

BARISAL BOARD HSC RESULTS

Both pass rate, number of GPA-5 achievers down

OUR CORRESPONDENT, Barisal

This year's HSC results under Barisal Education Board sees decline both in pass percentage and number of GPA-5 achievers.

According to the results published yesterday, 71.12 percent candidates passed and 1,310 of them got GPA-5 while 74.34 percent passed and 1457 students got GPA-5 under the board last year.

Prof Delwar Hossain, controller of examinations of the board, however, claimed that overall result can still be considered as 'improved' as there is no institution with zero pass percentage this year.

Girls have passed in larger number (71.84 per-

cent) than boys (70.41 percent) while examinees of business studies group with 83.17 pass percentage did much better than science, home economics, humanities and Islamic studies groups, said Prof Delwar.

A total of 35,803 candidates out of 36,375 registered examinees appeared in the HSC examinations 2011 under Barisal Education Board.

Of them, 25,464 have passed with different grades -- 1,310 (3.66 percent) GPA-5, 6,410 (17.9 percent) GPA-4, 5,310 (14.83 percent) GPA-3.5, 5,275 (14.73 percent) GPA-3, 6,373 (17.8 percent) GPA-2 and 786 (2.2 percent) GPA-1.

Among the colleges listed as top ten institutions according to the number of GPA-5 scorers under Barisal Education Board this year, only Barisal Cadet College with 43 GPA-5 achievers secured 100 percent pass rate. All the 49 examinees from the college came out successful.

Barisal Amrita Lal Dey College got the highest 223 GPA-5 holders under the board.

However, 16 out of 875 examinees from the college failed in the examination.

A good number of students from other colleges in the list of top ten institutions according to the number of GPA-5 holders also failed.

BRIGHT FACES OF BRILLIANT SUCCESS



1) Jubilant students of Barisal Amrita Lal Dey College that got the highest number of GPA-5 achievers in Barisal Education Board flash V-sign, 2) two bright result holders of Dinajpur Government College are in all smiles, 3) Students of Rangpur Cadet College, the 'best result' achiever in Dinajpur Education Board, pose for a photograph, 4) GPA-5 winners of Sylhet Government Women's College flash V-sign, 5) the highest scorers of Rajshahi New Government Degree College burst into laughter, and 6) students of Narsingdi Abdul Kader Molla City College that saw hundred percent pass and seventh 'best result' in Dhaka Education Board rejoice in their success after publication of the HSC results yesterday.

Dinajpur Board: Pass rate falls

OUR CORRESPONDENT, Dinajpur

Pass percentage of this year's High Secondary Certificate (HSC) examinations under Dinajpur Education Board sees a decline by 1.36 per cent compared to last year's.

However, the number of GPA-5 achievers has risen to 2260, which was 1814 in last year, said sources of the board.

Of the GPA-5 holders, 1270 are male and 990 female students.

The pass percentage in HSC examinations under Dinajpur Education Board this year is 66.18, including 65.57 per cent male and 66.80 per cent female stu-

dents. The pass percentage was 67.54 and 55.90 in 2010 and 2009.

Seventy-five thousand four hundred and fifty-seven students of 484 higher secondary educational institutions in eight northern districts under Dinajpur Education Board sat for this year's HSC examinations and 48,685 of them came out successful.

Gaibandha sees the highest 74.36 pass percentage among the eight districts under Dinajpur Education Board.

Lalmonirhat secured the second position with 71.63 and Rangpur third with 66.32 per cent pass rate this year.

The pass rates of other districts are Dinajpur 66.01, Kurigram 64.44, Thakurgaon 64.29 and Nilphamari 62.44 and Panchagarh 59.21 per cent.

Rangpur district secured the highest 796 GPA-5 in this year's HSC examinations under Dinajpur Education Board.

In Dinajpur district, 436 students secured GPA-5.

Besides, 359 students of Nilphamari, 252 of Gaibandha, 126 of Thakurgaon, 124 of Kurigram, 117 of Lalmonirhat and 50 students of Panchagarh district secured the highest grade point average under the board this year.



পূবালী ব্যাংক লিমিটেড
PUBALI BANK LIMITED

HALF YEARLY
Financial Statements

Consolidated Balance Sheet (Un-audited) at 30 June 2011

(Figures in BDT)

Property and Assets	30 June 2011	31 December 2010
Cash	12,613,689,221	10,237,049,692
In hand (including foreign currencies)	2,214,571,659	2,420,920,513
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	10,399,117,562	7,816,129,179
Balance with other banks and financial institutions	961,208,676	884,266,695
Inside Bangladesh	619,944,647	697,769,357
Outside Bangladesh	341,264,029	186,497,338
Money at call and short notice	2,529,386,667	119,486,667
Investments	16,981,355,483	16,516,388,559
Government	12,974,268,431	10,807,104,227
Others	4,007,087,052	5,709,284,332
Loans and advances	92,549,157,953	89,106,206,559
Loans, cash credits, overdrafts etc	90,868,309,239	88,094,724,058
Bills purchased and discounted	1,680,848,714	1,011,482,501
Fixed assets including premises, furniture & fixtures	3,411,371,940	3,330,313,913
Other assets	8,793,638,841	8,268,564,336
Non banking assets	375,246	375,246
Total assets	137,840,184,027	128,462,651,667
Liabilities and Capital		
Liabilities		
Borrowings from other banks, financial institutions and agents	1,670,826,201	3,288,185,245
Deposits and other accounts	107,684,791,382	98,850,499,250
Current accounts and other accounts	13,316,001,230	16,594,357,070
Bills payable	2,098,955,510	2,492,007,347
Savings bank deposits	33,908,444,881	33,709,387,745
Term deposits	54,318,038,785	42,560,730,705
Other deposits	4,043,359,976	3,494,016,383
Other liabilities	13,160,023,210	11,944,099,627
Total liabilities	122,515,640,793	114,082,784,122
Capital/Shareholders' equity		
Paid up capital	6,707,610,000	4,968,800,000
Statutory reserve	4,665,882,216	4,148,732,309
Retained surplus (general reserve)	353,021,315	2,340,891,675
Other reserves	2,921,029,167	2,921,643,561
Profit and loss account surplus	676,542,605	-
Foreign Currency translation Reserve	456,847	-
	15,324,542,150	14,379,867,545
Non-controlling interest	1,084	-
Total Equity	15,324,543,234	14,379,867,545
Total liabilities and shareholders' equity	137,840,184,027	128,462,651,667
Off-balance sheet items		
Contingent liabilities		
Acceptances and endorsements	-	-
Letters of guarantee	4,837,377,642	4,184,964,364
Irrevocable letters of credit	22,544,249,437	21,558,428,949
Bills for collection	1,282,859,756	861,233,151
Other contingent liabilities	1,331,180,000	1,331,180,000
Total contingent liabilities	29,995,466,835	27,735,806,464
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 other commitments	-	-
Total off balance sheet items including contingent liabilities	29,995,466,835	27,735,806,464

Consolidated Profit and Loss Account (Un-audited) for 6 months ended 30 June 2011

(Figures in BDT)

Income and Expenditure	January to June 2011	January to June 2010	April to June 2011	April to June 2010
Interest Income	5,538,507,893	4,284,699,429	2,976,869,215	2,177,182,752
Less: Interest paid on Deposits, Borrowings, etc.	2,570,733,838	1,841,533,421	1,406,054,924	904,934,731
Net Interest Income	2,967,774,055	2,443,166,008	1,570,814,291	1,272,248,021
Income from Investment	402,952,354	1,161,474,947	189,155,967	655,589,570
Commission, Exchange and Brokerage	792,078,765	648,598,346	457,815,580	398,890,363
Other Operating Income	152,230,707	105,723,038	111,201,924	71,328,371
Total Operating Income	4,315,035,881	4,358,962,339	2,328,987,762	2,398,056,325
Salaries and allowances	860,830,513	709,368,008	448,722,603	359,434,047
Rent, Taxes, Insurance, Electricity etc.	124,723,439	114,821,713	74,796,409	72,632,882
Legal Expenses	5,056,980	5,158,403	2,641,951	2,946,390
Postage, Stamp, Telecommunication etc.	37,413,704	26,891,430	20,779,504	15,515,671
Stationery, Printing, Advertisement, etc.	53,876,203	42,514,101	39,247,730	24,886,362
Managing Director's salary and fees	4,600,000	4,600,000	1,800,000	2,800,000
Directors' Fees	2,143,248	2,390,888	1,719,015	1,569,935
Charges on loan losses	1,400,000	2,754,920	-	1,659,574
Auditors' Fee	-	-	-	-
Repair, maintenance and depreciation of fixed assets	74,065,002	62,636,047	36,362,399	34,030,376
Other Expenses	487,040,727	513,916,187	249,303,365	238,211,063
Total Operating Expenses	1,651,149,816	1,485,051,697	875,372,976	753,686,300
Profit before Provision	2,663,886,065	2,873,910,642	1,453,614,786	1,644,370,025
Provision for Loans and Advances	50,000,000	100,000,000	-	100,000,000
Provision for diminution in value of Investments	300,000,000	65,000,000	155,000,000	65,000,000
Provision for exposure of off-balance sheet items	-	50,000,000	-	20,000,000
Other Provisions	-	-	-	-
Total Provision	350,000,000	215,000,000	155,000,000	185,000,000
Profit before Taxation	2,313,886,065	2,658,910,642	1,298,614,786	1,459,370,025
Provision for corporate taxation	1,120,193,553	951,412,023	628,412,854	428,857,260
Provision for deferred taxation	-	-	-	-
Profit after Taxation	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Profit Attributable to:				
Equity holders of parent	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Non-controlling interest	-	-	-	-
Total attributions	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Appropriations				
Statutory Reserve	517,149,907	531,782,128	302,539,969	291,874,005
General Reserve	-	-	-	-
Total Appropriations	517,149,907	531,782,128	302,539,969	291,874,005
Net surplus carried forward	676,542,605	1,175,716,491	367,661,963	738,638,760
Earnings per share (EPS)	1.78	2.55	1.00	1.54

* Restated
N.B: After Provisional appropriation of Operating Profit of June 2011

Consolidated Statement of changes in Equity (Un-audited) for 6 months ended 30 June 2011

(Figures in BDT)

Particulars	Paid-up capital	Statutory reserve	General reserve	FC Translation Reserve	Other reserves	Retained earnings	Equity holders' equity	Non-controlling Interest	Total
For the period of 06 (six) months ended 30 June 2011									
Balance at 01 January 2011	4,968,600,000	4,148,732,309	2,340,891,675	-	2,921,643,561	-	14,379,867,545	-	14,379,867,545
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(614,394)	-	(614,394)	-	(614,394)
Currency translation differences	-	-	-	-	456,847	-	456,847	-	456,847
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	1,300	1,300
Share of accumulated loss/loss of subsidiary	-	-	(430,360)	-	-	-	(430,360)	(216)	(430,576)
Net profit for the period ended 30 June 2011	-	517,149,907	(1,987,440,000)	-	-	676,542,605	676,542,605	-	676,542,605
Transfer to statutory reserve	-	-	-	-	-	517,149,907	517,149,907	-	517,149,907
Transfer from / to general reserve	1,739,010,000	-	(1,987,440,000)	-	-	(248,430,000)	(248,430,000)	-	(248,430,000)
Balance at 30 June 2011	6,707,610,000	4,665,882,216	353,021,315	456,847	2,921,029,167	676,542,605	15,324,542,150	1,084	15,324,543,234
Balance at 30 June 2010	4,968,600,000	3,684,504,344	31,768,958	-	1,160,271,150	1,175,716,491	-	-	11,020,860,943

Sayed Ahmed FCA ACMA
General Manager & CFO

Md. Abdul Halim Chowdhury
Additional Managing Director

Helal Ahmed Chowdhury
Managing Director & CEO