



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2020

<u>Property and Assets</u>	Notes	September 2020 Taka	December 2019 Taka
Cash	3 (a)	23,572,381,071	25,902,988,481
Cash In hand (Including foreign currencies)		4,959,648,955	4,208,445,687
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,612,732,116	21,694,542,794
Balance with Other Banks and Financial Institutions	4 (a)	17,424,228,349	13,086,547,908
Inside Bangladesh		15,578,149,595	11,569,394,369
Outside Bangladesh		1,846,078,754	1,517,153,539
Money at Call on Short Notice	5	1,237,386,667	126,786,667
Investments	6 (a)	155,420,755,316	107,107,015,433
Government		128,794,013,840	79,473,544,362
Others		26,626,741,476	27,633,471,071
Loans, Advances and Leases	7 (a)	297,877,920,995	287,613,059,940
Loans, Cash Credits, Overdrafts, etc.		283,940,775,126	273,520,289,757
Bills purchased & discounted		13,937,145,869	14,092,770,183
Fixed Assets including premises, furniture & fixtures	8 (a)	5,793,163,374	5,185,669,169
Other assets	9 (a)	42,777,696,889	36,025,448,664
Non-banking Assets		375,246	375,246
Total Assets		544,103,907,907	475,047,891,508
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	16,220,824,813	16,970,348,305
Subordinated bonds	11	12,500,000,000	9,000,000,000
Deposits and other accounts	12 (a)	415,279,786,774	358,429,090,568
Current accounts & other accounts		47,487,706,931	40,774,392,889
Bills payable		18,397,452,967	14,602,544,955
Savings bank deposits		93,657,965,183	82,675,389,187
Term deposits		247,548,312,258	212,716,562,946
Other deposits		8,188,349,435	7,660,200,591
Other Liabilities	13 (a)	66,101,425,926	62,246,218,800
Total Liabilities		510,102,037,513	446,645,657,673
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16 (a)	7,213,629,942	4,854,595,456
Other Reserves	17 (a)	6,222,297,368	2,981,695,318
		34,001,869,490	28,402,232,954
Non-Controlling Interest	18	904	881
Total Shareholders' Equity		34,001,870,394	28,402,233,835
Total Liabilities and Shareholders' Equity		544,103,907,907	475,047,891,508

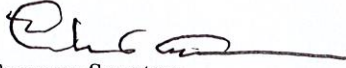




Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2020

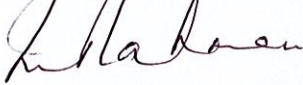
<u>Off-balance sheet items</u>	Notes	September 2020 Taka	December 2019 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements		49,549,978,021	44,598,746,938
Letters of guarantee		23,353,689,391	21,614,440,241
Irrevocable letters of credit		35,399,584,180	30,104,501,790
Bills for collection		10,387,275,179	9,862,686,330
Other Contingent Liabilities		2,332,366,392	2,319,836,392
Total		121,022,893,163	108,500,211,691
<u>Other Commitments</u>			
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		121,022,893,163	108,500,211,691


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman



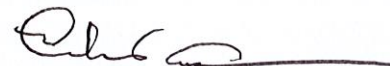


Pubali Bank Limited

Head Office


**Consolidated Profit & Loss Account (un-audited)
for 9 months ended 30 September 2020**

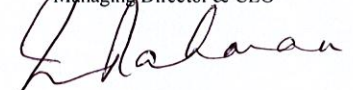
	Notes	January to Sept. 2020 Taka	January to Sept. 2019 Taka	July to Sept. 2020 Taka	July to Sept. 2019 Taka
Operating Income					
Interest Income	19 (a)	17,134,942,166	19,588,113,290	5,453,127,994	6,671,321,073
Less :Interest paid on Deposits, Borrowings, etc.	20	14,262,312,839	12,795,553,740	4,643,067,674	4,599,043,634
Net Interest Income		2,872,629,327	6,792,559,550	810,060,320	2,072,277,439
Income from Investment	21 (a)	8,109,450,535	5,061,163,766	3,015,929,946	1,805,786,850
Commission, Exchange and Brokerage	22 (a)	1,143,498,022	1,316,692,863	404,266,394	373,453,205
Other Operating Income	23 (a)	662,680,750	745,871,786	133,143,147	105,760,935
Total Operating Income		12,788,258,634	13,916,287,965	4,363,399,807	4,357,278,429
Operating Expenses					
Salaries and allowances	24 (a)	4,285,860,604	3,905,478,374	1,577,567,165	1,443,563,998
Rent, taxes, insurance, electricity, etc.		359,282,539	705,857,881	145,433,745	237,067,801
Legal Expenses		13,274,526	20,636,305	6,222,714	7,134,938
Postage, Stamp, telecommunication, etc.		60,924,931	65,660,737	22,363,611	21,189,539
Stationery, Printing, Advertisements, etc.		82,289,342	90,988,046	32,661,343	30,139,076
Managing Director's salary and Fees	25	10,540,000	10,540,000	3,700,000	3,700,000
Directors' Fees		4,784,746	4,697,334	2,372,045	2,504,006
Auditors' Fees		18,750	-	18,750	-
Charges on loan losses		-	851,133	-	-
Depreciation and repair of bank's assets	26 (a)	720,561,752	322,906,670	247,062,111	110,473,788
Other Expenses	27 (a)	1,449,479,957	1,207,588,164	517,280,364	321,256,817
Total Operating Expenses		6,987,017,147	6,335,204,644	2,554,681,848	2,177,029,963
Profit/(Loss) before Provisions & Taxation		5,801,241,487	7,581,083,321	1,808,717,959	2,180,248,466
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		-	1,590,959,469	-	-
Provision for unclassified loans and advances		710,290,679	800,510,787	-	800,510,787
Provision for diminution in value of Investments		274,700,000	-	-	-
Provision for impairment clients' margin loan		-	-	-	-
		984,990,679	2,391,470,256	-	800,510,787
Provision for exposure of off-balance sheet items		120,000,000	62,700,000	35,400,000	15,500,000
Total Provisions		1,104,990,679	2,454,170,256	35,400,000	816,010,787
Total Profit/(Loss) before taxes		4,696,250,808	5,126,913,065	1,773,317,959	1,364,237,679
Provision for current tax	28 (a)	1,690,020,756	2,337,157,097	240,677,204	790,777,482
Provision for deferred tax	28 (a)	(11,916,350)	(5,886,684)	(9,882,127)	586,918
Total provision for taxes		1,678,104,406	2,331,270,413	230,795,077	791,364,400
Net Profit after Taxes		3,018,146,402	2,795,642,652	1,542,522,882	572,873,279
Profit attributable to:					
Equity holders of parents		3,018,146,379	2,795,642,571	1,542,522,864	572,873,266
Non- controlling interest		23	81	18	13
Appropriations :		3,018,146,402	2,795,642,652	1,542,522,882	572,873,279
Statutory Reserve		-	299,500,000	-	-
Retained surplus (general reserve) carried forward		3,018,146,402	2,496,142,652	1,542,522,882	572,873,279
Earnings Per Share (EPS)	30 (a)	2.94	2.72	1.50	0.56
Diluted		2.94	2.72	1.50	0.56


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO



Chairman






Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 9 months ended 30 September 2020


	<u>Notes</u>	January to September 2020	January to September 2019
		Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		21,203,960,541	23,758,483,634
Interest payments		(11,206,438,044)	(9,560,385,093)
Dividend receipts		213,823,141	381,767,651
Fees and commission receipts		859,479,481	874,969,644
Cash payment to employees		(4,296,400,604)	(3,771,045,594)
Cash payment to suppliers		(156,169,085)	(176,549,087)
Current income tax paid		(2,074,957,237)	(1,794,910,665)
Receipts from other operating activities		954,360,964	1,328,002,644
Cash payments for other operating activities		(1,956,305,698)	(2,142,901,176)
Operating profit before changes in operating assets & liabilities		3,541,353,459	8,897,431,958
Cash flows from operating assets & liabilities:			
Statutory deposits		(46,087,324,728)	(26,772,351,454)
Purchase/sale of trading securities		1,006,729,595	(1,260,653,201)
Loans and advances to customers (other than banks)		(10,268,109,085)	(10,718,413,942)
Other assets		(1,056,865,727)	(665,281,756)
Deposits to/from other banks		(749,523,492)	1,928,126,796
Deposits from customers (other than banks)		54,028,816,714	29,930,366,346
Other liabilities account of customers		326,287,501	214,397,097
Other liabilities		947,594,655	492,209,018
Total Increase/(decrease) in operating assets and liabilities:		(1,852,394,567)	(6,851,601,096)
Net Cash from/(used in) Operating activities		1,688,958,892	2,045,830,862
b Cash Flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(1,185,635,965)	(527,843,170)
Net Cash from/(used in) Investing Activities		(1,185,635,965)	(527,843,170)
c Cash flows from financing activities			
Receipts from issue of Subordinated Bonds		3,500,000,000	-
Effects of exchange rate changes on cash and cash equivalents		-	277,918
Dividend Paid		(659,111,893)	(998,343,901)
Net cash from/(used in) Financing activities		2,840,888,107	(998,065,983)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		3,344,211,034	519,921,709
e Cash and cash equivalents at the beginning of the period		40,133,375,280	39,565,251,206
f Cash and cash equivalents at the end of the period (d+e)	29 (a)	43,477,586,314	40,085,172,915


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





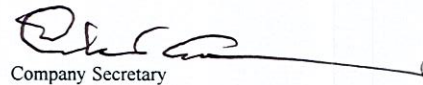
Pubali Bank Limited

Head Office

**Consolidated Statement of Changes in Equity (un-audited)
for 9 months ended 30 September 2020**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<u>For the period September 2020</u>							
Balance as at 1 January 2020	10,282,942,180	10,283,000,000	4,854,595,456	2,981,695,318	28,402,232,954	881	28,402,233,835
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	4,854,595,456	2,981,695,318	28,402,232,954	881	28,402,233,835
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	3,240,602,050	3,240,602,050	-	3,240,602,050
Currency translation differences	-	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	3,018,146,379	-	3,018,146,379	23	3,018,146,402
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2019	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2019	-	-	(659,111,893)	-	(659,111,893)	-	(659,111,893)
Balance as at 30 September 2020	10,282,942,180	10,283,000,000	7,213,629,942	6,222,297,368	34,001,869,490	904	34,001,870,394
Balance as at 30 September 2019	10,282,942,180	10,283,000,000	5,487,335,605	2,956,116,156	29,009,393,941	955	29,009,394,896


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO

Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 September 2020

Property and Assets	Notes	September 2020	December 2019
		Taka	Taka
Cash	3	23,572,381,071	25,902,988,481
Cash In hand (Including foreign currencies)		4,959,648,955	4,208,445,687
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,612,732,116	21,694,542,794
Balance with Other Banks and Financial Institutions	4	17,424,228,349	13,086,547,908
Inside Bangladesh		15,578,149,595	11,569,394,369
Outside Bangladesh		1,846,078,754	1,517,153,539
Money at Call on Short Notice	5	1,237,386,667	126,786,667
Investments	6	148,827,618,037	100,603,861,735
Government		128,794,013,840	79,473,544,362
Others		20,033,604,197	21,130,317,373
Loans, Advances and Leases	7	297,302,783,113	287,034,674,028
Loans, Cash Credits, Overdrafts, etc.		283,365,637,244	272,941,903,845
Bills purchased and discounted		13,937,145,869	14,092,770,183
Fixed Assets including premises, furniture & fixtures	8	5,789,086,535	5,180,803,090
Other assets	9	49,378,349,028	42,419,934,593
Non-banking Assets		375,246	375,246
Total Assets		543,532,208,046	474,355,971,748
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	16,220,824,813	16,970,348,305
Subordinated bonds	11	12,500,000,000	9,000,000,000
Deposits and other accounts	12	416,503,586,200	359,418,894,691
Current accounts & other accounts		47,946,457,729	41,003,944,261
Bills Payable		18,397,452,967	14,602,544,955
Savings bank deposits		93,657,965,183	82,675,389,187
Term deposits		248,313,360,886	213,476,815,697
Other deposits		8,188,349,435	7,660,200,591
Other Liabilities	13	64,219,431,658	60,413,889,600
Total Liabilities		509,443,842,671	445,803,132,596
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16	7,300,125,827	5,005,201,654
Other Reserves	17	6,222,297,368	2,981,695,318
Total Shareholders' Equity		34,088,365,375	28,552,839,152
Total Liabilities and Shareholders' Equity		543,532,208,046	474,355,971,748





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 September 2020

<u>Off-balance sheet items</u>	<u>Notes</u>	September 2020	December 2019
		Taka	Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements		49,549,978,021	44,598,746,938
Letters of guarantee		23,353,689,391	21,614,440,241
Irrevocable letters of credit		35,399,584,180	30,104,501,790
Bills for collection		10,387,275,179	9,862,686,330
Other Contingent Liabilities		2,332,366,392	2,319,836,392
Total		121,022,893,163	108,500,211,691
<u>Other Commitments</u>			
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		121,022,893,163	108,500,211,691

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Pubali Bank Limited
Head Office

Profit & Loss Account (Un-audited) for 9 months ended 30 September 2020

	Notes	January to Sept. 2020	January to Sept. 2019	July to Sept. 2020	July to Sept. 2019
		Taka	Taka	Taka	Taka
Operating Income					
Interest income	19	17,125,590,130	19,577,261,499	5,449,445,657	6,667,742,295
Less :Interest paid on deposits, borrowings, etc.	20	14,262,312,839	12,795,553,740	4,643,067,674	4,599,043,634
Net Interest Income		2,863,277,291	6,781,707,759	806,377,983	2,068,698,661
Income from investment	21	8,042,476,084	4,834,468,005	2,982,687,498	1,771,048,641
Commission, exchange and brokerage	22	1,128,645,418	1,299,436,529	394,160,903	369,890,120
Other operating income	23	627,373,266	706,763,395	108,310,436	92,913,449
Total Operating Income		12,661,772,059	13,622,375,688	4,291,536,820	4,302,550,871
Operating Expenses					
Salaries and allowances	24	4,262,326,010	3,878,268,569	1,569,457,906	1,434,574,647
Rent, taxes, insurance, electricity, etc.		358,950,261	705,408,865	145,261,761	236,862,852
Legal expenses		13,274,526	20,399,405	6,222,714	7,082,038
Postage, stamp, telecommunication, etc.		60,790,420	65,484,855	22,285,402	21,117,939
Stationery, printing, advertisements, etc.		82,104,139	90,664,827	32,530,885	30,888,813
Managing Director's salary and fees	25	10,540,000	10,540,000	3,700,000	3,700,000
Directors' fees		4,069,746	4,225,834	2,218,045	2,504,006
Auditors' fees		-	-	-	-
Charges on loan losses		-	851,133	-	-
Depreciation and repair of bank's assets	26	719,151,190	321,961,706	246,587,812	110,151,556
Other expenses	27	1,446,348,977	1,203,723,117	515,556,444	320,171,788
Total Operating Expenses		6,957,555,269	6,301,528,311	2,543,820,969	2,166,253,639
Profit/(Loss) before Provisions & Taxation		5,704,216,790	7,320,847,377	1,747,715,851	2,136,297,232
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		-	1,590,959,469	-	-
Provision for unclassified loans and advances		710,290,679	800,510,787	-	800,510,787
Provision for diminution in value of Investments		274,700,000	-	-	-
		984,990,679	2,391,470,256	-	800,510,787
Provision for exposure of off-balance sheet items		120,000,000	62,700,000	35,400,000	15,500,000
Total Provisions		1,104,990,679	2,454,170,256	35,400,000	816,010,787
Total Profit/(Loss) before taxes		4,599,226,111	4,866,677,121	1,712,315,851	1,320,286,445
Provision for current tax	28	1,657,106,395	2,301,885,527	231,222,414	783,227,294
Provision for deferred tax	28	(11,916,350)	(5,886,684)	(9,882,127)	586,918
Total Provision for taxes		1,645,190,045	2,295,998,843	221,340,287	783,814,212
Net Profit after Taxes		2,954,036,066	2,570,678,278	1,490,975,564	536,472,233
Appropriations :					
Statutory Reserve		-	299,500,000	-	-
Retained surplus (general reserve) carried forward		2,954,036,066	2,271,178,278	1,490,975,564	536,472,233
Earnings Per Share (EPS)	30				
Basic		2.87	2.50	1.45	0.52
Diluted		2.87	2.50	1.45	0.52

Company Secretary

Chief Financial Officer

Director

Managing Director & CEO

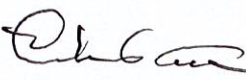
Chairman






Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2020

	Notes	January to September 2020 Taka	January to September 2019 Taka
a Cash flows from operating activities			
Interest receipts in cash		21,194,608,505	23,747,631,843
Interest payments		(11,206,438,044)	(9,560,385,093)
Dividend receipts		154,510,363	295,479,529
Fees and commission receipts		844,626,877	857,713,310
Cash payment to employees		(4,272,866,010)	(3,743,835,789)
Cash payment to suppliers		(156,169,085)	(176,549,087)
Current income tax paid		(2,074,957,237)	(1,752,952,573)
Receipts from other operating activities		911,391,807	1,148,486,614
Cash payments for other operating activities		(1,950,378,414)	(2,136,434,648)
Operating profit before changes in operating assets & liabilities		3,444,328,762	8,679,154,106
Cash flows from operating assets & liabilities:			
Statutory deposits		(46,087,324,728)	(26,772,351,454)
Purchase/sale of trading securities		1,096,713,176	(1,240,321,527)
Loans and advances to customers (other than banks)		(10,268,109,085)	(10,721,268,147)
Other assets		(1,064,509,852)	(690,822,938)
Deposits to/from other banks		(749,523,492)	1,928,126,796
Deposits from customers (other than banks)		54,028,816,714	29,930,366,346
Other liabilities account of customers		326,287,501	214,397,097
Other liabilities		729,073,833	642,659,280
Total Increase/(decrease) in operating assets and liabilities:		(1,988,575,933)	(6,709,214,547)
Net Cash from/(used in) Operating activities		1,455,752,829	1,969,939,559
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(1,186,425,205)	(528,030,852)
Net Cash from/(used in) Investing Activities		(1,186,425,205)	(528,030,852)
c Cash flows from financing activities			
Receipts from issue of Subordinated Bonds		3,500,000,000	-
Effects of exchange rate changes on cash and cash equivalents		-	277,918
Dividend Paid		(659,111,893)	(998,343,901)
Net cash from/(used in) Financing activities		2,840,888,107	(998,065,983)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		3,110,215,731	443,842,724
e Cash and cash equivalents at the beginning of the period		39,143,571,157	38,668,890,549
f Cash and cash equivalents at the end of the period (d+e)	29	42,253,786,888	39,112,733,273


Company Secretary


Chief Financial Officer


Director


Managing Director & CEO


Chairman



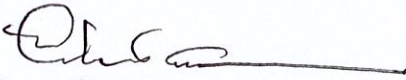


Pubali Bank Limited
Head Office
Statement of Changes in Equity (Un-audited)
for 9 months ended 30 September 2020

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period September 2020					
Balance as at 1 January 2020	10,282,942,180	10,283,000,000	5,005,201,654	2,981,695,318	28,552,839,152
Changes in accounting policy	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	5,005,201,654	2,981,695,318	28,552,839,152
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	3,240,602,050	3,240,602,050
Currency translation differences	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-
Net profit for the period	-	-	2,954,036,066	-	2,954,036,066
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2019	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2019	-	-	(659,111,893)	-	(659,111,893)
Balance as at 30 September 2020	10,282,942,180	10,283,000,000	7,300,125,827	6,222,297,368	34,088,365,375

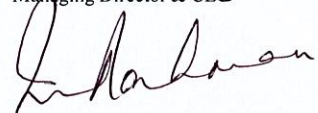
Balance as at 30 September 2019	10,282,942,180	10,283,000,000	5,432,605,715	2,956,116,156	28,954,664,051
--	-----------------------	-----------------------	----------------------	----------------------	-----------------------


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman



**PUBALI BANK LIMITED****Some selected notes to the financial statements for the quarter ended 30 September 2020**September 2020
TakaDecember 2019
Taka**1 Accounting Policies:**

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2019.

2 Provision:**a) Loans & Advances:**

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

b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted and unquoted shares in Quarterly 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 2020, 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.

e) Credit Rating of the Bank

As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by National Credit Rating Limited (NCR) based on the financial statements as at and for the year ended 31 December 2019. The following ratings have been awarded:

Periods	Date of Declaration	Surveillance Rating		Date of Expiry	Outlook
		Long Term	Short Term		
January to December 2019	30-Jul-20	AA+	ST-1	29-Jul-21	Stable
January to December 2018	26-Jun-19	AA+	ST-1	25-Jun-19	Stable

PROPERTY AND ASSETS**3 Cash****Cash In hand (Including foreign currencies)**

In local currency

4,931,471,335

4,192,403,245

In foreign currencies

28,177,620

16,042,442

4,959,648,9554,208,445,687**Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)****Bangladesh Bank**

In local currency

15,668,350,462

18,719,679,906

In foreign currencies

1,846,231,151

328,973,550

17,514,581,61319,048,653,456**Sonali Bank as agent of Bangladesh Bank**

In local currency

1,098,150,503

2,645,889,338

18,612,732,11621,694,542,79423,572,381,07125,902,988,481**3(a) Consolidated Cash****Cash In hand (Including foreign currencies)**

Pubali Bank Limited

4,959,648,955

4,208,445,687

Pubali Bank Securities Limited

-

-

4,959,648,9554,208,445,687**Balance with Bangladesh Bank and its agent Bank (s)**

Pubali Bank Limited

18,612,732,116

21,694,542,794

Pubali Bank Securities Limited

-

-

18,612,732,11621,694,542,79423,572,381,07125,902,988,481**4 Balance with other banks and financial institutions**

Inside Bangladesh

15,578,149,595

11,569,394,369

Outside Bangladesh

1,846,078,754

1,517,153,539

17,424,228,34913,086,547,908**4(a) Consolidated Balance with other banks and financial institutions****Inside Bangladesh**

Pubali Bank Limited

15,578,149,595

11,569,394,369

Pubali Bank Securities Limited

1,223,799,426

989,804,123

16,801,949,02112,559,198,492

Less: Inter Company Transactions

1,223,799,426

989,804,123

15,578,149,59511,569,394,369**Outside Bangladesh**

Pubali Bank Limited

1,846,078,754

1,517,153,539

Pubali Bank Securities Limited

-

-

1,846,078,7541,517,153,53917,424,228,34913,086,547,908**5 Money at call on short notice**

Banking company (note- 5.1)

11,286,667

111,286,667

Non-banking financial institution (note-5.2)

1,226,100,000

15,500,000

1,237,386,667126,786,667**5.1 Banking company**

Bangladesh Krishi Bank

100,000,000

ICB Islamic Bank Ltd.

11,286,667

11,286,667

11,286,667111,286,667

	September 2020 Taka	December 2019 Taka
5.2 Non-banking Financial Institution		
IDLC Finance Limited	960,000,000	-
IPDC Finance Limited	120,000,000	-
National Housing Finance and investment corporation.	100,000,000	-
GSP Finance Co. (BD) Limited	46,100,000	15,500,000
	1,226,100,000	15,500,000
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	37,163,898,029	20,674,682,364
Government treasury bonds	89,252,291,010	58,771,613,897
National prize bonds	19,790,801	27,248,101
Reverse Repo	2,358,034,000	-
Total investment in government securities and bonds	128,794,013,840	79,473,544,362
Other investments		
Shares	6,448,446,227	5,835,159,403
Debentures	344,060	344,060
Prime Bank Limited Bond	500,000,000	500,000,000
Dhaka Bank Limited Bond	150,000,000	150,000,000
One Bank Limited Bond -1	20,000,000	20,000,000
Mercantile Bank Limited Bond	20,000,000	40,000,000
Trust Bank Limited Bond -1	50,000,000	100,000,000
Southeast Bank Limited Bond -1	120,000,000	120,000,000
Bank Asia Limited Bond -1	100,000,000	150,000,000
EXIM Bank Limited Bond -1	120,000,000	180,000,000
Social Islami Bank Limited Bond -1	40,000,000	80,000,000
Southeast Bank Limited Bond - 2	800,000,000	800,000,000
Trust Bank Limited Bond -2	800,000,000	800,000,000
One Bank Limited Bond -2	800,000,000	800,000,000
Jamuna Bank Limited Bond	240,000,000	300,000,000
MTBL Bond -2	760,000,000	950,000,000
Bank Asia Limited Bond -2	800,000,000	1,000,000,000
EXIM Bank Limited Bond -2	800,000,000	1,000,000,000
Dutch- Bangla Bank Limited Bond	1,200,000,000	1,500,000,000
Shahjalal Islami Bank Limited Bond	560,000,000	700,000,000
Social Islami Bank Limited Bond -2	300,000,000	400,000,000
The City Bank Limited Bond -2	500,000,000	500,000,000
Standard Bank Limited Bond	400,000,000	500,000,000
Islami Bank Bangladesh Limited Bond	800,000,000	1,000,000,000
UCBL Bond -1	750,000,000	750,000,000
Southeast Bank Limited-3	150,000,000	150,000,000
The City Bank Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
One Bank Bond-3	300,000,000	300,000,000
Eastern Bank Bond	1,000,000,000	1,000,000,000
Bank Asia Limited Bond -3	500,000,000	500,000,000
Bridge financing advances	4,813,910	4,813,910
	20,033,604,197	21,130,317,373
	148,827,618,037	100,603,861,735
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	128,794,013,840	79,473,544,362
Pubali Bank Securities Limited	-	-
	128,794,013,840	79,473,544,362
2. Other		
Pubali Bank Limited	20,033,604,197	21,130,317,373
Pubali Bank Securities Limited	6,593,137,279	6,503,153,698
	26,626,741,476	27,633,471,071
	155,420,755,316	107,107,015,433
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	283,365,637,244	272,941,903,845
Bills purchased and discounted	13,937,145,869	14,092,770,183
	297,302,783,113	287,034,674,028
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	112,760,196,606	97,550,311,148
Cash credits	47,125,966,321	49,763,508,121
Overdrafts	68,548,763,966	74,284,984,277
Loan against merchandise	5,649,969	6,099,692
Packing credits	376,727,053	591,517,685
Loan against trust receipts	9,466,635,611	10,950,632,463
Pubali prochesta	152,179,271	167,645,569
Non-resident Credit Scheme	624,920	626,920
Pubali Subarna	4,574,806,313	4,505,939,612
Pubali Kamo Uddog	244,005,899	204,274,186
Pubali Sujon	31,402,341	32,239,714
Pubali Utsob	26,971,324	26,228,302
Payment against documents	5,738,373,300	4,736,173,942
Consumers loan scheme	12,297,821,753	13,726,281,059
EDF loan	5,963,619,328	5,104,393,111
Lease finance	5,884,899,746	5,777,741,928
Credit card	204,561,757	206,218,384
Others	9,962,431,766	5,307,087,732
	283,365,637,244	272,941,903,845
Outside Bangladesh	-	-
	283,365,637,244	272,941,903,845



	September 2020 Taka	December 2019 Taka
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,060,679,245	2,520,609,554
Loans against demand draft purchased	31,565	31,565
	1,060,710,810	2,520,641,119
Payable outside Bangladesh:		
Foreign bills purchased	12,876,435,059	11,572,129,064
Foreign drafts purchased	-	-
	12,876,435,059	11,572,129,064
	13,937,145,869	14,092,770,183

7.3 Classification of loans and advances including bills purchased and discounted

Unclassified:			
Standard		274,569,825,445	259,875,309,413
Special mention account (SMA)		10,614,609,411	11,277,548,452
		285,184,434,856	271,152,857,865
Classified:			
Substandard (SS)		949,149,618	1,976,721,770
Doubtful (DF)		606,340,580	408,972,198
Bad or loss (B/L)		7,155,241,380	10,174,906,505
		8,710,731,578	12,560,600,473
Staff loan		3,407,616,679	3,321,215,690
		297,302,783,113	287,034,674,028

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	193,780,226,601	1	1,937,802,266	1,834,273,722
Small & Medium Enterprise financing	60,173,036,255	0.25	150,432,591	140,480,767
Loans to BHS/MBs/SDs against share etc.	16,163,043	2	323,261	1,111,692
Housing Finance	283,979,797	1	2,839,798	3,383,416
Loan for Professional to setup business	25,901,052	2	518,021	523,110
Consumers loan scheme (Credit card)	114,478,287	2	2,289,566	4,020,786
Consumers loan scheme	13,797,990,502	2	275,959,810	743,038,391
Short Term Agri Credit and Micro credit	6,378,049,908	1	63,780,499	47,737,418
Special mention account (SMEF)	2,195,372,483	0.25	5,488,431	7,096,466
Special mention account (Credit Card)	586,799	2	11,736	6,884
Special mention account (CLS)	147,837,374	2	2,956,747	9,580,784
Special mention account (HF)	4,571,878	1	45,719	72,120
Special mention account (LP)	-	2	-	72,062
Special mention account (Others)	7,152,730,940	1	71,527,309	72,082,014
			2,513,975,754	2,863,479,632
Provision to be kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court.			1,264,510,000	1,264,510,000
			3,778,485,754	4,127,989,632
Specific provision - Classified				
Substandard (Agri & Micro credit)	1,405,662	5	70,283	122,925
Substandard (Small, Cottage & Micro credit)	223,876,437	5	11,193,822	-
Substandard (Others)	111,547,237	20	22,309,447	244,489,710
Doubtful (Agri & Micro credit)	11,239,050	5	561,953	561,953
Doubtful (Small, Cottage & Micro credit)	171,075,407	20	34,215,081	-
Doubtful (Others)	39,741,239	50	19,870,620	91,341,291
Bad/Loss	10,186,043,191	100	10,186,043,191	11,093,431,288
			10,274,264,397	11,429,947,167
Required provision			14,052,750,151	15,557,936,799
Provision maintained			15,178,369,370	15,559,760,000
Excess provision			1,125,619,219	1,823,201

7(a) Consolidated Loans, Advances and Leases

Loans, cash credits, overdrafts, etc.		
Pubali Bank Limited	283,365,637,244	272,941,903,845
Pubali Bank Securities Limited	575,137,882	578,385,912
	283,940,775,126	273,520,289,757
Less: Inter Company Transactions	-	-
	283,940,775,126	273,520,289,757
Bills discounted and purchased		
Pubali Bank Limited	13,937,145,869	14,092,770,183
Pubali Bank Securities Limited	-	-
	13,937,145,869	14,092,770,183
	297,877,920,995	287,613,059,940

8 Fixed Assets including Premises, Furniture & Fixtures

Land	2,221,516,878	2,222,401,129
Building	672,318,860	685,165,712
Vehicles	73,249,254	91,027,690
Machinery and equipment's	356,873,152	336,531,518
Computer & Computer Accessories	214,869,395	189,689,370
Furniture and fixtures	523,886,460	464,150,838
Right Of Use (ROU) Assets as per IFRS-16	1,686,538,115	1,157,935,902
	5,749,252,114	5,146,902,159
Intangible Assets		
Computer Software	39,834,421	33,900,931
	39,834,421	33,900,931
	5,789,086,535	5,180,803,090



	September 2020 Taka	December 2019 Taka
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	5,789,086,535	5,180,803,090
Pubali Bank Securities Limited	4,076,839	4,866,079
	<u>5,793,163,374</u>	<u>5,185,669,169</u>
9 Other Assets		
Interest accrued on investments	2,877,635,375	1,807,097,101
Accrued income on loans & advances	3,020,744,668	272,335,596
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	216,184,546	113,443,759
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	285,601,293	83,831,178
Stationery and stamps	98,191,620	99,588,895
Drafts payable	16,889,666	17,589,526
Sanchaypatra	19,255,249	78,967,851
Suspense account	516,259,456	295,551,874
Demonetized notes	1,903,830	1,903,830
Items in transit	5,836,929,712	5,240,523,069
Advance against income tax	29,876,253,651	27,801,296,414
Clearing house adjustment	1,383,920	856,821
Others	7,729,751	3,562,388
	<u>49,378,349,028</u>	<u>42,419,934,593</u>
9(a) Consolidated Other Assets		
Pubali Bank Limited	49,378,349,028	42,419,934,593
Pubali Bank Securities Limited	284,961,664	289,357,759
	<u>49,663,310,692</u>	<u>42,709,292,352</u>
Inter company Transactions	(285,615,103)	(83,844,988)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(6,885,613,803)</u>	<u>(6,683,843,688)</u>
	<u>42,777,696,889</u>	<u>36,025,448,664</u>
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	2,477,392,813	510,555,400
Outside Bangladesh	13,743,432,000	16,459,792,905
	<u>16,220,824,813</u>	<u>16,970,348,305</u>
11 Subordinated bonds		
Agrani Bank Limited	5,000,000,000	4,000,000,000
Janata Bank Limited	1,500,000,000	1,000,000,000
Rupali Bank Limited	2,000,000,000	1,000,000,000
Sonali Bank Limited	2,000,000,000	2,000,000,000
Uttara Bank Limited	1,500,000,000	1,000,000,000
Delta Life Insurance Company Limited	500,000,000	-
	<u>12,500,000,000</u>	<u>9,000,000,000</u>
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	45,931,702,423	39,256,676,898
Cash credit A/C. (Cr. Balance)	889,149,725	526,545,827
Pubali Procheta (Cr. Balance)	7,155,639	5,825,454
Credit card Account	2,154,977	1,860,689
Call deposits	14,844,397	14,882,697
Foreign currency deposits	1,083,892,958	1,180,760,569
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	17,535,132	17,369,649
	<u>47,946,457,729</u>	<u>41,003,944,261</u>
Bills payable	18,397,452,967	14,602,544,955
Savings Bank accounts	93,657,965,183	82,675,389,187
Term deposits		
Fixed deposits	111,614,032,873	94,828,461,687
Special Notice Deposits	52,807,958,706	44,182,822,160
Deposit pension scheme	1,479,279	1,252,804
Interest payable on term deposit	7,194,005,715	4,138,130,920
Pubali pension scheme	34,375,594,700	31,742,278,118
Pubali sanchay prakalpa	3,462,644,163	3,130,057,982
Dwigun Sanchay Prokalpa	20,555,601,853	20,137,272,150
Target Based Small Deposit (Pubali shoppopuron)	9,056,122,679	6,860,144,870
Monthly profit base deposit	3,182,485,351	3,260,424,251
Monthly Profit Based Small Deposit (Pubali shadhin sonchey)	5,869,254,863	4,983,648,938
Shikhya sanchay prokalpa	194,180,704	212,321,817
	<u>248,313,360,886</u>	<u>213,476,815,697</u>
Other deposits	8,188,349,435	7,660,200,591
	<u>416,503,586,200</u>	<u>359,418,894,691</u>



	September 2020 Taka	December 2019 Taka
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	416,503,586,200	359,418,894,691
Pubali Bank Securities Limited	-	-
	416,503,586,200	359,418,894,691
Less: Inter Company Transactions	1,223,799,426	(989,804,123)
	415,279,786,774	358,429,090,568
13 Other Liabilities		
Accumulated provision for loans and advances	9,283,812,268	10,444,281,098
Accumulated provision for consumers loan	919,325,428	914,894,251
Accumulated provision for demand loan pubali star	71,126,701	70,771,818
	10,274,264,397	11,429,947,167
Provision for unclassified loans and advances	4,904,104,973	4,129,812,833
Provision @1% against off-balance sheet exposure	1,106,400,000	986,400,000
Accumulated interest suspense	4,143,290,101	3,414,216,268
Provision for rebate on good borrower	17,888,383	17,888,383
Provision for doubtful investment	785,250,000	510,550,000
Additional profit payable A/C for Islamic banking	1,319,918	1,646,591
I.B. bad debt offsetting reserve	10,703,834	10,703,834
Compensation realised account	6,351,891	2,174,091
Compensation realisable account	12,061,879	13,674,963
Interest suspense on underwriting advances	234,170,921	234,170,921
CLS interest A/C	3,595,364	4,105,800
Unclaimed amount in ATMS	65,000	48,000
Consumers deposits	263,888,970	250,548,026
Unpaid dividend	675,231	675,231
Special blocked account	1,587,720	1,587,720
Provision for Current Tax (note 13.1)	32,970,741,910	31,313,635,515
Provision for Deferred Tax (note-13.2)	80,004,538	91,920,888
Valuation adjustment	262,086,110	267,423,252
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	175	25
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	6,404,925,319	5,511,163,652
Pubali Bank Adjustment	30,934,457	171,639,703
Pubali Islamic Banking CSR Fund	17,775,788	17,508,205
Card transaction fee (inter bank)	2,356,355	2,539,840
Foreign Currency FCC Account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Payable to other Banks and Financial Institution	76,418,225	132,687,056
Unearned interest income on ISW	87,645,470	2,253,297
Interest payable on Subordinated Bond	253,200,000	28,000,000
Lease Liabilities as per IFRS-16	1,473,464,042	935,745,388
Non resident blocked account of UBI	34,487	34,487
	53,281,995,805	48,183,808,713
Provision for expenses	258,687,115	395,762,481
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	20,435,365	20,434,763
Reserve for unforeseen losses	286,030,864	285,918,364
Provision for Customers liability and Others	19,589,247	19,589,247
	404,484,341	404,371,239
	64,219,431,658	60,413,889,600
13.1 Provision for Current tax		
Balance at the beginning of the year	31,313,635,515	28,286,610,822
Provision made for previous years	-	-
Provision made for current year	1,657,106,395	3,027,024,693
Provision transferred in from deferred tax	-	-
	1,657,106,395	3,027,024,693
Settlement of previous years tax liability	-	-
Balance at the end of the year	32,970,741,910	31,313,635,515
13.2 Provision for deferred tax		
Balance at the beginning of the year	91,920,888	66,068,350
Provision made during the year (note 13.2.1)	(11,916,350)	25,852,538
Provision transferred to Current tax	-	-
Provision held at the end of the year	80,004,538	91,920,888
13.2.1 Deferred Tax on Fixed Asstes		
Carrying amount	4,102,548,421	4,022,867,188
Tax Base	3,889,202,986	3,777,744,819
Deductible/(taxable) temporary difference	213,345,435	245,122,369
Tax Rate	37.50%	37.50%
Closing Deferred tax assets/(Liabilities)	(80,004,538)	(91,920,888)
Opening Deferred tax assets/(Liabilities)	(91,920,888)	(66,068,350)
Deferred tax (expense)/Income	11,916,350	(25,852,538)



	September 2020 Taka	December 2019 Taka
13 (a) Consolidated other liabilities		
Pubali Bank Limited	64,219,431,658	60,413,889,600
Pubali Bank Securities Limited	2,167,609,371	1,916,174,188
Inter company payable	(285,615,103)	(83,844,988)
	66,101,425,926	62,246,218,800
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	475,401,850
29,950,317 ordinary shares of Tk 10 each as bonus share in 2018	299,503,170	299,503,170
	10,282,942,180	10,282,942,180
15 Statutory reserve		
Balance at the beginning of the period	10,283,000,000	9,983,500,000
Addition during the period	-	299,500,000
Balance at the end of the period	10,283,000,000	10,283,000,000
16 Retained earnings (General reserve)		
Balance as on beginning of the period	5,005,201,654	4,458,714,508
Addition during the period	2,954,036,066	1,843,774,217
Transfer in: Asset revaluation reserve	-	560,000
	7,959,237,720	6,303,048,725
Issue of dividend	(659,111,893)	(1,297,847,071)
Balance as on end of the period	7,300,125,827	5,005,201,654
16(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	7,300,125,827	5,005,201,654
Pubali Bank Securities Limited	(86,495,885)	(150,606,198)
	7,213,629,942	4,854,595,456
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	2,943,748,065	2,914,562,739
Addition on revaluation of Fixed Assets/Investment During the period	5,317,732,269	441,363,113
Disposal during the period	(2,077,130,219)	(411,427,787)
Transfer out: Asset revaluation reserve	-	(750,000)
	6,184,350,115	2,943,748,065
Share forfeiture account	333,984	333,984
Balance at the end of the period	6,184,684,099	2,944,082,049
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	7,653,297	6,592,698
Addition during the period	-	1,060,599
Balance at the end of the period	7,653,297	7,653,297
17(a) Consolidated Other reserves		
Pubali Bank Limited	6,222,297,368	2,981,695,318
Pubali Bank Securities Limited	-	-
	6,222,297,368	2,981,695,318
18 Non-controlling interest		
Balance at the beginning of the period	881	874
Share of current period profit	23	7
	904	881



	September 2020 Taka	September 2019 Taka
19 Interest income		
Loans	2,221,938,266	2,148,351,081
Cash credits	3,004,252,282	3,700,053,397
Over drafts	4,524,475,087	4,951,041,471
Loan against imported merchandise	242,587	229,495
Loan against trust receipt	629,611,510	825,810,968
Inland bill purchased & demand draft purchased	611,827,603	749,223,836
Foreign bill purchased and Export development fund	67,635,568	84,160,410
Packing credits	23,707,472	22,729,422
Payments against document	111,763,095	90,889,769
Agricultural credits & rural credits	5,221,408	8,850,491
Sundries account	90,122,149	59,597,145
CLS account	710,703,013	1,037,897,113
Secured mortgages	1,263,901,543	1,140,461,068
Loan against Shikya Sanchay Prokalpa	189,980	312,342
Lease finance	300,427,785	466,384,343
Loan against Pubali Sanchay Prokalpa	8,233,788	9,192,093
Term loans	2,763,993,261	3,100,979,189
Loan against Pubali Pension Scheme	75,938,858	78,810,019
Export Bill Discounting (EBD)	1,720,621	3,057,350
Credit card	21,153,070	16,551,098
Interest on loans and advances	16,437,062,717	18,494,583,968
Interest on money at call and short notice	78,600,787	76,113,167
Interest on balance with other banks	213,900,211	310,516,643
Interest on fixed deposits with other banks	396,026,415	696,047,721
	17,125,590,130	19,577,261,499
19(a) Consolidated Interest Income		
Pubali Bank Limited	17,125,590,130	19,577,261,499
Pubali Bank Securities Limited	9,352,036	10,851,791
	17,134,942,166	19,588,113,290
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	5,293,286,168	4,480,010,963
Short-notice deposit	1,527,459,047	1,271,818,017
Savings bank deposit	976,476,404	1,054,519,745
Pubali bank pension scheme	2,418,124,468	2,016,311,792
Monthly monafa base deposit scheme	770,916	2,830,159
Pubali Sanchay Prokalpa	199,863,439	164,672,288
Shikhya Sanchay Prokalpa	12,729,820	11,935,628
Dwigun Sanchay Prokalpa	1,447,899,644	1,572,641,346
Interest on MPSD	264,173,970	259,294,621
Interest on TBSD	395,314,830	342,197,378
Interest on MFD A/C	206,232,918	187,626,069
Sundry accounts	7,113,217	6,140,325
Interest paid on Deposits	12,749,444,841	11,369,998,331
Interest on call loan	13,612,056	31,975,417
Interest on borrowings from Bank and Fis	434,407,925	601,228,583
Interest on repo borrowings	28,454,930	9,178,205
Interest on Treasury bond	346,556,467	420,726,343
Interest on borrowings from Bangladesh Bank	869,497	1,572,888
Interest on Subordinated Bond	688,967,123	360,873,973
	14,262,312,839	12,795,553,740
21 Income from investment		
Interest on Treasury bill	1,221,999,770	199,350,861
Interest on Treasury bond	5,144,005,318	3,139,912,413
Interest on Private bond	1,045,242,770	1,091,404,391
Interest on Reverse Repo	159,387,589	69,496,780
Gain on sale of shares	30,157,637	11,145,322
Gain on Treasury Bill & Treasury Bond	287,172,637	27,678,709
Dividend on shares	154,510,363	295,479,529
	8,042,476,084	4,834,468,005
21(a) Consolidated Income from investment		
Pubali Bank Limited	8,042,476,084	4,834,468,005
Pubali Bank Securities Limited	66,974,451	226,695,761
	8,109,450,535	5,061,163,766
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	22,010,846	26,634,807
Foreign L/C	213,785,988	215,215,085
Local L/C	27,151,426	39,064,502
Issuance of foreign guarantee	3,653,361	4,046,793
Issuance of local guarantee	192,522,126	164,166,375
Issuance of local BG (Earnest money)	-	4,806
Issuance of traveller's cheque	900	200
Other transactions	136,221,063	152,265,985
Miscellaneous handling commission	246,798,018	255,235,070
Consumers credit	42,810	39,765
Commission on stationery articles	2,440,339	1,039,922
Income A/C commission Online	-	-
Total commission	844,626,877	857,713,310
Exchange	284,018,541	441,723,219
	1,128,645,418	1,299,436,529



	September 2020 Taka	September 2019 Taka
22(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,128,645,418	1,299,436,529
Pubali Bank Securities Limited	14,852,604	17,256,334
	<u>1,143,498,022</u>	<u>1,316,692,863</u>
23 Other operating income	2,916,481	2,172,700
Rent recovery	8,914,856	9,022,683
Postage and telecommunication recovery	41,204,788	73,314,581
Miscellaneous income	1,188,680	2,900
Miscellaneous income supervision and monitoring	592,880	513,689
Miscellaneous income transfer fee	75,897,645	88,864,082
Swift income	676,850	981,879
Application fee of CLS account	581,730	1,668,500
Account opening charge of CLS account	33,226,140	12,885,410
Service charge	2,636,707	2,023,919
Income on sale of leased asset	13,000	28,000
Processing Fee on Pubali Abashon	220,927,341	219,068,597
Online service charge	126,973,885	188,602,058
Accounts Maintenance fee	76,268,027	70,127,204
SMS service charges	18,807,511	17,221,280
Card Fees and charges	9,431,850	10,137,255
CIB service charges	-	300
Processing Fee on Lease Financing	6,486,882	6,545,235
Fee on card transaction	628,013	3,583,123
Income on sale of Bank's property	<u>627,373,266</u>	<u>706,763,395</u>
23(a) Consolidated Other operating income	627,373,266	706,763,395
Pubali Bank Limited	35,307,484	39,108,391
Pubali Bank Securities Limited	<u>662,680,750</u>	<u>745,871,786</u>
24 Salary and allowances (excluding Managing Director)		
Basic salary	1,898,167,462	1,714,288,066
House rent allowances	1,039,775,991	1,022,666,602
Medical allowances	217,072,719	222,835,791
House maintenance	142,168,171	144,972,780
Other allowances	349,208,153	196,949,264
Contributory provident fund	168,295,820	163,818,242
General provident fund	177,514	219,786
Bonus to employees	447,460,180	412,518,038
	<u>4,262,326,010</u>	<u>3,878,268,569</u>
24(a) Consolidated Salary and allowances (excluding Managing Director)	4,262,326,010	3,878,268,569
Pubali Bank Limited	23,534,594	27,209,805
Pubali Bank Securities Limited	<u>4,285,860,604</u>	<u>3,905,478,374</u>
25 Managing Director's salary and fees		
Basic pay	6,300,000	6,300,000
Allowances	2,070,000	2,070,000
Bank's contributory provident fund	630,000	630,000
Bonus	1,540,000	1,540,000
	<u>10,540,000</u>	<u>10,540,000</u>
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	15,066,584	19,447,725
Maintenance of assets	114,541,915	52,051,553
Maintenance of assets - Wages	11,400,931	5,753,641
Depreciation on fixed assets	578,141,760	244,708,787
	<u>719,151,190</u>	<u>321,961,706</u>
26(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	719,151,190	321,961,706
Pubali Bank Securities Limited	1,410,562	944,964
	<u>720,561,752</u>	<u>322,906,670</u>



	September 2020 Taka	September 2019 Taka
27 Other expenses		
Repairs to rented property	475,109	951,949
Newspapers	1,757,490	2,462,924
Petrol consumption	34,850,346	43,775,959
Travelling	33,205,129	43,613,201
Donations	187,836,700	64,161,480
Card Expenditure	17,349,962	20,760,036
NOSTRO account charges	8,164,313	6,052,156
Honorarium	197,242	314,000
Subscriptions	11,258,122	7,044,265
Sub-ordinate staff clothing	11,541,558	11,669,511
Conveyance	15,702,055	17,765,262
Entertainment	13,516,574	16,872,431
Training	6,371,336	12,298,980
Photocopying	63,110	61,880
Branches' opening expenses	2,122,991	1,580,996
Shifting expenses	1,814,862	1,299,922
Carrying expenses	1,517,229	1,088,441
Professional fees	13,991,539	7,302,513
Security and Auxiliary Services	100,082,386	83,936,351
Gun license fees	1,093,468	1,090,158
Overtime	14,529,543	19,723,263
Lunch subsidy	173,586,826	181,360,811
Promotional expenses	47,912,884	49,771,789
Card transaction fee	2,981,000	2,794,990
Bank Charges & Others	1,113,907	358,388
VAT on Rent Expenses	54,984,992	-
Interest Expenses for lease liability as per IFRS-16	70,889,863	-
Gratuity	434,759,100	422,178,600
Group insurance	18,302,625	16,615,278
Car allowance	29,163,000	23,019,300
Chemicals for office equipment's	461,570	451,080
Loss on sale of bank's property	1,393,412	1,314,238
CDBL fees	133,650	224,604
Annual general meeting	458,960	1,717,966
Bandwidth charges	61,372,616	62,727,995
Renovation Under construction works	20,539,590	37,966,787
Miscellaneous	50,853,918	39,395,613
	<u>1,446,348,977</u>	<u>1,203,723,117</u>
27(a) Consolidated Other expenses		
Pubali Bank Limited	1,446,348,977	1,203,723,117
Pubali Bank Securities Limited	3,130,980	3,865,047
	<u>1,449,479,957</u>	<u>1,207,588,164</u>
28 Tax Provision made during the Year		
Current Tax	1,657,106,395	2,301,885,527
Deferred Tax	(11,916,350)	(5,886,684)
	<u>1,645,190,045</u>	<u>2,295,998,843</u>
28(a) Tax Provision made during the Year		
Current Tax	1,690,020,756	2,337,157,097
Deferred Tax	(11,916,350)	(5,886,684)
	<u>1,678,104,406</u>	<u>2,331,270,413</u>
29 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	4,959,648,955	4,899,670,381
Balance with Bangladesh Bank and its agent bank(s)	18,612,732,116	19,842,230,655
Balance with other banks and financial institutes	17,424,228,349	13,823,073,869
Prize bonds	19,790,801	14,471,701
Money at call on short notice	1,237,386,667	533,286,667
	<u>42,253,786,888</u>	<u>39,112,733,273</u>
29(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	42,253,786,888	39,112,733,273
Pubali Bank Securities Limited	1,223,799,426	972,439,642
	<u>43,477,586,314</u>	<u>40,085,172,915</u>
30 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	2,954,036,066	2,570,678,278
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Basic and Diluted Earnings Per Share (EPS)	<u>2.87</u>	<u>2.50</u>
30(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after taxes	3,018,146,402	2,795,642,652
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Consolidated Basic and Diluted Earnings Per Share (EPS)	<u>2.94</u>	<u>2.72</u>
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	34,088,365,375	28,954,664,051
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>33.15</u>	<u>28.16</u>



	September 2020 Taka	September 2019 Taka
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	34,001,869,490	29,009,393,941
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>33.07</u>	<u>28.21</u>
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	1,455,752,829	1,969,939,559
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>1.42</u>	<u>1.92</u>
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	1,688,958,892	2,045,830,862
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>1.64</u>	<u>1.99</u>
31 Reconciliation of statement of cash flows from operating activities		
Profit before provision	5,704,216,790	7,320,847,377
Adjustment for non cash items		
Depreciation on fixed asset	558,249,845	244,708,787
Amortization on software	19,891,915	-
	<u>578,141,760</u>	<u>244,708,787</u>
Adjustment with non-operating activities		
Gain on sale of shares	(30,157,637)	(11,145,322)
Capital gain on sale of treasury bond	(287,172,637)	(27,678,709)
Gain on sale of Bank's property	(628,013)	(3,583,123)
Gain on sale of leased asset	(2,636,707)	(2,023,919)
Loss on sale of bank's property	1,393,412	1,314,238
	<u>(319,201,582)</u>	<u>(43,116,835)</u>
Changes in operating assets and liabilities		
Changes in loans & advances	(10,268,109,085)	(10,721,268,147)
Changes in deposit and other accounts	57,084,691,509	33,165,534,993
Changes in investment	(44,673,281,278)	(27,973,848,950)
Changes in borrowings	(749,523,492)	1,928,126,796
Changes in other assets	(4,880,192,478)	(1,053,834,028)
Changes in other liabilities	1,053,967,922	855,742,139
	<u>(2,432,446,902)</u>	<u>(3,799,547,197)</u>
Income Tax Paid	(2,074,957,237)	(1,752,952,573)
Net cash flows from operating activities	<u>1,455,752,829</u>	<u>1,969,939,559</u>





পূবালী ব্যাংক লিমিটেড
PUBALI BANK LIMITED

CENTRAL ACCOUNTS DIVISION

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

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

Measures	30 Sept 2020		30 Sept 2019	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	5,704,216,790	5,801,241,487	7,320,847,377	7,581,083,321
Net Profit /(Loss) after Taxation	2,954,036,066	3,018,146,402	2,570,678,278	2,795,642,652
Net Assets Value (NAV)	34,088,365,375	34,001,869,490	28,954,664,051	29,009,393,941
NAV Per Share	33.15	33.07	28.16	28.21
Earnings Per Share (EPS)	2.87	2.94	2.50	2.72
Net Operating Cash Flow Per Share (NOCFPS)	1.42	1.64	1.92	1.99

