

PUBALI BANK LIMITED

FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2010

	Balance 9	Sh	eet	
	at 31 December	r 201	10	-
			Amounts in	
AS 1(38 & 39)	PROPERTY AND ASSETS	Note	2010	2009
AS 1.54 (i), 7.7	Cash	3	10 227 040 602	9 057 202 045
134 (0), 1.1	In hand (including foreign currencies)	3.1	10,237,049,692 2,420,920,513	8,957,392,045 1,949,400,007
	Balance with Bangladesh Bank and its agent bank(s)	3.2	7,816,129,179	7,007,992,038
	(including foreign currencies)			
AS 1.54 (d)	Balance with other banks and financial institutions	4	884,266,695	1,682,597,097
	Inside Bangladesh Outside Bangladesh	4.1	697,769,357 186,497,338	1,312,696,347 369,900,750
AS 1.54 (i)				
551	Money at call on short notice	5	119,486,667	1,269,686,667
AS 1.54 (b)	Investments	6	16,516,388,559	12,168,652,910
	Government Others	6.1	10,807,104,227 5,709,284,332	9,344,394,912 2,824,257,998
AS 1.54(h)	Loans and advances	7	AND THE PROPERTY OF THE PARTY O	400000000000000000000000000000000000000
na ranguy	Loans and advances Loans, cash credits, overdrafts, etc	7.1	89,106,206,559 88,094,724,058	74,203,331,304 73,622,670,849
	Bills purchased and discounted	7.2	1,011,482,501	580,660,455
AS 1.54(a)	Fixed assets including premises, furniture and fixtures	8	3,330,313,913	1,443,498,551
	59.5% II	10000	STATE OF STA	101000000000000000000000000000000000000
AS 1.55, 1.57(a)	Other assets	9	8,268,564,336	7,854,067,065
AS 1.55, 1.57 (a)	Non-banking assets	10	375,246	375,246
	Total Assets		128,462,651,667	107,579,600,885
	LIABILITIES AND CAPITAL			
	Liabilities			
AS 1.54 (k)	Borrowing from other banks, financial	10.00		02.538857.1595.000000
AS 1.54 (m)	institutions and agents Deposits and other accounts	11 12	3,288,185,245 98,850,499,250	427,450,814 88,466,459,786
	Current deposits and other accounts	12	16,594,357,070	12,823,533,865
	Bills payable		2,492,007,347	2,595,549,837
	Savings bank deposits		33,709,387,745	30,662,311,042
	Term deposits Other deposits		42,560,730,705 3,494,016,383	39,321,891,678 3,063,173,364
AS 1.55, 1.57 (a)	Other liabilities Total Liabilities	13	11,944,099,627	9,176,439,394 98,070,349,994
			114,082,784,122	98,070,349,994
AS 1.54(r),	Capital/ Shareholders' Equity	100000		
1.78(c)	Paid-up capital	14	4,968,600,000	3,822,000,000
AS 1.54 (r), 1.78(e)	Statutory reserve	15	4,148,732,309	3,152,722,217
AS 1.85	Retained earnings	16	2,340,891,675	1,369,468,957
	Other reserve Total Shareholders' Equity	17	2,921,643,561 14,379,867,545	1,165,059,717 9,509,250,891
	Total Liabilities and Shareholders' Equity		128,462,651,667	107,579,600,885
AS 1.55,	Off-Balance Sheet Items	S		
AS 37.28, 37.86	Contingent liabilities			
NS 31.28, 31.80	Acceptances and endorsements			
	Letters of guarantee	18	4,184,964,364	3,274,273,362
	Irrevocable letters of credit		21,558,428,949	13,187,695,745
	Bills for collection Other contingent liabilities	- 1	661,233,151 1,331,180,000	295,211,300 1,733,556,000
	Total contingent liabilities		27,735,806,464	18,490,736,407
		7		8940 SS - EESS - 19
	Other commitments Documentary credits and short-term trade-related trans	actions		
	Forward assets purchase and forward deposits placed	sacuons		2
	Undrawn note issuance and revolving underwriting fac	cilities		9.
	Undrawn formal standby facilities, credit			
	lines and other commitments Total Other Commitments			
	Total Off-Balance Sheet Items Including Contingent Lia	bilities	27,735,806,464	18,490,736,407
	Other Memorandum Items	1	A 1	
	Value of traveller's cheques			
	Value of savings certificates (sanchaya patras)	1		-
	See annexed notes			
	for PUBALI	BANK	LIMITED	
d	Rue Comment	(Jum	Alls
U	The state of the s	1	φ	
Helal Ahmed Managing Dir	The state of the s	Sk.	Wahidur Rahman Hafiz Director	Ahmed Mazumder Chairman
0 0 0				
		Section 2	s of our report of even date an	nexed
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Dhaka Ba	ngladesh HODA VASI CHOWDH	URY	co S.F.	AHMED & CO
Dilaka, Di				tered Accountants
Dated, 3 M				
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	Somo	lm		
	Some	In	iportant i	iores re
	Some	In	іропані і	ioles ic
	Some	In	Amount	s in Taka
Dated, 3 M	Some ance Sheet	In		4404077-1177

	for the year ended	31 December	2010	
	207129		Amounts	in Taka
		Note	2010	2009
VS 1(38 & 39)	Operating Income			
RS 7.20(b)	Interest income	19	9,003,507,661	8,056,637,551
RS 7.20(b) AS 1.85	Interest paid on deposits, borrowings, etc	20	(3,790,183,811)	(3,765,542,303)
	Net interest income		5,213,323,850	4,291,095,248
RS 7.20(b)	Investment income	21	2,137,210,748	1,109,467,712
RS 7.20(c) S 1.85	Commission, exchange and brokerage	22	1,385,835,411	1,188,528,522
S 1.85	Other operating income	23	301,973,310	309,179,520
3 1.03	Total operating income (a)		9,038,343,319	6,898,271,002
SUIDER	Operating Expenses	10/5		
S 1.104	Salary and allowances	24	2,054,455,763	1,763,426,398
S 1.97	Rent, taxes, insurance, electricity, etc	25	225,814,377	183,259,632
S 1.97 S 1.97	Legal expenses	26	10,278,757	10,623,875
S 1.97 S 1.97	Postage, stamp, telecommunication, etc	27	54,827,069	52,843,449
S 1.97 S 1.97	Stationery, printings, advertisements, etc	28	98,398,557	81,497,617
S 1.97 S 1.97	Managing Director's salary and fees	29	8,100,000	6,100,000
S 1.97	Directors' fees	30	5,136,241	4,976,715
ALP!	Auditors' fees	31	600,000	450,000
S 1.104	Charges on loan losses	22	11,383,009	11,065,381
S 1.97	Depreciation and repair of Bank's assets	32 33	152,590,911 931,708,174	119,062,609
S 1.85	Other expenses Total operating expenses (b)	33	3,553,292,858	825,493,573 3,058,799,249
S 1.85	Profit before provision (c=a-b)		5,485,050,461	3,839,471,753
	570 S 550		3,463,030,401	3,039,4/1,/33
	Provisions	34		
	Unclassified loans and advances		270,000,000	50,000,000
	Diminution in value of investments		165,000,000	70,000,000
\$ 1.97	Provision for exposure of off-balance sheet it	ems 35	70,000,000	50,000,000
	Total provision (d)		505,000,000	170,000,000
S 1.85	Profit before tax (c-d)	2000	4,980,050,461	3,669,471,753
	Provision for taxation	12.6	1 (0) (2) (0)	1 574 207 520
-0	Current tax	13.6	1,696,676,696	1,574,387,628
	Deferred tax	13.6	50,280,985	2,849,849
S 1.82 (f)	Not profit often ton		1,746,957,681	1,577,237,477
S 1.85	Net profit after tax Appropriation		3,233,092,780	2,092,234,276
S 1.54 (r), 1.78(e)		_	996,010,092	733,894,351
S 1.85	Retained surplus		2,237,082,688	1,358,339,925
\$ 33.66	Earnings per share (EPS)	42	6.51	4.21
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V 1	See annexed notes			
N 1	for P	UBALI BANK LIMI	TED	
~	7.10	0/0	m.	No.
(49)	my.	75	-4	2110
Helal Ahmed	Chowdhury Muhammad Faizur Rahman	Sk. Wahidur	Rahman Hafiz A	hmed Mazumder
Managing Dir		Directo		Chairman
66	A			
		Signed in terms of o	our report of even date	annexed
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1000	Hedawarichoc	Mully Old	a el	R-
			-34	
Dhaka, Ba				AHMED & CO
Dated, 3 Ma	arch 2011 Chartered A	accountants	Charte	red Accountants
		manager a series	20	
	Liquidity	Statem	ent	
	Liquidity	otatem	Cill	
	et 21 Deer	mber 2010		
	at 31 Dece	HIDCI AUIU		

					- Al	nounts in Taka
		C RESIDE				
Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets	# L-					17.472-19.304.200
Cash in hand	10,237,049,692	P 8.		V		10,237,049,692
Balance with other banks and financial institutions	186,507,307	360,309,678	91,704,831	245,744,879	*:	884,266,695
Money at call and on short notice	119,486,667				25	119,486,667
investments	13,318,939,022	21,091,116	185,900,000	2,668,142,797	322,315,624	16,516,388,559
oans and advances	15,014,813,618	7,807,016,312	33,616,521,376	24,215,610,861	8,452,244,392	89,106,206,559
ixed assets including premises, furniture and	Section 1		A STATE OF THE STA			
fixtures	-		324,883,486	54,552,608	2,950,877,819	3,330,313,913
Other assets	688,654,101	464,476,871	472,056,277	126,496,233	6,516,880,854	8,268,564,336
Non-banking assets					375,246	375,246
Total Assets (A)	39,565,450,407	8,652,893,977	34,691,065,970	27,310,547,378	18,242,693,935	128,462,651,66
Jabilities						
Borrowings from other banks and		- 1		M. W	v 100	
financial institutions and agents	3,288,185,245		J A. I		l Nor	3,288,185,245
Deposits	33,347,993,522	5,956,396,803	30,118,214,444	18,257,200,674	11,170,693,807	98,850,499,250
Provision and other liabilities	2,395,728,807		1,888,656,562	7,254,670,064	405,044,194	11,944,099,627
Total Liabilities (B)	39,031,907,574	5,956,396,803	32,006,871,006	25,511,870,738	11,575,738,001	114,082,784,12
Net Liquidity Excess/(Shortage) (A-B)	533,542,833	2,696,497,174	2,684,194,964	1,798,676,640	6,666,955,934	14,379,867,54
	for	PUBALI BANK I	IMITED	7.	1	
Buy.	my	≥ \	Do.	m	2	D
Helal Ahmed Chowdhury Mu Managing Director	hammad Faizur Director	Rahman	Sk. Wahidu Direc	H 10 A	Hafiz Ahmed	200000000000000000000000000000000000000
				"V		
	1	Signed	in terms of our	report of even	date annexed	
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Dhaka, Bangladesh	HODA VA	SI CHOWDE	IURY & CO		S. F. AHM	ED & CO

tAS 1.106 (a) Net profit for the year

For the year 2010

IFRIC 1.6(a) revaluation of properties

Dhaka, Bangladesh Dated, 3 March 2011

Prime Bank Ltd

Mutual Trust Bank Ltd

National Bank Limited

Dhaka Bank Limited

Orascom

Balance at 01 January 2010

Effects of changes in accounting

Surplus/(deficit) on account of

Dated, 3 March 2011 Chartered Accountants Chartered Accountants

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Some	ımı	ortan	τον τ	es to	the	Fina	ncia	11 516	itements	

	Bal	ance Sheet	31 Dec 2010	31 Dec 2009
S 7.45	3.	Cash		
		1999 ng 2566 ng 1996	2 420 020 512	1 040 400 007
\$ 1.77		Cash in hand (note 3.1)	2,420,920,513 7,816,129,179	1,949,400,007
		Balance with Bangladesh Bank and its agent bank(s) (note 3.2)	10,237,049,692	7,007,992,038 8,957,392,045
	31	Cash in hand	10,237,049,092	0,931,392,043
	Jek		2 400 077 020	1 007 000 040
		In local currency	2,400,077,939	1,927,008,240
		In foreign currency	20,842,574	22,391,767
			2,420,920,513	1,949,400,007
1.77	32	Balance with Bangladesh Bank and its agent bank(s)		
****	-		5,802,090,574	5,264,756,842
		In local currency In foreign currency	977,596,723	901,753,092
		in foreign currency	6,779,687,297	6,166,509,934
		Sonali Bank Ltd as an agent of Bangladesh Bank (local currency)	1,036,441,882	841,482,104
		Somail Dank Liu as an agent of Dangiauesh Dank (local currency)	7,816,129,179	7,007,992,038
			7,010,129,179	7,007,992,036
	33	Cash Reserve Ratio (CRR) and Statutory Liquidity Reserve Rat	io (SLR)	
	210	에 있었다. 한국 교육 1 전 1 전 1 전 1 전 1 전 1 전 1 전 1 전 1 전 1		2 2 122
		Cash Reserve Ratio and Statutory Liquidity Ratio have been calculated and Statutory Liquidity Ratio have been calculated and Statutory Liquidity Ratio have been calculated as a second		
		section 33 of Bank Companies Act 1991 and BRPD circular no. 11	and 12 dated 20 Aug	ust 2005 and MPD
		circular no. 4 and 5 dated 01 December 2010.	1	
		The required CRR on the Bank's time and demand liabilities at	the rate of 6% has be	een calculated and
		maintained with Bangladesh Bank in current account and 19% SLF	ARCHIOLOGIC CONTROL CO	- C ADDITION OF THE PARTY OF TH
		is also maintained in the form of treasury bills and bonds including.	A STATE OF THE PARTY OF THE PAR	ADDRESS SERVICE SERVIC
		reserves are maintained by the Bank in excess of the statutory requir	A STATE OF THE PARTY OF THE PAR	ARREST CONTRACTOR CONT
			V	7
		a) Cash Reserve Ratio		
		Required reserve (6%) (i)	5,543,881,291	4,102,060,278
		Actual reserve maintained (ii)	5,802,090,574	5,264,756,842
		Surplus (iii = ii-i)	258,209,283	1,162,696,564
		b) Statutory Liquidity Reserve Ratio		
		3.540 (1949) 1940 1940 1940 1940 1940 1940 1940 1940	12 000 275 700	10 555 055 500
		Required reserve (13%) (iv)	12,008,776,709	10,665,356,722
		Actual reserve maintained (v)	13,622,186,869	11,741,750,911
		Surplus ($vi = v-iv$)	1,613,410,160	1,076,394,189
		Total required reserves ($vii = i + iv$)	17,552,658,000	14,767,417,000
		Total of actual reserve maintained (viii = ii + v)	19,424,277,443	17,006,507,753
		Total surplus ($ix = iii + vi$)	1,871,619,443	2,239,090,753
1.77	4.	Balance with other banks and financial institutions		
		Inside Bangladesh (note 4.1)	697,769,357	1,312,696,347
		Outside Bangladesh (note 4.1)	186,497,338	369,900,750
		Odiside Dangiadesii (note 4.2)	884,266,695	1,682,597,097
			804,200,093	1,002,097,097
	4.1	Inside Bangladesh		
		Short-term deposit accounts (local currency)		
		Sonali Bank Ltd, Shilpa Bhaban Branch, Dhaka	9,728,349	9,448,402
		Bank Al-falah Ltd, Dhaka	1,975,610	1,964,791
		Bangladesh Krishi Bank, Local Office, Dhaka	2,265,197	2,147,236
		HSBC, Dhaka	353,777	335,051
		National Bank Ltd, Dilkusha Branch, Dhaka	309,644	308,053
		The City Bank Ltd, Dhaka	4,202	4,777
		Mutual Trust Bank Ltd, Dhaka	7,373,020	203,938,380
		Surrounded Francis (For the Supro Arabetta State of the Supromitation of S	22,009,799	218,146,690
		Fixed deposit receipts (local currency)		
		IIDFC, Head Office, Dhaka	50,000,000	50,000,000
		National Bank of Pakistan, Motijheel Branch		50,000,000
		First Security Islami Bank Ltd, Dilkusha Branch, Dhaka	1570	100,000,000
		Phoenix Finance and investment Ltd	10,000,000	40,000,000
		Delta Brac Housing Finance Corporation	300,000,000	300,000,000
		ICB Islami Bank Ltd	300,000,000	300,000,000
			205 045 722	205 460 722
		Principal Office, Dhaka	205,045,732	205,460,732
		Bangshal Branch, Dhaka	40,699,146	40,904,147
			245,744,878	246,364,879
		AB Bank Ltd, Head Office, Dhaka		250,000,000
			605,744,878	1.036,364,879

In Savings deposit account

Islami Bank Limited, Foreign Exchange Branch, Dhaka

_	Fixed deposit receipts (foreign currency)		
-	Standard Chartered Bank, Dhaka	7,074,970	5,19
	Citibank NA, Dhaka	3,537,485	20,78
	Commercial Bank of Ceylon, Dhaka	36,398,602	23,55
	HSBC, Dhaka	22,993,653	8,65
		70,004,710	58,18
4		697,769,357	1,312,69
4.2	Outside Bangladesh (Nostro Account)		100
	Current account (non-interest bearing)		
	American Express Bank Ltd, New York	807,325	79
	National Westminster Bank Plc, London	8,336,615	3,77
	Commerz Bank AG, Frankfurt	17,383,940	26,77
	Bank of Tokyo Mitsubishi Ltd, Tokyo	1,371,398	5,07
	Royal Bank of Canada, Toronto	10,697,590	8,12
	UBS AG, Zurich	5,252,552	2,15
	Bank of Tokyo Mitsubishi Ltd, Kolkata	1,610,971	1,57
-	State Bank of India, Kolkata	8,595,886	6,33
	UBAF (Hong Kong) Ltd, Hong Kong		3,58
q	Standard Chartered Bank, New York	43,643,557	155,25
	NDLC-IFIC Bank Ltd, Karachi	5,547,119	4,93
	Standard Chartered Bank, Kathmandu	9,195,552	7,24
	People's Bank, Colombo	1,141,232	3,60
	AB Bank Ltd, Mumbai	8,382,723	40,12
Ĭ.	Mashreq Bank, New York	32,812,241	30,27
	Lloyds Bank Plc, London		22
M §	Lloyds Bank Plc, London		12,92
	Hypovereins Bank, Munchen, Germany	5,784,693	23,23
	American Express Bank Ltd, Kolkata	5,220,949	5,11
	HSBC Bank, Mumbai	4,533,354	4,43
	HSBC Bank, New York	4,582,342	6,13
	Bank of Bhutan, Thimphu	2,915,531	3,29
	Sonali Bank Ltd, Kolkata		10,20
- 4	Unicredit S.P.A., Milano, Italy	3,452,777	220
- 1	ICICI Bank, Mumbai	1,030,320	
- 1	ICICI Bank Ltd., Kolkata, India	2,462,226	
	UBAF, Singapore	1,736,445	
	Dresdner Bank, Frankfurt	- 12 (2) (1) (1)	2,95
		186,497,338	368,16
		100,497,530	500,10
	Current account (interest bearing)		
	UBAF (Hong Kong) Ltd, Hong Kong	<u> </u>	1,73
	이 후 되면 후 되게 후	186,497,338	369,90

Government (note 6.1)

Others (note 6.2)

IAS 1.77 6.

605,744,878 1,036,364,879

5. Money at call on short notice

	186,497,338	369,900,750
Maturity grouping of balance with other banks and financial	institutions	
Payable on demand	186,507,307	368,169,083
Below 3 months	360,309,678	528,063,135
Over 3 months but below 1 year	91,704,831	540,000,000
Above 1 year - receivable from former Oriental Bank Ltd	245,744,879	246,364,879
TO CARGO PATE TO A THE PROPERTY OF A CARGO	884,266,695	1,682,597,097
Money at call on short notice		
Banking company		
Mercantile Bank Ltd	120	250,000,000
The Premier Bank Ltd	541	100,000,000
Eastern Bank Ltd	1396	300,000,000
IFIC Bank Ltd		600,000,000
ICB Islami Bank Ltd	19,486,667	19,686,667
	19,486,667	1,269,686,667
Non -banking financial institution		
IPDC of Bangladesh Ltd	100,000,000	-
	119,486,667	1,269,686,667
Investments	50 S	
		290 201 01 020 20 0 0 0 0 0 0 0 0 0 0 0 0

10,807,104,227

5,709,284,332

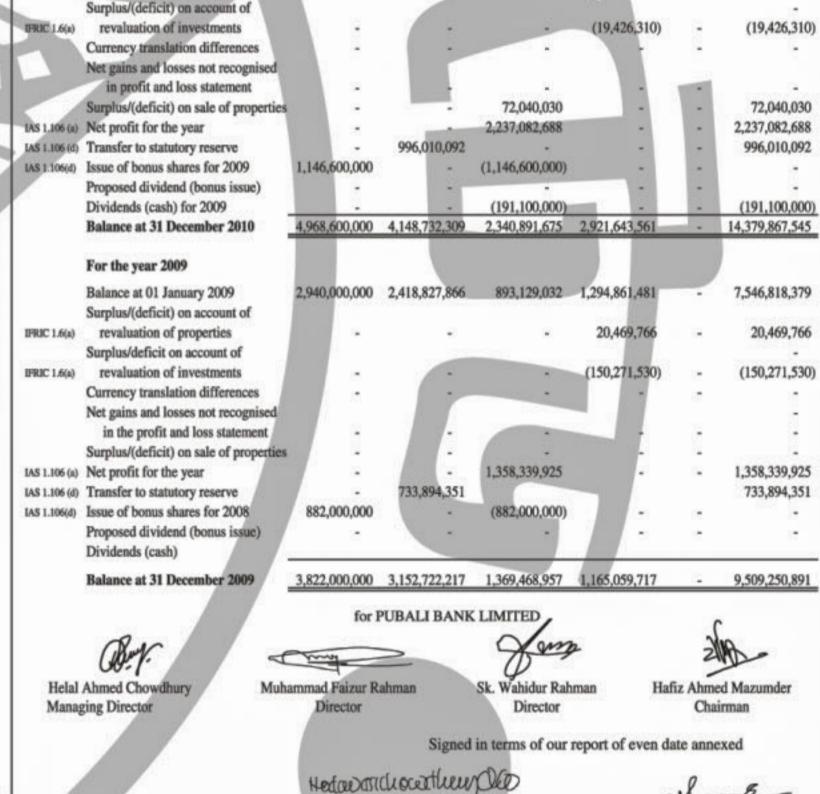
16,516,388,559 12,168,652,910

9,344,394,912

2,824,257,998

AS 1(38& 39) AS 7.10 AS 7.31 AS 7.31 AS 7.31 AS 7.14 (b) AS 7.14 (b)	Cash flows from operating activities (A) Interest receipts Interest payments Dividend receipts Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities	Note 36 37	Amounts 2010 11,043,052,874 (3,790,183,811) 97,665,535 881,305,336 82,672 (2,062,555,763) (164,104,383) (1,401,197,054)	2009 9,014,480,608 (3,765,542,303 151,624,655 771,541,031 11,298 (1,769,526,398
AS 7.31 AS 7.31 AS 7.31 AS 7.14 (b) AS 7.14 (d) AS 7.14 (b)	Interest receipts Interest payments Dividend receipts Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities	36	(3,790,183,811) 97,665,535 881,305,336 82,672 (2,062,555,763) (164,104,383)	(3,765,542,303 151,624,655 771,541,033 11,298 (1,769,526,398
AS 7.31 AS 7.31 AS 7.14 (b) AS 7.14 (d) AS 7.14 (b) AS 7.14 (b)	Interest payments Dividend receipts Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		(3,790,183,811) 97,665,535 881,305,336 82,672 (2,062,555,763) (164,104,383)	(3,765,542,303 151,624,655 771,541,033 11,298 (1,769,526,398
AS 7.14 (b) AS 7.14 (d) AS 7.14 (b) AS 7.14 (b)	Dividend receipts Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		97,665,535 881,305,336 82,672 (2,062,555,763) (164,104,383)	151,624,655 771,541,031 11,298 (1,769,526,398
AS 7.14 (b) AS 7.14 (d) AS 7.14 (b) AS 7.14 (b)	Dividend receipts Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		97,665,535 881,305,336 82,672 (2,062,555,763) (164,104,383)	151,624,655 771,541,031 11,298 (1,769,526,398
AS 7.14 (d) AS 7.14 (b) AS 7.14 (b)	Fees and commission receipts Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		82,672 (2,062,555,763) (164,104,383)	771,541,033 11,298 (1,769,526,398
AS 7.14 (b) AS 7.14 (b)	Recoveries of loans previously written off Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		82,672 (2,062,555,763) (164,104,383)	11,298
AS 7.14 (b) AS 7.14 (b)	Payments to employees Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		(2,062,555,763) (164,104,383)	(1,769,526,39)
AS 7.14 (b)	Payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		(164,104,383)	
AS 7.14 (b)	Income tax paid Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities			(145,414,94)
AS 7.14 (b)	Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities		N73.1777177.1177.1477.16	160,216,56
	Payments for other operating activities Operating profit before changes in operating assets and liabilities		806,420,713	726,155,71
	Operating profit before changes in operating assets and liabilities	7.50	(1,206,038,683)	(1,057,156,74
			4,204,447,436	4,086,389,48
	Increase/decrease in operating assets and liabilities			
	Statutory deposits		(1,502,728,224)	(1,576,629,63
	Purchase/sale of trading securities		(2,850,026,334)	(2,219,026,49
	Loans and advances to customers		(14,902,875,255)	(12,415,178,719
	Other assets	38	986,699,783	(619,782,30
	Deposits from other banks	25,750	2,860,734,430	34,384,86
	Deposits from customers		10,384,039,464	15,449,951,22
	Other liabilities on account of customers		544,162,366	(1,493,327,68
	Other liabilities	39	(28,459,813)	(5,775,31
	Net increase in operating liabilities	-	(4,508,453,583)	(2,845,384,05
	Net cash from/(used) operating activities		(304,006,147)	1,241,005,43
			(554)555	
S 7.23	Cash flows from investing activities (B)		(112 475 201)	(146 027 05
13 7.43	Purchase of fixed assets		(113,475,391)	(146,837,05
	Net cash used in investing activities		(113,475,391)	(146,837,05
AS 7.10	Cash flows from financing activities (C) Payment for redemption of loan capital and debt securit Dividend paid	ies	(65,310,126) (191,100,000)	(129,801,76
MARKET P	Net cash used in financing activities		(256,410,126)	(129,801,76
	Net increase/(decrease) in cash and cash equivalents	(A+B+C)	(673,891,664)	964,366,61
	Cash and cash equivalents at beginning of the year		11,930,194,810	10,965,828,19
	Cash and cash equivalents at end of the year (*)	40	11,256,303,146	11,930,194,81
	(*) Cash and cash equivalents: Cash in hand (including foreign currencies)		2,420,920,513	1,949,400,00
	Balance with Bangladesh Bank and its agent bank(s (including foreign currencies))	7,816,129,179	7,007,992,03
	Balance with other banks and financial institutions		884,266,695	1,682,597,09
<i>y</i> .	Money at call on short notice		119,486,667	1,269,686,66
(C.	Prize bonds		15,500,092	20,519,00
			11,256,303,146	11,930,194,81
- 4	for PUBALI	BANK LIMITE		
	Rus	X	m	Alls
U	16-1	P	and the second second	
Helal Ahm Managing I	ed Chowdhury Muhammad Faizur Rahman Director Director	Sk. Wahidur Direct	The second section is a second section of the second section is a second section of the second section	Ahmed Mazumder Chairman
Managing L	Director	Direct	OK .	Chairman
	Sig	ned in terms of	our report of even date	annexed
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Dhaka, I	Bangladesh HODA VASI CHOWD	HURY & CO	S. F.	AHMED & CO
Dated, 3	March 2011 Chartered Accou	ACCOUNT TO SELECT	Charte	ered Accountants
	Statement of Cha	nges	in Equi	ty
	for the year ended 31	December	2010 Amount	s in Taka

Cash Flow Statement



3,822,000,000 3,152,722,217 1,369,468,957 1,165,059,717

9,509,250,891

1,776,010,154

S. F. AHMED & CO

Chartered Accountants

31 Dec 2010 31 Dec 2009 6.1 Government Government Securities (note 6.1.1) 8,522,104,338 7,947,195,167 Government bonds (note 6.1.2) 2,284,999,889 1,397,199,745 10,807,104,227 9,344,394,912 6.1.1 Government Securities Treasury bills- at book value (note 6.1.1.1) 8,452,604,338 7,842,695,167 69,500,000 104,500,000 Debentures (note 6.1.1.2)

HODA VASI CHOWDHURY & CO

Some Important Notes to the Financial Statements

Chartered Accountan

	N 9		8,522,104,338	7,947,195,167
6.1.1.1	Treasury bills-with maturity period of			
	91 days		597,084,727	6,462,202,471
	180 days		4,509,918,985	496,444,500
	1 year		3,345,600,626	884,048,196
	500 P		8,452,604,338	7,842,695,167
6.1.1.2	Debentures -at cost	Rate of interest		
	Bangladesh House Building Finance		247524703452470	24120000400000
	Corporation	5.5%	50,000,000	60,000,000
	Investment Corporation of Bangladesh	5%	10,000,000	20,000,000
	Bangladesh Steel and Engineering		0 500 000	0.500.000
	Corporation	11.75%	9,500,000	9,500,000
	Investment Corporation of Bangladesh	Bank rate prevailing TT		15,000,000
		prevaiing 11	69,500,000	104,500,000
612	Government bonds		09,500,000	101,000,000
0.1.2			2 240 400 707	1 277 (00 744
	Treasury bonds (note 6.1.2.1) Prize bonds		2,269,499,797 15,500,092	1,376,680,744
	Prize bonds		2,284,999,889	20,519,001 1,397,199,745
		Rate	2,201,777,007	1,071,177,170
6.1.2.1	Treasury bonds	of interest		
	3 years treasury bond 2010	5 %		336,500,000
	3 years treasury bond 2011	5 %	185,900,000	185,900,000
	5 years treasury bond 2014	10.15 %	1,008,442,797	503,267,744
	5 years treasury bond 2015	7.93%	729,700,000	
	10 years treasury bond 2019	11.72 %	200,000,000	200,000,000
	15 years treasury bond 2024	12 %	100,000,000	100,000,000
	25 years treasury bond 2018	5 %	21,518,000	24,486,000
	25 years treasury bond 2020	5 %	23,939,000	26,527,000
			2,269,499,797	1,376,680,744
6.2	Others			
	Shares (Annex B)		4,871,737,194	2,742,804,039
	Portfolio Investment of ICB securities		188,514	74,095,335
	Bridge financing advances (note 6.2.1)		6,889,564	6,889,564
	Debentures (note 6.2.2)		469,060	469,060
	Investment in bonds of			

90,000,000

500,000,000

40,000,000

100,000,000

100,000,000

5,709,284,332

2,824,257,998