



**পূবালী ব্যাংক পিএলসি**  
**PUBALI BANK PLC.**

**Consolidated Balance Sheet (un-audited) as at 30 September 2023**

<u>Property and Assets</u>	Notes	September 2023 Taka	December 2022 Taka
<b>Cash</b>	3 (a)	<b>33,896,092,988</b>	<b>34,449,846,439</b>
Cash In hand ( Including foreign currencies )		8,768,684,651	8,902,088,820
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		25,127,408,337	25,547,757,619
<b>Balance with Other Banks and Financial Institutions</b>	4 (a)	<b>7,885,496,870</b>	<b>9,900,812,355</b>
Inside Bangladesh		6,226,245,879	5,103,413,666
Outside Bangladesh		1,659,250,991	4,797,398,689
<b>Money at Call on Short Notice</b>	5	<b>2,038,986,667</b>	<b>838,986,667</b>
<b>Investments</b>	6 (a)	<b>169,009,851,544</b>	<b>146,164,406,981</b>
Government		140,216,833,295	116,756,310,282
Others		28,793,018,249	29,408,096,699
<b>Loans, Advances and Leases</b>	7 (a)	<b>520,408,891,762</b>	<b>462,752,004,614</b>
Loans, Cash Credits, Overdrafts, etc.		489,358,437,992	424,791,134,612
Bills purchased & discounted		31,050,453,770	37,960,870,002
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	<b>6,936,079,884</b>	<b>6,499,064,580</b>
<b>Other assets</b>	9 (a)	<b>56,782,264,329</b>	<b>53,667,230,069</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>796,958,039,290</b>	<b>714,272,726,951</b>
<b><u>Liabilities and Capital</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	<b>55,164,469,225</b>	<b>65,017,699,496</b>
<b>Subordinated Bonds</b>	11	<b>15,000,000,000</b>	<b>12,200,000,000</b>
<b>Perpetual Bonds</b>	11.1	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>Deposits and other accounts</b>	12 (a)	<b>587,202,760,219</b>	<b>509,350,630,604</b>
Current accounts & other accounts		65,880,396,720	60,210,299,951
Bills payable		23,164,605,024	14,271,043,896
Savings bank deposits		132,482,482,660	118,927,122,055
Term deposits		345,997,117,179	297,910,894,739
Other deposits		19,678,158,636	18,031,269,963
<b>Other Liabilities</b>	13 (a)	<b>87,508,978,042</b>	<b>79,558,157,547</b>
<b>Total Liabilities</b>		<b>749,876,207,486</b>	<b>671,126,487,647</b>
<b>Capital / Shareholders' Equity</b>			
<b>Paid up Capital</b>	14.2	<b>10,282,942,180</b>	<b>10,282,942,180</b>
<b>Statutory Reserve</b>	15	<b>10,283,000,000</b>	<b>10,283,000,000</b>
<b>Retained Earnings</b>	16 (a)	<b>23,227,860,838</b>	<b>18,700,546,455</b>
<b>Other Reserves</b>	17 (a)	<b>3,288,027,648</b>	<b>3,879,749,550</b>
		<b>47,081,830,666</b>	<b>43,146,238,185</b>
<b>Non-Controlling Interest</b>	18	<b>1,138</b>	<b>1,119</b>
<b>Total Shareholders' Equity</b>		<b>47,081,831,804</b>	<b>43,146,239,304</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>796,958,039,290</b>	<b>714,272,726,951</b>





পূবালী ব্যাংক পিএলসি.  
PUBALI BANK PLC.

Consolidated Balance Sheet (un-audited) as at 30 September 2023

**Off-balance sheet items**  
**Contingent liabilities**

Acceptances & Endorsements  
Letters of guarantee  
Irrevocable letters of credit  
Bills for collection  
Other Contingent Liabilities  
**Total**

Notes	September 2023	December 2022
	Taka	Taka
	94,115,506,175	103,377,186,550
	43,935,225,945	37,872,061,489
	66,616,332,414	53,175,862,737
	29,463,813,041	28,980,463,041
	2,433,181,166	2,433,181,166
	<b>236,564,058,741</b>	<b>225,838,754,983</b>

**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**

	-	-
	-	-
	-	-
	-	-
	-	-
	<b>236,564,058,741</b>	<b>225,838,754,983</b>

**Total Off-Balance Sheet items including Contingent Liabilities**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





**পূবালী ব্যাংক পিএলসি.**  
**PUBALI BANK PLC.**

**Consolidated Profit & Loss Account (un-audited)**  
**for 9 months ended 30 September 2023**

	Notes	January to Sept. 2023 Taka	January to Sept. 2022 Taka	July to Sept. 2023 Taka	July to Sept. 2022 Taka
<b>Operating Income</b>					
Interest Income	19 (a)	28,473,170,470	21,386,923,015	10,603,043,979	7,981,583,258
Less :Interest paid on Deposits, Borrowings, etc.	20	21,349,919,742	17,522,284,544	7,481,151,049	5,780,232,181
<b>Net Interest Income</b>		<b>7,123,250,728</b>	<b>3,864,638,471</b>	<b>3,121,892,930</b>	<b>2,201,351,077</b>
Income from Investment	21 (a)	11,288,206,058	10,891,365,472	3,889,295,909	3,255,256,048
Commission, Exchange and Brokerage	22 (a)	2,250,478,781	2,601,733,113	784,787,666	770,944,505
Other Operating Income	23 (a)	1,041,510,855	960,960,436	279,184,116	213,735,083
<b>Total Operating Income</b>		<b>21,703,446,422</b>	<b>18,318,697,492</b>	<b>8,075,160,621</b>	<b>6,441,286,713</b>
<b>Operating Expenses</b>					
Salaries and allowances	24 (a)	5,772,885,854	5,048,231,309	1,725,887,906	1,821,815,354
Rent, taxes, insurance, electricity, etc.		562,750,018	468,929,909	206,719,011	177,766,347
Legal Expenses		11,824,714	11,553,564	4,083,612	3,174,230
Postage, Stamp, telecommunication, etc.		49,817,601	72,230,987	19,403,922	28,781,656
Stationery, Printing, Advertisements, etc.		147,371,165	94,312,382	54,958,770	32,575,760
Managing Director's salary and Fees	25	10,478,066	9,420,000	3,000,000	2,700,000
Directors' Fees		5,553,263	6,948,689	2,225,101	2,904,356
Auditors' Fees		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26 (a)	1,208,194,248	996,665,234	428,976,200	373,317,413
Other Expenses	27 (a)	1,941,743,068	1,698,551,045	571,705,798	571,250,988
<b>Total Operating Expenses</b>		<b>9,710,617,997</b>	<b>8,406,843,119</b>	<b>3,016,960,320</b>	<b>3,014,286,104</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>11,992,828,425</b>	<b>9,911,854,373</b>	<b>5,058,200,301</b>	<b>3,427,000,609</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for Classified loans and advances		-	1,450,902,384	-	1,450,902,384
Provision for unclassified loans and advances		895,300,000	693,103,417	(330,000,000)	(1,716,896,583)
Provision for other assets		-	48,800,000	-	-
Provision for impairment clients' margin loan		9,193,325	-	9,193,325	-
		<b>904,493,325</b>	<b>2,192,805,801</b>	<b>(320,806,675)</b>	<b>(265,994,199)</b>
Provision for exposure of off-balance sheet items		518,050,000	40,100,000	75,350,000	(90,000,000)
<b>Total Provisions</b>		<b>1,422,543,325</b>	<b>2,232,905,801</b>	<b>(245,456,675)</b>	<b>(355,994,199)</b>
<b>Total Profit/(Loss) before taxes</b>		<b>10,570,285,100</b>	<b>7,678,948,572</b>	<b>5,303,656,976</b>	<b>3,782,994,808</b>
Provision for current tax		4,398,499,763	2,859,375,124	1,800,911,762	1,346,435,375
Provision for deferred tax		44,547,729	(436,793,587)	158,259,717	(394,420,454)
<b>Total provision for taxes</b>		<b>4,443,047,492</b>	<b>2,422,581,537</b>	<b>1,959,171,479</b>	<b>952,014,921</b>
<b>Net Profit after Taxes</b>		<b>6,127,237,608</b>	<b>5,256,367,035</b>	<b>3,344,485,497</b>	<b>2,830,979,887</b>
<b>Profit attributable to:</b>					
Equity holders of parents		6,127,237,589	5,256,366,985	3,344,485,492	2,830,979,872
Non- controlling interest		19	50	5	15
		<b>6,127,237,608</b>	<b>5,256,367,035</b>	<b>3,344,485,497</b>	<b>2,830,979,887</b>
<b>Appropriations :</b>					
Statutory Reserve		-	-	-	-
Coupon/dividend on perpetual bond		284,273,974	173,214,193	35,123,287	33,737,371
Retained surplus carried forward		5,842,963,615	5,083,152,842	3,309,362,205	2,657,765,694
<b>Earnings Per Share ( EPS )</b>	29 (a)	<b>5.96</b>	<b>5.11</b>	<b>3.25</b>	<b>2.75</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Consolidated Cash Flow Statement (un-audited)  
for 9 months ended 30 September 2023

Notes	January to September 2023 Taka	January to September 2022 Taka
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	37,134,013,091	30,134,928,377
Interest payments	(16,804,779,882)	(12,928,043,076)
Dividend receipts	424,127,165	528,986,165
Fees and commission receipts	1,605,103,905	1,640,546,667
Recoveries of loans previously written off	103,148,724	88,944,739
Cash payment to employees	(5,783,363,920)	(5,057,651,309)
Cash payment to suppliers	(208,076,016)	(177,692,398)
Current income tax paid	(2,833,225,825)	(1,376,927,152)
Receipts from other operating activities	1,701,269,485	2,057,191,890
Cash payments for other operating activities	(2,806,531,693)	(2,399,368,044)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>12,531,685,034</b>	<b>12,510,915,859</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	(23,888,587,414)	(17,831,278,505)
Purchase/sale of trading securities	414,917,538	(492,072,619)
Loans and advances to customers (other than banks)	(57,605,433,205)	(67,188,713,255)
Other assets	1,715,115,081	(250,434,311)
Deposits to/from other banks	(9,853,230,271)	14,747,157,474
Deposits from customers (other than banks)	72,390,253,208	44,841,141,492
Other liabilities account of customers	1,116,837,430	4,328,221,529
Other liabilities	843,033,521	74,671,833
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(14,867,094,112)</b>	<b>(21,771,306,362)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>(2,335,409,078)</b>	<b>(9,260,390,503)</b>
<b>B) Cash Flows from Investing Activities</b>		
Purchase /Sale of property, plant & equipment	(1,184,634,610)	(1,043,506,386)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(1,184,634,610)</b>	<b>(1,043,506,386)</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Perpetual Bonds	2,800,000,000	1,700,000,000
Coupon interest payment against Perpetual Bond	(284,273,974)	(173,214,193)
Dividend Paid	(1,285,367,773)	(1,285,367,773)
<b>Net cash from/(used in) Financing activities</b>	<b>1,230,358,253</b>	<b>241,418,034</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>(2,289,685,435)</b>	<b>(10,062,478,855)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>4,437,452</b>	<b>41,030,531</b>
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>46,688,213,833</b>	<b>48,342,576,030</b>
<b>G) Cash and cash equivalents at the end of the period (D+E+F)</b>	<b>44,402,965,850</b>	<b>38,321,127,706</b>

28 (a)

  
Company Secretary

  
Director

  
Chief Financial Officer

  
Managing Director & CEO

  
Chairman







পূবালী ব্যাংক পিএলসি  
PUBALI BANK PLC.

Consolidated Statement of Changes in Equity (un-audited)  
for 9 months ended 30 September 2023

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Parent's equity	Non-controlling interest	Total
<i>For the period September 2023</i>							
<b>Balance as at 1 January 2023</b>	10,282,942,180	10,283,000,000	18,700,546,455	3,879,749,550	43,146,238,185	1,119	43,146,239,304
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	18,700,546,455	3,879,749,550	43,146,238,185	1,119	43,146,239,304
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Net income and expenses not recognised in the Profit and Loss Statement	-	-	1,805,000	-	1,805,000	-	1,805,000
Surplus/deficit on account of revaluation of investments	-	-	-	(628,782,813)	(628,782,813)	-	(628,782,813)
Currency translation differences	-	-	-	4,437,452	4,437,452	-	4,437,452
Coupon interest payment against Perpetual Bond	-	-	(284,273,974)	-	(284,273,974)	-	(284,273,974)
Transfer regarding revaluation reserve on sale of properties	-	-	537,000	-	537,000	-	537,000
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	6,094,614,130	32,623,459	6,127,237,589	19	6,127,237,608
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2022	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2022	-	-	(1,285,367,773)	-	(1,285,367,773)	-	(1,285,367,773)
<b>Balance as at 30 September 2023</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>23,227,860,838</b>	<b>3,288,027,648</b>	<b>47,081,830,666</b>	<b>1,138</b>	<b>47,081,831,804</b>
<b>Balance as at 30 September 2022</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>18,559,249,140</b>	<b>3,477,720,982</b>	<b>42,602,912,302</b>	<b>1,105</b>	<b>42,602,913,407</b>

  
Company Secretary  
  
Director

  
Chief Financial Officer

  
Managing Director & CEO  
  
Chairman





**পূবালী ব্যাংক পিএলসি.**  
**PUBALI BANK PLC.**

**Balance Sheet (Un-audited) as at 30 September 2023**

<b>Property and Assets</b>	<b>Notes</b>	<b>September 2023</b>	<b>December 2022</b>
		<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	<b>3</b>	<b>33,896,092,988</b>	<b>34,449,846,439</b>
Cash In hand ( Including foreign currencies )		8,768,684,651	8,902,088,820
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		25,127,408,337	25,547,757,619
<b>Balance with Other Banks and Financial Institutions</b>	<b>4</b>	<b>7,654,882,788</b>	<b>9,810,258,252</b>
Inside Bangladesh		5,995,631,797	5,012,859,563
Outside Bangladesh		1,659,250,991	4,797,398,689
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>2,038,986,667</b>	<b>838,986,667</b>
<b>Investments</b>	<b>6</b>	<b>161,299,491,202</b>	<b>139,403,489,608</b>
Government		139,894,545,430	116,634,183,329
Others		21,404,945,772	22,769,306,279
<b>Loans, Advances and Leases</b>	<b>7</b>	<b>519,489,559,286</b>	<b>461,884,126,081</b>
Loans, Cash Credits, Overdrafts, etc.		488,439,105,516	423,923,256,079
Bills purchased and discounted		31,050,453,770	37,960,870,002
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8</b>	<b>6,930,909,716</b>	<b>6,495,544,725</b>
<b>Other assets</b>	<b>9</b>	<b>63,141,399,945</b>	<b>59,873,084,818</b>
Non-banking Assets		375,246	375,246
<b>Total Assets</b>		<b>794,451,697,838</b>	<b>712,755,711,836</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	<b>10</b>	<b>55,164,469,225</b>	<b>65,017,699,496</b>
<b>Subordinated Bonds</b>	<b>11</b>	<b>15,000,000,000</b>	<b>12,200,000,000</b>
<b>Perpetual Bonds</b>	<b>11.1</b>	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>Deposits and other accounts</b>	<b>12</b>	<b>587,771,909,943</b>	<b>510,836,516,875</b>
Current accounts & other accounts		66,225,823,790	60,730,969,028
Bills Payable		23,164,605,024	14,271,043,896
Savings bank deposits		132,482,482,660	118,927,122,055
Term deposits		346,220,839,833	298,876,111,933
Other deposits		19,678,158,636	18,031,269,963
<b>Other Liabilities</b>	<b>13</b>	<b>85,191,024,165</b>	<b>77,215,407,287</b>
<b>Total Liabilities</b>		<b>748,127,403,333</b>	<b>670,269,623,658</b>
<b>Capital / Shareholders' Equity</b>			
<b>Paid up Capital</b>	<b>14.2</b>	<b>10,282,942,180</b>	<b>10,282,942,180</b>
<b>Statutory Reserve</b>	<b>15</b>	<b>10,283,000,000</b>	<b>10,283,000,000</b>
<b>Retained earnings</b>	<b>16</b>	<b>22,502,948,136</b>	<b>18,040,396,448</b>
Proposed issue of bonus shares		-	-
<b>Other Reserves</b>	<b>17</b>	<b>3,255,404,189</b>	<b>3,879,749,550</b>
<b>Total Shareholders' Equity</b>		<b>46,324,294,505</b>	<b>42,486,088,178</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>794,451,697,838</b>	<b>712,755,711,836</b>





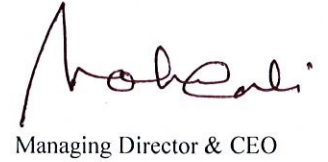
পূবালী ব্যাংক পিএলসি.  
PUBALI BANK PLC.

Balance Sheet (Un-audited) as at 30 September 2023

	September 2023	December 2022
Notes	Taka	Taka
<b>Off-balance sheet items</b>		
<b>Contingent liabilities</b>		
Acceptances & Endorsements	94,115,506,175	103,377,186,550
Letters of guarantee	43,935,225,945	37,872,061,489
Irrevocable letters of credit	66,616,332,414	53,175,862,737
Bills for collection	29,463,813,041	28,980,463,041
Other Contingent Liabilities	2,433,181,166	2,433,181,166
<b>Total</b>	<b>236,564,058,741</b>	<b>225,838,754,983</b>
<b>Other Commitments</b>		
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	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>	<b>236,564,058,741</b>	<b>225,838,754,983</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**পূবালী ব্যাংক পিএলসি.**  
**PUBALI BANK PLC.**

**Profit & Loss Account (Un-audited) for 9 months ended 30 September 2023**

		January to Sept. 2023	January to Sept 2022	July to Sept. 2023	July to Sept. 2022
	Notes	Taka	Taka	Taka	Taka
<b>Operating Income</b>					
Interest income	19	28,425,101,566	21,354,631,422	10,585,809,305	7,971,160,584
Less :Interest paid on deposits, borrowings, etc.	20	21,349,919,742	17,522,284,544	7,481,151,049	5,780,232,181
<b>Net Interest Income</b>		<b>7,075,181,824</b>	<b>3,832,346,878</b>	<b>3,104,658,256</b>	<b>2,190,928,403</b>
Income from investment	21	11,169,705,223	10,642,968,187	3,855,962,795	3,192,798,102
Commission, exchange and brokerage	22	2,229,790,986	2,564,862,174	779,172,837	759,446,328
Other operating income	23	1,021,117,485	932,175,182	274,234,217	197,148,906
<b>Total Operating Income</b>		<b>21,495,795,518</b>	<b>17,972,352,421</b>	<b>8,014,028,105</b>	<b>6,340,321,739</b>
<b>Operating Expenses</b>					
Salaries and allowances	24	5,733,643,704	5,014,138,634	1,715,541,746	1,809,364,248
Rent, taxes, insurance, electricity, etc.		556,999,091	468,149,890	204,745,961	177,295,836
Legal expenses		11,216,714	11,553,564	3,954,140	3,174,230
Postage, stamp, telecommunication, etc.		49,781,664	72,095,544	19,383,080	28,728,769
Stationery, printing, advertisements, etc.		147,077,638	94,043,290	54,848,806	32,474,576
Managing Director's salary and fees	25	10,478,066	9,420,000	3,000,000	2,700,000
Directors' fees		4,827,263	5,463,689	2,043,601	2,491,856
Auditors' fees		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26	1,205,733,824	995,038,061	428,166,022	372,536,293
Other expenses	27	1,931,875,615	1,691,390,322	567,102,698	568,910,475
<b>Total Operating Expenses</b>		<b>9,651,633,579</b>	<b>8,361,292,994</b>	<b>2,998,786,054</b>	<b>2,997,676,283</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>11,844,161,939</b>	<b>9,611,059,427</b>	<b>5,015,242,051</b>	<b>3,342,645,456</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for classified loans and advances		-	1,450,902,384	-	1,450,902,384
Provision for unclassified loans and advances		895,300,000	693,103,417	(330,000,000)	(1,716,896,583)
Provision for other assets		-	48,800,000	-	-
		<b>895,300,000</b>	<b>2,192,805,801</b>	<b>(330,000,000)</b>	<b>(265,994,199)</b>
Provision for exposure of off-balance sheet items		518,050,000	40,100,000	75,350,000	(90,000,000)
<b>Total Provisions</b>		<b>1,413,350,000</b>	<b>2,232,905,801</b>	<b>(254,650,000)</b>	<b>(355,994,199)</b>
<b>Total Profit/(Loss) before taxes</b>		<b>10,430,811,939</b>	<b>7,378,153,626</b>	<b>5,269,892,051</b>	<b>3,698,639,655</b>
Provision for current tax		4,356,412,775	2,812,628,241	1,795,567,817	1,337,528,766
Provision for deferred tax		44,547,729	(436,793,587)	158,259,717	(394,420,454)
<b>Total Provision for taxes</b>		<b>4,400,960,504</b>	<b>2,375,834,654</b>	<b>1,953,827,534</b>	<b>943,108,312</b>
<b>Net Profit after Taxes</b>		<b>6,029,851,435</b>	<b>5,002,318,972</b>	<b>3,316,064,517</b>	<b>2,755,531,343</b>
<b>Appropriations :</b>					
Statutory Reserve		-	-	-	-
Coupon/dividend on perpetual bond		284,273,974	173,214,193	35,123,287	33,737,371
Retained surplus carried forward		5,745,577,461	4,829,104,779	3,280,941,230	2,582,317,150
<b>Earnings Per Share ( EPS )</b>	29	<b>5.86</b>	<b>4.86</b>	<b>3.22</b>	<b>2.68</b>

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman







**পূবালী ব্যাংক পিএলসি.**  
**PUBALI BANK PLC.**

**Cash Flow Statement (Un-audited)**  
**for 9 months ended 30 September 2023**

Notes	January to September 2023 Taka	January to September 2022 Taka
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	37,057,530,844	30,102,636,784
Interest payments	(16,804,779,882)	(12,928,043,076)
Dividend receipts	348,647,491	415,633,888
Fees and commission receipts	1,584,416,110	1,603,675,728
Recoveries of loans previously written off	103,148,724	88,944,739
Cash payment to employees	(5,744,121,770)	(5,023,558,634)
Cash payment to suppliers	(208,076,016)	(177,692,398)
Current income tax paid	(2,833,225,825)	(1,376,927,152)
Receipts from other operating activities	1,666,268,297	1,893,361,628
Cash payments for other operating activities	(2,788,251,028)	(2,388,807,954)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>12,381,556,945</b>	<b>12,209,223,553</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	(23,888,587,414)	(17,831,278,505)
Purchase/sale of trading securities	1,364,360,507	(21,185,677)
Loans and advances to customers (other than banks)	(57,605,433,205)	(67,188,713,255)
Other assets	1,753,539,152	(234,186,866)
Deposits to/from other banks	(9,853,230,271)	14,747,157,474
Deposits from customers (other than banks)	72,390,253,208	44,841,141,492
Other liabilities account of customers	1,116,837,430	4,328,221,529
Other liabilities	778,859,222	62,528,370
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(13,943,401,371)</b>	<b>(21,296,315,438)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>(1,561,844,426)</b>	<b>(9,087,091,885)</b>
<b>B) Cash flows from investing activities</b>		
Purchase /Sale of property, plant & equipment	(1,181,522,694)	(1,042,481,386)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(1,181,522,694)</b>	<b>(1,042,481,386)</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Perpetual Bonds & Subordinate Bonds	2,800,000,000	1,700,000,000
Coupon interest payment against Perpetual Bond	(284,273,974)	(173,214,193)
Dividend Paid	(1,285,367,773)	(1,285,367,773)
<b>Net cash from/(used in) Financing activities</b>	<b>1,230,358,253</b>	<b>241,418,034</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(1,513,008,867)</b>	<b>(9,888,155,237)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>4,437,452</b>	<b>41,030,531</b>
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>45,111,773,459</b>	<b>46,395,307,820</b>
<b>G) Cash and cash equivalents at the end of the period (D+E+F)</b>	<b>43,603,202,044</b>	<b>36,548,183,114</b>

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Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





পূবালী ব্যাংক পি.এলসি.  
PUBALI BANK PLC.

Statement of Changes in Equity (Un-audited)  
for 9 months ended 30 September 2023

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total
For the period September 2023					
<b>Balance as at 1 January 2023</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>18,040,396,448</b>	<b>3,879,749,550</b>	<b>42,486,088,178</b>
Changes in accounting policy	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	18,040,396,448	3,879,749,550	42,486,088,178
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Net income and expenses not recognised in the Profit and Loss Statement	-	-	1,805,000	-	1,805,000
Surplus/deficit on account of revaluation of investments	-	-	-	(628,782,813)	(628,782,813)
Foreign Currency translation gain/(loss)	-	-	-	4,437,452	4,437,452
Coupon interest payment against Perpetual Bond	-	-	(284,273,974)	-	(284,273,974)
Transfer regarding revaluation reserve on sale of properties	-	-	537,000	-	537,000
Net profit for the period	-	-	6,029,851,435	-	6,029,851,435
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2022	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2022	-	-	(1,285,367,773)	-	(1,285,367,773)
<b>Balance as at 30 September 2023</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>22,502,948,136</b>	<b>3,255,404,189</b>	<b>46,324,294,505</b>

Balance as at 30 September 2022

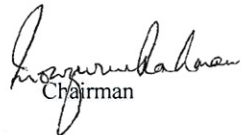
10,282,942,180	10,283,000,000	17,971,285,648	3,477,720,982	42,014,948,810
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Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





	September 2023 Taka	December 2022 Taka
<b>5.2 Non-banking Financial Institution</b>		
Delta Brac Housing & Finance Corporation Ltd.	1,000,000,000	-
GSP Finance Co. (BD) Limited	27,700,000	27,700,000
IDLC Finance Limited	1,000,000,000	-
	<b>2,027,700,000</b>	<b>27,700,000</b>
<b>6 Investments</b>		
<b>Government securities</b>		
Government/ Bangladesh Bank bills	28,668,194,352	11,505,232,705
Government treasury bonds	110,463,236,277	103,005,040,360
National prize bonds	13,239,601	12,682,101
Reverse Repo	749,875,200	2,111,228,163
<b>Total investment in government securities and bonds</b>	<b>139,894,545,430</b>	<b>116,634,183,329</b>
<b>Other investments</b>		
Shares	8,342,973,802	8,152,789,309
Debentures	294,060	294,060
Prime Bank Limited Bond	200,000,000	300,000,000
Dhaka Bank Limited Bond	60,000,000	90,000,000
Southeast Bank Limited Bond - 2	200,000,000	200,000,000
Trust Bank Limited Bond -2	200,000,000	200,000,000
One Bank Limited Bond -2	200,000,000	200,000,000
Jamuna Bank Limited Bond	60,000,000	120,000,000
Mutual Trust Bank Limited Bond -2	190,000,000	380,000,000
Bank Asia Limited Bond -2	200,000,000	300,000,000
EXIM Bank Limited Bond -2	200,000,000	400,000,000
Dutch- Bangla Bank Limited Bond-1	300,000,000	600,000,000
Shahjalal Islami Bank Limited Bond	140,000,000	280,000,000
Social Islami Bank Limited Bond -2	-	100,000,000
The City Bank Limited Bond -2	175,000,000	262,500,000
Standard Bank Limited Bond	100,000,000	200,000,000
Islami Bank Bangladesh Limited Bond	400,000,000	400,000,000
United Commercial Bank Limited Bond -1	300,000,000	300,000,000
Southeast Bank Limited-3	60,000,000	90,000,000
The City Bank Limited Bond -3	300,000,000	300,000,000
Dutch- Bangla Bank Limited Bond -2	300,000,000	300,000,000
One Bank Bond-3	255,000,000	300,000,000
Eastern Bank Limited Bond	600,000,000	800,000,000
Bank Asia Limited Bond -3	400,000,000	500,000,000
Dutch- Bangla Bank Limited Bond-3	500,000,000	500,000,000
Trust Bank Limited Bond	500,000,000	500,000,000
The City Bank perpetual Bond	799,000,000	799,000,000
United Commercial Bank Limited Perpetual Bond	500,000,000	500,000,000
PRAN AGRO Limited Green Bond	210,000,000	240,000,000
NCC Bank Perpetual Bond	650,000,000	650,000,000
Islami Bank Bangladesh Limited Perpetual Bond	100,000,000	100,000,000
Mercantile Bank Limited Perpetual Bond	1,000,000,000	1,000,000,000
Mutual Trust Bank Limited Bond-3	2,500,000,000	2,500,000,000
United Commercial Bank Limited Bond-2	1,000,000,000	1,000,000,000
Dhaka Bank Limited Perpetual Bond	157,955,000	-
BBML 1st Sukuk Bond	100,000,000	-
Al-Arafah Islami Bank Limited Bond	200,000,000	200,000,000
Bridge financing advances	4,722,910	4,722,910
	<b>21,404,945,772</b>	<b>22,769,306,279</b>
	<b>161,299,491,202</b>	<b>139,403,489,608</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank PLC.	139,894,545,430	116,634,183,329
Pubali Bank Securities Limited	322,287,865	122,126,953
	<b>140,216,833,295</b>	<b>116,756,310,282</b>
<b>2. Other</b>		
Pubali Bank PLC.	21,404,945,772	22,769,306,279
Pubali Bank Securities Limited	7,388,072,477	6,638,790,420
	<b>28,793,018,249</b>	<b>29,408,096,699</b>
	<b>169,009,851,544</b>	<b>146,164,406,981</b>
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	488,439,105,516	423,923,256,079
Bills purchased and discounted	31,050,453,770	37,960,870,002
	<b>519,489,559,286</b>	<b>461,884,126,081</b>



	September 2023 Taka	December 2022 Taka
<b>7.1 Loans, cash credits, overdrafts, etc.</b>		
<b>Inside Bangladesh:</b>		
Loans	197,895,858,344	161,240,869,772
Cash credits	87,387,373,629	72,283,468,046
Overdrafts	116,558,266,100	111,976,434,329
Earnest Money	11,038,585,153	3,765,107,165
Loan against merchandise	3,211,962	3,211,992
Packing credits	2,508,584,351	1,149,369,402
Loan against trust receipts	9,786,300,648	11,912,205,855
Pubali prochesta	102,215,264	105,643,232
Non-resident Credit Scheme	31,718	50,728
Pubali Subarna	5,573,712,145	5,966,132,134
Pubali Karmo Uddog	271,986,047	325,060,987
Pubali Sujon	33,866,034	32,225,953
Pubali Utsob	32,797,312	19,709,996
Payment against documents	10,326,514,125	9,512,249,834
Consumers loan scheme	12,733,557,616	12,990,967,382
EDF loan	17,306,048,599	19,392,866,426
Lease finance	15,317,302,086	11,049,185,531
Credit card	386,382,679	301,256,486
Others	1,176,511,704	1,897,240,829
	<b>488,439,105,516</b>	<b>423,923,256,079</b>
<b>Outside Bangladesh</b>	-	-
	<b>488,439,105,516</b>	<b>423,923,256,079</b>
<b>7.2 Bills purchased and discounted</b>		
Payable in Bangladesh:		
Loans against accepted bills	6,157,557,634	5,684,352,296
Loans against demand draft purchased	31,565	31,565
	<b>6,157,589,199</b>	<b>5,684,383,861</b>
Payable outside Bangladesh:		
Foreign bills purchased	24,892,864,571	32,276,486,141
Foreign drafts purchased	-	-
	<b>24,892,864,571</b>	<b>32,276,486,141</b>
	<b>31,050,453,770</b>	<b>37,960,870,002</b>
<b>7.3 Classification of loans and advances including bills purchased and discounted</b>		
Unclassified:		
Standard	492,925,753,679	439,018,423,689
Special mention account (SMA)	9,509,536,637	5,969,682,385
	<b>502,435,290,316</b>	<b>444,988,106,074</b>
Classified:		
Substandard (SS)	1,937,147,956	1,953,264,931
Doubtful (DF)	394,152,516	652,108,582
Bad or loss (B/L)	9,530,824,087	9,515,854,453
	<b>11,862,124,559</b>	<b>12,121,227,966</b>
Staff loan	5,192,144,411	4,774,792,041
	<b>519,489,559,286</b>	<b>461,884,126,081</b>

**7.4 Particulars of required provision for loans and advances**

Status of Classification	Base for Provision	Rate of Provision (%)		
<b>General provision - Unclassified</b>				
Standard	362,281,157,586	1	3,622,811,576	3,161,628,043
Small & Medium Enterprise financing	109,530,217,104	0.25	273,825,543	239,572,748
Loans to BHs/MBs/SDs against share etc.	323,428,417	2	6,468,568	11,142,429
Housing Finance	570,833,211	1	5,708,332	2,738,347
Loan for Professional to setup business	11,458,799	2	229,176	432,976
Consumers loan scheme (Credit card)	203,542,012	2	4,070,840	3,195,322
Consumers loan scheme	17,190,663,595	2	343,813,272	317,195,671
Short Term Agri Credit and Micro credit	2,814,452,955	1	28,144,530	101,543,658
Special mention account (SMEF)	2,551,506,223	0.25	6,378,766	4,927,434
Special mention account (Credit Card)	3,086,565	2	61,731	69,102
Special mention account (CLS)	173,985,405	2	3,479,708	3,463,049
Special mention account (HF)	13,703,730	1	137,037	46,843
Special mention account (LP)	-	2	-	-
Special mention account (Others)	6,402,721,673	1	64,027,217	34,936,303
			<b>4,359,156,296</b>	<b>3,880,891,925</b>
Provision kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court.			1,595,168,098	1,595,168,098
General provision to mitigate future risk			1,380,836,638	1,380,836,638
Special General Provision-COVID 19 has been maintained as per BRPD circular letter no.56/2020, 50/2021, 52/2021, 53/2021 and 53/2022			1,046,629,539	1,046,629,539
			<b>8,381,790,571</b>	<b>7,903,526,200</b>
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	2,277,971	5	113,899	18,614
Substandard (small, Cottage, Mirco credit)	304,691,427	5	15,234,571	17,414,607
Substandard (Others)	910,747,802	20	182,149,560	248,270,344
Doubtful (Agri & Micro credit)	646,627	5	32,331	13,332
Doubtful (small, Cottage, Mirco credit)	148,950,477	20	29,790,095	43,401,013
Doubtful (Others)	1,975,397,954	50	987,698,977	820,807,027
Bad/Loss	11,823,447,153	100	11,823,447,153	12,062,735,200
			<b>13,038,466,586</b>	<b>13,192,660,137</b>
Required provision			21,420,257,157	21,096,186,337
Provision maintained			22,114,252,071	21,115,754,196
Excess provision			<b>693,994,914</b>	<b>19,567,859</b>



	September 2023 Taka	December 2022 Taka
<b>7(a) Consolidated Loans, Advances and Leases</b>		
Loans, cash credits, overdrafts, etc.		
Pubali Bank PLC.	488,439,105,516	423,923,256,079
Pubali Bank Securities Limited	919,332,476	867,878,533
	<u>489,358,437,992</u>	<u>424,791,134,612</u>
Less: Inter Company Transactions	-	-
	<u>489,358,437,992</u>	<u>424,791,134,612</u>
<b>Bills discounted and purchased</b>		
Pubali Bank PLC.	31,050,453,770	37,960,870,002
Pubali Bank Securities Limited	-	-
	<u>31,050,453,770</u>	<u>37,960,870,002</u>
	<u>520,408,891,762</u>	<u>462,752,004,614</u>
<b>8 Fixed Assets including Premises, Furniture &amp; Fixtures</b>		
<b>Tangible Assets</b>		
Land	1,117,377,420	1,117,377,420
Lease land	1,118,028,470	1,118,892,470
Building	390,519,581	397,989,580
Vehicles	150,231,962	76,322,256
Machinery and equipment's	487,027,572	426,154,028
Computer & Computer Accessories	538,278,696	458,082,742
Furniture and fixtures	855,318,935	737,794,188
	<u>4,656,782,636</u>	<u>4,332,612,684</u>
<b>Intangible Assets</b>		
Computer Software	178,571,375	200,665,888
	<u>178,571,375</u>	<u>200,665,888</u>
<b>Lease assets</b>		
Right Of Use (ROU) Assets as per IFRS-16	2,095,555,705	1,962,266,153
	<u>6,930,909,716</u>	<u>6,495,544,725</u>
<b>8(a) Consolidated Fixed Assets including premises, furniture &amp; fixtures</b>		
Pubali Bank PLC.	6,930,909,716	6,495,544,725
Pubali Bank Securities Limited	5,170,168	3,519,855
	<u>6,936,079,884</u>	<u>6,499,064,580</u>
<b>9 Other Assets</b>		
Interest accrued on investments	3,245,295,890	2,357,683,224
Accrued income on loans & advances	1,930,921,398	629,905,610
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	868,485,642	1,127,821,568
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	242,655,553	90,561,024
Stationery and stamps	216,651,160	99,365,441
Drafts payable	16,449,507	16,446,447
Sanchaypatra	31,074,888	29,670,982
Deferred tax assets (note-13.2)	4,512,633,371	4,557,181,100
Suspense account	956,629,154	818,835,977
Items in transit	7,423,489,959	9,333,322,412
Advance against income tax	37,383,420,369	34,550,194,544
Clearing house adjustment	1,027,234	2,788,012
Others	50,491,160	24,454,855
	<u>63,482,611,576</u>	<u>60,241,617,487</u>
Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	341,211,631	368,532,669
	<u>63,141,399,945</u>	<u>59,873,084,818</u>
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank PLC.	63,141,399,945	59,873,084,818
Pubali Bank Securities Limited	471,478,466	484,699,354
	<u>63,612,878,411</u>	<u>60,357,784,172</u>
Inter company Transactions	(230,615,382)	(90,555,403)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(6,830,614,082)</u>	<u>(6,690,554,103)</u>
	<u>56,782,264,329</u>	<u>53,667,230,069</u>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>10 Borrowings from other Banks, Financial Institutions and Agents</b>		
Inside Bangladesh	27,634,119,974	31,605,672,156
Outside Bangladesh	27,530,349,251	33,412,027,340
	<u>55,164,469,225</u>	<u>65,017,699,496</u>
<b>11 Subordinated bonds</b>		
Agrani Bank Limited	3,600,000,000	3,800,000,000
Janata Bank Limited	800,000,000	900,000,000
Rupali Bank Limited	1,200,000,000	1,400,000,000
Sonal Bank Limited	1,200,000,000	1,200,000,000
Uttara Bank Limited	800,000,000	900,000,000
Delta Life Insurance Company Limited	400,000,000	500,000,000
Premier Bank Limited	1,200,000,000	1,200,000,000
NRB Commercial Bank Limited	800,000,000	800,000,000
Trust Bank Limited	1,500,000,000	1,500,000,000
EBL Employees Provident Fund	100,000,000	-
Nabil Naba Foods Ltd	1,900,000,000	-
Nabil Feed Mills Ltd	1,000,000,000	-
A/H Khan & Co	500,000,000	-
	<u>15,000,000,000</u>	<u>12,200,000,000</u>



	September 2023	December 2022
	Taka	Taka
<b>11.1 Perpetual bonds</b>		
Trust Bank Limited	1,000,000,000	1,000,000,000
AB Bank Limited	1,000,000,000	1,000,000,000
One Bank Limited	350,000,000	350,000,000
Bank Asia Limited	1,000,000,000	1,000,000,000
Jamuna Bank Limited	450,000,000	450,000,000
Community Bank Bangladesh Limited	200,000,000	200,000,000
Southeast Bank Limited	500,000,000	500,000,000
Initial Public offering	500,000,000	500,000,000
	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>12 Details of deposits and other accounts</b>		
Current deposits and other accounts :		
Current account	61,672,868,839	57,732,849,964
Cash credit A/C. (Cr. Balance)	1,065,940,978	844,656,287
Overdraft earnest money (Cr. Balance)	-	6,000
Pubali Procheta (Cr. Balance)	304,675	1,883,703
Credit card Account	5,184,569	3,540,390
Call deposits	14,774,897	14,775,897
Foreign currency deposits	3,445,186,277	2,111,693,232
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	21,541,077	21,541,077
	<b>66,225,823,790</b>	<b>60,730,969,028</b>
Bills payable	23,164,605,024	14,271,043,896
Savings Bank accounts	132,482,482,660	118,927,122,055
<b>Term deposits</b>		
Fixed deposits	190,057,470,715	149,411,634,261
Special Notice Deposits	58,007,519,202	57,452,882,267
Deposit pension scheme	2,548,292	17,685,197
Interest payable on term deposit	8,575,944,344	4,030,804,484
Pubali pension scheme	40,332,858,111	42,523,424,173
Pubali sanchay prakalpa	3,890,000,085	4,035,866,123
Dwigun Sanchay Prokalpa	20,366,951,964	20,009,796,383
Target Based Small Deposit (Pubali shoppopuron)	13,300,308,244	11,144,294,243
Monthly profit base deposit	4,724,320,920	3,881,985,740
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	6,779,879,720	6,176,221,578
Shikhya sanchay prokalpa	183,038,236	191,517,484
	<b>346,220,839,833</b>	<b>298,876,111,933</b>
Other deposits	19,678,158,636	18,031,269,963
	<b>587,771,909,943</b>	<b>510,836,516,875</b>
<b>12 (a) Consolidated Deposits and other accounts</b>		
Pubali Bank PLC.	587,771,909,943	510,836,516,875
Pubali Bank Securities Limited	-	-
	<b>587,771,909,943</b>	<b>510,836,516,875</b>
Less: Inter Company Transactions	(569,149,724)	(1,485,886,271)
	<b>587,202,760,219</b>	<b>509,350,630,604</b>



### 13 Other Liabilities

Accumulated provision for loans and advances  
Accumulated provision for consumers loan  
Accumulated provision for demand loan pubali star

Provision for unclassified loans and advances  
Special General Provision COVID-19  
Provision @1% against off-balance sheet exposure  
Accumulated interest suspense  
Provision for doubtful investment  
Additional profit payable A/C for Islamic banking  
I.B. bad debt offsetting reserve  
Compensation realised account  
Compensation realisable account  
Interest suspense on underwriting advances  
CLS interest A/C  
Unclaimed amount in ATMS  
Consumers deposits  
Unclaimed dividend  
Provision for Current Tax (note-13.1)  
Deferred Tax Liabilities (note-13.3)  
Valuation adjustment  
Exchange adjustment account  
Agri credit guarantee backing reserve  
Pakistan account  
Pension fund  
L/C cover account in Bangladesh  
Pubali Bank Adjustment  
PBL Islamic Banking CSR fund  
Card transaction fee (inter bank)  
Foreign Currency FCC Account  
Interest suspense account against 70% agri loan  
Blocked account of UBI  
Property account of UBI  
Payable to other Banks and Financial Institution  
Unearned interest income on ISW  
Interest payable on Subordinated Bond  
Start-up fund  
Bangladesh Bank incentive  
CSR Fund for COVID-19  
Lease Liabilities as per IFRS-16  
Non resident blocked account of UBI  
Late Vault -Cash Received  
ICT Asset Insurance reserve

Provision for expenses

#### Provision for other assets:

Suspense account  
Provision for Un-reconciled General Account debit entries

	September 2023 Taka	December 2022 Taka
	12,058,816,404	12,223,506,886
	908,523,481	898,026,550
	71,126,701	71,126,701
	13,038,466,586	13,192,660,137
	8,029,155,946	6,876,464,520
	1,046,629,539	1,046,629,539
	2,487,000,000	1,968,950,000
	7,531,136,086	6,752,276,864
	253,500,000	253,500,000
	6,996,289	7,650,000
	40,123,756	40,123,756
	23,982,197	12,291,999
	44,478,043	56,033,764
	219,648,924	219,648,924
	4,786,861	3,411,620
	65,000	65,000
	217,272,214	225,563,847
	248,272,325	211,206,865
	42,735,253,998	38,378,841,223
	83,458,196	83,458,196
	952,562,925	1,927,713,138
	28,666,878	28,666,878
	70,261,300	70,261,300
	8,393,039	8,393,039
	1,570,883	1,570,883
	1,583,640	1,583,640
	3,110,924,295	257,855,528
	31,983,385	24,032,214
	7,738,337	8,969,705
	17,363,819	17,363,819
	192,382	192,382
	2,973,186	2,973,186
	49,617	49,617
	676,484,759	527,463,600
	755,729,247	456,643,733
	303,250,000	110,400,000
	137,013,311	137,013,311
	211,009,141	136,081,807
	24,466,667	24,466,667
	1,825,720,480	1,663,035,418
	34,487	34,487
	558,870,000	-
	26,634,011	24,094,463
	71,725,235,163	61,564,974,932
	157,407,825	2,187,857,628
	256,189,934	256,189,933
	13,724,657	13,724,657
	269,914,591	269,914,590
	85,191,024,165	77,215,407,287

#### 13.1 Provision for Current tax

Balance at the beginning of the period  
Provision made for previous period  
Provision made for current period

Settlement of previous period tax liability  
Balance at the end of the period

	38,378,841,223	34,650,504,662
	-	-
	4,356,412,775	3,728,336,561
	4,356,412,775	3,728,336,561
	-	-
	42,735,253,998	38,378,841,223

#### 13.1.1 Reconciliation of effective tax rate (Solo)

	Applicable Tax rate	September 2023	
		Rate	Amount
Profit before income tax and provision as per profit & loss account			11,844,161,939
Income tax as per applicable tax rate	37.50%	37.50%	4,441,560,727
<b>Factors affecting the tax charge in current year</b>			
Tax Savings from reduced tax rates for Capital gain on share	15.00%	-0.01%	(1,403,549)
Tax Savings from reduced tax rates for capital gain on Govt. Sec.( Treasury bills, bonds)	15.00%	-1.88%	(223,070,561)
Tax Savings from reduced tax rates for Dividend	20.00%	-0.52%	(61,013,311)
Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	-0.42%	(49,398,007)
Admissible expenses in current period	37.50%	-1.21%	(142,803,058)
Inadmissible expenses in current period	37.50%	2.47%	292,540,534
Effect of deferred Tax	37.50%	0.38%	44,547,729
Provision for uncertainty over Income Tax treatments by NBR	37.50%	0.84%	100,000,000
		37.16%	4,400,960,504

#### 13.2 Deferred tax assets

Balance at the beginning of the period  
Provision made during the period for loan loss (note 13.2.1)  
Deferred tax assets for fixed assets (note 13.2.2)  
Provision held at the end of the period

	4,557,181,100	4,020,112,798
	(89,733,018)	603,299,060
	45,185,289	(66,230,758)
	4,512,633,371	4,557,181,100





	September 2023 Taka	December 2022 Taka
<b>13.3 Deferred tax Liabilities</b>		
Balance at the beginning of the period	83,458,196	83,544,110
Provision made during the period	-	(85,914)
Provision held at the end of the period	<b>83,458,196</b>	<b>83,458,196</b>

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 30 September 2023.

	September 2023	December 2022
<b>13.2.1 Deferred Tax on loan loss provision</b>		
Cumulative Provision made against Bad/loss	11,955,175,172	13,257,139,244
Adjustment of Corresponding provision on write off	131,728,019	1,194,404,044
Deductible/(taxable) temporary difference	11,823,447,153	12,062,735,200
Tax Rate	37.50%	37.50%
<b>Closing Deferred tax assets*</b>	4,433,792,682	4,523,525,700
Opening Deferred tax assets	4,523,525,700	3,920,226,640
<b>Deferred tax (expense)/Income</b>	<b>(89,733,018)</b>	<b>603,299,060</b>

\* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,433,792,682 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 2023 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)

	September 2023	December 2022
<b>13.2.2 Deferred Tax on Fixed Assets</b>		
Carrying amount	4,835,354,011	4,533,278,572
Tax Base	5,045,595,849	4,623,026,306
Deductible/(taxable) temporary difference	(210,241,838)	(89,747,734)
Tax Rate	37.50%	37.50%
<b>Closing Deferred tax assets/(Liabilities)</b>	78,840,689	33,655,400
Opening Deferred tax assets/(Liabilities)	33,655,400	99,886,158
<b>Deferred tax (expense)/Income</b>	<b>45,185,289</b>	<b>(66,230,758)</b>

	September 2023	December 2022
<b>13.2.3 Deferred Tax on Revalued land</b>		
Carrying amount	2,236,269,890	2,236,269,890
Tax Base	-	-
Deductible/(taxable) temporary difference	(2,236,269,890)	(2,236,269,890)
Tax Rate	3.73%	3.73%
<b>Closing Deferred tax assets/(Liabilities)</b>	(83,458,196)	(83,458,196)
Opening Deferred tax assets/(Liabilities)	(83,458,196)	(83,544,110)
<b>Deferred tax (expense)/Income</b>	<b>-</b>	<b>85,914</b>

	September 2023	December 2022
<b>13.2.4 Deferred tax (expense)/Income (net)</b>		
Deferred tax (expense)/Income arisen for charging specific provision (note 13.2.1)	(89,733,018)	603,299,060
Deferred tax (expense)/Income arisen in WDV of Fixed Assets (note 13.2.2)	45,185,289	(66,230,758)
	<b>(44,547,729)</b>	<b>537,068,302</b>

	September 2023	December 2022
<b>13 (a) Consolidated other liabilities</b>		
Pubali Bank PLC.	85,191,024,165	77,215,407,287
Pubali Bank Securities Limited	2,548,567,959	2,433,304,363
Inter company payable	(230,614,082)	(90,554,103)
	<b>87,508,978,042</b>	<b>79,558,157,547</b>

#### 14 Capital

	September 2023	December 2022
<b>14.1 Authorized Capital</b>		
2,000,000,000 ordinary shares of Tk 10 each	<b>20,000,000,000</b>	<b>20,000,000,000</b>

	September 2023	December 2022
<b>14.2 Issued, subscribed and paid up capital</b>		
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
	<b>10,282,942,180</b>	<b>10,282,942,180</b>

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	September 2023			2022
	No. of share	Percentage (%)	Amount	Amount
Directors	323,769,668	31.49%	3,237,696,680	3,239,112,990
Co-operative societies	8,866,487	0.86%	88,664,870	88,748,880
Banks and financial institutions	51,533,098	5.01%	515,330,980	515,100,500
Government	2,482	0.0002%	24,820	24,820
Other institutions	251,550,657	24.46%	2,515,506,570	2,260,797,350
Non resident Bangladeshi	2,217,672	0.22%	22,176,720	22,259,080
General public	390,354,154	37.96%	3,903,541,540	4,156,898,560
	<b>1,028,294,218</b>	<b>100.00%</b>	<b>10,282,942,180</b>	<b>10,282,942,180</b>



#### 14.4 Range wise shareholdings

Range wise shareholdings	September 2023			2022
	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares
Up to 500 shares	18,682	0.24%	2,407,111	2,513,325
501 to 5,000 shares	9,764	1.58%	16,248,064	17,021,406
5,001 to 10,000 shares	1,128	0.68%	7,022,976	7,358,782
10,001 to 20,000 shares	476	0.64%	6,579,077	6,888,264
20,001 to 30,000 shares	142	0.33%	3,430,761	3,593,802
30,001 to 40,000 shares	159	0.50%	5,126,523	5,227,346
40,001 to 50,000 shares	54	0.23%	2,396,981	2,567,747
50,001 to 100,000 shares	192	1.48%	15,240,124	15,798,708
100,001 and above	268	94.32%	969,842,601	967,324,838
	<b>30,865</b>	<b>100.00%</b>	<b>1,028,294,218</b>	<b>1,028,294,218</b>

#### 14.5 Particulars of shareholding of the directors

SL No.	Name of the directors	Status	September 2023		2022		
			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. Fahim Ahmed Faruk Chowdhury	Director	21,101,586	211,015,860	21,101,586	211,015,860	
5	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
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	20,568,691	205,686,910	20,568,691	205,686,910	
7	Mr. Musa Ahmed	Director	20,615,794	206,157,940	20,615,794	206,157,940	
8	Mr. Azizur Rahman	Director	22,352,148	223,521,480	22,352,148	223,521,480	
9	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	-	-	-	-
10	Ms. Rana Laila Hafiz	Director	20,565,889	205,658,890	20,565,889	205,658,890	
11	Mr. Mustafa Ahmed	Director	35,845,935	358,459,350	35,845,935	358,459,350	
12	Mr. Arif Ahmed Choudhury	Director	20,566,364	205,663,640			
13	Dr. Shahdeen Malik	Independent Director	-	-	-	-	
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-	-	-	
15	Mr. Ahmed Shafi Choudhury	Director	Nominated by Transcom Limited	-	-	20,707,995	207,079,950
			Personal			83,505	835,050
			<b>324,026,085</b>	<b>3,240,260,850</b>	<b>324,251,221</b>	<b>3,242,512,210</b>	

#### 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 September 2023	Percentage of shareholding at December 2022
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. Fahim Ahmed Faruk Chowdhury	Director	2.05	2.05
5	Ms. Rumana Sharif	Director	5.00	5.00
		Personal	0.02	0.02
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	2.00	2.00
7	Mr. Musa Ahmed	Director	2.00	2.00
8	Mr. Azizur Rahman	Director	2.17	2.17
9	Mr. Md. Abdur Razzak Mondal	Director	3.50	3.50
		Personal	-	-
10	Ms. Rana Laila Hafiz	Director	2.00	2.00
11	Mr. Mustafa Ahmed	Director	3.49	3.49
12	Mr. Arif Ahmed Choudhury	Director	2.00	-
13	Dr. Shahdeen Malik	Independent Director	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-
15	Mr. Ahmed Shafi Choudhury	Director	-	2.01
		Personal	-	0.01



**14.6.2 Name of directors and the entities in which they have interest as on 30 September 2023**

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. 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 7,55,065 shares 10,08,155 shares 1,50,000 shares 3,50,000 shares
5	Ms. Rumana Sharif	Nominee Director	None	Nil	Nil
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	1 Imagine Properties Ltd. 2. Pubali Bank Securities Ltd.	Chairman Director	50.00% 1 share
7	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%
8	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 40.00%
9	Mr. Md. Abdur Razzak Mondal	Nominee Director	1. That's It Fashions Ltd.	Nominee	-
10	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% -
11	Mr. Mustafa Ahmed	Director	5. Pubali Bank Securities Ltd.	Director	1 share
12	Mr. Arif Ahmed Choudhury	Director	1. Transcon Securities Ltd. 2. Continental Travels Ltd.	Managing Director Managing Director	19,000 Shares 2,000 Shares
13	Dr. Shahdeen Malik	Independent Director	Pubali Bank Securities Ltd.	Independent Director	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	Pubali Bank Securities Ltd.	Director	-

**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**

	September 2023 Taka	December 2022 Taka
<b>15 Statutory reserve</b>		
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	<b>10,283,000,000</b>	<b>10,283,000,000</b>
<b>16 Retained earnings</b>		
Balance as on beginning of the period	18,040,396,448	14,426,734,652
Net profit for the year	6,029,851,435	5,321,771,659
Transfer regarding revaluation reserve on sale of Fixed Assets	537,000	813,990
Coupon interest payment against Perpetual Bond	(284,273,974)	(363,734,740)
Transfer to Start-up fund	-	(53,217,717)
Net income and expenses not recognised in the Profit and Loss account	1,805,000	(6,603,623)
	<b>23,788,315,909</b>	<b>19,325,764,221</b>
Issue of dividend	(1,285,367,773)	(1,285,367,773)
Balance as on end of the period	<b>22,502,948,136</b>	<b>18,040,396,448</b>
<b>16(a) Consolidated Retained earnings</b>		
Pubali Bank PLC.	22,502,948,136	18,040,396,448
Pubali Bank Securities Limited	724,912,702	660,150,007
	<b>23,227,860,838</b>	<b>18,700,546,455</b>
<b>17 Other reserves</b>		
<b>17.1 Assets revaluation reserve</b>		
Balance at the beginning of the period	3,807,396,721	4,717,371,762
Addition on revaluation of Investment During the period	874,957,137	1,334,674,706
Disposal revaluation of Investment during the period	(1,503,739,950)	(2,244,735,661)
Recognition of deferred tax on revaluation reserve of fixed assets	-	85,914
	3,178,613,908	3,807,396,721
Share forfeiture account	333,984	333,984
Balance at the end of the period	<b>3,178,947,892</b>	<b>3,807,730,705</b>

\* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,433,792,682 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 2023 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.



	September 2023 Taka	December 2022 Taka
<b>17.2 Exchange Equalization Fund</b>		
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>
<b>17.3 Foreign currency translation reserve</b>		
Balance at the beginning of the period	42,058,873	9,877,248
Addition during the period	4,437,452	32,181,625
Balance at the end of the period	<u>46,496,325</u>	<u>42,058,873</u>
<b>17(a) Consolidated Other reserves</b>		
Pubali Bank PLC.	3,255,404,189	3,879,749,550
Pubali Bank Securities Limited	32,623,459	-
	<u>3,288,027,648</u>	<u>3,879,749,550</u>
<b>18 Non-controlling interest</b>		
Balance at the beginning of the period	1,119	1,055
Share of current period profit	19	64
	<u>1,138</u>	<u>1,119</u>
	<b>September 2023</b>	<b>September 2022</b>
	<b>Taka</b>	<b>Taka</b>
<b>19 Interest income</b>		
Loans	3,920,299,855	3,077,330,381
Cash credits	4,691,009,572	3,500,890,942
Over drafts	6,819,751,916	4,799,639,006
Loan against trust receipt	544,285,256	502,071,346
Inland bill purchased & demand draft purchased	358,859,231	152,730,772
Foreign bill purchased and Export development fund	287,621,202	160,284,687
Packing credits	87,564,907	63,259,734
Payments against document	2,166,927,577	1,261,534,622
Agricultural credits & rural credits	109,301,212	85,446,858
Sundries account	25,167,299	28,368,801
CLS account	901,282,888	801,986,126
Secured mortgages	1,910,477,970	1,323,636,609
Loan against Shikya Sanchay Prokalpa	46,458,836	32,818,861
Lease finance	768,504,664	536,364,529
Loan against Pubali Sanchay Prokalpa	5,573,445	5,622,312
Term loans	4,582,391,421	3,793,412,435
Loan against Pubali Pension Scheme	50,592,011	47,902,380
Export Bill Discounting (EBD)	25,978,397	8,835,732
Syndication/Club Finance	260,117,725	294,606,361
Credit card	31,820,554	24,573,053
<b>Interest on loans and advances</b>	<u>27,593,996,559</u>	<u>20,501,315,547</u>
Interest on money at call and short notice	169,851,419	170,539,608
Interest on balance with other banks	488,272,116	471,938,020
Interest on fixed deposits with other banks	172,981,472	210,838,247
	<u>28,425,101,566</u>	<u>21,354,631,422</u>
<b>19(a) Consolidated Interest Income</b>		
Pubali Bank PLC.	28,425,101,566	21,354,631,422
Pubali Bank Securities Limited	48,068,904	32,291,593
	<u>28,473,170,470</u>	<u>21,386,923,015</u>
<b>20 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	8,039,692,556	5,237,560,860
Short-notice deposit	1,635,936,956	1,552,069,841
Savings bank deposit	1,185,407,639	1,149,554,190
Pubali bank pension scheme	2,724,504,525	2,747,969,896
Monthly Monafa based deposit Scheme	128,223	-
Pubali Sanchay Prokalpa	213,636,651	211,893,160
Shikhya Sanchay Prokalpa	10,449,655	10,865,779
Dwigun Sanchay Prokalpa	1,349,956,877	1,424,789,495
Interest on MPSD	287,920,619	240,371,773
Interest on TBSD	561,871,601	434,861,652
Interest on MFD A/C	229,965,425	199,648,262
Sundry accounts	76,924,981	9,759,534
<b>Interest paid on Deposits</b>	<u>16,316,395,708</u>	<u>13,219,344,442</u>
Interest on call loan	69,448,681	22,482,153
Interest on borrowings from Bank and Fis	2,328,591,331	928,867,083
Interest on repo borrowings	78,006,478	30,209,952
Interest on Treasury bond	383,401,950	87,919,151
Interest on HFT Securities	927,718,636	2,109,751,499
Interest on HTM Securities	290,716,551	393,081,737
Interest on borrowings from Bangladesh Bank	133,060,051	103,157,561
Interest on Perpetual Bond	-	23,814,391
Interest on Subordinated Bond	822,580,356	603,656,575
	<u>21,349,919,742</u>	<u>17,522,284,544</u>



	September 2023 Taka	September 2022 Taka
<b>21 Income from investment</b>		
Interest on treasury bill	1,494,216,044	582,097,898
Interest on treasury bond	7,161,252,491	6,635,324,186
Interest on private bond	891,760,503	778,721,555
Interest on Reverse Repo	276,165,984	223,841,815
Gain on sale of shares	6,237,995	16,263,697
Gain on Treasury Bill & Treasury Bond	991,424,715	1,991,085,148
Dividend on shares	348,647,491	415,633,888
	<b>11,169,705,223</b>	<b>10,642,968,187</b>
<b>21(a) Consolidated Income from investment</b>		
Pubali Bank PLC.	11,169,705,223	10,642,968,187
Pubali Bank Securities Limited	118,500,835	248,397,285
	<b>11,288,206,058</b>	<b>10,891,365,472</b>
<b>22 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	23,006,692	22,673,210
Foreign L/C	370,301,967	446,674,435
Local L/C	62,258,906	49,318,533
Issuance of foreign guarantee	2,863,625	1,648,129
Issuance of local guarantee	356,025,718	250,452,207
Issuance of traveller's cheque	17,250	5,175
Commission on stationery articles	4,662,170	4,818,049
Commission on BSP,PSP & Prize Bond	6,354,996	-
Fees and Commission (Syndication/Club Finance)	-	984,784
LC Acceptance charges	468,176,940	485,757,176
LC Payment & Discrepancy Charges	131,734,779	134,750,184
Other transactions	107,905,171	136,804,143
Miscellaneous handling commission	51,107,896	69,789,703
Total commission	<b>1,584,416,110</b>	<b>1,603,675,728</b>
Exchange	645,374,876	961,186,446
	<b>2,229,790,986</b>	<b>2,564,862,174</b>
<b>22(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank PLC.	2,229,790,986	2,564,862,174
Pubali Bank Securities Limited	20,687,795	36,870,939
	<b>2,250,478,781</b>	<b>2,601,733,113</b>
<b>23 Other operating income</b>		
Rent recovery	5,496,364	4,834,274
Postage and telecommunication recovery	8,313,876	8,109,546
Swift income	91,795,618	106,588,872
Application fee of CLS account	55,455	88,499
Account opening charge of CLS account	5,300	40,400
Service charge	42,444,828	48,455,935
Sale of leased asset	6,369,112	5,815,317
Processing Fee on Pubali Abashon	5,268,415	643,750
Online service charge	319,119,411	283,416,525
Accounts Maintenance fee	175,380,959	158,712,025
SMS service charges	121,885,939	93,872,269
Card Fees and charges	40,071,137	27,064,133
CIB service charges	16,886,340	14,593,340
Recovered from Bad Debt Written Off	224,064	-
Processing Fee on Lease Financing	39,229,977	33,581,988
Loan Reschedule/Restructure Fee	8,314	9,165
Early Settlement Fee	4,165,550	3,037,964
Fee on card transection	34,109,797	21,198,896
Sale of Bank's property	961,580	4,067,808
Miscellaneous income supervision and monitoring	38,778,963	-
Miscellaneous income transfer fee	1,460,403	1,388,312
Miscellaneous income	69,086,083	116,656,164
	<b>1,021,117,485</b>	<b>932,175,182</b>
<b>23(a) Consolidated Other operating income</b>		
Pubali Bank PLC.	1,021,117,485	932,175,182
Pubali Bank Securities Limited	20,393,370	28,785,254
	<b>1,041,510,855</b>	<b>960,960,436</b>
<b>24 Salary and allowances (excluding Managing Director)</b>		
Basic salary	2,596,478,298	2,227,375,075
House rent allowances	1,531,134,579	1,305,398,063
Medical allowances	314,530,668	270,920,028
House maintenance	186,133,803	178,428,433
Other allowances	250,872,727	226,955,914
Contributory provident fund	226,594,948	209,270,713
General provident fund	143,818	201,145
Bonus to employees	627,754,863	595,589,263
	<b>5,733,643,704</b>	<b>5,014,138,634</b>
<b>24(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank PLC.	5,733,643,704	5,014,138,634
Pubali Bank Securities Limited	39,242,150	34,092,675
	<b>5,772,885,854</b>	<b>5,048,231,309</b>
<b>25 Managing Director's salary and fees</b>		
Basic pay	6,900,323	5,400,000
Allowances	2,003,517	2,160,000
Bank's contributory provident fund	14,226	540,000
Bonus	1,560,000	1,320,000
	<b>10,478,066</b>	<b>9,420,000</b>



	September 2023 Taka	September 2022 Taka
<b>26 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	38,659,503	30,390,872
Maintenance of assets	183,943,765	149,367,208
Maintenance of assets - Wages	71,945,791	44,045,973
Depreciation on fixed assets	911,184,765	771,234,008
	<b>1,205,733,824</b>	<b>995,038,061</b>
<b>26(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank PLC.	1,205,733,824	995,038,061
Pubali Bank Securities Limited	2,460,424	1,627,173
	<b>1,208,194,248</b>	<b>996,665,234</b>
<b>27 Other expenses</b>		
Repairs to rented property	2,064,124	1,572,013
Newspapers	3,227,645	2,627,742
Petrol consumption	68,875,627	49,486,291
Travelling	46,968,202	40,796,939
Donations	130,590,116	143,174,420
Card Expenditure	55,557,632	51,707,347
NOSTRO account charges	18,731,624	12,774,444
Honorarium	909,886	702,395
Subscriptions	8,284,398	8,647,227
Sub-ordinate staff clothing	12,667,023	12,761,644
Conveyance	25,685,695	22,535,567
Entertainment	27,194,986	22,912,740
Training	17,499,337	9,734,919
Photocopying	292,623	244,272
Branches' opening expenses	4,209,433	3,407,438
Shifting expenses	1,487,537	769,078
Carrying expenses	2,756,943	1,839,295
Professional fees	23,049,165	17,846,221
Security and Auxiliary Services	205,192,798	159,090,589
Gun license fees	970,544	1,223,299
Overtime	25,442,395	25,083,158
Lunch subsidy	253,178,136	226,216,200
Promotional expenses	122,151,288	54,511,971
Card transaction fee	6,793,075	5,123,242
Gratuity	264,996,300	460,845,600
Group insurance	19,878,108	19,628,119
Car allowance	38,206,537	32,909,690
Chemicals for office equipment's	617,562	581,345
Loss on sale of bank's property	847,120	1,193,286
CDBL fees	133,570	107,350
Annual general meeting	1,222,319	2,248,812
Service Charge Paid to CLS Agents	190,850,614	-
Bank Charges & Others	3,459,736	2,552,069
VAT on Rent Expenses	74,020,996	66,974,059
Interest Expenses for lease liability as per IFRS-16	101,142,815	91,779,884
Bandwidth charges	75,170,365	71,227,238
Renovation Under construction works	39,970,699	35,432,146
Miscellaneous	57,578,642	31,122,273
	<b>1,931,875,615</b>	<b>1,691,390,322</b>
<b>27(a) Consolidated Other expenses</b>		
Pubali Bank PLC.	1,931,875,615	1,691,390,322
Pubali Bank Securities Limited	9,867,453	7,160,723
	<b>1,941,743,068</b>	<b>1,698,551,045</b>
<b>28 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	8,768,684,651	6,966,868,563
Balance with Bangladesh Bank and its agent bank(s)	25,127,408,337	21,347,059,812
Balance with other banks and financial institutes	7,654,882,788	7,980,427,470
Prize bonds	13,239,601	14,840,602
Money at call on short notice	2,038,986,667	238,986,667
	<b>43,603,202,044</b>	<b>36,548,183,114</b>
<b>28(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank PLC.	43,603,202,044	36,548,183,114
Pubali Bank Securities Limited	799,763,806	1,772,944,592
	<b>44,402,965,850</b>	<b>38,321,127,706</b>
<b>29 Earnings Per Share (EPS):</b>		
Net Profit after taxes	6,029,851,435	5,002,318,972
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
<b>Basic Earnings Per Share (EPS)</b>	<b>5.86</b>	<b>4.86</b>
<b>29(a) Consolidated Earnings Per Share (EPS)</b>		
Net Profit after taxes	6,127,237,608	5,256,367,035
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
<b>Consolidated Earnings Per Share (EPS)</b>	<b>5.96</b>	<b>5.11</b>
<b>Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	46,324,294,505	42,014,948,810
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>45.05</b>	<b>40.86</b>
<b>Consolidated Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	47,081,830,666	42,602,912,302
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>45.79</b>	<b>41.43</b>



	September 2023 Taka	September 2022 Taka
<b>Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	(1,561,844,426)	(9,087,091,885)
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>(1.52)</u>	<u>(8.84)</u>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	(2,335,409,078)	(9,260,390,503)
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<u>(2.27)</u>	<u>(9.01)</u>
<b>30 Reconciliation of statement of cash flows from operating activities</b>		
<b>Profit before provision</b>	11,844,161,939	9,611,059,427
<b>Adjustment for non cash items</b>		
Depreciation on fixed asset	861,594,298	726,474,508
Amortization on software	49,590,467	44,759,500
	<u>911,184,765</u>	<u>771,234,008</u>
<b>Adjustment with non-operating activities</b>		
Gain on sale of shares	(6,237,995)	(16,263,697)
Capital gain on sale of treasury bond	(991,424,715)	(1,991,085,148)
Gain on sale of Bank's property	(961,580)	(4,067,808)
Loss on sale of bank's property	847,120	1,193,286
	<u>(997,777,170)</u>	<u>(2,010,223,367)</u>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	(57,605,433,205)	(67,188,713,255)
Changes in deposit and other accounts	76,935,393,068	49,435,382,960
Changes in investment	(21,526,564,197)	(15,845,115,337)
Changes in borrowings	(9,853,230,271)	14,747,157,474
Changes in other assets	(434,127,722)	(1,709,447,995)
Changes in other liabilities	1,997,774,192	4,478,501,352
	<u>(10,486,188,135)</u>	<u>(16,082,234,801)</u>
Income Tax Paid	<u>(2,833,225,825)</u>	<u>(1,376,927,152)</u>
<b>Net cash flows from operating activities</b>	<u>(1,561,844,426)</u>	<u>(9,087,091,885)</u>

**31 Reason for significant deviation in Net Operating Cash Flow Per Share (NOCFPS):**

	September 2023	September 2022	Difference
Net Cash from/(used in) Operating activities	(1,561,844,426)	(9,087,091,885)	7,525,247,459
Operating profit before changes in operating assets & liabilities	15,214,782,770	13,586,150,705	1,628,632,065
Cash outflow in loans & advances	(57,605,433,205)	(67,188,713,255)	9,583,280,050
Cash inflow in deposit and other accounts	72,390,253,208	44,841,141,492	27,549,111,716
Cash outflow in investment	(22,524,226,907)	(17,852,464,182)	(4,671,762,725)
Cash inflow/(outflow) in borrowings	(9,853,230,271)	14,747,157,474	(24,600,387,745)
Cash inflow/(outflow) in Income Tax Paid	(2,833,225,825)	(1,376,927,152)	(1,456,298,673)
Cash outflow in other assets	1,753,539,152	(234,186,866)	1,987,726,018
Cash inflow in other liabilities	1,895,696,652	4,390,749,899	(2,495,053,247)
	<u>(16,776,627,196)</u>	<u>(22,673,242,590)</u>	5,896,615,394
<b>Net Cash from/(used in) Operating activities</b>	<u>(1,561,844,426)</u>	<u>(9,087,091,885)</u>	7,525,247,459





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

Measures	30 September 2023		30 September 2022	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	11,844,161,939	11,992,828,425	9,611,059,427	9,911,854,373
Net Profit / (Loss) after Taxation	6,029,851,435	6,127,237,608	5,002,318,972	5,256,367,035
Net Assets Value (NAV)	46,324,294,505	47,081,830,666	42,014,948,810	42,602,912,302
NAV Per Share	45.05	45.79	40.86	41.43
Earnings Per Share (EPS)	5.86	5.96	4.86	5.11
Net Operating Cash Flow Per Share (NOCFPS)	(1.52)	(2.27)	(8.84)	(9.01)

