Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2018

Property and Assets	Notes	September 2018 Taka	December 2017 Taka
Cash	3 (a)	**21,646,828,330**	**22,817,790,448**
Cash In hand (Including foreign currencies)		5,159,053,279	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,487,775,051	19,174,680,719
Balance with Other Banks and Financial Institutions	4 (a)	**20,483,645,260**	**12,903,217,937**
Inside Bangladesh		19,592,865,923	11,952,460,323
Outside Bangladesh		890,779,337	950,757,614
Money at Call on Short Notice	5	**1,281,286,667**	**11,286,667**
Investments	6 (a)	**67,585,102,456**	**59,621,118,393**
Government		42,150,654,053	35,243,859,418
Others		25,434,448,403	24,377,258,975
Loans, Advances and Leases	7 (a)	**247,608,010,010**	**240,148,607,766**
Loans, Cash Credits and Overdrafts, etc.		232,310,569,255	228,211,262,961
Bills purchased & discounted		15,297,440,755	11,937,344,805
Fixed Assets including premises, furniture & fixtures	8 (a)	**3,942,180,117**	**3,688,655,901**
Other assets	9 (a)	**32,864,398,433**	**28,993,216,456**
Non-banking Assets		**375,246**	**375,246**
Total Assets		**395,411,826,519**	**368,184,268,814**
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	**13,664,832,307**	**18,099,362,651**
Subordinated bond	11	**5,000,000,000**	**5,000,000,000**
Deposits and other accounts	12 (a)	**298,969,428,719**	**270,512,706,910**
Current accounts & other accounts		36,913,230,996	34,087,307,863
Bills payable		8,314,071,389	9,757,892,778
Savings bank deposits		73,905,564,629	70,060,109,522
Term deposits		173,257,904,382	151,352,142,645
Other deposits		6,578,657,323	5,255,254,102
Other Liabilities	13 (a)	**51,517,744,941**	**50,525,093,879**
Total Liabilities		**369,152,005,967**	**344,137,163,440**
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,508,037,160
Statutory Reserve	15	9,983,500,000	9,510,249,482
Retained earnings (general reserve)	16 (a)	3,347,626,722	2,085,289,771
Other Reserves	17 (a)	2,945,253,935	2,943,528,160
		26,259,819,667	**24,047,104,573**
Non-Controlling Interest	18	**885**	**801**
Total Shareholders' Equity		**26,259,820,552**	**24,047,105,374**
Total Liabilities and Shareholders' Equity		**395,411,826,519**	**368,184,268,814**

AMARSTOCK

Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2018

Off-balance sheet items	Notes	September 2018 Taka	December 2017 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		12,550,470,865	11,338,890,478
Irrevocable letters of credit		71,465,036,685	67,861,025,606
Bills for collection		9,914,885,944	10,202,171,342
Other Contingent Liabilities		-	1,696,542,422
Total		**93,930,393,494**	**91,098,629,848**
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		**93,930,393,494**	**91,098,629,848**

Company Secretary | Chief Financial Officer | Managing Director & CEO

Director | Chairman

AMAR STOCK

Pubali Bank Limited

Head Office

Consolidated Profit & Loss Account (un-audited)

for 9 months ended 30 September 2018

	Notes	January to September 2018 Taka	January to September 2017 Taka	July to September 2018 Taka	July to September 2017 Taka
Operating Income					
Interest Income	19 (a)	17,553,145,374	14,097,294,386	6,140,939,174	4,813,077,595
Less :Interest paid on Deposits, Borrowings, etc.	20	11,137,944,250	8,309,236,497	4,003,983,781	2,801,808,960
Net Interest Income		**6,415,201,124**	**5,788,057,889**	**2,136,955,393**	**2,011,268,635**
Income from Investment	21 (a)	4,074,832,490	4,322,270,493	1,463,859,967	1,333,434,105
Commission, Exchange and Brokerage	22 (a)	1,343,336,240	1,242,062,160	421,419,650	416,727,569
Other Operating Income	23 (a)	713,447,642	764,051,248	107,470,503	84,518,032
Total Operating Income		**12,546,817,496**	**12,116,441,790**	**4,129,705,513**	**3,845,948,341**
Operating Expenses					
Salaries and allowances	24 (a)	3,327,145,759	3,230,751,531	1,143,454,330	1,120,740,455
Rent, taxes, insurance, electricity, etc.		637,776,187	550,548,087	216,098,899	172,419,042
Legal Expenses		15,418,947	14,283,833	5,010,987	5,597,912
Postage, Stamp, telecommunication, etc.		65,101,307	62,347,688	20,620,723	18,618,936
Stationery, Printing, Advertisements, etc.		98,864,128	102,024,878	30,896,732	28,951,860
Managing Director's salary and Fees	25	11,881,667	7,400,000	3,900,000	2,600,000
Directors' Fees		4,860,673	5,135,392	897,495	570,512
Auditors' Fees		-	217,391	-	-
Charges on loan losses		370,121	24,454,940	-	24,454,940
Depreciation and repair of bank's assets	26 (a)	381,833,823	338,851,349	111,810,570	111,844,487
Other Expenses	27 (a)	1,316,959,514	1,243,488,034	373,789,783	405,210,950
Total Operating Expenses		**5,860,212,126**	**5,579,503,123**	**1,906,479,519**	**1,891,009,094**
Profit/(Loss) before Provisions & Taxation		**6,686,605,370**	**6,536,938,667**	**2,223,225,994**	**1,954,939,247**
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		473,937,002	2,382,272,757	473,937,002	980,001,005
Provision for unclassified loans and advances		893,562,998	-	233,562,998	(170,001,005)
Provision for diminution in value of Investments		192,500,000	-	192,500,000	-
Provision for impairment clients' margin loan		-	-	-	-
		1,560,000,000	**2,382,272,757**	**900,000,000**	**810,000,000**
Provision for exposure of off-balance sheet items		-	130,000,000	-	-
Total Provisions		**1,560,000,000**	**2,512,272,757**	**900,000,000**	**810,000,000**
Total Profit/(Loss) before taxes		**5,126,605,370**	**4,024,665,910**	**1,323,225,994**	**1,144,939,247**
Provision for current tax		2,440,430,109	2,497,318,429	802,865,860	762,139,794
Provision for deferred tax		-	-	-	-
Total provision for taxes		**2,440,430,109**	**2,497,318,429**	**802,865,860**	**762,139,794**
Net Profit after Taxes		**2,686,175,261**	**1,527,347,481**	**520,360,134**	**382,799,453**
Profit attributable to:					
Equity holders of parents		2,686,175,177	1,527,347,359	520,360,099	382,799,427
Non- controlling interest		84	122	35	26
Appropriations :		**2,686,175,261**	**1,527,347,481**	**520,360,134**	**382,799,453**
Statutory Reserve		473,250,518	210,000,000	-	-
Retained surplus (general reserve) carried forward		2,212,924,743	1,317,347,481	520,360,134	382,799,453
Earnings Per Share (EPS) **Basic**	29 (a)	**2.69**	*** 1.53**	**0.52**	**0.40**
Diluted		**2.69**	**1.53**	**0.52**	**0.40**

*** Restated**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Pubali Bank Limited

Head Office

Consolidated Cash Flow Statement (un-audited)

for 9 months ended 30 September 2018

	Notes	January to September 2018 Taka	January to September 2017 Taka
a Cash flows from operating activities			
Interest receipts in cash		26,587,137,077	17,869,329,554
Interest payments		(16,406,420,250)	(8,169,717,676)
Dividend receipts		161,983,209	173,172,481
Fees and commission receipts		872,651,023	849,356,881
Recoveries of loans previously written off		125,070	133,727,023
Cash payment to employees		(3,339,027,426)	(3,238,151,531)
Cash payment to suppliers		(179,041,496)	(178,421,447)
Current income tax paid		(2,230,850,842)	(2,246,975,231)
Receipts from other operating activities		1,331,341,367	1,260,573,527
Cash payments for other operating activities		(2,032,971,250)	(2,188,029,360)
Operating profit before changes in operating assets & liabilities		**4,764,926,482**	**4,264,864,221**
Cash flows from operating assets & liabilities:			
Statutory deposits		(6,901,715,712)	1,049,520,640
Purchase/sale of trading securities		(1,057,189,428)	(5,546,706,342)
Loans and advances to customers (other than banks)		(7,459,402,244)	(15,451,638,707)
Other assets		(1,412,420,660)	1,411,342,843
Deposits to/from other banks		(4,434,530,344)	7,150,532,164
Deposits from customers (other than banks)		28,303,824,655	12,497,747,960
Other liabilities account of customers		(3,080,349,551)	(2,843,466,105)
Other liabilities		(155,339,971)	608,382,111
Total Increase/(decrease) in operating assets and liabilities:		**3,802,876,745**	**(1,124,285,436)**
Net Cash from/(used in) Operating activities		**8,567,803,227**	**3,140,578,785**
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(563,198,522)	(475,002,887)
Net Cash from/(used in) Investing Activities		**(563,198,522)**	**(475,002,887)**
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(14,154,012)
Effects of exchange rate changes on cash and cash equivalents		790,697	-
Dividend Paid		(475,401,858)	(440,186,906)
Net cash from/(used in) Financing activities		**(474,611,161)**	**(454,340,918)**
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		**7,529,993,544**	**2,211,234,980**
e Cash and cash equivalents at the beginning of the period		**36,849,712,020**	**31,084,907,665**
f Cash and cash equivalents at the end of the period (d+e)	28a	**44,379,705,564**	**33,296,142,645**

Company Secretary | Chief Financial Officer | Managing Director & CEO

Director | Chairman

PUBALI BANK LTD. CRD, H.O. DHAKA BANGLADESH

Pubali Bank Limited

Head Office

Consolidated Statement of Changes in Equity (un-audited)

for 9 months ended 30 September 2018

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
For the period September 2018							
Balance as at 1 January 2018	**9,508,037,160**	**9,510,249,482**	**2,085,289,771**	**2,943,528,160**	**24,047,104,573**	801	**24,047,105,374**
Changes in accounting policy	-	-	-	-			-
Restated balance	9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	**24,047,104,573**	801	**24,047,105,374**
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustmant of last year					-		-
gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of					-		-
revaluation of investments	-	-	-	1,653,430	**1,653,430**	-	**1,653,430**
Currency translation differences	-	-		790,697	**790,697**	-	**790,697**
Net gains and losses not recognised					-		-
in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	216,000	(718,352)	**(502,352)**	-	**(502,352)**
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	2,212,924,659	-	**2,212,924,659**	84	**2,212,924,743**
Transfer to statutory reserve	-	473,250,518	-	-	**473,250,518**	-	**473,250,518**
Issue of bonus shares - 2017	475,401,850	-	(475,401,850)	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2017	-	-	(475,401,858)	-	**(475,401,858)**	-	**(475,401,858)**
Balance as at 30 September 2018	**9,983,439,010**	**9,983,500,000**	**3,347,626,722**	**2,945,253,935**	**26,259,819,667**	**885**	**26,259,820,552**
Balance as at 30 September 2017	**9,508,037,160**	**9,510,249,482**	**3,555,491,469**	**3,016,257,350**	**25,590,035,461**	**801**	**25,590,036,262**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 30 September 2018

	Notes	September 2018 Taka	December 2017 Taka
Property and Assets			
Cash	3	**21,646,828,330**	**22,817,790,448**
Cash In hand (Including foreign currencies)		5,159,053,279	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,487,775,051	19,174,680,719
Balance with Other Banks and Financial Institutions	4	**20,483,645,260**	**12,903,217,937**
Inside Bangladesh		19,592,865,923	11,952,460,323
Outside Bangladesh		890,779,337	950,757,614
Money at Call on Short Notice	5	**1,281,286,667**	**11,286,667**
Investments	6	**61,243,895,051**	**53,527,204,707**
Government		42,150,654,053	35,243,859,418
Others		19,093,240,998	18,283,345,289
Loans, Advances and Leases	7	**247,001,359,499**	**239,539,597,542**
Loans, Cash Credits and Overdrafts, etc.		231,703,918,744	227,602,252,737
Bills purchased and discounted		15,297,440,755	11,937,344,805
Fixed Assets including premises, furniture & fixtures	8	**3,940,448,507**	**3,686,856,333**
Other assets	9	**39,530,087,425**	**35,828,288,870**
Non-banking Assets		**375,246**	**375,246**
Total Assets		**395,127,925,985**	**368,314,617,750**
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	**13,664,832,307**	**18,099,362,651**
Subordinated bond	11	**5,000,000,000**	**5,000,000,000**
Deposits and other accounts	12	**299,921,804,432**	**271,617,979,777**
Current accounts & other accounts		37,387,499,920	34,690,402,410
Bills Payable		8,314,071,389	9,757,892,778
Savings bank deposits		73,905,564,629	70,060,109,522
Term deposits		173,736,011,171	151,854,320,965
Other deposits		6,578,657,323	5,255,254,102
Other Liabilities	13	**50,140,850,707**	**49,176,969,353**
Total Liabilities		**368,727,487,446**	**343,894,311,781**
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,508,037,160
Statutory Reserve	15	9,983,500,000	9,510,249,482
Retained earnings (general reserve)	16	3,488,245,594	2,458,491,167
Other Reserves	17	2,945,253,935	2,943,528,160
Total Shareholders' Equity		**26,400,438,539**	**24,420,305,969**
Total Liabilities and Shareholders' Equity		**395,127,925,985**	**368,314,617,750**

PUBALI BANK LTD. C.O. H.O. DHAKA BANGLADESH

AMAR STOCK

Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 30 September 2018

Off-balance sheet items	Notes	September 2018 Taka	December 2017 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		12,550,470,865	11,338,890,478
Irrevocable letters of credit		71,465,036,685	67,861,025,606
Bills for collection		9,914,885,944	10,202,171,342
Other Contingent Liabilities		-	1,696,542,422
Total		**93,930,393,494**	**91,098,629,848**
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		**93,930,393,494**	**91,098,629,848**

Company Secretary | Chief Financial Officer | Managing Director & CEO

Director | Chairman

AMAR STOCK

Pubali Bank Limited

Head Office

Profit & Loss Account (Un-audited) for 9 months ended 30 September 2018

	Notes	January to September 2018	January to September 2017	July to September 2018	July to September 2017
Operating Income		Taka	Taka	Taka	Taka
Interest income	19	17,540,724,148	14,069,954,180	6,136,124,074	4,805,863,597
Less :Interest paid on deposits, borrowings, etc.	20	11,137,944,250	8,309,236,497	4,003,983,781	2,801,808,960
Net Interest Income		**6,402,779,898**	**5,760,717,683**	**2,132,140,293**	**2,004,054,637**
Income from investment	21	3,850,715,994	3,999,331,402	1,377,816,928	1,255,587,379
Commission, exchange and brokerage	22	1,321,050,400	1,192,366,667	411,197,373	404,010,628
Other operating income	23	675,545,102	761,870,546	91,909,842	84,185,986
Total Operating Income		**12,250,091,394**	**11,714,286,298**	**4,013,064,436**	**3,747,838,630**
Operating Expenses					
Salaries and allowances	24	3,302,614,692	3,207,469,731	1,135,054,086	1,112,652,197
Rent, taxes, insurance, electricity, etc.		637,388,444	550,223,439	215,961,685	172,276,258
Legal expenses		15,418,947	14,192,333	5,010,987	5,597,912
Postage, stamp, telecommunication, etc.		64,899,286	62,165,995	20,533,457	18,540,272
Stationery, printing, advertisements, etc.		98,723,263	101,845,728	30,840,445	28,902,675
Managing Director's salary and fees	25	11,881,667	7,400,000	3,900,000	2,600,000
Directors' fees		4,366,173	4,514,392	897,495	570,512
Auditors' fees		-	217,391	-	-
Charges on loan losses		370,121	24,454,940	-	24,454,940
Depreciation and repair of bank's assets	26	380,913,458	337,898,730	111,530,156	111,477,320
Other expenses	27	1,311,767,098	1,235,607,546	372,035,998	402,917,059
Total Operating Expenses		**5,828,343,149**	**5,545,990,225**	**1,895,764,309**	**1,879,989,145**
Profit/(Loss) before Provisions & Taxation		**6,421,748,245**	**6,168,296,073**	**2,117,300,127**	**1,867,849,485**
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		473,937,002	2,382,272,757	473,937,002	980,001,005
Provision for unclassified loans and advances		893,562,998	-	233,562,998	(170,001,005)
Provision for diminution in value of Investments		192,500,000	-	192,500,000	-
		1,560,000,000	**2,382,272,757**	**900,000,000**	**810,000,000**
Provision for exposure of off-balance sheet items		-	130,000,000	-	-
Total Provisions		**1,560,000,000**	**2,512,272,757**	**900,000,000**	**810,000,000**
Total Profit/(Loss) before taxes		**4,861,748,245**	**3,656,023,316**	**1,217,300,127**	**1,057,849,485**
Provision for current tax		2,408,155,592	2,467,318,429	793,987,548	747,139,794
Provision for deferred tax		-	-	-	-
Total Provision for taxes		**2,408,155,592**	**2,467,318,429**	**793,987,548**	**747,139,794**
Net Profit after Taxes		**2,453,592,653**	**1,188,704,887**	**423,312,579**	**310,709,691**
Appropriations :					
Statutory Reserve		473,250,518	210,000,000	-	-
Retained surplus (general reserve) carried forward		1,980,342,135	978,704,887	423,312,579	310,709,691
Earnings Per Share (EPS) **Basic**	29	**2.46**	* **1.19**	**0.43**	**0.33**
Diluted		**2.46**	**1.19**	**0.43**	**0.33**

***Restated**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Pubali Bank Limited

Head Office

Cash Flow Statement (Un-audited)

for 9 months ended 30 September 2018

	Notes	January to September 2018 Taka	January to September 2017 Taka
a Cash flows from operating activities			
Interest receipts in cash		26,574,715,851	17,841,989,348
Interest payments		(16,406,420,250)	(8,169,717,676)
Dividend receipts		85,200,291	87,777,413
Fees and commission receipts		850,365,183	799,661,388
Recoveries of loans previously written off		125,070	133,727,023
Cash payment to employees		(3,314,496,359)	(3,214,869,731)
Cash payment to suppliers		(179,041,496)	(178,421,447)
Current income tax paid		(2,230,850,842)	(2,166,252,811)
Receipts from other operating activities		1,146,105,249	1,020,848,802
Cash payments for other operating activities		(2,025,633,340)	(1,877,798,262)
Operating profit before changes in operating assets & liabilities		**4,500,069,357**	**4,276,944,047**
Cash flows from operating assets & liabilities:			
Statutory deposits		(6,901,715,712)	1,049,520,640
Purchase/sale of trading securities		(809,895,709)	(5,617,187,370)
Loans and advances to customers (other than banks)		(7,461,761,957)	(15,442,878,840)
Other assets		(1,470,947,713)	1,397,977,920
Deposits to/from other banks		(4,434,530,344)	7,150,532,164
Deposits from customers (other than banks)		28,303,824,655	12,497,747,960
Other liabilities account of customers		(3,080,349,551)	(2,843,466,105)
Other liabilities		76,075,313	336,427,154
Total Increase/(decrease) in operating assets and liabilities:		**4,220,698,982**	**(1,471,326,477)**
Net Cash from/(used in) Operating activities		**8,720,768,339**	**2,805,617,570**
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase/Sale of property, plant & equipment		(563,266,480)	(475,335,750)
Net Cash from/(used in) Investing Activities		**(563,266,480)**	**(475,335,750)**
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(14,154,012)
Effects of exchange rate changes on cash and cash equivalents		790,697	-
Dividend Paid		(475,401,858)	(440,186,906)
Net cash from/(used in) Financing activities		**(474,611,161)**	**(454,340,918)**
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		**7,682,890,698**	**1,875,940,902**
e Cash and cash equivalents at the beginning of the period		**35,744,439,153**	**30,712,574,409**
f Cash and cash equivalents at the end of the period (d+e)	28	**43,427,329,851**	**32,588,515,311**

Company Secretary | Chief Financial Officer | Managing Director & CEO

Director | Chairman

PUBALI BANK LTD. CAMU DHAKA BANGLADESH

Pubali Bank Limited

Head Office

Statement of Changes in Equity (Un-audited)

for 9 months ended 30 September 2018

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period September 2018					
Balance as at 1 January 2018	**9,508,037,160**	**9,510,249,482**	**2,458,491,167**	**2,943,528,160**	**24,420,305,969**
Changes in accounting policy	-	-	-	-	-
Restated balance	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustmant of last year gain on investment	-	-	-		-
Surplus/deficit on account of revaluation of investments	-	-	-	1,653,430	1,653,430
Currency translation differences	-	-	-	790,697	790,697
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	216,000	(718,352)	(502,352)
Net profit for the period	-	-	1,980,342,135	-	1,980,342,135
Transfer to statutory reserve	-	473,250,518	-	-	473,250,518
Issue of bonus shares - 2017	475,401,850	-	(475,401,850)	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2017	-	-	(475,401,858)	-	(475,401,858)
Balance as at 30 September 2018	**9,983,439,010**	**9,983,500,000**	**3,488,245,594**	**2,945,253,935**	**26,400,438,539**
Balance as at 30 September 2017	**9,508,037,160**	**9,510,249,482**	**3,928,394,002**	**2,932,086,644**	**25,878,767,288**

Company Secretary | Chief Financial Officer | Managing Director & CEO

Director | Chairman

PUBALI BANK LTD. CAD H.O. DHAKA BANGLADESH

AMARSTOCK

		September 2018 Taka	December 2017 Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2017.

2 Provision:

a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 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

Cash In hand (Including foreign currencies)		
In local currency	5,149,472,865	3,635,268,769
In foreign currencies	9,580,414	7,840,960
	5,159,053,279	3,643,109,729
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
Bangladesh Bank		
In local currency	15,303,659,519	17,083,054,108
In foreign currencies	363,927,138	413,509,074
	15,667,586,657	17,496,563,182
Sonali Bank as agent of Bangladesh Bank		
In local currency	820,188,394	1,678,117,537
	16,487,775,051	19,174,680,719
	21,646,828,330	**22,817,790,448**

3(a) Consolidated Cash

Cash In hand (Including foreign currencies)		
Pubali Bank Limited	5,159,053,279	3,643,109,729
Pubali Bank Securities Limited	-	-
	5,159,053,279	**3,643,109,729**
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	16,487,775,051	19,174,680,719
Pubali Bank Securities Limited	-	-
	16,487,775,051	**19,174,680,719**
	21,646,828,330	**22,817,790,448**

4 Balance with other banks and financial institutions

Inside Bangladesh	19,592,865,923	11,952,460,323
Outside Bangladesh	890,779,337	950,757,614
	20,483,645,260	**12,903,217,937**

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

Inside Bangladesh		
Pubali Bank Limited	19,592,865,923	11,952,460,323
Pubali Bank Securities Limited	952,375,713	1,105,272,867
	20,545,241,636	**13,057,733,190**
Less: Inter Company Transactions	952,375,713	1,105,272,867
	19,592,865,923	**11,952,460,323**
Outside Bangladesh		
Pubali Bank Limited	890,779,337	950,757,614
Pubali Bank Securities Limited	-	-
	890,779,337	**950,757,614**
	20,483,645,260	**12,903,217,937**

5 Money at call on short notice

Banking company (note- 5.1)	1,091,286,667	11,286,667
Non-banking financial institution (note-5.2)	190,000,000	-
	1,281,286,667	**11,286,667**

5.1 Banking company

SBAC Bank Ltd.	90,000,000	-
The City Bank Limited	990,000,000	-
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	1,091,286,667	**11,286,667**

5.2 Non-banking Financial Institution

National Housing Finance and Investmant Corporation.	50,000,000	-
National Finance Ltd.	50,000,000	-
IPDC Finance Ltd.	90,000,000	-
	190,000,000	**-**

AMAR STOCK

		September 2018 Taka	December 2017 Taka
6	**Investments**		
	Government investments		
	Securities		
	Government/ Bangladesh Bank bills - at book value	5,995,477,697	-
	Government treasury bonds	36,139,606,762	35,231,715,317
	National prize bonds	15,569,594	12,144,101
	Total investment in government securities and bonds	**42,150,654,053**	**35,243,859,418**
	Other investments		
	Shares	5,371,083,028	5,141,187,319
	Debentures	344,060	344,060
	One Bank Limited Bond -1	60,000,000	60,000,000
	Mercantile Bank Limited Bond	60,000,000	80,000,000
	Trust Bank Limited Bond -1	150,000,000	200,000,000
	The City Bank Limited Bond -1	147,000,000	147,000,000
	Southeast Bank Limited Bond - 1	240,000,000	240,000,000
	Bank Asia Limited Bond - 1	200,000,000	250,000,000
	EXIM Bank Limited Bond - 1	240,000,000	300,000,000
	Social Islami Bank Limited Bond - 1	120,000,000	160,000,000
	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	1,000,000,000	1,000,000,000
	Jamuna Bank Limited Bond	300,000,000	300,000,000
	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	1,000,000,000	1,000,000,000
	Dutch- Bangla Bank Limited Bond	1,500,000,000	1,500,000,000
	Shahjalal Islami Bank Limited	700,000,000	700,000,000
	Social Islami Bank Limited	500,000,000	500,000,000
	The City Bank Limited Bond -2	500,000,000	500,000,000
	Standard Bank Limited Bond	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 Bond - 3	150,000,000	-
	Prime Bank Limited Bond	500,000,000	-
	Dhaka Bank Limited Bond	150,000,000	-
	Bridge financing advances	4,813,910	4,813,910
		19,093,240,998	**18,283,345,289**
		61,243,895,051	**53,527,204,707**
6(a)	**Consolidated Investments**		
	1. Government		
	Pubali Bank Limited	42,150,654,053	35,243,859,418
	Pubali Bank Securities Limited	-	-
		42,150,654,053	**35,243,859,418**
	2. Other		
	Pubali Bank Limited	19,093,240,998	18,283,345,289
	Pubali Bank Securities Limited	6,341,207,405	6,093,913,686
		25,434,448,403	24,377,258,975
		67,585,102,456	59,621,118,393
7	**Loans, advances and leases**		
	Loans, cash credits and overdrafts, etc.	231,703,918,744	227,602,252,737
	Bills purchased and discounted	15,297,440,755	11,937,344,805
		247,001,359,499	**239,539,597,542**
7.1	**Loans, cash credits, overdrafts, etc.**		
	Inside Bangladesh:		
	Loans	75,191,278,687	70,676,080,763
	Cash credits	48,437,644,442	49,388,706,881
	Overdrafts	59,586,861,389	61,027,188,632
	Loan against merchandise	6,182,924	7,731,155
	Packing credits	652,983,383	751,443,886
	Loan against trust receipts	12,548,486,045	11,771,127,787
	Pubali prochesta	211,397,569	288,960,254
	Non-resident Credit Scheme	637,920	644,920
	Pubali Subarna	4,621,820,875	4,936,364,669
	Pubali Karmo Uddog	176,074,425	181,430,008
	Pubali Sujon	42,900,588	41,061,616
	Pubali Utsob	40,075,504	25,503,780
	Payment against documents	3,968,350,773	4,066,645,531
	Consumers loan scheme	14,479,144,508	14,111,214,579
	EDF loan	4,859,118,185	4,916,516,503
	Lease finance	5,598,567,824	5,328,312,904
	Others	1,282,393,703	83,318,869
		231,703,918,744	**227,602,252,737**
	Outside Bangladesh	-	-
		231,703,918,744	227,602,252,737

AMARSTOCK

	September 2018 Taka	December 2017 Taka
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	2,542,257,809	2,666,145,254
Loans against demand draft purchased	31,565	31,565
	2,542,289,374	**2,666,176,819**
Payable outside Bangladesh:		
Foreign bills purchased	12,755,151,381	9,271,167,986
Foreign drafts purchased	-	-
	12,755,151,381	**9,271,167,986**
	15,297,440,755	**11,937,344,805**
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	222,336,811,735	211,447,401,722
Special mention account (SMA)	7,998,781,827	4,500,838,356
	230,335,593,562	215,948,240,078
Classified:		
Substandard (SS)	856,712,989	498,950,008
Doubtful (DF)	398,172,666	591,446,731
Bad or loss (B/L)	12,512,230,750	19,696,546,819
	13,767,116,405	20,786,943,558
Staff loan	2,898,649,532	2,804,413,906
	247,001,359,499	**239,539,597,542**

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	153,245,716,227	1	1,532,457,162	1,488,168,131
Small & Medium Enterprise financing	45,669,509,162	0.25	114,173,773	116,691,748
Loans to BHs/MBs/SDs against share etc.	46,334,964	2	926,699	301,598
Housing Finance	231,214,523	1	2,312,145	2,488,751
Loan for Professional to setup business	39,890,435	2	797,809	1,826,441
Consumers loan scheme (Credit card)	130,417,672	2	2,608,353	1,640,392
Consumers loan scheme	12,943,101,378	5	647,155,069	560,643,045
Short Term Agri Credit and Micro credit	4,473,250,898	1	44,732,509	43,040,378
Special mention account (SMEF)	2,056,540,844	0.25	5,141,352	3,717,817
Special mention account (Credit Card)	2,146,842	2	42,937	-
Special mention account (CLS)	2,420,740,394	5	121,037,020	79,185,659
Special mention account (HF)	81,028,213	1	810,282	884,950
Special mention account (LP)	2,428,709	2	48,574	52,586
Special mention account (Others)	3,295,733,821	1	32,957,338	13,388,740
			2,505,201,022	2,312,030,236
Specific provision - Classified				
Substandard (Agri & Micro credit)	10,463,786	5	523,189	2,221,344
Substandard	423,140,947	20	84,628,189	48,478,855
Doubtful (Agri & Micro credit)	2,070	5	104	-
Doubtful	219,597,597	50	109,798,799	149,902,475
Bad/Loss	7,562,092,938	100	7,562,092,938	9,882,084,849
			7,757,043,219	10,082,687,523
Required provision			10,262,244,241	12,394,717,759
Provision maintained			11,277,419,657	12,396,234,798
Excess provision			1,015,175,416	1,517,039

7(a) Consolidated Loans, Advances and Leases

Loans, cash credits, overdrafts, etc.		
Pubali Bank Limited	231,703,918,744	227,602,252,737
Pubali Bank Securities Limited	606,650,511	609,010,224
	232,310,569,255	**228,211,262,961**
Less: Inter Company Transactions	-	-
	232,310,569,255	**228,211,262,961**
Bills discounted and purchased		
Pubali Bank Limited	15,297,440,755	11,937,344,805
Pubali Bank Securities Limited	-	-
	15,297,440,755	**11,937,344,805**
	247,608,010,010	**240,148,607,766**

8 Fixed Assets including Premises, Furniture & Fixtures

Land	2,225,509,069	2,226,227,421
Building	696,045,981	696,045,981
Vehicles	75,262,835	76,733,846
Machinery and equipment's	277,396,203	190,301,771
Computer & Computer Accessories	213,980,337	145,542,535
Furniture and fixtures	452,254,082	352,004,779
	3,940,448,507	**3,686,856,333**

		September 2018 Taka	December 2017 Taka
8(a)	**Consolidated Fixed Assets including premises, furniture & fixtures**		
	Pubali Bank Limited	3,940,448,507	3,686,856,333
	Pubali Bank Securities Limited	1,731,610	1,799,568
		3,942,180,117	**3,688,655,901**
9	**Other Assets**		
	Interest accrued on investments	1,565,596,337	1,766,653,080
	Accrued income on loans & advances	364,395,518	188,048,003
	Investment in SWIFT	3,387,591	3,387,591
	Advance security deposit, advance rent and prepaid expenses	573,038,629	230,843,148
	Investment in Subsidiary Company	6,599,998,700	6,599,998,700
	Stock dealing account	241,846,551	469,757,026
	Stationery and stamps	97,178,179	67,696,410
	Drafts payable	19,866,644	20,829,927
	Suspense account	398,265,905	260,698,995
	Demonetized notes	1,531,850	1,531,750
	Pubali Bank Adjustment	493,390,375	-
	Items in transit	4,156,013,030	3,288,854,073
	Advance against income tax	25,009,074,461	22,778,223,619
	Clearing house adjustment	2,941,266	148,161,847
	Others	3,562,389	3,604,701
		39,530,087,425	**35,828,288,870**
9(a)	**Consolidated Other Assets**		
	Pubali Bank Limited	39,530,087,425	35,828,288,870
	Pubali Bank Securities Limited	176,170,069	234,697,122
		39,706,257,494	**36,062,985,992**
	Inter company Transactions	(241,860,361)	(469,770,836)
	Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
		(6,841,859,061)	(7,069,769,536)
		32,864,398,433	**28,993,216,456**
	LIABILITIES AND CAPITAL		
10	**Borrowings from other Banks, Financial Institutions and Agents**		
	Inside Bangladesh	-	7,310,000,000
	Outside Bangladesh	13,664,832,307	10,789,362,651
		13,664,832,307	**18,099,362,651**
11	**Subordinated bond**		
	Agrani Bank Limited	1,000,000,000	1,000,000,000
	Janata Bank Limited	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
	Uttara Bank Limited	1,000,000,000	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	34,692,795,734	32,833,898,827
	Cash credit A/C. (Cr. Balance)	935,592,030	517,708,386
	Overdraft earnest money (Cr. Balance)	23,516	20,000
	Pubali Prochesta (Cr. Balance)	13,563,578	2,759,016
	Credit card Account	1,481,089	692,430
	Call deposits	15,092,459	16,269,759
	Foreign currency deposits	1,712,028,608	1,303,429,226
	Un- claimed drafts payable	3,564	3,564
	Un- claimed dividend	18,914	18,914
	Unclaimed deposits FDD A/C	16,900,428	15,602,288
		37,387,499,920	34,690,402,410
	Bills payable	8,314,071,389	9,757,892,778
	Savings Bank accounts	73,905,564,629	70,060,109,522
	Term deposits		
	Fixed deposits	79,997,185,750	66,408,199,007
	Special Notice Deposits	33,651,874,769	34,073,386,498
	Deposit pension scheme	1,089,147	1,188,411
	Interest payable on term deposit	5,445,390,347	2,457,475,373
	Pubali pension scheme	22,372,852,140	19,805,721,180
	Pubali sanchay prakalpa	2,851,269,553	3,815,826,339
	Dwigun Sanchay Prokalpa	19,240,380,700	16,558,175,526
	Target Based Small Deposit (Pubali shopnopuron)	3,889,912,318	3,259,853,282
	Monthly profit base deposit	2,657,271,621	2,535,002,011
	Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	3,439,457,407	2,708,576,983
	Shikhya sanchay prokalpa	189,327,419	230,916,355
		173,736,011,171	151,854,320,965
	Other deposits	6,578,657,323	5,255,254,102
		299,921,804,432	**271,617,979,777**

	September 2018 Taka	December 2017 Taka
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	299,921,804,432	271,617,979,777
Pubali Bank Securities Limited	-	-
	299,921,804,432	**271,617,979,777**
Less: Inter Company Transactions	952,375,713	(1,105,272,867)
	298,969,428,719	**270,512,706,910**
13 Other Liabilities		
Accumulated provision for loans and advances	6,847,981,032	9,192,609,121
Accumulated provision for consumers loan	850,092,235	844,092,944
Accumulated provision for lease finance	1,292,671	1,254,442
Accumulated provision for demand loan pubali star	57,677,281	46,248,055
	7,757,043,219	10,084,204,562
Provision for unclassified loans and advances	3,520,376,438	2,312,030,236
Provision @1% against off-balance sheet exposure	876,300,000	911,300,000
Accumulated interest suspense	2,240,693,093	2,164,617,779
Provision for rebate on good borrower	18,104,154	18,504,184
Provision for doubtful investment	216,250,460	23,750,460
Additional profit payable A/C for Islamic banking	661,787	2,356,033
L.B. bad debt offsetting reserve	8,215,452	8,215,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	3,863,053	3,939,253
Consumers deposits	244,782,757	181,165,892
Lease rental receivable	47,988	624,483
Unpaid dividend	675,231	675,231
Special blocked account	1,215,740	1,215,640
Provision for Current Tax	28,421,972,502	26,013,816,910
Provision for Deferred Tax	77,121,056	77,121,056
Valuation adjustment	224,719,961	815,360,819
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	10,500	347,750
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	5,314,917,232	5,263,040,370
Pubali Bank Adjustment	-	114,712,249
Sadaqah fund	6,227,955	6,188,171
Card transaction fee (inter bank)	1,955,350	1,039,240
Foreign currency FCC account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,381	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Imprest A/C duty draw back	200	-
Interest payable on Subordinated Bond	148,200,000	15,000,000
Payable to Other Banks and Financial Institution	147,865,257	75,983,544
Non resident blocked account of UBI	34,487	34,487
	41,840,865,284	38,377,693,871
Provision for expenses	202,145,072	418,508,666
Provision for other assets:		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	19,739,582	18,257,834
Reserve for unforeseen losses	242,628,685	199,875,555
	340,797,132	296,562,254
	50,140,850,707	**49,176,969,353**
13 (a) Consolidated other liabilities		
Pubali Bank Limited	50,140,850,707	49,176,969,353
Pubali Bank Securities Limited	1,618,754,595	1,817,895,362
Inter company payable	(241,860,361)	(469,770,836)
	51,517,744,941	**50,525,093,879**
14 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 issued for cash	160,000,000	160,000,000
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	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
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	-
	9,983,439,010	**9,508,037,160**

PUBALI BANK LTD. CAD H.O. DHAKA BANGLADESH

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	September 2018 Taka	December 2017 Taka
15 Statutory reserve		
Balance at the beginning of the period	9,510,249,482	9,300,249,482
Addition during the period	473,250,518	210,000,000
Balance at the end of the period	**9,983,500,000**	**9,510,249,482**
16 Retained earnings (General reserve)		
Balance as on beginning of the period	2,458,491,167	4,094,175,061
Addition during the period	1,980,342,135	(491,197,948)
Transfer in: Asset revaluation reserve	216,000	-
	4,439,049,302	**3,602,977,113**
Issue of dividend	(950,803,708)	(1,144,485,946)
Balance as on end of the period	**3,488,245,594**	**2,458,491,167**
16 (a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,488,245,594	2,458,491,167
Pubali Bank Securities Limited	(140,618,872)	(373,201,396)
	3,347,626,722	**2,085,289,771**
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	2,907,729,355	2,915,946,700
Addition on revaluation of Fixed Assets/Investment During the period	325,516,469	42,634,148
Disposal during the period	(323,863,039)	(50,851,493)
Transfer out: Asset revaluation reserve	(718,352)	-
	2,908,664,433	2,907,729,355
Share forfeiture account	333,984	333,984
Balance at the end of the period	2,908,998,417	2,908,063,339
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	5,504,849	-
Addition during the period	790,697	5,504,849
Balance at the end of the period	6,295,546	5,504,849
	2,945,253,935	**2,943,528,160**
17 (a) Consolidated Other reserves		
Pubali Bank Limited	2,945,253,935	2,943,528,160
Pubali Bank Securities Limited	-	-
	2,945,253,935	**2,943,528,160**
18 Non-controlling interest		
Balance at the beginning of the period	801	679
Share of current period profit	84	122
	885	**801**

	September 2018 Taka	September 2017 Taka
19 Interest income		
Loans	1,778,354,279	1,446,615,317
Cash credits	3,858,218,289	3,337,592,116
Over drafts	4,412,994,539	3,193,169,297
Loan against imported merchandise	174,745	271,549
Loan against trust receipt	1,052,301,510	753,402,467
Inland bill purchased & demand draft purchased	620,684,347	67,229,231
Foreign bill purchased and Export development fund	80,139,028	453,136,270
Packing credits	33,140,353	28,424,683
Payments against document	40,230,432	50,652,643
Call loans	44,758,736	19,988,792
Agricultural credits & rural credits	18,498,398	21,835,324
Sundries account	48,878,860	46,235,540
CLS account	1,056,037,810	1,019,032,121
Secured mortgages	598,198,198	472,995,780
Foreign bank accounts	23,610,274	12,615,395
Loan against Shikya Sanchay Prokalpa	460,936	734,590
Lease finance	466,443,822	420,624,582
Loan against Pubali Sanchay Prokalpa	18,160,820	31,848,008
Loan against FDR	656,359,772	442,742,220
Term loans	2,465,348,093	2,078,467,718
Term deposit/ placement	172,433,983	88,946,704
Loan against Pubali Pension Scheme	81,806,732	81,184,530
Export Bill Discounting (EBD)	3,235,277	-
Credit card	10,254,915	2,209,303
	17,540,724,148	**14,069,954,180**
19 (a) Consolidated Interest Income		
Pubali Bank Limited	17,540,724,148	14,069,954,180
Pubali Bank Securities Limited	12,421,226	27,340,206
	17,553,145,374	**14,097,294,386**

AMAR STOCK

	September 2018 Taka	September 2017 Taka
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	4,108,484,156	2,469,860,438
Interest on REPO borrowings	4,191,781	14,762,898
Interest on borrowings	477,409,401	243,144,309
Short-notice deposit	1,199,914,654	849,163,977
Savings bank deposit	973,159,469	925,379,457
Pubali bank pension scheme	1,625,811,348	1,281,598,535
Call borrowing	29,620,986	40,730,875
Monthly Profit base deposit scheme	6,617,150	9,019,264
Pubali Sanchay Prokalpa	182,483,318	230,237,108
Shikhya Sanchay Prokalpa	13,235,914	13,496,034
Dwigun Sanchay Prokalpa	1,442,849,457	1,652,477,913
Treasury Bond	93,191,778	72,240,863
Marking to Market Revaluation	50,032,858	70,000,000
Interest on MPSD	182,930,976	105,034,167
Interest on TBSD	207,376,936	131,561,394
Interest on refinance from B. Bank	3,093,458	1,814,835
Interest on MFD A/C	181,216,972	195,564,914
Interest on Subordinated Bond	353,095,890	-
Sundry accounts	3,227,748	3,149,516
	11,137,944,250	**8,309,236,497**
21 Income from investment		
Interest on treasury bill	71,786,440	90,604,066
Interest on treasury bond	2,725,617,296	2,671,604,515
Interest on private bond	927,551,826	549,881,695
Interest on Reverse Repo	2,045,881	24,941,119
Interest on debentures	-	100,000
Interest on Bangladesh Bank bill	1,499,865	35,801,700
Interest on commercial paper	-	29,717,014
Gain on sale of shares	37,014,395	508,903,880
Dividend on shares	85,200,291	87,777,413
	3,850,715,994	**3,999,331,402**
21 (a) Consolidated Income from investment		
Pubali Bank Limited	3,850,715,994	3,999,331,402
Pubali Bank Securities Limited	224,116,496	322,939,091
	4,074,832,490	**4,322,270,493**
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	21,834,005	22,077,425
Foreign L/C	250,491,690	277,577,383
Local L/C	52,679,013	63,417,399
Issuance of foreign guarantee	2,934,012	2,025,195
Issuance of local guarantee	125,219,231	98,798,211
Issuance of traveller's cheque	8,930	17,579
Other transactions	225,586,559	201,891,420
Miscellaneous handling commission	170,661,986	133,234,936
Consumers credit	35,427	67,097
Commission on stationery articles	914,051	552,351
Income A/C commission Online	279	2,392
Total commission	**850,365,183**	**799,661,388**
Exchange	470,685,217	392,705,279
	1,321,050,400	**1,192,366,667**
22 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,321,050,400	1,192,366,667
Pubali Bank Securities Limited	22,285,840	49,695,493
	1,343,336,240	**1,242,062,160**
23 Other operating income		
Rent recovery	2,173,548	1,812,360
Postage and telecommunication recovery	8,431,613	6,283,269
Miscellaneous income	69,431,013	57,453,842
Miscellaneous income supervision and monitoring	12,450	1,770
Miscellaneous income transfer fee	465,994	375,221
Swift income	90,949,384	86,437,505
Application fee of CLS account	1,068,676	1,238,225
Account opening charge of CLS account	1,451,475	1,615,482
Service charge	13,543,648	23,829,858
Income on sale of leased asset	1,856,636	1,779,579
Online service charge	213,711,718	195,922,137
Accounts Maintenance fee	180,410,500	171,265,742
SMS service charges	64,130,276	55,205,559
Card Fees and charges	12,345,912	6,474,209
CIB service charges	9,544,740	10,095,065
Recovered from Bad Debt Written Off	125,070	133,727,023
Processing Fee on Lease Financing	1,070,440	3,288,747
Fee on card transection	4,455,697	2,681,939
Income on sale of Bank's property	366,312	2,383,014
	675,545,102	**761,870,546**

PUBALI BANK LTD. C.A.O. H.O. DHAKA BANGLADESH

	September 2018 Taka	September 2017 Taka
23 (a) Consolidated Other operating income		
Pubali Bank Limited	675,545,102	761,870,546
Pubali Bank Securities Limited	37,902,540	2,180,702
	713,447,642	**764,051,248**
24 Salary and allowances (excluding Managing Director)		
Basic salary	1,564,938,057	1,486,847,965
House rent allowances	874,739,481	862,557,149
Medical allowances	178,149,089	183,637,886
Other allowances	176,986,797	180,992,259
Contributory provident fund	140,823,453	139,304,990
General provident fund	235,311	348,219
Bonus to employees	366,742,504	353,781,263
	3,302,614,692	**3,207,469,731**
24 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	3,302,614,692	3,207,469,731
Pubali Bank Securities Limited	24,531,067	23,281,800
	3,327,145,759	**3,230,751,531**
25 Managing Director's salary and fees		
Basic pay	5,950,000	4,500,000
Allowances	3,096,667	1,350,000
Bank's contributory provident fund	595,000	450,000
Bonus	2,240,000	1,100,000
	11,881,667	**7,400,000**
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	20,401,191	15,291,497
Maintenance of fixed assets	51,340,313	47,706,448
Depreciation on fixed assets	309,171,954	274,900,785
	380,913,458	**337,898,730**
26 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	380,913,458	337,898,730
Pubali Bank Securities Limited	920,365	952,619
	381,833,823	**338,851,349**
27 Other expenses		
Repairs to rented property	1,325,480	535,193
Newspapers	2,449,645	2,416,763
Petrol consumption	43,972,785	40,809,627
Travelling	45,556,608	42,391,336
Donations	90,805,190	86,422,000
Card Expenditure	16,222,445	6,555,692
NOSTRO account charges	5,481,267	5,298,034
Honorarium	161,000	351,750
Subscriptions	6,543,399	8,046,848
Sub-ordinate staff clothing	3,569,205	8,679,100
Conveyance	17,468,411	14,698,249
Entertainment	17,503,113	14,899,066
Training	10,348,600	13,082,003
Photocopying	94,863	149,733
Branches' opening expenses	916,204	758,177
Shifting expenses	472,415	529,727
Carrying expenses	1,333,261	848,366
Professional fees	4,797,843	5,134,560
Security and Auxiliary Services	70,128,072	40,875,021
Gun license fees	1,369,470	1,040,265
Overtime	19,789,695	19,223,933
Lunch subsidy	147,876,890	150,970,633
Promotional expenses	55,087,548	7,727,415
Card transection fee	1,892,465	1,106,270
Gratuity	486,310,560	484,593,980
Group insurance	16,837,474	16,392,237
House maintenance	93,435,908	99,041,890
Car allowance	22,066,080	20,429,719
Chemicals for office equipment's	535,610	503,550
Loss on sale of bank's property	580,350	1,362,886
CDBL fees	264,045	365,571
Annual general meeting	1,541,269	1,635,389
Bandwidth charges	63,038,474	59,568,569
Renovation Under construction works	22,572,752	15,836,786
Miscellaneous	39,418,702	63,327,208
	1,311,767,098	**1,235,607,546**
27 (a) Consolidated Other expenses		
Pubali Bank Limited	1,311,767,098	1,235,607,546
Pubali Bank Securities Limited	5,192,416	7,880,488
	1,316,959,514	**1,243,488,034**
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	5,159,053,279	3,236,054,870
Balance with Bangladesh Bank and its agent bank(s)	16,487,775,051	17,964,298,005
Balance with other banks and financial institutes	20,483,645,260	10,914,894,668
Prize bonds	15,569,594	11,981,101
Money at call on short notice	1,281,286,667	461,286,667
	43,427,329,851	**32,588,515,311**

PUBALI BANK LTD. CADHO DHAKA BANGLADESH

	September 2018 Taka	September 2017 Taka
28 (a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	43,427,329,851	32,588,515,311
Pubali Bank Securities Limited	952,375,713	707,627,334
	44,379,705,564	**33,296,142,645**
29 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	2,453,592,653	1,188,704,887
Number of ordinary shares outstanding	998,343,901	998,343,901
Basic and Diluted Earnings Per Share (EPS)	**2.46**	**1.19**
29 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	2,686,175,261	1,527,347,481
Number of ordinary shares outstanding	998,343,901	998,343,901
Consolidated Basic and Diluted Earnings Per Share (EPS)	**2.69**	**1.53**
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	26,400,438,539	25,878,767,288
Number of ordinary shares outstanding	998,343,901	950,803,716
	26.44	**27.22**
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	26,259,819,667	25,590,035,461
Number of ordinary shares outstanding	998,343,901	950,803,716
	26.30	**26.91**
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	8,720,768,339	2,805,617,570
Number of ordinary shares outstanding	998,343,901	950,803,716
	8.74	**2.95**
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	8,567,803,227	3,140,578,785
Number of ordinary shares outstanding	998,343,901	950,803,716
	8.58	**3.30**
30 Reconcilation of statement of cash flows from operating activities		
Profit before provision	**6,421,748,245**	**6,168,296,073**
Adjustment for non cash items		
Depreciation on fixed asset	309,171,954	274,900,785
	309,171,954	**274,900,785**
Adjustment with non-operating activities		
Gain on sale of shares	(37,014,395)	(508,903,880)
Gain on sale of Bank's property	(366,312)	(2,383,014)
Gain on sale of leased asset	(1,856,636)	(1,779,579)
Loss on sale of bank's property	580,350	1,362,886
	(38,656,993)	**(511,703,587)**
Changes in operating assets and liabilities		
Changes in loans & advances	(7,461,761,957)	(15,442,878,840)
Changes in deposit and other accounts	28,303,824,655	12,497,747,960
Changes in investment	(7,674,597,026)	(4,058,762,850)
Changes in borrowings	(4,434,530,344)	7,150,532,164
Changes in other assets	(1,468,724,765)	1,402,140,513
Changes in other liabilities	(3,004,854,588)	(2,508,401,837)
	4,259,355,975	(959,622,890)
Income Tax Paid	**(2,230,850,842)**	**(2,166,252,811)**
Net cash flows from operating activities	**8,720,768,339**	**2,805,617,570**

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পূবালী ব্যাংক লিমিটেড
PUBALI BANK LIMITED
Central Accounts Division
Head Office, Dhaka.

Tel: 9574229
9551614-237

Disclosure relating to un-audited Quarterly (Q3) Financial Statements.

Measures	30 September 2018		30 September 2017	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	6,421,748,245	6,686,605,370	6,168,296,073	6,536,938,667
Net Profit / (Loss) after Taxation	2,453,592,653	2,686,175,261	1,188,704,887	1,527,347,481
Net Assets Value (NAV)	26,400,438,539	26,259,819,667	25,878,767,288	25,590,035,461
NAV Per Share	26.44	26.30	27.22	26.91
Earnings Per Share (EPS)	2.46	2.69	* 1.19	* 1.53
Net Operating Cash Flow Per Share (NOCFPS)	8.74	8.58	2.95	3.30

*Restated

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