



PUBALI BANK LIMITED

Some Important Notes to The Financial Statements

	2007	2006
Note	Taka	Taka
Other investments		
Shares (Note 6.4)	94,980,380	82,036,680
Debentures of companies (Note 6.5)	469,060	469,060
Portfolio investment Note 6.6)	27,645,589	-
ICB securities	4,411	-
Bridge financing advances (Note 6.7)	6,889,564	7,140,784
	129,989,004	89,646,524
	5,556,578,405	4,982,101,346

6.1 Treasury bills	2007	2006
Particulars	Rate of interest	
Bangladesh House Building Finance Corporation	5.50%	80,000,000
Bangladesh Steel and Engineering Corporation	11.75%	27,500,000
Investment Corporation of Bangladesh	5.00%	60,000,000
Investment Corporation of Bangladesh	Bank rat prevailing TT	25,000,000
Ajax Jute Mills Ltd	4.50%	-
		101,021
6.2 Approved debentures at cost	192,500,000	227,601,021

6.3 Government treasury bonds	2007	2006			
Name of the company	No of share	Market price	Market value	Book value	Book value
Quoted:					
Investment Corporation of Bangladesh	374,782.50	1,113,50	417,320,314	37,478,250	37,478,250
National Tea Co Ltd	36	880.25	31,689	3,600	3,600
Heidelberg Cement BD Ltd (former Chittagong Clinker Grinding Co Ltd)	2,560	1,204.75	3,084,160	368,500	356,400
Ashraf Textile Mills Ltd	99,165	10.20	1,011,483	1,274,980	1,274,980
Jute Spinners Ltd	1,000	300.00	300,000	100,000	100,000
United Leasing Co Ltd	1,251	635.25	794,698	145,950	145,950
Eastern Bank Ltd	241,500	1,070.75	258,586,125	24,150,000	19,320,000
Mercantile Bank Ltd	4,687	419.00	1,963,853	468,700	375,000
Export Import Bank Ltd	170	391.00	66,470	18,500	10,600
Bangladesh Shipping Corporation	634	1,639.75	1,039,601	63,400	63,400
Saleh Carpet Mills Ltd	56,800	1.80	102,240	568,000	568,000
Sub total			684,300,633	64,639,880	59,696,180
Unquoted:					
	No of share	Face value		Book value	Book value
			2007	2006	
Karmasangsthan Bank	100,000	100		10,000,000	10,000,000
Central Depository Bangladesh Ltd	4	1,000,000		4,000,000	4,000,000
Dhaka Stock Exchange Ltd	1	2,000		8,000,000	8,000,000
Chittagong Stock Exchange Ltd	1	300,000		8,000,000	
Swan Textile Mills Ltd	578	100		57,800	57,800
Specialised Jute Yarn & Twine Mfg Co Ltd	19,880	10		198,800	198,800
Paper Converting and Packaging Ltd	839	100		83,900	83,900
Sub total			30,340,500	22,340,500	
Total			684,300,633	94,980,380	82,036,680

6.8 Particulars of required provision for investments	
Total provision required	8,428,381
Provision maintained (Note 13)	8,750,460
Provision surplus	322,079
Break up of required provision for investment	

Name of the company	Market value at 31.12.2007	Book value at 31.12.2007	Required provision
A Shares			
Quoted:			
Ashraf Textile Mills Ltd	1,011,483	1,274,980	263,497
Saleh Carpet Mills Ltd	102,240	568,000	465,760
Unquoted:			
Swan Textile Mills Ltd	1,113,723	1,842,980	729,257
Specialized Jute Yarn & Twine		57,800	57,800
Manufacturing Co Ltd		198,800	198,800
Paper Converting and Packaging Ltd		83,900	83,900
B Bridge financing advances		340,500	340,500
ICB sponsored companies		6,889,564	6,889,564
C Debentures at cost		469,060	469,060
7 Loans and advances	1,113,723	9,542,104	8,428,381

Loans, cash credits and overdrafts, etc		
In Bangladesh:		
Loan	19,647,597,609	14,469,821,844
Cash credit	10,666,694,107	9,621,812,583
Overdraft	9,610,293,874	7,267,400,645
Loan against merchandise	61,855,946	69,842,486
Packing credit	203,648,555	190,568,101
Loan against trust receipt	5,923,612,128	5,195,664,268
Agriculture credit	4,587,813	7,148,240
Payment against documents	1,076,422,209	885,126,114
Consumers loan scheme	1,203,435,052	1,183,252,200
Lease finance (Note 7.11)	1,498,374,840	887,778,238
Margin finance (Note 7.12)	19,666,993	-
Others	170,368,297	229,043,459
Outside Bangladesh		
	50,086,557,423	40,007,458,178
	50,086,557,423	40,007,458,178

7.1 Maturity groupings of loans and advances including bills purchased and discounted	
Loans and advances	
Receivable on demand	5,917,651,129
Not more than 3 months	6,834,120,765
Over 3 months but not more than 1 year	14,187,691,542
Over 1 year but not more than 5 years	12,757,352,467
Over 5 years	10,389,741,520
	50,086,557,423
Bills purchased and discounted	
Receivable on demand	91,487,056
Not more than 3 months	314,124,915
Over 3 months but not more than 1 year	56,997,708
	462,609,679
	50,549,167,102
7.2 Loans and advances including bills discounted and purchased analysed in following broad categories	40,007,458,178

Inside Bangladesh:	
Loan	30,111,617,915
Cash credit	10,666,694,107
Overdraft	9,610,293,874
	50,388,605,896
Outside Bangladesh	
	160,561,206
	50,549,167,102

7.1.1 Loans and advances	
Receivable on demand	5,917,651,129
Not more than 3 months	6,834,120,765
Over 3 months but not more than 1 year	14,187,691,542
Over 1 year but not more than 5 years	12,757,352,467
Over 5 years	10,389,741,520
	50,086,557,423

7.1.2 Bills purchased and discounted	
Receivable on demand	91,487,056
Not more than 3 months	314,124,915
Over 3 months but not more than 1 year	56,997,708
	462,609,679