



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2022

<u>Property and Assets</u>	Notes	March 2022 Taka	December 2021 Taka
Cash	3 (a)	22,775,532,848	24,646,332,580
Cash In hand (Including foreign currencies)		5,131,243,511	5,088,411,673
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,644,289,337	19,557,920,907
Balance with Other Banks and Financial Institutions	4 (a)	17,988,595,596	21,691,865,880
Inside Bangladesh		17,546,294,645	20,460,626,000
Outside Bangladesh		442,300,951	1,231,239,880
Money at Call on Short Notice	5	7,630,686,667	241,986,667
Investments	6 (a)	160,075,316,418	151,927,577,152
Government		132,313,604,293	125,104,787,314
Others		27,761,712,125	26,822,789,838
Loans, Advances and Leases	7 (a)	381,486,446,367	377,437,494,655
Loans, Cash Credits, Overdrafts, etc.		349,493,515,906	350,407,454,307
Bills purchased & discounted		31,992,930,461	27,030,040,348
Fixed Assets including premises, furniture & fixtures	8 (a)	5,819,432,982	5,789,396,646
Other assets	9 (a)	47,571,524,411	48,365,281,074
Non-banking Assets		375,246	375,246
Total Assets		643,347,910,535	630,100,309,900
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	31,875,923,039	30,019,839,923
Subordinated Bonds	11	10,500,000,000	10,500,000,000
Perpetual Bonds	11.1	3,500,000,000	2,800,000,000
Deposits and other accounts	12 (a)	465,723,391,141	460,662,845,575
Current accounts & other accounts		55,378,113,797	59,104,754,646
Bills payable		15,253,181,867	13,829,749,009
Savings bank deposits		109,221,850,313	115,249,019,676
Term deposits		274,832,946,229	261,951,557,060
Other deposits		11,037,298,935	10,527,765,184
Other Liabilities	13 (a)	90,621,755,560	86,330,156,477
Total Liabilities		602,221,069,740	590,312,841,975
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	16 (a)	15,987,881,516	14,760,650,131
Other Reserves	17 (a)	4,573,016,038	4,460,874,559
		41,126,839,734	39,787,466,870
Non-Controlling Interest	18	1,061	1,055
Total Shareholders' Equity		41,126,840,795	39,787,467,925
Total Liabilities and Shareholders' Equity		643,347,910,535	630,100,309,900





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2022

	Notes	March 2022 Taka	December 2021 Taka
<u>Off-balance sheet items</u>			
<u>Contingent liabilities</u>			
Acceptances & Endorsements		105,635,075,464	89,543,886,252
Letters of guarantee		33,154,707,449	32,360,536,133
Irrevocable letters of credit		90,595,846,253	83,959,348,873
Bills for collection		18,050,656,494	17,208,217,494
Other Contingent Liabilities		2,403,170,672	2,383,598,956
Total		249,839,456,332	225,455,587,708
<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		249,839,456,332	225,455,587,708


Company Secretary


Chief Financial Officer


Managing Director & CEO

Chairman


Director





Pubali Bank Limited

Head Office

Consolidated Profit & Loss Account (un-audited) for 3 months ended 31 March 2022

	Notes	January to March 2022 Taka	January to March 2021 Taka
Operating Income			
Interest Income	19 (a)	6,300,543,376	5,623,825,695
Less :Interest paid on Deposits, Borrowings, etc.	20	5,200,466,159	4,838,414,592
Net Interest Income		1,100,077,217	785,411,103
Income from Investment	21 (a)	3,249,611,655	3,209,819,166
Commission, Exchange and Brokerage	22 (a)	759,844,652	490,065,583
Other Operating Income	23 (a)	168,605,922	137,524,936
Total Operating Income		5,278,139,446	4,622,820,788
Operating Expenses			
Salaries and allowances	24 (a)	1,311,772,971	1,242,126,081
Rent, taxes, insurance, electricity, etc.		125,920,733	111,590,636
Legal Expenses		4,457,885	6,592,006
Postage, Stamp, telecommunication, etc.		26,455,905	23,857,051
Stationery, Printing, Advertisements, etc.		27,146,072	24,425,981
Managing Director's salary and Fees	25	2,700,000	4,226,667
Directors' Fees		1,610,604	1,894,610
Auditors' Fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	26 (a)	287,313,994	230,804,696
Other Expenses	27 (a)	545,047,379	502,290,365
Total Operating Expenses		2,332,425,543	2,147,808,093
Profit/(Loss) before Provisions & Taxation		2,945,713,903	2,475,012,695
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		-	-
Provision for unclassified loans and advances		700,000,000	850,000,000
Provision for other assets		45,000,000	-
Provision for impairment clients' margin loan		-	-
		745,000,000	850,000,000
Provision for exposure of off-balance sheet items		235,100,000	258,500,000
Total Provisions		980,100,000	1,108,500,000
Total Profit/(Loss) before taxes		1,965,613,903	1,366,512,695
Provision for current tax		1,017,430,853	755,092,047
Provision for deferred tax		(279,048,340)	(400,143,325)
Total provision for taxes		738,382,513	354,948,722
Net Profit after Taxes		1,227,231,390	1,011,563,973
Profit attributable to:			
Equity holders of parents		1,227,231,384	1,011,563,961
Non- controlling interest		6	12
Appropriations :		1,227,231,390	1,011,563,973
Statutory Reserve		-	-
Retained surplus carried forward		1,227,231,390	1,011,563,973
Earnings Per Share (EPS)	29 (a)	1.19	0.98
Basic		1.19	0.98
Diluted		1.19	0.98

Company Secretary

Chief Financial Officer

Managing Director & CEO

Chairman

Director






Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 3 months ended 31 March 2022

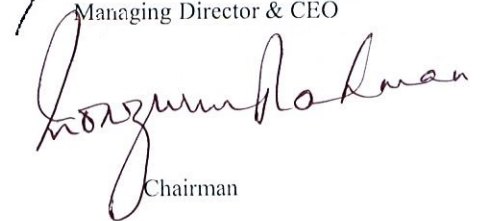
	January to March 2022 Taka	January to March 2021 Taka
a Cash flows from operating activities		
Interest receipts in cash	8,567,193,337	7,991,958,395
Interest payments	(3,280,884,755)	(3,308,853,390)
Dividend receipts	167,976,419	129,394,903
Fees and commission receipts	560,450,045	299,751,559
Recoveries of loans previously written off	25,827,838	-
Cash payment to employees	(1,314,472,971)	(1,246,352,748)
Cash payment to suppliers	(57,943,723)	(54,788,453)
Current income tax paid	(153,859,506)	(410,820,031)
Receipts from other operating activities	404,663,666	356,791,823
Cash payments for other operating activities	(707,515,131)	(640,180,067)
Operating profit before changes in operating assets & liabilities	4,211,435,219	3,116,901,991
Cash flows from operating assets & liabilities:		
Statutory deposits	(7,094,250,379)	(6,240,992,119)
Purchase/sale of trading securities	(938,922,287)	777,909,230
Loans and advances to customers (other than banks)	(4,069,065,137)	984,608,988
Other assets	1,674,968,882	(2,190,686,794)
Deposits to/from other banks	1,856,083,116	9,136,443,799
Deposits from customers (other than banks)	2,960,151,332	(3,861,233,623)
Other liabilities account of customers	2,385,420,550	1,747,113,445
Other liabilities	232,951,033	618,739,937
Total Increase/(decrease) in operating assets and liabilities:	(2,992,662,890)	971,902,863
Net Cash from/(used in) Operating activities	1,218,772,329	4,088,804,854
b Cash Flows from Investing Activities		
Purchase /Sale of property, plant & equipment	(282,530,054)	(164,161,206)
Net Cash from/(used in) Investing Activities	(282,530,054)	(164,161,206)
c Cash flows from financing activities		
Receipts from issue of Perpetual Bonds	700,000,000	-
Effects of exchange rate changes on cash and cash equivalents	217,889	738
Net cash from/(used in) Financing activities	700,217,889	738
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)	1,636,460,164	3,924,644,386
e Cash and cash equivalents at the beginning of the period	48,342,576,030	45,296,081,583
f Cash and cash equivalents at the end of the period (d+e)	49,979,036,194	49,220,725,969

28 (a)


Company Secretary


Chief Financial Officer


Managing Director & CEO


Chairman


Director





Pubali Bank Limited

Head Office

Consolidated Statement of Changes in Equity (un-audited)
for 3 months ended 31 March 2022

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Parent's equity	Non-controlling interest	Total
For the period March 2022							
Balance as at 1 January 2022	10,282,942,180	10,283,000,000	14,760,650,131	4,460,874,559	39,787,466,870	1,055	39,787,467,925
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	14,760,650,131	4,460,874,559	39,787,466,870	1,055	39,787,467,925
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	111,923,590	111,923,590	-	111,923,590
Currency translation differences	-	-	-	217,889	217,889	-	217,889
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	-	-	1,227,231,384	-	1,227,231,384	6	1,227,231,390
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2021	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2021	-	-	-	-	-	-	-
Balance as at 31 March 2022	10,282,942,180	10,283,000,000	15,987,881,515	4,573,016,038	41,126,839,733	1,061	41,126,840,794
Balance as at 31 March 2021	10,282,942,180	10,283,000,000	12,270,247,143	6,908,510,203	39,744,699,526	906	39,744,700,432


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO


Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2022

<u>Property and Assets</u>	<u>Notes</u>	<u>March 2022</u> Taka	<u>December 2021</u> Taka
Cash	3	22,775,532,848	24,646,332,580
Cash In hand (Including foreign currencies)		5,131,243,511	5,088,411,673
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		17,644,289,337	19,557,920,907
Balance with Other Banks and Financial Institutions	4	17,707,617,648	21,481,970,782
Inside Bangladesh		17,265,316,697	20,250,730,902
Outside Bangladesh		442,300,951	1,231,239,880
Money at Call on Short Notice	5	7,630,686,667	241,986,667
Investments	6	153,511,622,427	145,632,761,738
Government		132,313,604,293	125,104,787,314
Others		21,198,018,134	20,527,974,424
Loans, Advances and Leases	7	380,725,497,075	376,656,431,938
Loans, Cash Credits, Overdrafts, etc.		348,732,566,614	349,626,391,590
Bills purchased and discounted		31,992,930,461	27,030,040,348
Fixed Assets including premises, furniture & fixtures	8	5,816,038,231	5,785,747,190
Other assets	9	54,054,595,456	54,739,062,710
Non-banking Assets		375,246	375,246
Total Assets		642,221,965,598	629,184,668,851
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	31,875,923,039	30,019,839,923
Subordinated bonds	11	10,500,000,000	10,500,000,000
Perpetual Bonds	11.1	3,500,000,000	2,800,000,000
Deposits and other accounts	12	467,279,951,423	462,400,218,687
Current accounts & other accounts		56,036,897,745	59,945,604,283
Bills Payable		15,253,181,867	13,829,749,009
Savings bank deposits		109,221,850,313	115,249,019,676
Term deposits		275,730,722,563	262,848,080,535
Other deposits		11,037,298,935	10,527,765,184
Other Liabilities	13	88,305,145,735	84,011,058,850
Total Liabilities		601,461,020,197	589,731,117,460
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	16	15,621,987,183	14,426,734,652
Other Reserves	17	4,573,016,038	4,460,874,559
Total Shareholders' Equity		40,760,945,401	39,453,551,391
Total Liabilities and Shareholders' Equity		642,221,965,598	629,184,668,851





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2022

	March 2022	December 2021
	Taka	Taka
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements	105,635,075,464	89,543,886,252
Letters of guarantee	33,154,707,449	32,360,536,133
Irrevocable letters of credit	90,595,846,253	83,959,348,873
Bills for collection	18,050,656,494	17,208,217,494
Other Contingent Liabilities	2,403,170,672	2,383,598,956
Total	249,839,456,332	225,455,587,708
Other Commitments		
Documentary credits and short term trade - related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
Total Off-Balance Sheet items including Contingent Liabilities	249,839,456,332	225,455,587,708


Company Secretary


Chief Financial Officer


Director


Managing Director & CEO


Chairman



Profit & Loss Account (Un-audited) for 3 months ended 31 March 2022

		January to March 2022	January to March 2021
	Notes	Taka	Taka
Operating Income			
Interest income	19	6,288,175,267	5,617,465,495
Less : Interest paid on deposits, borrowings, etc.	20	5,200,466,159	4,838,414,592
Net Interest Income		1,087,709,108	779,050,903
Income from investment	21	3,205,904,445	3,168,348,258
Commission, exchange and brokerage	22	743,483,126	479,889,402
Other operating income	23	165,862,561	133,041,151
Total Operating Income		5,202,959,240	4,560,329,714
Operating Expenses			
Salaries and allowances	24	1,304,120,256	1,236,056,713
Rent, taxes, insurance, electricity, etc.		125,833,558	111,495,770
Legal expenses		4,457,885	6,592,006
Postage, stamp, telecommunication, etc.		26,423,262	23,822,206
Stationery, printing, advertisements, etc.		27,062,576	24,374,241
Managing Director's salary and fees	25	2,700,000	4,226,667
Directors' fees		1,610,604	1,740,610
Auditors' fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	26	286,916,481	230,407,174
Other expenses	27	542,537,651	500,384,895
Total Operating Expenses		2,321,662,273	2,139,100,282
Profit/(Loss) before Provisions & Taxation		2,881,296,967	2,421,229,432
Provision for loans & advances, investments & other assets			
Provision for classified loans and advances		-	-
Provision for unclassified loans and advances		700,000,000	850,000,000
Provision for other assets		45,000,000	-
		745,000,000	850,000,000
Provision for exposure of off-balance sheet items		235,100,000	258,500,000
Total Provisions		980,100,000	1,108,500,000
Total Profit/(Loss) before taxes		1,901,196,967	1,312,729,432
Provision for current tax		984,992,776	733,764,771
Provision for deferred tax		(279,048,340)	(400,143,325)
Total Provision for taxes		705,944,436	333,621,446
Net Profit after Taxes		1,195,252,531	979,107,986
Appropriations :			
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		1,195,252,531	979,107,986
Earnings Per Share (EPS)	29	1.16	0.95
		1.16	0.95


Company Secretary


Chief Financial Officer


Director


Managing Director & CEO


Chairman






Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2022

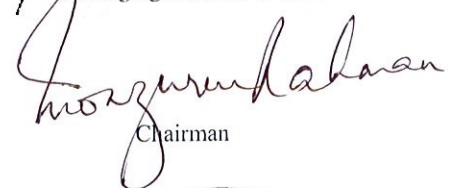
	<u>Notes</u>	<u>January to March 2022 Taka</u>	<u>January to March 2021 Taka</u>
a Cash flows from operating activities			
Interest receipts in cash		8,554,825,228	7,985,598,195
Interest payments		(3,280,884,755)	(3,308,853,390)
Dividend receipts		160,932,346	117,333,096
Fees and commission receipts		544,088,519	289,575,378
Recoveries of loans previously written off		25,827,838	-
Cash payment to employees		(1,306,820,256)	(1,240,283,380)
Cash payment to suppliers		(57,943,723)	(54,788,453)
Current income tax paid		(153,859,506)	(410,820,031)
Receipts from other operating activities		365,257,168	323,355,175
Cash payments for other operating activities		(704,659,281)	(637,541,624)
Operating profit before changes in operating assets & liabilities		<u>4,146,763,578</u>	<u>3,063,574,966</u>
Cash flows from operating assets & liabilities:			
Statutory deposits		(7,094,250,379)	(6,240,992,119)
Purchase/sale of trading securities		(670,043,710)	744,923,707
Loans and advances to customers (other than banks)		(4,069,065,137)	984,608,988
Other assets		1,616,648,898	(2,126,102,373)
Deposits to/from other banks		1,856,083,116	9,136,443,799
Deposits from customers (other than banks)		2,960,151,332	(3,861,233,623)
Other liabilities account of customers		2,385,420,550	1,747,113,445
Other liabilities		196,794,061	233,857,192
Total Increase/(decrease) in operating assets and liabilities:		<u>(2,818,261,269)</u>	<u>618,619,016</u>
Net Cash from/(used in) Operating activities		<u>1,328,502,309</u>	<u>3,682,193,982</u>
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(282,530,054)	(164,429,677)
Net Cash from/(used in) Investing Activities		<u>(282,530,054)</u>	<u>(164,429,677)</u>
c Cash flows from financing activities			
Receipts from issue of Perpetual Bonds		700,000,000	-
Effects of exchange rate changes on cash and cash equivalents		217,889	738
Net cash from/(used in) Financing activities		<u>700,217,889</u>	<u>738</u>
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		<u>1,746,190,144</u>	<u>3,517,765,043</u>
e Cash and cash equivalents at the beginning of the period		<u>46,395,307,820</u>	<u>43,955,602,287</u>
f Cash and cash equivalents at the end of the period (d+e)	28	<u>48,141,497,964</u>	<u>47,473,367,330</u>


Company Secretary


Chief Financial Officer


Director


Managing Director & CEO


Chairman





Pubali Bank Limited
Head Office
Statement of Changes in Equity (Un-audited)
for 3 months ended 31 March 2022


(Figures in Taka)

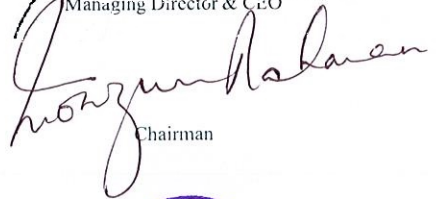
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total
For the period March 2022					
Balance as at 1 January 2022	10,282,942,180	10,283,000,000	14,426,734,652	4,460,874,559	39,453,551,391
Changes in accounting policy	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	14,426,734,652	4,460,874,559	39,453,551,391
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	111,923,590	111,923,590
Currency translation differences	-	-	-	217,889	217,889
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	-	-	1,195,252,531	-	1,195,252,531
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2021	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2021	-	-	-	-	-
Balance as at 31 March 2022	10,282,942,180	10,283,000,000	15,621,987,183	4,573,016,038	40,760,945,401

Balance as at 31 March 2021	10,282,942,180	10,283,000,000	12,351,095,152	6,908,510,203	39,825,547,535
-----------------------------	----------------	----------------	----------------	---------------	----------------


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Chairman


 Director





PUBALI BANK LIMITED
Some selected notes to the financial statements for the quarter ended 31 March 2022

March 2022
Taka

December 2021
Taka

1 **Accounting Policies:**
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2021.

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 on yearly basis.

c) **Taxation:**

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2021, 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 September 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 2020. The following ratings have been awarded:

Periods	Date of Declaration	Surveillance Rating		Date of Expiry	Outlook
		Long Term	Short Term		
January to December 2020	27-Jul-21	AA+	ST-1	26-Jul-22	Stable
January to December 2019	30-Jul-20	AA+	ST-1	29-Jul-21	Developing

PROPERTY AND ASSETS

3 **Cash**

Cash In hand (Including foreign currencies)

In local currency	5,111,478,091	5,064,304,533
In foreign currencies	19,765,420	24,107,140
	<u>5,131,243,511</u>	<u>5,088,411,673</u>

Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)

Bangladesh Bank		
In local currency	16,985,686,829	17,692,669,678
In foreign currencies	91,789,048	23,493,024
	<u>17,077,475,877</u>	<u>17,716,162,702</u>

Sonali Bank as agent of Bangladesh Bank

In local currency	566,813,460	1,841,758,205
	<u>17,644,289,337</u>	<u>19,557,920,907</u>
	<u>22,775,532,848</u>	<u>24,646,332,580</u>

3(a) **Consolidated Cash**

Cash In hand (Including foreign currencies)

Pubali Bank Limited	5,131,243,511	5,088,411,673
Pubali Bank Securities Limited	-	-
	<u>5,131,243,511</u>	<u>5,088,411,673</u>

Balance with Bangladesh Bank and its agent Bank (s)

Pubali Bank Limited	17,644,289,337	19,557,920,907
Pubali Bank Securities Limited	-	-
	<u>17,644,289,337</u>	<u>19,557,920,907</u>
	<u>22,775,532,848</u>	<u>24,646,332,580</u>

4 **Balance with other banks and financial institutions**

Inside Bangladesh	17,265,316,697	20,250,730,902
Outside Bangladesh	442,300,951	1,231,239,880
	<u>17,707,617,648</u>	<u>21,481,970,782</u>

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

Inside Bangladesh

Pubali Bank Limited	17,265,316,697	20,250,730,902
Pubali Bank Securities Limited	1,837,538,230	1,947,268,210
	<u>19,102,854,927</u>	<u>22,197,999,112</u>
Less: Inter Company Transactions	1,556,560,282	1,737,373,112
	<u>17,546,294,645</u>	<u>20,460,626,000</u>

Outside Bangladesh

Pubali Bank Limited	442,300,951	1,231,239,880
Pubali Bank Securities Limited	-	-
	<u>442,300,951</u>	<u>1,231,239,880</u>
	<u>17,988,595,596</u>	<u>21,691,865,880</u>

5 **Money at call on short notice**

Banking company (note- 5.1)	5,561,286,667	11,286,667
Non-banking financial institution (note-5.2)	2,069,400,000	230,700,000
	<u>7,630,686,667</u>	<u>2,417,366,667</u>

5.1 **Banking company**

The City Bank Limited	1,200,000,000	-
Mercantile Bank Limited	500,000,000	-
Dhaka Bank Limited	550,000,000	-
Janata Bank Limited	1,000,000,000	-
Jamuna Bank Limited	1,300,000,000	-
NCC Bank Limited	1,000,000,000	-
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	<u>5,561,286,667</u>	<u>11,286,667</u>



	March 2022 Taka	December 2021 Taka
5.2 Non-banking Financial Institution		
Delta Brac Housing & Finance Corporation Ltd.	550,000,000	-
GSP Finance Co. (BD) Limited	29,400,000	30,700,000
IDLC Finance Limited	990,000,000	-
United Finance Limited	200,000,000	200,000,000
National Housing Finance and investment corporation.	100,000,000	-
IPDC Finance Ltd.	200,000,000	-
	2,069,400,000	230,700,000
6 Investments		
Government securities		
Government/ Bangladesh Bank bills	4,152,158,423	11,146,071,611
Government treasury bonds	112,610,519,399	113,933,697,912
National prize bonds	27,660,801	25,017,791
Reverse Repo	15,523,265,670	-
Total investment in government securities and bonds	132,313,604,293	125,104,787,314
Other investments		
Shares	8,008,001,164	7,077,957,454
Debentures	294,060	294,060
The City Bank perpetual Bond	1,000,000,000	1,000,000,000
United Commercial Bank Limited Perpetual Bond	500,000,000	500,000,000
PRAN AGRO Limited Green Bond	300,000,000	300,000,000
NCC Bank Perpetual Bond	650,000,000	650,000,000
Islami Bank Bangladesh Perpetual Bond	100,000,000	-
Prime Bank Limited Bond	400,000,000	400,000,000
Dhaka Bank Limited Bond	120,000,000	120,000,000
Bank Asia Limited Bond -1	-	50,000,000
EXIM Bank Limited Bond -1	-	60,000,000
Southeast Bank Limited Bond - 2	400,000,000	400,000,000
Trust Bank Limited Bond -2	400,000,000	400,000,000
One Bank Limited Bond -2	400,000,000	400,000,000
Jamuna Bank Limited Bond	120,000,000	180,000,000
Mutual Trust Bank Limited Bond -2	380,000,000	570,000,000
Bank Asia Limited Bond -2	600,000,000	600,000,000
EXIM Bank Limited Bond -2	600,000,000	600,000,000
Dutch- Bangla Bank Limited Bond-1	900,000,000	900,000,000
Shahjalal Islami Bank Limited Bond	420,000,000	420,000,000
Social Islami Bank Limited Bond -2	200,000,000	200,000,000
The City Bank Limited Bond -2	425,000,000	425,000,000
Standard Bank Limited Bond	300,000,000	300,000,000
Islami Bank Bangladesh Limited Bond	600,000,000	600,000,000
United Commercial Bank Limited Bond -1	450,000,000	450,000,000
Southeast Bank Limited-3	120,000,000	120,000,000
The City Bank Limited Bond -3	400,000,000	400,000,000
Dutch- Bangla Bank Limited Bond -2	400,000,000	400,000,000
One Bank Bond-3	300,000,000	300,000,000
Eastern Bank Limited Bond	1,000,000,000	1,000,000,000
Bank Asia Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond-3	500,000,000	500,000,000
Trust Bank Limited Bond -3	500,000,000	500,000,000
Al-Arafah Islami Bank Limited Bond	200,000,000	200,000,000
Bridge financing advances	4,722,910	4,722,910
	21,198,018,134	20,527,974,424
	153,511,622,427	145,632,761,738
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	132,313,604,293	125,104,787,314
Pubali Bank Securities Limited	-	-
	132,313,604,293	125,104,787,314
2. Other		
Pubali Bank Limited	21,198,018,134	20,527,974,424
Pubali Bank Securities Limited	6,563,693,991	6,294,815,414
	27,761,712,125	26,822,789,838
	160,075,316,418	151,927,577,152
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	348,732,566,614	349,626,391,590
Bills purchased and discounted	31,992,930,461	27,030,040,348
	380,725,497,075	376,656,431,938



	March 2022 Taka	December 2021 Taka		
7.1 Loans, cash credits, overdrafts, etc.				
Inside Bangladesh:				
Loans	137,439,481,422	142,497,590,954		
Cash credits	58,764,405,428	60,550,059,467		
Overdrafts	86,749,230,054	84,731,149,497		
Earnest Money	5,401,511,388	4,308,192,802		
Loan against merchandise	3,212,002	3,212,012		
Packing credits	1,064,115,598	725,130,490		
Loan against trust receipts	7,642,550,952	7,817,134,742		
Pubali prochesta	119,121,888	132,954,607		
Non-resident Credit Scheme	147,944	150,444		
Pubali Subarna	5,468,322,839	5,300,354,871		
Pubali Karmo Uddog	298,885,172	296,220,335		
Pubali Sujon	29,414,683	33,244,783		
Pubali Utsob	29,004,839	15,161,586		
Payment against documents	3,497,711,315	3,713,028,764		
Consumers loan scheme	12,673,820,878	12,583,170,256		
EDF loan	19,237,972,297	18,560,826,191		
Lease finance	8,514,002,240	7,686,653,441		
Credit card	280,557,115	254,663,906		
Others	1,519,098,560	417,492,442		
	348,732,566,614	349,626,391,590		
Outside Bangladesh	-	-		
	348,732,566,614	349,626,391,590		
7.2 Bills purchased and discounted				
Payable in Bangladesh:				
Loans against accepted bills	3,506,691,371	3,557,349,785		
Loans against demand draft purchased	31,565	31,565		
	3,506,722,936	3,557,381,350		
Payable outside Bangladesh:				
Foreign bills purchased	28,486,207,525	23,472,658,998		
Foreign drafts purchased	-	-		
	28,486,207,525	23,472,658,998		
	31,992,930,461	27,030,040,348		
7.3 Classification of loans and advances including bills purchased and discounted				
Unclassified:				
Standard	360,173,329,810	356,673,535,974		
Special mention account (SMA)	3,959,477,689	4,322,446,309		
	364,132,807,499	360,995,982,283		
Classified:				
Substandard (SS)	1,990,358,971	1,719,110,775		
Doubtful (DF)	585,282,773	1,102,560,408		
Bad or loss (B/L)	9,727,452,341	8,658,439,097		
	12,303,094,085	11,480,110,280		
Staff loan	4,289,595,491	4,180,339,375		
	380,725,497,075	376,656,431,938		
7.4 Particulars of required provision for loans and advances				
Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	261,381,221,449	1	2,613,812,215	2,630,991,865
Small & Medium Enterprise financing	75,722,658,567	0.25	189,306,646	180,505,009
Loans to BHs/MBs/SDs against share etc.	387,461,180	2	7,749,224	5,207,685
Housing Finance	353,802,909	1	3,538,029	2,691,188
Loan for Professional to setup business	22,821,809	2	456,436	5,168,722
Consumers loan scheme (Credit card)	138,224,452	2	2,764,489	2,706,766
Consumers loan scheme	14,901,673,095	2	298,033,462	294,723,197
Short Term Agri Credit and Micro credit	7,265,466,072	1	72,654,661	57,129,087
Special mention account (SMEF)	2,055,060,802	0.25	5,137,652	4,741,015
Special mention account (Credit Card)	1,531,520	2	30,630	55,598
Special mention account (CLS)	219,754,250	2	4,395,085	4,933,227
Special mention account (HF)	9,552,977	1	95,530	51,383
Special mention account (LP)	117,423	2	2,348	12,226
Special mention account (Others)	1,385,133,332	1	13,851,333	18,710,223
			3,211,827,740	3,207,627,191
Provision kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court.			3,262,701,000	3,262,701,000
Provision kept as per instruction of Bangladesh Bank Inspection Team against some accounts has been considered uncertainty of the recovery due to present pandemic situation.			766,949,850	766,949,850
Special General Provision-COVID 19 has been maintained as per BRPD circular letter no.56/2000, 50/2021, 52/2021 and 53/2021.			915,201,520	915,201,520
			8,156,680,110	8,152,479,561
Specific provision - Classified				
Substandard (Agri & Micro credit)	1,139,918	5	56,996	52,300
Substandard (small, Cottage, Micro credit)	606,789,838	5	30,339,492	24,377,068
Substandard (Others)	248,347,739	20	49,669,548	56,719,086
Doubtful (Agri & Micro credit)	553,338	5	27,667	-
Doubtful (small, Cottage, Micro credit)	152,057,833	20	30,411,567	25,021,555
Doubtful (Others)	521,365,919	50	260,682,960	529,839,027
Bad/Loss	11,140,954,041	100	11,140,954,041	10,453,937,707
			11,512,142,271	11,089,946,743
Required provision			19,668,822,381	19,242,426,304
Provision maintained			19,980,681,661	19,253,162,055
Excess provision			311,859,280	10,735,751



	March 2022 Taka	December 2021 Taka
7(a) Consolidated Loans, Advances and Leases		
Loans, cash credits, overdrafts, etc.		
Pubali Bank Limited	348,732,566,614	349,626,391,590
Pubali Bank Securities Limited	760,949,292	781,062,717
	349,493,515,906	350,407,454,307
Less: Inter Company Transactions	-	-
	349,493,515,906	350,407,454,307
Bills discounted and purchased		
Pubali Bank Limited	31,992,930,461	27,030,040,348
Pubali Bank Securities Limited	-	-
	31,992,930,461	27,030,040,348
	381,486,446,367	377,437,494,655
8 Fixed Assets including Premises, Furniture & Fixtures		
Tangible Assets		
Land	1,127,377,430	1,127,377,430
Lease land	1,077,232,437	1,077,520,251
Building	149,711,559	150,653,141
Vehicles	78,971,148	87,414,275
Machinery and equipment's	352,610,543	367,595,528
Computer & Computer Accessories	409,663,207	406,032,570
Furniture and fixtures	623,581,432	604,703,891
	3,819,147,756	3,821,297,086
Intangible Assets		
Computer Software	202,728,321	222,982,839
	202,728,321	222,982,839
Lease assets		
Right Of Use (ROU) Assets as per IFRS-16	1,794,162,154	1,741,467,265
	5,816,038,231	5,785,747,190
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	5,816,038,231	5,785,747,190
Pubali Bank Securities Limited	3,394,751	3,649,456
	5,819,432,982	5,789,396,646
9 Other Assets		
Interest accrued on investments	2,934,382,047	2,579,937,060
Accrued income on loans & advances	813,068,252	389,191,101
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	476,564,117	486,353,902
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	310,259,949	218,377,519
Stationery and stamps	127,340,049	112,282,554
Drafts payable	16,498,357	16,540,503
Sanchaypatra	137,306,317	17,551,607
Deferred tax assets (note-13.2)	4,299,161,138	4,020,112,798
Suspense account	431,219,593	346,089,155
Demonetized notes	1,903,830	1,903,590
Items in transit	5,208,545,241	7,758,535,689
Pubali Bank Adjustment	386,443,006	-
Advance against income tax	32,638,463,951	32,484,604,445
Clearing house adjustment	1,247,503	1,400,931
Others	7,812,327	3,739,932
	54,393,601,968	55,040,007,077
Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	339,006,512	300,944,367
	54,054,595,456	54,739,062,710
9(a) Consolidated Other Assets		
Pubali Bank Limited	54,054,595,456	54,739,062,710
Pubali Bank Securities Limited	397,920,713	436,127,272
	54,452,516,169	55,175,189,982
Inter company Transactions	(280,993,058)	(209,908,908)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	(6,880,991,758)	(6,809,907,608)
	47,571,524,411	48,365,282,374
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	5,438,383,039	6,999,699,923
Outside Bangladesh	26,437,540,000	23,020,140,000
	31,875,923,039	30,019,839,923
11 Subordinated bonds		
Agrani Bank Limited	4,600,000,000	4,600,000,000
Janata Bank Limited	1,100,000,000	1,100,000,000
Rupali Bank Limited	1,600,000,000	1,600,000,000
Sonali Bank Limited	1,600,000,000	1,600,000,000
Uttara Bank Limited	1,100,000,000	1,100,000,000
Delta Life Insurance Company Limited	500,000,000	500,000,000
	10,500,000,000	10,500,000,000
11.1 Perpetual bonds		
Trust Bank Limited	2,350,000,000	2,350,000,000
Jamuna Bank Limited	450,000,000	450,000,000
Community Bank Limited	200,000,000	-
Initial Public Offering (IPO)	500,000,000	-
	3,500,000,000	2,800,000,000



	March 2022 Taka	December 2021 Taka
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	52,536,764,666	57,056,939,792
Cash credit A/C. (Cr. Balance)	1,115,665,654	721,308,651
Overdraft earnest money (Cr. Balance)	-	3,000
Pubali Prochesta (Cr. Balance)	7,456,221	18,780,924
Credit card Account	2,279,700	3,522,582
Call deposits	14,775,897	14,775,897
Foreign currency deposits	2,342,418,696	2,112,733,372
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	17,514,433	17,517,587
	<u>56,036,897,745</u>	<u>59,945,604,283</u>
Bills payable	15,253,181,867	13,829,749,009
Savings Bank accounts	109,221,850,313	115,249,019,676
Term deposits		
Fixed deposits	120,679,882,717	117,562,287,446
Special Notice Deposits	65,787,109,936	55,450,203,277
Deposit pension scheme	1,810,265	13,527,089
Interest payable on term deposit	5,102,785,269	3,183,203,865
Pubali pension scheme	39,370,350,504	40,366,386,090
Pubali sanchay prakalpa	3,741,969,066	3,867,297,578
Dwigun Sanchay Prokalpa	20,774,399,280	21,182,091,318
Target Based Small Deposit (Pubali shopnopuron)	10,474,466,678	11,329,818,545
Monthly profit base deposit	3,581,454,380	3,466,659,430
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	6,036,684,864	6,244,040,198
Shikhya sanchay prokalpa	179,809,604	182,565,699
	<u>275,730,722,563</u>	<u>262,848,080,535</u>
Other deposits	11,037,298,935	10,527,765,184
	<u>467,279,951,423</u>	<u>462,400,218,687</u>
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	467,279,951,423	462,400,218,687
Pubali Bank Securities Limited	-	-
	<u>467,279,951,423</u>	<u>462,400,218,687</u>
Less: Inter Company Transactions	(1,556,560,282)	(1,737,373,112)
	<u>465,723,391,141</u>	<u>460,662,845,575</u>
13 Other Liabilities		
Accumulated provision for loans and advances	10,534,307,435	10,115,330,192
Accumulated provision for consumers loan	906,708,135	903,489,850
Accumulated provision for demand loan pubali star	71,126,701	71,126,701
	<u>11,512,142,271</u>	<u>11,089,946,743</u>
Provision for unclassified loans and advances	7,553,337,870	7,248,013,792
Special General Provision COVID-19	915,201,520	915,201,520
Provision @1% against off-balance sheet exposure	2,318,050,000	2,082,950,000
Accumulated interest suspense	6,337,933,814	6,141,139,753
Provision for rebate on good borrower	17,888,383	17,888,383
Provision for doubtful investment	253,500,000	253,500,000
Additional profit payable A/C for Islamic banking	1,319,918	1,319,918
I.B. bad debt offsetting reserve	18,056,380	18,056,380
Compensation realised account	12,206,158	9,297,163
Compensation realisable account	43,547,968	10,855,815
Interest suspense on underwriting advances	219,648,924	219,648,924
CLS interest A/C	3,067,885	3,299,761
Unclaimed amount in ATMS	65,000	65,000
Consumers deposits	247,880,031	245,512,079
Unclaimed dividend	171,815,934	171,903,062
Special blocked account	1,587,720	1,587,720
Provision for Current Tax (note-13.1)	35,635,497,438	34,650,504,662
Deferred Tax Liabilities (note-13.3)	83,544,110	83,544,110
Valuation adjustment	478,268,515	405,908,239
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
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	18,499,875,083	16,480,491,078
Pubali Bank Adjustment	-	309,304,604
PBL Islamic Banking CSR fund	23,475,149	23,450,298
Card transaction fee (inter bank)	3,491,204	3,197,272
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	151,927,579	123,857,348
Unearned interest income on ISW	255,039,253	208,855,747
Interest payable on Subordinated Bond	178,500,000	114,000,000
Interest Payable on Perpetual Bond	88,775,000	15,400,000
Start-up fund	83,795,594	83,795,594
Bangladesh Bank incentive	23,326,568	14,848,356
Lease rental receivable	12,720	12,720
CSR Fund for COVID-19	36,700,000	36,700,000
Lease Liabilities as per IFRS-16	1,515,339,700	1,500,458,967
Non resident blocked account of UBI	34,487	34,487
ICT Asset Insurance reserve	24,092,765	22,530,164
	<u>75,327,857,414</u>	<u>71,548,187,660</u>
Provision for expenses	1,199,915,350	1,152,693,747



	March 2022 Taka	December 2021 Taka
Provision for other assets:		
Suspense account	250,516,303	188,214,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
Provision for Customers liability and Others	-	17,301,835
	265,230,700	220,230,700
	88,305,145,735	84,011,058,850
13.1 Provision for Current tax		
Balance at the beginning of the period	34,650,504,662	33,244,997,770
Provision made for previous period	-	-
Provision made for current period	984,992,776	1,405,506,892
	984,992,776	1,405,506,892
Settlement of previous period tax liability	-	-
Balance at the end of the period	35,635,497,438	34,650,504,662
13.1.1 Reconciliation of effective tax rate (Solo)	Applicable Tax rate	March 2022 Rate Amount
Profit before income tax after provision as per profit & loss account		1,901,196,967
Income tax as per applicable tax rate	37.50%	712,948,863
Factors affecting the tax charge in current year		
Tax Savings from reduced tax rates for Capital gain on share	10.00%	(4,472,479)
Tax Savings from Tax exempted income	Exempted	(190,290,090)
Tax Savings from reduced tax rates for Dividend	20.00%	(28,163,161)
Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	(572,444)
Admissible expenses in current period	37.50%	(30,326,300)
Inadmissible expenses in current period	37.50%	465,868,387
Effect of deferred Tax	37.50%	(279,048,340)
Provision for uncertainty over Income Tax treatments by NBR	37.50%	60,000,000
		37.13%
		705,944,436
13.2 Deferred tax assets		
Balance at the beginning of the period	4,020,112,798	3,909,717,236
Provision made during the period for loan loss (note 13.2.1)	257,631,125	109,113,257
Deferred tax assets for fixed assets (note 13.2.2)	21,417,215	1,282,305
Provision held at the end of the period	4,299,161,138	4,020,112,798
13.3 Deferred tax Liabilities		
Balance at the beginning of the period	83,544,110	-
Provision made during the period	-	83,544,110
Provision held at the end of the period	83,544,110	83,544,110
Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes and BRPD circular # 11 dated 12 December 2011. There is no other material temporary timing difference in classified assets/liabilities for which deferred tax assets/liability is required to be accounted for the period 31 March 2022		
13.2.1 Deferred Tax on loan loss provision		
Cumulative Provision made against Bad/loss	11,142,480,558	11,879,395,948
Adjustment of Corresponding provision on write off	1,526,517	1,425,458,241
Deductible/(taxable) temporary difference	11,140,954,041	10,453,937,707
Tax Rate	37.50%	37.50%
Closing Deferred tax assets*	4,177,857,765	3,920,226,640
Opening Deferred tax assets	3,920,226,640	3,811,113,383
Deferred tax (expense)/Income	257,631,125	109,113,257
* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,177,857,765 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended March 2022 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital. (Please see note 16)		
13.2.2 Deferred Tax on Fixed Assets		
Carrying amount	4,021,876,077	4,044,279,925
Tax Base	4,345,351,738	4,310,643,012
Deductible/(taxable) temporary difference	(323,475,661)	(266,363,087)
Tax Rate	37.50%	37.50%
Closing Deferred tax assets/(Liabilities)	121,303,373	99,886,158
Opening Deferred tax assets/(Liabilities)	99,886,158	98,603,853
Deferred tax (expense)/Income	21,417,215	1,282,305
13.2.3 Deferred Tax on Revalued land		
Carrying amount	2,238,572,000	2,238,572,000
Tax Base	-	-
Deductible/(taxable) temporary difference	(2,238,572,000)	(2,238,572,000)
Tax Rate	3.73%	3.73%
Closing Deferred tax assets/(Liabilities)	(83,544,110)	(83,544,110)
Opening Deferred tax assets/(Liabilities)	(83,544,110)	-
Deferred tax (expense)/Income	-	(83,544,110)
13.2.4 Deferred tax (expense)/Income (net)		
Deferred tax (expense)/Income arisen for charging specific provision (note 13.2.1)	257,631,125	387,714,419
Deferred tax (expense)/Income arisen in WDV of Fixed Assets (note 13.2.2)	21,417,215	12,428,907
	279,048,340	400,143,326



	March 2022 Taka	December 2021 Taka
13 (a) Consolidated other liabilities		
Pubali Bank Limited	88,305,145,735	84,011,058,850
Pubali Bank Securities Limited	2,597,601,583	2,529,006,535
Inter company payable	(280,991,758)	(209,908,908)
	90,621,755,560	86,330,156,477
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

All shares have been converted to Tk. 10 each in EGM held on 15 July 2010.

14.3 Paid up capital as per shareholders category

Particular	March 2022			2021
	No. of share	Percentage (%)	Amount	Amount
Directors	323,911,299	31.50%	3,239,112,990	3,239,112,990
Co-operative societies	8,638,535	0.84%	86,385,350	88,589,210
Banks and financial institutions	36,905,238	3.59%	369,052,380	498,532,730
Government	2,482	0.0002%	24,820	24,820
Other institutions	225,317,528	21.91%	2,253,175,280	2,190,401,940
Non resident Bangladeshi	2,287,009	0.22%	22,870,090	22,943,900
General public	431,232,127	41.94%	4,312,321,270	4,243,336,590
	1,028,294,218	100.00%	10,282,942,180	10,282,942,180

14.4 Range wise shareholdings

Range wise shareholdings	March 2022			2021
	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares
Up to 500 shares	20,729	0.26%	2,667,972	2,765,421
501 to 5,000 "	10,943	1.77%	18,237,303	19,108,904
5,001 " 10,000 "	1,268	0.78%	8,001,864	8,553,385
10,001 " 20,000 "	538	0.72%	7,464,670	7,916,566
20,001 " 30,000 "	149	0.35%	3,567,783	4,213,163
30,001 " 40,000 "	168	0.53%	5,441,639	5,723,720
40,001 " 50,000 "	60	0.26%	2,645,268	2,706,843
50,001 " 100,000 "	216	1.65%	16,962,006	16,991,837
100,001 and above	286	93.68%	963,305,713	960,314,379
	34,357	100.00%	1,028,294,218	1,028,294,218



14.5 Particulars of shareholding of the directors

Sl.No	Name of the directors	Status	March 2022		2021		
			No of shares	Amount (Tk)	No of shares	Amount (Tk)	
1	Mr. Monzurur Rahman	Chairman	20,566,639	205,666,390	20,566,639	205,666,390	
2	Mr. Moniruddin Ahmed	Director	33,596,545	335,965,450	33,596,545	335,965,450	
3	Mr. Habibur Rahman	Director	20,581,213	205,812,130	20,581,213	205,812,130	
4	Mr. Ahmed Shafi Choudhury	Director	Nominated by Transcom Ltd.	20,707,995	207,079,950	20,707,995	207,079,950
			Personal	83,505	835,050	83,505	835,050
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	21,101,586	211,015,860	21,101,586	211,015,860	
6	Ms. Rumana Sharif	Director	Nominated by Delta Life Insurance Co. Ltd.	51,418,707	514,187,070	51,418,707	514,187,070
			Personal	256,417	2,564,170	256,417	2,564,170
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	20,568,691	205,686,910	20,568,691	205,686,910	
8	Mr. Musa Ahmed	Director	20,615,794	206,157,940	20,615,794	206,157,940	
9	Mr. Azizur Rahman	Director	22,352,148	223,521,480	22,352,148	223,521,480	
10	Mr. Md. Abdur Razzak Mondal	Director	Nominated by That's It fashions Ltd.	35,990,157	359,901,570	35,990,157	359,901,570
			Personal	-	-	-	-
11	Ms. Rana Laila Hafiz	Director	20,565,889	205,658,890	20,565,889	205,658,890	
12	Mr. Mustafa Ahmed	Director	35,845,935	358,459,350	35,845,935	358,459,350	
13	Dr. Shahdeen Malik	Independent Director	-	-	-	-	
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-	-	-	
			324,251,221	3,242,512,210	324,251,221	3,242,512,210	

14.6 Related party disclosures

14.6.1 Particulars of directors and their shareholding in the Bank

SL NO.	Name of the Directors	Designation	Percentage of shareholding at March 2022	Percentage of shareholding at December 2021
1	Mr. Monzurur Rahman	Chairman	2.00	2.00
2	Mr. Moniruddin Ahmed	Director	3.27	3.27
3	Mr. Habibur Rahman	Director	2.00	2.00
4	Mr. Ahmed Shafi Choudhury	Director	2.01	2.01
		Nominated by Transcom Ltd.	0.01	0.01
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	2.05	2.05
		Nominated by Delta Life Insurance Co. Ltd.	5.00	5.00
6	Ms. Rumana Sharif	Director	0.02	0.02
		Personal	2.00	2.00
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	2.00	2.00
8	Mr. Musa Ahmed	Director	2.00	2.00
9	Mr. Azizur Rahman	Director	2.17	2.17
10	Mr. Md. Abdur Razzak Mondal	Director	3.50	3.50
		Nominated by That's It fashions Ltd.	-	-
11	Ms. Rana Laila Hafiz	Director	2.00	2.00
12	Mr. Mustafa Ahmed	Director	3.49	3.49
13	Dr. Shahdeen Malik	Independent Director	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-



14.6.2 Name of directors and the entities in which they have interest

SL NO.	Name of the Directors	Status in the Bank	Name of the entities in which the directors have interest	Status in the entities	Percentages of interest/ No. of shares in the entities
1	Mr. Monzurur Rahman	Chairman	Rema Tea Company Ltd.	Chairman	12.13%
2	Mr. Moniruddin Ahmed	Director	Pubali Bank Securities Ltd.	Chairman	1 share
3	Mr. Habibur Rahman	Director	1. Delta Hospital Ltd. 2. Pubali Bank Securities Ltd. 3. Global Pharmaceutical Company Ltd.	Director Director Director	3.41% 1 share -
4	Mr. Ahmed Shafi Choudhury	Nominee Director	1. Pubali Bank Securities Ltd. 2. Eskayef Pharmaceuticals Company Ltd.	Director	1 share -
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	1. Chittagong Electric Manufacturing Co. Ltd. 2. F. A. C Eastern Enterprise Ltd. 3. Ranks FC Properties Ltd. 4. FC Holdings Ltd. 5. CEM Readymix Concrete Ltd. 6. CEM UPVC Ltd. 7. Surgiscope Hospital Pvt. Ltd. 8. Globex Pharmaceuticals Ltd. 9. Delta Hospital Ltd. 10. Euro Petro Product Ltd. 11. Baraka Shikalbaha Power Ltd.	Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Director Director Director Director Director	15,000 shares 413 shares Representative Director of FC Holdings Ltd. 2,000 shares 7,500 shares 7,000 shares 5,000 shares 6,29,221 shares 859,894 shares 1,50,000 shares 3,50,000 shares
6	Ms. Rumana Sharif	Nominee Director	None	Nil	Nil
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	1 Imagine Properties Ltd. 2. Pubali Bank Securities Ltd.	Chairman Director	50% 1 share
8	Mr. Musa Ahmed	Director	1. Popular Jute Exchange Ltd. 2. Popular Jute Mills Ltd. 3. Cumilla Food and Allied Ind. Ltd. 4. Popular Food and Allied Ind. Co. Ltd. 5. Tejgaon Engineering and Construction Co. Ltd. 6. Peoples Equities Ltd.	Director Director Director Director Director Director	22.55% 8.10% 10.88% 11.35% 22.41% 1.75%
9	Mr. Azizur Rahman	Director	1. Pubali Bank Securities Ltd. 2. National Ceramic Industries Ltd. 3. Dressmen Fashionwear Ltd.	Director Managing Director Director	1 share 50,000 shares 40%
10	Mr. Md. Abdur Razzak Mondal	Nominee Director	1. That's It Fashions Ltd.	Nominee	-
11	Ms. Rana Laila Hafiz	Director	1. Trouser Line Ltd. 2. SP Garments Ltd. 3. SP Washing Ltd. 4. Green Valley Plantation Ltd.	Managing Director Managing Director Managing Director Director	30.00% 25.00% 25.00% -
12	Mr. Mustafa Ahmed	Director	Pubali Bank Securities Ltd.	Director	1 share
13	Dr. Shahdeen Malik	Independent Director	Pubali Bank Securities Ltd.	Independent Director	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	None	Nil	-

14.6.3 Significant contracts where the Bank is a party and wherein directors have interest: Nil

14.6.4 Shares issued to directors and executives without consideration or exercisable at a discount : Nil

15 Statutory reserve		
Balance at the beginning of the period	10,283,000,000	10,283,000,000
Addition during the period	-	-
Balance at the end of the period	10,283,000,000	10,283,000,000
16 Retained earnings		
Balance as on beginning of the period	14,426,734,652	11,807,133,561
Addition during the period	1,195,252,531	3,904,548,864
Transfer in: Asset revaluation reserve	-	420,000
	15,621,987,183	15,712,102,425
Issue of dividend	-	(1,285,367,773)
Balance as on end of the period	15,621,987,183	14,426,734,652
* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,177,857,765 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended March 2022 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital.		
16(a) Consolidated Retained earnings		
Pubali Bank Limited	15,621,987,183	14,426,734,652
Pubali Bank Securities Limited	365,894,333	333,916,779
	15,987,881,516	14,760,651,431
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	4,420,703,355	6,832,160,393
Addition on revaluation of Fixed Assets/Investment During the period	666,711,358	2,678,620,766
Disposal during the period	(554,787,768)	(5,006,533,694)
Recognition of deferred tax on revaluation reserve of fixed assets	-	(83,544,110)
Transfer out: Asset revaluation reserve	-	-
	4,532,626,945	4,420,703,355
Share forfeiture account	333,984	333,984
Balance at the end of the period	4,532,960,929	4,421,037,339



	March 2022 Taka	December 2021 Taka
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	<u>29,959,972</u>	<u>29,959,972</u>
17.3 Foreign currency translation reserve		
Balance at the beginning of the period	9,877,248	7,653,297
Addition during the period	217,889	2,223,951
Balance at the end of the period	<u>10,095,137</u>	<u>9,877,248</u>
	4,573,016,038	4,460,874,559
17(a) Consolidated Other reserves		
Pubali Bank Limited	4,573,016,038	4,460,874,559
Pubali Bank Securities Limited	-	-
	<u>4,573,016,038</u>	<u>4,460,874,559</u>
18 Non-controlling interest		
Balance at the beginning of the period	1,055	894
Share of current period profit	6	161
	<u>1,061</u>	<u>1,055</u>
	March 2022 Taka	March 2021 Taka
19 Interest income		
Loans	906,636,551	735,191,381
Cash credits	1,105,659,755	947,031,976
Over drafts	1,417,025,893	1,383,141,963
Loan against imported merchandise	-	1,719
Loan against trust receipt	136,707,512	144,069,749
Inland bill purchased & demand draft purchased	33,021,232	22,898,140
Foreign bill purchased and Export development fund	41,065,958	27,794,388
Packing credits	16,759,814	6,758,929
Payments against document	260,246,133	179,841,791
Agricultural credits & rural credits	19,304,926	254,078
Sundries account	13,084,288	23,047,311
CLS account	236,928,516	261,464,310
Secured mortgages	409,283,622	560,088,324
Loan against Shikhya Sanchay Prokalpa	5,981,832	19,048
Loan against Non-resident Credit Scheme	3,396	-
Lease finance	153,163,951	139,004,582
Loan against Pubali Sanchay Prokalpa	1,781,504	2,197,991
Term loans	1,141,417,659	946,707,934
Loan against Pubali Pension Scheme	15,437,753	19,688,703
Export Bill Discounting (EBD)	1,973,947	169,649
Syndication/Club Finance	114,356,084	-
Credit card	8,214,220	6,920,120
Interest on loans and advances	6,038,054,546	5,406,292,086
Interest on money at call and short notice	37,429,580	11,364,119
Interest on balance with other banks	111,393,515	106,854,955
Interest on fixed deposits with other banks	101,297,626	92,954,335
	<u>6,288,175,267</u>	<u>5,617,465,495</u>
19(a) Consolidated Interest Income		
Pubali Bank Limited	6,288,175,267	5,617,465,495
Pubali Bank Securities Limited	12,368,109	6,360,200
	<u>6,300,543,376</u>	<u>5,623,825,695</u>
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,512,751,699	1,496,398,981
Short-notice deposit	451,878,192	355,036,657
Savings bank deposit	381,785,803	337,753,944
Pubali bank pension scheme	927,708,050	908,393,093
Monthly Monafa based deposit Scheme	-	66,501
Pubali Sanchay Prokalpa	69,648,832	72,348,832
Shikhya Sanchay Prokalpa	3,817,340	4,352,114
Dwigun Sanchay Prokalpa	479,954,052	494,034,388
Interest on MPSD	73,052,351	79,151,038
Interest on TBSD	133,225,298	133,459,060
Interest on MFD A/C	65,569,420	61,606,727
Sundry accounts	832,261	1,455,497
Interest paid on Deposits	4,100,223,298	3,944,056,832
Interest on call loan	2,526,319	1,305,694
Interest on borrowings from Bank and Fis	187,935,467	109,968,488
Interest on repo borrowings	4,105,243	9,003,061
Interest on Treasury bond	1,625,550	97,637,125
Interest on HFT Securities	465,625,482	415,867,238
Interest on HTM Securities	100,061,378	100,000,000
Interest on borrowings from Bangladesh Bank	68,159,655	1,572,044
Interest on Perpetual Bond	73,375,000	-
Interest on Subordinated Bond	196,828,767	159,004,110
	<u>5,200,466,159</u>	<u>4,838,414,592</u>



	March 2022 Taka	March 2021 Taka
21 Income from investment		
Interest on treasury bill	43,855,315	24,452,388
Interest on treasury bond	2,186,758,869	2,217,649,066
Interest on private bond	259,325,451	284,058,774
Interest on Reverse Repo	31,328,664	809,644
Gain on sale of shares	16,263,560	4,337,833
Gain on Treasury Bill & Treasury Bond	507,440,240	519,707,457
Dividend on shares	160,932,346	117,333,096
	3,205,904,445	3,168,348,258
21(a) Consolidated Income from investment		
Pubali Bank Limited	3,205,904,445	3,168,348,258
Pubali Bank Securities Limited	43,707,210	41,470,908
	3,249,611,655	3,209,819,166
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	10,218,142	9,567,854
Foreign L/C	166,657,619	113,387,261
Local L/C	18,028,762	15,400,397
Issuance of foreign guarantee	994,538	1,390,493
Issuance of local guarantee	90,445,956	86,687,178
Issuance of traveller's cheque	1,025	400
Other transactions	34,083,459	43,756,725
Miscellaneous handling commission	22,730,661	17,871,672
Consumers credit	400	48,600
Commission on stationery articles	1,748,641	1,464,798
Fees and Commission (Syndication/Club Finance)	979,984	-
LC Acceptance charges	158,824,268	83,952,966
LC Payment & Discrepancy Charges	39,375,064	20,683,184
Total commission	544,088,519	394,211,528
Exchange	199,394,607	85,677,874
	743,483,126	479,889,402
22(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	743,483,126	479,889,402
Pubali Bank Securities Limited	16,361,526	10,176,181
	759,844,652	490,065,583
23 Other operating income		
Rent recovery	2,616,164	2,572,250
Postage and telecommunication recovery	1,544,695	2,417,414
Swift income	39,089,790	37,071,134
Application fee of CLS account	46,974	417,520
Account opening charge of CLS account	32,900	552,700
Service charge	16,369,466	4,715,146
Sale of leased asset	1,752,195	1,653,423
Processing Fee on Pubali Abashon	156,750	38,500
Online service charge	17,666,699	20,464,346
Accounts Maintenance fee	4,525,705	4,867,546
SMS service charges	29,834,486	31,842,371
Card Fees and charges	8,021,923	4,431,295
CIB service charges	4,958,870	4,831,510
Processing Fee on Lease Financing	8,882,397	-
Loan Reschedule/Restructure Fee	6,007	-
Early Settlement Fee	165,071	-
Fee on card transaction	6,023,149	3,293,349
Sale of Bank's property	1,806,828	116,858
Miscellaneous income supervision and monitoring	200	700
Miscellaneous income transfer fee	417,393	421,634
Miscellaneous income	21,944,899	13,333,455
	165,862,561	133,041,151
23(a) Consolidated Other operating income		
Pubali Bank Limited	165,862,561	133,041,151
Pubali Bank Securities Limited	2,743,361	4,483,785
	168,605,922	137,524,936
24 Salary and allowances (excluding Managing Director)		
Basic salary	654,903,753	608,642,541
House rent allowances	384,329,777	371,904,459
Medical allowances	78,460,219	78,514,984
House maintenance	56,717,433	46,121,512
Other allowances	67,009,912	71,296,085
Contributory provident fund	62,598,781	59,417,126
General provident fund	40,531	94,636
Bonus to employees	59,850	65,370
	1,304,120,256	1,236,056,713
24(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,304,120,256	1,236,056,713
Pubali Bank Securities Limited	7,652,715	6,069,368
	1,311,772,971	1,242,126,081
25 Managing Director's salary and fees		
Basic pay	1,800,000	1,675,000
Allowances	720,000	2,384,167
Bank's contributory provident fund	180,000	167,500
	2,700,000	4,226,667



	March 2022 Taka	March 2021 Taka
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	7,008,789	4,869,664
Maintenance of assets	17,833,289	13,502,738
Maintenance of assets -Wages	9,835,390	5,547,947
Depreciation on fixed assets	252,239,013	206,486,825
	286,916,481	230,407,174
26(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	286,916,481	230,407,174
Pubali Bank Securities Limited	397,513	397,522
	287,313,994	230,804,696
27 Other expenses		
Repairs to rented property	224,355	470,202
Newspapers	772,677	662,624
Petrol consumption	13,973,872	11,688,055
Travelling	10,446,130	7,885,723
Donations	10,122,600	20,913,421
Card Expenditure	23,124,036	4,078,542
NOSTRO account charges	4,403,699	2,717,001
Honorarium	606,395	80,000
Subscriptions	5,886,337	5,783,715
Sub-ordinate staff clothing	8,003,223	8,579,493
Conveyance	6,593,597	5,875,946
Entertainment	7,199,465	4,969,934
Training	1,680,565	463,508
Photocopying	47,804	47,500
Branches' opening expenses	655,221	104,711
Shifting expenses	115,838	403,074
Carrying expenses	591,436	373,726
Professional fees	7,663,012	2,737,741
Security and Auxiliary Services	49,475,116	41,549,015
Gun license fees	397,210	515,370
Overtime	7,348,115	6,754,701
Lunch subsidy	68,633,025	65,177,989
Promotional expenses	36,569,082	20,152,765
Card transaction fee	1,547,332	1,154,775
Gratuity	170,982,300	168,987,820
Car allowance	10,187,999	8,823,032
Chemicals for office equipment's	125,169	205,884
Loss on sale of bank's property	579,275	554,675
CDBL fees	-	1,710
Annual general meeting	-	463,100
Bank Charges & Others	1,723,154	21,780,832
VAT on Rent Expenses	21,342,223	1,545,635
Interest Expenses for lease liability as per IFRS-16	27,933,008	21,090,854
Bandwidth charges	22,745,790	38,767,780
Renovation Under construction works	10,804,231	4,765,588
Miscellaneous	10,034,360	20,258,454
	542,537,651	500,384,895
27(a) Consolidated Other expenses		
Pubali Bank Limited	542,537,651	500,384,895
Pubali Bank Securities Limited	2,509,728	1,905,470
	545,047,379	502,290,365
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	5,131,243,511	6,179,334,947
Balance with Bangladesh Bank and its agent bank(s)	17,644,289,337	18,984,209,562
Balance with other banks and financial institutes	17,707,617,648	20,409,059,853
Prize bonds	27,660,801	24,476,301
Money at call on short notice	7,630,686,667	1,876,286,667
	48,141,497,964	47,473,367,330
28(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	48,141,497,964	47,473,367,330
Pubali Bank Securities Limited	1,837,538,230	1,747,358,639
	49,979,036,194	49,220,725,969
29 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	1,195,252,531	979,107,986
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Basic and Diluted Earnings Per Share (EPS)	1.16	0.95
29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after taxes	1,227,231,390	1,011,563,973
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Consolidated Basic and Diluted Earnings Per Share (EPS)	1.19	0.98
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	40,760,945,401	39,825,547,535
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	39.64	38.73
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	41,126,839,734	39,744,699,526
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	40.00	38.65



	March 2022 Taka	March 2021 Taka
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	1,328,502,309	3,682,193,982
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>1.29</u>	<u>3.58</u>
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	1,218,772,329	4,088,804,854
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>1.19</u>	<u>3.98</u>
30 Reconciliation of statement of cash flows from operating activities		
Profit before provision	2,881,296,967	2,421,229,432
Adjustment for non cash items		
Depreciation on fixed asset	225,880,186	197,154,247
Amortization on software	26,358,827	9,332,578
	<u>252,239,013</u>	<u>206,486,825</u>
Adjustment with non-operating activities		
Gain on sale of shares	(16,263,560)	(4,337,833)
Capital gain on sale of treasury bond	(507,440,240)	(519,707,457)
Gain on sale of Bank's property	(1,806,828)	(116,858)
Loss on sale of bank's property	579,275	554,675
	<u>(524,931,353)</u>	<u>(523,607,473)</u>
Changes in operating assets and liabilities		
Changes in loans & advances	(4,069,065,137)	984,608,988
Changes in deposit and other accounts	4,879,732,736	(2,331,672,421)
Changes in investment	(7,240,590,289)	(4,972,023,122)
Changes in borrowings	1,856,083,116	9,136,443,799
Changes in other assets	840,133,588	(2,808,867,977)
Changes in other liabilities	2,607,463,174	1,980,415,962
	<u>(1,126,242,812)</u>	<u>1,988,905,229</u>
Income Tax Paid	(153,859,506)	(410,820,031)
Net cash flows from operating activities	<u>1,328,502,309</u>	<u>3,682,193,982</u>





Disclosure relating to un-audited
Quarterly (Q1) Financial Statements

Measures	31 March 2022		31 March 2021	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	2,881,296,967	2,945,713,903	2,421,229,432	2,475,012,695
Net Profit / (Loss) after Taxation	1,195,252,531	1,227,231,390	979,107,986	1,011,563,973
Net Assets Value (NAV)	40,760,945,401	41,126,839,734	39,825,547,535	39,744,699,526
NAV Per Share	39.64	40.00	38.73	38.65
Earnings Per Share (EPS)	1.16	1.19	0.95	0.98
Net Operating Cash Flow Per Share (NOCFPS)	1.29	1.19	3.58	3.98

