (Credit card)	325,772,107 178,193,420	2 2	6,515,442 3,563,868	970,722 3,313,674
	Consumers loan scheme	12,501,303,722	5	625,065,186	650,348,046
	Short Term Agri Credit and Micro credit	4,127,326,887	0.25	41,273,269 4,532,236	44,571,613 3,904,772
	Special mention account (SMEF) Special mention account (Credit Card)	1,812,894,355 1,416,152	0.23	28,323	26,678
	Special mention account (CLS)	2,502,098,381	5	125,104,919	113,687,380
	Special mention account (HF)	72,007,490 1,109,229	1 2	720,075 22,185	861,013 41,211
	Special mention account (LP) Special mention account (Others)	667,362,230	1	6,673,623	6,558,258
				2,661,948,279	2,749,551,307
	provision to be kept as per Bangladesh Bank Audit Team observat by Hon'ble High Court A/C M.A. Rahman Dyeing, CDA Corporate E	Branch.		852,034,000	852,034,000 399,946,032
	* Additional provision maintained as per Bangladesh Bank Instruc	Luon		3,513,982,279	4,001,531,339
	Specific provision - Classified		-1	500 555	004.014
	Substandard (Agri & Micro credit) Substandard	11,853,297 549,832,472	5 20	592,665 109,966,494	804,914 63,964,981
	Doubtful (Agri & Micro credit)	1,679,424	5	83,971	44,974
	Doubtful Doubtful	159,237,432	50	79,618,716	85,865,763
	Bad/Loss	9,271,150,542	100	9,271,150,542	8,659,688,029 8,810,368,661
	Required provision			12,975,394,667	12,811,900,000
	Provision maintained Excess provision			13,865,389,677 889,995,010	12,811,900,000
	Excess provision			889,993,010	
7(a)	Consolidated Loans, Advances and Leases				
()	Loans, cash credits, overdrafts, etc.				
	Pubali Bank Limited			248,942,655,155 583,081,167	256,105,316,076 585,117,099
	Pubali Bank Securities Limited			249,525,736,322	256,690,433,175
	Less: Inter Company Transactions		-	249,525,736,322	256,690,433,175
	Bills discounted and purchased Pubali Bank Limited			14,295,085,975	14,804,193,113
	Pubali Bank Securities Limited			14,295,085,975	14,804,193,113
				263,820,822,297	271,494,626,288
8	Fixed Assets including Premises, Furniture & Fixtures Land			2,224,330,100	2,224,330,100
	Building			678,644,831	678,644,831
	Vehicles Machinery and equipment's			73,805,151 248,006,389	75,713,152 225,585,267
	Computer & Computer Accessories			162,942,369	141,004,228
	Furniture and fixtures			421,586,858	404,933,601
	Intangible Assets			3,809,315,698	3,750,211,179
	Computer Software			29,096,984	32,136,444
				29,096,984 3,838,412,682	32,136,444 3,782,347,623
				3,030,412,002	3,102,341,023



		March 2019 Taka	December 2018 Taka
8(a)	Consolidated Fixed Assets including premises, furniture & fixtures		
	Pubali Bank Limited Pubali Bank Securities Limited	3,838,412,682 1,524,322	3,782,347,623 1,606,061
	Puban Bank Securities Limited	3,839,937,004	3,783,953,684
9	Other Assets		
	Interest accrued on investments	1,729,953,365	1,668,462,388 263,840,097
	Accrued income on loans & advances Investment in SWIFT	322,363,509	3,387,591
	Advance security deposit, advance rent and prepaid expenses	3,387,591 238,316,904	273,263,628
	Investment in Subsidiary Company	6,599,998,700	6,599,998,700
	Stock dealing account	494,240,556	201,451,496
	Stationery and stamps	92,195,013	75,918,940
	Drafts payable	19,863,417 5,568,469	19,763,417
	Sanchaypatra Suspense account	471,885,646	352,686,540
	Demonetized notes	1,903,830	1,903,830
	Items in transit	4,468,334,264	3,910,178,215
	Advance against income tax	26,025,185,992 784,465	25,360,190,835 4,939,349
	Clearing house adjustment Others	30,649,046	7,879,385
		40,504,630,767	38,743,864,411
0(a)	Consolidated Other Assets		
7(a)	Pubali Bank Limited	40,504,630,767	38,743,864,411
	Pubali Bank Securities Limited	193,698,238	227,737,972
		40,698,329,005	38,971,602,383
	Inter company Transactions Pubali Bank Securities Limited	(494,254,366) (6,599,998,700)	(201,465,306) (6,599,998,700)
	Puban Bank Securities Limited	(7,094,253,066)	(6,801,464,006)
		33,604,075,939	32,170,138,377
	<u>LIABILITIES AND CAPITAL</u>		
10	Borrowings from other Banks, Financial Institutions and Agents Inside Bangladesh	1,070,547,900	1,761,700,000
	Outside Bangladesh	14,060,835,574	15,390,658,128
	outside Sangardean	15,131,383,474	17,152,358,128
11	Subordinated bond		
	Agrani Bank Limited Janata Bank Limited	1,000,000,000 1,000,000,000	1,000,000,000 1,000,000,000
	Rupali Bank Limited	1,000,000,000	1,000,000,000
	Sonali Bank Limited	1,000,000,000	1,000,000,000 1,000,000,000
	Uttara Bank Limited	1,000,000,000 5,000,000,000	5,000,000,000
12	Details of deposits and other accounts		
	Current deposits and other accounts:		
	Current account	35,013,555,789	35,611,411,355
	Cash credit A/C. (Cr. Balance)	1,258,862,322	615,362,595 11,612
	Overdraft earnest money (Cr. Balance) Pubali Prochesta (Cr. Balance)	6,000 6,145,214	14,378,083
	Credit card Account	1,556,132	1,880,445
	Call deposits	14,917,459	15,032,459
	Foreign currency deposits	1,670,852,106	1,836,200,832
	Un- claimed drafts payable Un- claimed dividend	3,564 18,914	3,564 18,914
	Unclaimed deposits FDD A/C	17,009,501	16,921,163
		37,982,927,001	38,111,221,022
	Bills payable	10,561,937,763	11,661,553,322
	Savings Bank accounts	74,993,675,433	74,891,249,250
	Term deposits		
	Fixed deposits	80,686,894,282	78,259,693,181
	Special Notice Deposits	32,594,344,278	36,512,027,366
	Deposit pension scheme Interest payable on term deposit	1,119,617 4,620,130,994	1,144,232 3,286,544,193
	Pubali pension scheme	26,100,187,941	25,330,890,689
	Pubali sanchay prakalpa	2,723,459,415	2,962,408,355
	Dwigun Sanchay Prokalpa	20,177,092,974	20,163,775,292
	Target Based Small Deposit (Pubali shopnopuron)	5,125,219,920	4,510,828,477
	Monthly profit base deposit Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	2,773,498,571 4,018,081,174	2,755,626,321 3,741,026,879
	Shikhya sanchay prokalpa	192,854,817	202,707,517
		179,012,883,983	177,726,672,502
	Other deposits	7,066,089,566	6,509,078,589
		309,617,513,746	308,899,774,685



Part			March 2019 Taka	December 2018 Taka
Description Personal Process	12	Pubali Bank Limited	309,617,513,746	308,899,774,685
1				
Accommissing from ions and advances Accommissing from consumers and services of \$77,306,575 (20,207,207) Accommissing from cleanable loss pubsis is an extension of \$77,306,507 (20,207,207) Provision for the cleanable lasers and advances (20,406,574) (20,300,000) Accommissing from cleanable lasers and advances (20,406,574) (20,300,000) Accommissing from cleanable lasers and advances (20,406,574) (20,300,000) Accommissing for cleanable interest supposes (20,406,574) (2		Less: Inter Company Transactions		
Accommunicated provision for consumers loan 877,905,73 87,007,227 Accommunicated provision for consumers of consumers of the provision for replaced property of the consumers of the provision for replaced provision for consumers of the provision of the column of the provision of the column of the provision for column of the provision of t	13			7 000 705 057
Accommonater provision for demand leapmoners of 2012 12.00 1				
Provision for unclassified louns and advances				
Provision for unclassified loans and advances		recumulated provision for demand four public state		
Accumalated interest suspense Provision for debuted on good borower 18,104,15 18,104,15 Provision for debuted on good borower 18,104,16 18,104,15 Provision for debuted profit problem of the provision for Debuted problem of the provision for Debuted provisi				4,001,531,339
Provision for eleuted injustment				
Provision for doubtful investment				
Additional profit payable ACF for Islamic banking 1. B. to additional profit payable ACF for Islamic banking 1. B. to additional profit payable ACF for Islamic banking 1. B. to additional profit payable ACF for Islamic banking 1. C. S. treest ACF 1. S. Special blocked account of Current Tax 2. Provision for Current Tax 2. C. S. S. Septial blocked account of Deferred Tax 2. Provision for Current Tax 2. Septial blocked account of Current Tax 2. Septial blocked account of Current Tax 2. Septial blocked account of Septial Sept				
Interest suspense on underwriting advances		Additional profit payable A/C for Islamic banking		
C15 Interest AC				
Consumers Opensite				
Dispaid shicked secount 1,577, 10,				
Special blocked account 1,587,70				
Provision for Current Tax				
Provision for Deferred Tax				
Exchange adjustment account 70,261,300				
Agri credit guarantee backing reserve 70,261,300 Exise duty 3,90,390 Pakistan account 3,90,390 Pakistan account 1,570,883 LC Cover account in Bangladesh 1,570,883 LD En dijustment 4,400,765,414 Pubali Bank Adjustment 33,2278,302 Sadagah fund 3,10,805 Card transaction fee (inter bank) 2,196,615 Card transaction fee (inter bank) 1,736,8189 Foreign Currency FCC Account 1,736,8189 Interest suspense account against 70% agri loan 10,22,271,186 Interest suspense account against 70% agri loan 12,073,180 Interest suspense account against 70% agri loan 12,073,180 Property account of UBI 4,076,77 Interest suspense account against 70% agri loan 12,073,000 Interest suspable on Subordinated Bond 12,700,000 Uncluding Agriculture on the Substant Interest suspable on Subordinated Bond 12,700,000 Uncluding Agriculture of the Banks and Francial Institution 4,800 Power load of the Banks and Francial Institution 1,03,000 Interest supsable on Subordinated Bond		Valuation adjustment		
Pexis day				
Pakistan account \$3,93,03 \$3,93,03 \$1,570,883 \$			70,281,300	
LC cover account in Bingladesh 1,834,64 4,848,154,154 Pubal i Bank Adjustment 30,273,262 151,154,552 Pubal i Bank Adjustment 3,230,263 151,154,552 Sandapah fund 1,230,253 151,154,552 Card transaction fee (inter bank) 1,230,318 1,271,055 Foreign Currency FCC Account 17,363,819 Interest suspense account against 70% agri loan 2,273,156 2,273,156 Property account of UBI 2,973,156 2,273,156 2,273,156 Property account of UBI 2,401,100 2,273,156 2,273,156 Property account of UBI 2,401,100 2,401,100 Payable to other Banks and Financial Institution 1,261,01,100 1,261,01,100 Payable to other Banks and Financial Institution 1,201,100 1,201,000 Roberty Adjustment 1,201,100 1,201,100 1,201,100 Roberty Adjustment 1,201,100 1,201,100 1,201,100 1,201,100 Roberty Adjustment 1,201,100 1,201,100 1,201,100 1,201,100 Roberty Adjustment 1,201,100 1,			8,393,039	
DP adjustment		Pension fund		
Pubal Bank Adjustment				
Sabaqah fund 8,10,085 8,271,165 Card transaction fee (infer bank) 2,196,65 1,736,819 17,363,819 17,363,819 17,363,819 18,736,819 <				
Card transaction fee (inter bank)				
Interest suspense account against 70% agri loan				
Blocked account of UBI				
Property account of UB				
Imprest AC duty daw back				
Uncamed interest income on ISW				
Interest payable on subordinated Bond 12,700,000 15,000,000 10				
Unclaimed amount in ATMS 34,487 Non resident blocked acount of UBI 34,487 34,487 43,114,088,817 43,115,353,787 43,114,088,817 79,053,517 79,0				
Provision for expenses				
Provision for expenses 1,013,655,173 796,632,510 Provision for ther assets: suspense account 63,714,468 3,714,468 Demonetized notes 989,740 989,74,6 198,74,60 Provision for Un-reconcited General Account debit entries 13,724,657 13,724,657 ICT Asset Insurance reserve 20,405,245 19,739,882 Reserve for unforescen losses 288,861,270 241,133,143 Provision for Customers liability and Others 53,000,000 53,200,000 Provision for Customers liability and Others 54,090,051,788 51,34,856,543 Pubali Bank Limited 40,000,5178 51,34,856,543 Pubali Bank Limited 5,000,000,000 1,249,660,744 Pubali Bank Limited 40,425,24,566 (201,465,306 Pubali Bank Limited 40,425,24,566 (201,465,306 Pubali Bank Limited 40,000,000 200,000,000 14 Capital 200,000,000,000 200,000,000 15 Verial 200,000,000 200,000,000 16 Copital 400,000,000 400,000,000		Non resident blocked account of UBI		
Provision for other assets: Suspense account 63,714,468 63,714,468 789,740		Dravision for averages		
Suspense account 1,4468				170,032,310
Provision for Un-reconciled General Account debit entries			63,714,468	
ICT Asset Insurance reserve 20,405,245 19,739,582 Reserve for unforeseen losses 288,861,70 241,131,143 170,000 240,000,000 2				
Reserve for unforeseen losses				
Provision for Customers liability and Others 53,200,000 440,895,380 392,501,500 440,895,380 392,501,500 51(a) Consolidated other liabilities 51,314,856,543 Pubali Bank Limited 54,090,517,58 51,314,856,543 Pubali Bank Securities Limited 2,068,051,400 1,749,660,374 Inter company payable (494,254,366) 52,663,848,00 52,863,051,611 14 Capital 2,000,000,000 ordinary shares of Tk 10 each 2,000,000,000 20,000,000,000 14 Authorized Capital 2 2,000,000,000 20,000,000,000 15 Issued, subscribed and paid up capital 1 160,000,000 160,000,000 16 0,000,000 ordinary shares of Tk 100 each as bonus share in 2004 40,000,000 200,000,000 2 0,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 8 0,000,000 ordinary shares of Tk 100 each as bonus share in 2005 840,000,000 840,000,00 8 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 840,000,00 840,000,00 <				
13 (a)			53,200,000	
Pubali Bank Limited				
Pubali Bank Limited	13/0	Consolidated other liabilities	= 54,090,051,758	31,314,630,343
Inter company payable	13 (4		54,090,051,758	51,314,856,543
14		Pubali Bank Securities Limited		
14 Capital Capital 14.1 Authorized Capital 2,000,000,000 ordinary shares of Tk 10 each 20,000,000,000 20,000,000,000 14.2 Issued, subscribed and paid up capital 1,600,000 ordinary shares of Tk 100 each as bonus share in 2000 160,000,000 40,000,000 400,000 ordinary shares of Tk 100 each as bonus share in 2004 200,000,000 200,000,000 200,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 900,000,000 840,000,000 8,20,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 840,000,000 8,20,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 882,000,000 1,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of		Inter company payable		
14.1 Authorized Capital 20,000,000,000 ordinary shares of Tk 10 each 20,000,000,000 20,000,000,000 14.2 Issued, subscribed and paid up capital 1,600,000 ordinary shares of Tk 100 each issued for cash 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 160,000,000 200,0	14	Canital	55,005,646,601	32,803,031,011
14.2 Issued, subscribed and paid up capital 1,600,000 ordinary shares of Tk 100 each as bonus share in 2000 160,000,000 160,000,000 400,000 ordinary shares of Tk 100 each as bonus share in 2004 200,000,000 200,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 900,000,000 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 840,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 882,000,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040		Authorized Capital		
1,600,000 ordinary shares of Tk 100 each as bonus share in 2000 160,000,000 400,000 ordinary shares of Tk 100 each as bonus share in 2004 40,000,000 2,000,000 ordinary shares of Tk 100 each as bonus share in 2004 200,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040			20,000,000,000	20,000,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000 40,000,000 40,000,000 2,000,000 ordinary shares of Tk 100 each as bonus share in 2004 200,000,000 200,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 840,000,000 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 840,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 882,000,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040	14.2		160.000.000	160,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 840,000,000 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 882,000,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040				
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8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 840,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 1,146,600,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,739,010,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040				
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 882,000,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040				
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 1,146,600,000 1,146,600,000 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040				
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040			1,146,600,000	1,146,600,000
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040				
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016 704,299,040 704,299,040				
		47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
9,983,439,010 9,983,439,010			9,983,439,010	9,983,439,010



		March 2019 Taka	December 2018 Taka
15	Statutory reserve Balance at the beginning of the period Addition during the period	9,983,500,000	9,510,249,482 473,250,518
	Balance at the end of the period	9,983,500,000	9,983,500,000
16	Retained earnings (General reserve)		
	Balance as on beginning of the period Addition during the period	4,458,714,508 734,599,389	2,458,491,167 2,950,811,049
	Transfer in: Asset revaluation reserve	5,193,313,897	5,409,518,216
	Issue of dividend Balance as on end of the period	5,193,313,897	(950,803,708) 4,458,714,508
• • • •			
10(a)	Consolidated Retained earnings (General reserve) Pubali Bank Limited	5,193,313,897	4,458,714,508
	Pubali Bank Securities Limited	(64,636,446) 5,128,677,451	(170,234,403) 4,288,480,105
17	Other reserves		
17.1	Assets revaluation reserve Balance at the beginning of the period	2,914,562,739	2,907,729,355
	Addition on revaluation of Fixed Assets/Investment During the period	4,975,644	347,914,740
	Disposal during the period Transfer out: Asset revaluation reserve	(5,769,341)	(340,363,004) (718,352)
	Chara Carfaithna account	2,913,769,042 333,984	2,914,562,739 333,984
	Share forfeiture account Balance at the end of the period	2,914,103,026	2,914,896,723
17.2	Exchange Equalization Fund Balance at the beginning of the period	29,959,972	29,959,972
	Addition during the period Balance at the end of the period	29,959,972	29,959,972
17.3	Foreign currency translation reserve		
	Balance at the beginning of the period	6,592,698	5,504,849
	Addition during the period Balance at the end of the period	87,560 6,680,258	1,087,849 6,592,698
17(-)		2,950,743,256	2,951,449,393
17(a)	Consolidated Other reserves Pubali Bank Limited	2,950,743,256	2,951,449,393
	Pubali Bank Securities Limited	2,950,743,256	2,951,449,393
18	Non-controlling interest Balance at the beginning of the period	874	801
	Share of current period profit	38 912 -	73 874
		March 2019 Taka	March 2018 Taka
19	Interest income Loans	618,983,048	541,240,642
	Cash credits	1,256,177,368	1,223,345,838
	Over drafts	1,608,601,256 96,332	1,381,308,690 42,076
	Loan against imported merchandise Loan against trust receipt	288,738,700	316,026,986
	Inland bill purchased & demand draft purchased	240,454,994	42,536,361
	Foreign bill purchased and Export development fund	30,213,977 8,022,555	26,094,678 12,425,750
	Packing credits Payments against document	21,173,593	150,525,597
	Call loans	25,838,056	8,404,931
	Agricultural credits & rural credits	3,639,225	5,351,630
	Sundries account	27,296,376 348,912,279	22,228,765 338,450,185
	CLS account Secured mortgages	396,308,179	147,514,517
	Foreign bank accounts	10,206,357	6,713,752
	Loan against Shikya Sanchay Prokalpa	88,336	166,117
	Lease finance	152,736,042	152,161,479 7,115,006
	Loan against Pubali Sanchay Prokalpa Loan against FDR	3,351,506 259,004,879	200,326,581
	Term loans	956,155,961	751,765,383
	Term deposit/ replacement	67,810,134	22,516,531
	Loan against Pubali Pension Scheme	26,198,128	26,901,002
	Export Bill Discounting (EBD) Credit card	979,508 5,023,681	683,098 2,758,318
		6,356,010,470	5,386,603,913
19(a) Consolidated Interest Income Pubali Bank Limited	6,356,010,470	5,386,603,913
	Pubali Bank Securities Limited	3,513,979 6,359,524,449	3,780,749 5,390,384,662



		March 2019 Taka	March 2018 Taka
20	Interest paid on deposits, borrowings, etc. Fixed deposit Interest on REPO borrowings	1,346,389,367 398,620	1,097,879,398
	Interest on borrowings	207,533,839	120,085,189
	Short-notice deposit	384,145,189	390,628,358
	Savings bank deposit	351,583,534	322,953,867
	Pubali bank pension scheme	648,897,959	523,431,212
	Call borring	4,439,722	22,914,111
	Monthly monafa based deposit scheme	853,564	2,838,049 65,625,057
	Pubali Sanchay Prokalpa	55,915,591 3,841,963	5,352,052
	Shikhya Sanchay Prokalpa	527,266,161	448,807,855
	Dwigun Sanchay Prokalpa Treasury Bond	52,028,585	33,832,735
	Marking to Market Revaluation	37,906,600	12,903
	Interest on MPSD	80,242,976	49,630,779
	Interest on TBSD	101,642,963	57,947,628
	Interest on refinance from B. Bank	833,597	897,833
	Interest on MFD A/C	64,718,748	61,540,482
	Interest on Subordinated Bond	112,700,000	108,500,000
	Sundry accounts	2,243,658	966,967
		<u>3,983,582,636</u>	3,313,844,475
21	Income from investment Interest on treasury bill	1,073,610	
	Interest on treasury bond	954,974,618	875,073,592
	Interest on private bond	346,929,774	284,479,602
	Interest on Reverse Repo	22,195,979	433,464 20,727,545
	Gain on sale of shares	9,487,477 197,001,558	10,399,465
	Dividend on shares	1,531,663,016	1,191,113,668
21(a	c) Consolidated Income from investment		
(Pubali Bank Limited	1,531,663,016	1,191,113,668
	Pubali Bank Securities Limited	110,229,815	62,577,389
		1,641,892,831	1,253,691,057
22	Commission, exchange and brokerage SC, LSC, DD, TT, MT and PO	9,890,791	7,754,095
	Foreign L/C	77,615,809	91,455,514
	Local L/C	14,739,770	18,742,055
	Issuance of foreign guarantee	3,771,612	2,777,834
	Issuance of local guarantee	45,126,422	39,448,879
	Issuance of traveller's cheque		8,460
	Other transactions	50,070,774	70,886,245
	Miscellaneous handling commission	93,229,536 21,565	48,279,928 20,600
	Consumers credit Commission on stationery articles	303,890	330,788
	Income A/C commission Online	400	79
	Total commission	294,770,569	279,704,477
	Exchange	212,125,364	214,494,698
		506,895,933	494,199,175
22(a) Consolidated Commission, exchange and brokerage		404 100 125
22(a	Pubali Bank Limited	506,895,933	494,199,175
22(a		8,686,880	5,204,517
22(a)	Pubali Bank Limited Pubali Bank Securities Limited		
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery	8,686,880 515,582,813 649,700	5,204,517 499,403,692 701,548
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery	8,686,880 515,582,813 649,700 3,011,717	5,204,517 499,403,692 701,548 2,778,841
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income	8,686,880 515,582,813 649,700	5,204,517 499,403,692 701,548 2,778,841 20,974,266
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring	8,686,880 515,582,813 649,700 3,011,717 30,143,844	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee	8,686,880 515,582,813 = 649,700 3,011,717 30,143,844 -108,097	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset	8,686,880 515,582,813 649,700 3,011,717 30,143,844	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261 5,317,819	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 - 11,000 105,240 20,560,076 3,525,518
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 11,000 105,240 20,560,076 3,525,518 3,426,030
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges Processing Fee on Lease Financing	8,686,880 515,582,813 649,700 3,011,717 30,143,844	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 - 11,000 105,240 20,560,076 3,525,518 3,426,030 988,205
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges CIB service charges Fee on Lease Financing Fee on card transection	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261 5,317,819 3,307,160 - 1,802,032	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 - 11,000 105,240 20,560,076 3,525,518 3,426,030 988,205 1,259,126
	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges Processing Fee on Lease Financing	8,686,880 515,582,813 649,700 3,011,717 30,143,844	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 - 11,000 105,240 20,560,076 3,525,518 3,426,030 988,205
23	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges Processing Fee on Lease Financing Fee on card transection Income on sale of Bank's property (a) Consolidated Other operating income	8,686,880 515,582,813 649,700 3,011,717 30,143,844 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261 5,317,819 3,307,160 - 1,802,032 3,272,321 108,299,955	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190 105,240 20,560,076 3,525,518 3,426,030 988,205 1,259,126 86,433 93,310,298
23	Pubali Bank Limited Pubali Bank Securities Limited Other operating income Rent recovery Postage and telecommunication recovery Miscellaneous income Miscellaneous income supervision and monitoring Miscellaneous income transfer fee Swift income Application fee of CLS account Account opening charge of CLS account Service charge Income on sale of leased asset Processing Fee on Pubali Abashon Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges Processing Fee on Lease Financing Fee on card transection Income on sale of Bank's property	8,686,880 515,582,813 649,700 3,011,717 30,143,844 - 108,097 32,306,327 279,043 552,600 3,925,953 761,378 1,000 9,968 30,735 22,820,261 5,317,819 3,307,160 - 1,802,032 3,272,321	5,204,517 499,403,692 701,548 2,778,841 20,974,266 1,000 217,299 32,173,889 390,801 516,275 4,794,561 800,190



Medical allowances			March 2019 Taka	March 2018 Taka
Figure 15 10 10 10 10 10 10 10	24		498 156 181	517 682 411
Medical allowances				288,377,442
Contributory provident fund 47,974,				60,161,928
日本日本 日本日本 日本日本 日本日本 日本日本 日本日本 日本日本 日本				60,837,376
Possible programmer				46,388,607 73,856
Pach				134,400
Pubel Bank Emined \$8,80,107 \$7,50,107 \$7,50,107 \$7,50,107 \$7,50,107 \$7,50,107 \$7,50,107 \$7,50,107 \$7,500,107		Bolids to employees		973,656,020
Pebal Bank Securins Limited	24(a)	Consolidated Salary and allowances (excluding Managing Director)		
State page				973,656,020
Path		Pubali Bank Securities Limited		979,873,821
Bisic pay 2,00,000 350,000 Allowances 60,000 350,000 Bank's contributory provident fund 250,000 350,000 20 Depreciation and repair of bank's swets 2,130,00 345,00 20 Depreciation and repair of bank's swets 2,276,872 136,600 20 Consolidated depreciation and repair of bank's swets 19,100,00 136,200 20 Consolidated depreciation and repair of bank's swets 19,210,00 136,200 20 Consolidated depreciation and repair of bank's swets 19,210,00 136,200 20 Consolidated depreciation and repair of bank's swets 18,210,00 136,200 20 Consolidated depreciation and repair of bank's swets 18,210,00 137,210 20 Consolidated depreciation and repair of bank's swets 18,220 137,210 20 Consolidated depreciation and repair of bank's swets 18,220 137,210 20 Consolidated depreciation and repair of bank's swets 18,220 137,210 137,210 137,210 137,210 137,210 137,210 137,210 137,2	25	Managing Director's salary and fees	274,032,017	373,070,021
Banks contributory provident fund 17,000 1			2,100,000	1,750,000
10 10 10 10 10 10 10 10		Allowances		550,000
Processing and repair of bank's assets \$1,30,168 \$4,400 \$2,276,572 \$1,344 \$1,000		Bank's contributory provident fund		175,000
Repairs to fixed assets 5,130.168 4,000 Maintenance of assets 22,26,827 10,300 Depreciation on fixed assets 100,200 131,425 ZéQi Consilidated depreciation and repair of bank's assets 100,971,670 131,435 Pubali Bank Limited 01,971,670 20,200 Pubal Bank Limited 01,971,670 20,200 To Office expense 188,125 20,200 Portice and the property 188,215 20,200 Newspapers 188,215 20,000 Newspapers 188,215 20,000 Performance 188,215 20,000 Card Expenditure 16,003,130 73,045 Card Expenditure 45,003,130 73,000 Honoration 5,012,428 5,000 Subscriptions 5,012,428 5,000 Subscriptions 5,012,428 5,000 Subscriptions 6,001,400 8,00 Conveyance 5,014,400 8,00 Electriament 2,000 1,000 1,000 Ele			3,000,000	2,475,000
Repairs to fixed assets 5,130.168 4,000 Maintenance of assets 22,26,827 10,300 Depreciation on fixed assets 100,200 131,425 ZéQi Consilidated depreciation and repair of bank's assets 100,971,670 131,435 Pubali Bank Limited 01,971,670 20,200 Pubal Bank Limited 01,971,670 20,200 To Office expense 188,125 20,200 Portice and the property 188,215 20,200 Newspapers 188,215 20,000 Newspapers 188,215 20,000 Performance 188,215 20,000 Card Expenditure 16,003,130 73,045 Card Expenditure 45,003,130 73,000 Honoration 5,012,428 5,000 Subscriptions 5,012,428 5,000 Subscriptions 5,012,428 5,000 Subscriptions 6,001,400 8,00 Conveyance 5,014,400 8,00 Electriament 2,000 1,000 1,000 Ele	26	Depreciation and repair of bank's assets		
Poper cisition on fised sasers				4,400,772
Sely Consolidated depreciation and repair of bank's assets 104,971,267 132,423, 20,222 Pubalis Bank Limited 104,971,267 132,423, 20,222 To Other expents 181,769 222, 20,222 Repairs to tented property 188,325 20,000 Newageners 183,733 13,681,181,181,181,181,181,181,181,181,181				19,344,502
Solitation of Possibilitation of Possibilitatio		Depreciation on fixed assets		108,678,142
Pubali Blank Limined 18,769 19,269 Pubali Blank Securities Limited 187,69 20,22 Pubali Blank Securities Limited 188,75 18,75 20,22 Pubali Blank Securities Limited 188,35 12,70 Repair to trented property 188,35 20,00 Repair to trented property 188,35 20,00 Petrol consumption 13,60,370 13,84 Petrol consumption 36,073,30 71,952 Card Expenditure 4,673,21 50,552 NOSTRO account charges 4,673,21 50,50 NOSTRO account charges 5,01,248 5,00 Subscriptions 5,01,248 5,00 Subscriptions 5,01,248 5,00 Subscriptions 5,01,48 5,00 Subscriptions 1,00 5,00 Banker Joshing	26/03	Consolidated denreciation and renair of hand's assets		132,423,410
Pubali Bank Securities Limited 1817.09 2021. 2018.05.05.05.05.05.05.05.05.05.05.05.05.05.	±0(it)		104,971,267	132,423,416
Repairs to rented property			187,469	292,993
Repins to remide property 188,325 220, Nevsappers 178,086 770,086 Petrol consumption 13,63,137 13,681,1 Donations 36,627,30 75,195,5 Card Expenditure 4573,214 5005,5 NOSTRO account changes 245,00 64 Subscriptions 32,00 64 Subscriptions 8,633,617 3,079,5 Conveyance 5,951,461 5,829,6 Entertainment 4,779,004 5,022,7 Training 22,146 44,779,004 Processory 22,146 44,779,004 Branches' opening expenses 1,00,001 303,101,000 Shifting expenses 21,107,00 120,224 Carrying expenses 40,555 333,101,000 40,40 Prosisional fees 22,140 44,21 702,20 Carrying expenses 40,227,42 732,2 732,2 732,2 732,2 732,2 732,2 732,2 732,2 732,2 732,2 732,2 732,2			105,158,736	132,716,409
Repairs to rende property 188,325 220, Nevsappers 178,086 770,086 Petrol consumption 13,63,179 13,63,179 Donations 36,02,330 75,195,5 Card Expenditure 4,573,214 5005,5 NOSTRO account charges 2,450,00 64 Subscriptions 3,200,00 64 Subscriptions 8,633,617 3,079,00 Conveyance 5,951,461 5,829,146 Entertainment 4,779,004 502,27,172 Training 2,214,6 44,79,004 Branches' opening expenses 1,000,00 1,000,00 Shifting expenses 2,117,00 120,00 Carrying expenses 4,000,00 1,002,742 732,20 Scurity and Auxiliary Services 2,21,10 60,85 Carrying expenses 4,002,742 732,20 Scurity and Auxiliary Services 2,21,21 732,20 Gui licese fees 5,106,65 6,088,1 Luch a buship 1,002,74 742,2 Probing a	27	Other expenses		
Petrol consumption 13,68,13,39 13,681,1 Travelling 14,08,18,12 13,44,1 Donations 36,67,330 75,195,5 Cact Expenditure 4537,214 5,025,5 NOSTRO account charges 23,000 64,4 Subscriptions 30,001,428 5,208,5 Sub-criptions 8,633,617 3,079,5 Conveyance 5,91,461 5,829,2 Entertainment 4,779,004 5,022,2 Training 22,146 44,7 Photocopying 22,146 44,7 Photocopying expenses 1,100,091 303,2 Shifting expenses 1,000,71 210,00 Carrying expenses 40,555 383,1 Prosional frees 22,170,7 120,00 Gui Incerse frees 26,39,78 21,527, Gui Incerse frees 3,000,378,4 49,219,21 Gui Incerse frees 2,000,40 50,22,21 Gui Incerse frees 2,000,40 50,22,21 Gui Incerse frees 2,000,40 50,20,20 </td <td></td> <td></td> <td></td> <td>220,115</td>				220,115
Travelling 14,038,132 13,344 Donations 36,627,330 75,195,56 Card Expenditure 4,573,214 5,025,700 NOSTRO account charges 2,457,000 1,803,300 Honotarium 5,012,428 5,028,83,500 Sub-ordinate staff clothing 5,914,61 5,829,83,500 Conveyance 5,951,616 5,829,93,200 Entertainment 4,779,004 5,022,120,120 Training 2,294,320 2,214,6 Photocopying 2,21,46 44,4 Banchet' opening expenses 1,160,991 39,30 Slifting expenses 1,160,991 39,30 Slifting expenses 4,058,40 31,00 Scurity and Auxiliary Services 2,237,70 120,20 Carrying expenses 4,089,40 5,04 Gun bicease fees 5,166,60 6,088,40 Qvertime 5,766,207 6,088,40 Qvertime 5,766,207 6,088,40 Lunch subsidy 151,173,730 254,60 Grant transection fee				770,653
Donations 36,627,330 75,195. Card Expenditure 4,573,214 5,055. NOSTRO account charges 2,487,090 1,803. Subscriptions 5,012,428 5,008. Sub-ordinate staff clothing 8,631,617 3,079. Conveyance 4,779,004 5,829. Eintertainment 4,779,004 5,829. Photocopying 2,294,320 2,141. Photocopying 2,294,320 2,141. Photocopying 2,204,320 2,141. Photocopying expenses 1,160,091 303. Shifting expenses 406,555 363. Shirting expenses 406,555 363. Carrying expenses 406,555 363. Security and Auxiliary Services 26,299,78 21,527. Guin license fees 3,162,600. 49,210. Overtime 5,766,297 6,088. Lunch subsidy 31,216. 622. Promotional expenses 4,094,252. 20,509. Carl transection fee 89,780.				
Card Expenditure				75,195,280
Honorarium			4,573,214	5,025,321
Subscriptions \$.012,428 \$.208. Sub-ordinate staff clothing 8.63,517 3.079. Correyance \$.591,461 \$.829. Entertainment 4,779,004 \$.022. Training 2,294,320 2,141. Photocopying 22,146 44. Branches' opening expenses 1,100,91 393. Shifting expenses 1,002,742 782. Carrying expenses 406,565 383. Professional fees 1,022,742 782. Security and Auxiliary Services 26,239,778 21,527. Gun license fees 5,156,629 6,088. Overtine 5,766,929 6,088. Lunch subsidy 5,1920,145 49,210. Promotional expenses 4,089,425 20,503. Carl atlansection fee 8,4780 5.66. Gratuity 15,171,700 236,109. House maintenance 30,903,874 31,621. Carl allowance 7,061,000 7,088. Chemicals for office equipmen's 19,24<				1,803,399
Sub-ordinate staff clothing				64,000
Conveyance				3,079,307
Entertainment				5,829,970
Photocopying 22,146 344 345				5,022,690
Branches' opening expenses				2,141,422
Shifting expenses 271,707 120,0 Carrying expenses 406,565 383,3 Professional fees 1,022,742 782,2 Security and Auxiliary Services 26,239,778 21,527,2 Gun license fees 51,163 682,2 Overtine 5,766,297 6,088,2 Lunch subsidy 51,920,145 49,210,2 Promotional expenses 4,089,425 20,503,2 Card transection fee 38,47,800 346,6 Gratuity 30,903,874 31,621,717,700 226,190,2 House maintenance 7,061,000 7,108,0 15,173,700 236,190,2 Chemicals for office equipment's 194,120 159,2				44,147 393,299
Carrying expenses 406,565 383, Professional fees 1,022,742 782, Security and Auxiliary Services 26,239,778 21,527, Gun license fees 521,163 682, Ozer, Gun license fees 521,163 682, Ozer, Gun license fees 551,163 682, Ozer, Gun license fees 51,920,145 49,210, Ozer, Gun license fees 6,082, Ozer, Gun license fees 51,920,145 49,210, Ozer, Gun license fees 6,082, Ozer, Gun license fees 6,092, Ozer, Gun license fees				120,405
Security and Auxiliary Services 26,239,778 21,527, Gun license fees 521,163 682, 521,163 69, 521,163				383,099
Gun license fees 521,163 682, Overtime 5,766,297 6,088, 6,088, 6,192,0145 49,210,215				782,320
Overtime 5,766,297 6,088, 1,000 Lunch subsidy 51,920,145 49,210, 20,503				682,172
Lunch subsidy 51,920,145 49,210, 19 Promotional expenses 4,089,425 20,503, 20,5				6,088,440
Card transection fee 849,780 546, Gratuity 236,190, 236,190, 236,190, 236,190, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 200,903,874, 31,621, 31,6				49,210,949
Gratuity 157,173,00 236,190, House maintenance 30,903,874 31,621, Car allowance 7,061,000 7,108, Chemicals for office equipment's 194,120 159, Loss on sale of bank's property 176,624 66, CDBL fees - - - Bandwidth charges 16,921,714 19,993, Renovation Under construction works 8,134,982 3,631, Miscellaneous 13,628,707 12,339, Agency 425,595,746 542,781, Pubali Bank Limited 425,595,746 542,781, Pubali Bank Securities Limited 427,125,321 544,630, 28 Cash and cash equivalents at the end of the period 20,91,863,807 18,541,836, Cash in hand (including foreign currencies) 5,057,690,463 4,037,374, Balance with Bangladesh Bank and its agent bank(s) 17,798,766,521 18,541,836, Prize bonds 20,991,863,807 10,854,8431, Prize bonds 20,991,863,807 11,836,8431, Money at call on short notice 45,035,377,359<				20,503,677
House maintenance 30,903,874 31,621, Car allowance 7,061,000 7,108, Car allowance 7,061,000 7,108, Chemicals for office equipment's 194,120 159, Loss on sale of bank's property 176,624 66, CDBL fees - 2, CDBL fees - 2, CDBL fees - 2, CDBL fees - 3, C				546,445
Car allowance 7,061,000 7,108, 194,120 159, 159, 159, 159, 160, 176,624 66, 194,120 159, 159, 160, 176,624 66, 160, 176,624 66, 176,624 66, 176,624 66, 176,624 66, 176,624 66, 176,624 66, 176,624 66, 176,624 69, 174,4 19,993, 199,33,373 8,134,982 3,631, 199,33,331,331,332 3,631, 13,638,707 12,339,333,333,333,333,333,333,333,333,33				31,621,326
Loss on sale of bank's property 176,624 66, CDBL fees 2, 2, 3, 3, 16,921,714 19,933, 3, 3, 3, 3, 3, 3, 3				7,108,000
CDBL fees				159,940
Bandwidth charges 16,921,714 19,993, Renovation Under construction works 8,134,982 3,631, Miscellaneous 13,628,707 12,339, 425,595,746 542,781, 7,239, 7			176,624	66,814 2,406
Renovation Under construction works 8,134,982 3,631, Miscellaneous 13,628,707 12,339, 27(a) Consolidated Other expenses 27(a) Consolidated Other expenses 27(a) Pubali Bank Limited 425,595,746 542,781, Pubali Bank Securities Limited 425,595,746 542,781, Pubali Bank Securities Limited 1,529,575 1,849, Cash and cash equivalents at the end of the period 20,505,690,463 4,037,374, Balance with Bangladesh Bank and its agent bank(s) 17,798,766,521 18,541,836, Balance with other banks and financial institutes 20,991,863,807 10,854,931, Prize bonds 25,769,901 17,366, Money at call on short notice 1,161,286,667 1,411,286, Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 45,035,377,359 34,862,795,			16.921.714	19,993,712
Miscellaneous 13,628,707 12,339, 425,595,746 542,781, 542,781, 542,781, 542,781, 542,781, 781, 782,782,781, 7				3,631,148
27(a) Consolidated Other expenses Pubali Bank Limited 425,595,746 542,781, 784, 794, 794, 794, 794, 794, 794, 794, 79		Miscellaneous		12,339,115
Pubali Bank Limited 425,595,746 542,781, 949, 1,529,575 1,849, 1,529,575 1,849, 1,529,575 1,849, 1,449, 1,849, 1,449,			425,595,746	542,781,484
Pubali Bank Limited 425,595,746 542,781, 781, 791, 782,785 1,849, 782, 783, 7849,	27/->	C		
Pubali Bank Securities Limited 1,529,575 1,849, 28 Cash and cash equivalents at the end of the period 28 Cash in hand (including foreign currencies) 5,057,690,463 4,037,374, Balance with Bangladesh Bank and its agent bank(s) 17,798,766,521 18,541,836, Balance with other banks and financial institutes 20,991,863,807 10,854,931, Prize bonds 25,769,901 17,366, Money at call on short notice 1,161,286,667 1,411,286, At5,035,377,359 34,862,795, Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 45,035,377,359 34,862,795,	27(a)		425.595.746	542,781,484
28 Cash and cash equivalents at the end of the period 5,057,690,463 4,037,374, Cash in hand (including foreign currencies) 5,057,690,463 4,037,374, Balance with Bangladesh Bank and its agent bank(s) 17,798,766,521 18,541,836, Balance with other banks and financial institutes 20,991,863,807 10,854,931, Prize bonds 25,769,901 17,366, Money at call on short notice 1,161,286,667 1,411,286, Work of the period Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 45,035,377,359 34,862,795,				1,849,304
Cash in hand (including foreign currencies) 5,057,690,463 4,037,374, 4037,374, 5037,3				544,630,788
Balance with Bangladesh Bank and its agent bank(s) 17,798,766,521 18,541,836, 10,854,931, 20,991,863,807 10,854,931, 20,991,863,807 10,854,931, 20,991,863,807 10,854,931, 20,991,863,807 17,366,20,991,863,807	28			
Balance with other banks and financial institutes 20,991,863,807 10,854,931, Prize bonds 25,769,901 17,366, Money at call on short notice 1,161,286,667 1,411,286, 45,035,377,359 34,862,795, Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 1,524,811,326 763,824,				4,037,374,526
Prize bonds Money at call on short notice 25,769,901 1,161,286,667 45,035,377,359 17,366, 1,411,286, 45,035,377,359 28(a) Consolidated Cash and eash equivalents at the end of the period Pubali Bank Limited 45,035,377,359 45,035,377,359 34,862,795, 34,862,795, 763,824, Pubali Bank Securities Limited 1,524,811,326 763,824,				10,854,931,292
Money at call on short notice 1,161,286,667 1,411,286,667 1,411,286,667 45,035,377,359 34,862,795, 28(a) Consolidated Cash and cash equivalents at the end of the period				17,366,801
28(a) Consolidated Cash and cash equivalents at the end of the period 45,035,377,359 34,862,795, Pubali Bank Securities Limited 1,524,811,326 763,824,			1,161,286,667	1,411,286,667
Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 1,524,811,326 763,824,			45,035,377,359	34,862,795,866
Pubali Bank Limited 45,035,377,359 34,862,795, Pubali Bank Securities Limited 1,524,811,326 763,824,	20/	Consolidated Cook and each conjustment at the and of the arrival		
Pubali Bank Securities Limited	28(a)		45 035 377 359	34,862,795,866
				763,824,295
46,560,188,685 35,626,620,				35,626,620,161



		Taka	Taka
29	Basic and Diluted Earnings Per Share (EPS):		
	Net Profit after taxes	734,599,389	622,919,439
	Number of ordinary shares outstanding	998,343,901	998,343,901
	Basic and Diluted Earnings Per Share (EPS)	0.74	0.62
29(a)	Consolidated Basic and Diluted Earnings Per Share (EPS)		
, ,	Net Profit after tax	840,197,384	695,098,359
	Number of ordinary shares outstanding	998,343,901	998,343,901
	Consolidated Basic and Diluted Earnings Per Share (EPS)	0.84	0.70
	Net Asset Value Per Share (NAVPS):		
	Total Shareholders' Equity	28,110,996,163	25,043,266,022
	Number of ordinary shares outstanding	998,343,901	950,803,716
		<u> 28.16</u>	26.34
	Consolidated Net Asset Value Per Share (NAVPS):		
	Total Shareholders' Equity	28,046,359,717	24,742,243,520
	Number of ordinary shares outstanding	998,343,901 28.09	950,803,716 26.02
	Net Operating Cash Flow Per Share (NOCFPS):		20.02
	Net Cash from/(used in) Operating activities	6,500,028,536	(691,997,068)
	Number of ordinary shares outstanding	998,343,901	950,803,716
		6.51	(0.73)
	Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
	Net Cash from/(used in) Operating activities	7,128,397,466	(1,033,554,722)
	Number of ordinary shares outstanding	998,343,901	950,803,716
		7.14	(1.09)
30	Reconcilation of statement of cash flows from operating activities Profit before provision	2,711,359,022	1,930,499,898
	Trott before provision	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Adjustment for non cash items	74,524,766	108,678,142
	Depreciation on fixed asset	3,039,461	100,070,142
	Amortization on software	77,564,227	108,678,142
	Adjustment with non-operating activities		
	Gain on sale of shares	(9,487,477)	(20,727,545)
	Capital gain on sale of treasury bond	•	-
	Gain on sale of Bank's property	(3,272,321)	(86,433)
	Gain on sale of leased asset	(761,378)	(800,190)
	Loss on sale of bank's property	176,624 (13,344,552)	66,814 (21,547,354)
	Changes in operating assets and liabilities	(13,344,332)	(21,347,334)
	Changes in loans & advances	7,671,768,059	(8,907,386,493)
	Changes in deposit and other accounts	717,739,061	9,853,752,680
	Changes in investment	(1,685,608,928)	174,217,344
	Changes in borrowings	(2,020,974,654)	(3,320,217,542)
	Changes in other assets	(1,091,737,500)	(491,576,537)
	Changes in other liabilities	798,258,958	646,182,431
			(0.045.000.117)
	Change in our had had	4,389,444,996	(2,045,028,117)
	Income Tax Paid	4,389,444,996 (664,995,157) 6,500,028,536	(664,599,637) (691,997,068)



March 2019

March 2018



CENTRAL ACCOUNTS DIVISION

Head Office, Pubali Bank Limited Level 9, 26 Dilkusha C/A, Dhaka 1000 Tel: 88 02 9551614 (PABX), Ext. 307, 309 cad@pubalibankbd.com | www.pubalibangla.com

Disclosure relating to un-audited Quarterly (Q1) Financial Statements.

	31 March 2019		31 March 2018	
Measures	Taka	Taka	Taka	Taka
	(Solo)	(Consolidated)	(Solo)	(Consolidated)
Operating Profit	2,711,359,022	2,834,612,710	1,930,499,898	2,002,678,818
Net Profit /(Loss) after Taxation	734,599,389	840,197,384	622,919,439	695,098,359
Net Assets Value (NAV)	28,110,996,163	28,046,359,717	25,043,266,022	24,742,243,520
NAV Per Share	28.16	28.09	26.34	26.02
Earnings Per Share (EPS)	0.74	0.84	* 0.62	* 0.70
Net Operating Cash Flow Per Share (NOCFPS)	6.51	7.14	(0.73)	(1.09)

^{*}Restated



