



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2021

Property and Assets	Notes	March 2021 Taka	December 2020 Taka
Cash	3 (a)	25,163,544,509	24,146,439,622
Cash In hand (Including foreign currencies)		6,179,334,947	4,137,466,359
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,984,209,562	20,008,973,263
Balance with Other Banks and Financial Institutions	4 (a)	20,409,059,853	18,580,803,997
Inside Bangladesh		19,016,889,788	17,021,755,202
Outside Bangladesh		1,392,170,065	1,559,048,795
Money at Call on Short Notice	5	1,876,286,667	1,200,786,667
Investments	6 (a)	160,103,844,226	154,539,484,172
Government		132,704,326,893	126,428,028,655
Others		27,399,517,333	28,111,455,517
Loans, Advances and Leases	7 (a)	315,206,922,720	316,197,329,547
Loans, Cash Credits, Overdrafts, etc.		295,653,822,956	300,133,136,228
Bills purchased & discounted		19,553,099,764	16,064,193,319
Fixed Assets including premises, furniture & fixtures	8 (a)	5,217,128,640	5,092,170,514
Other assets	9 (a)	48,709,238,103	45,920,269,318
Non-banking Assets		375,246	375,246
Total Assets		576,686,399,964	565,677,659,083
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	26,623,241,235	17,486,797,436
Subordinated bond	11	11,500,000,000	11,500,000,000
Deposits and other accounts	12 (a)	425,263,986,183	428,002,537,947
Current accounts & other accounts		51,429,455,288	49,144,529,039
Bills payable		15,373,623,113	14,657,445,295
Savings bank deposits		98,039,999,479	100,270,298,831
Term deposits		250,148,382,919	254,532,597,513
Other deposits		10,272,525,384	9,397,667,269
Other Liabilities	13 (a)	73,554,472,114	69,993,589,798
Total Liabilities		536,941,699,532	526,982,925,181
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16 (a)	12,270,247,143	11,258,683,182
Other Reserves	17 (a)	6,908,510,203	6,870,107,646
		39,744,699,526	38,694,733,008
Non-Controlling Interest	18	906	894
Total Shareholders' Equity		39,744,700,432	38,694,733,902
Total Liabilities and Shareholders' Equity		576,686,399,964	565,677,659,083







Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2021

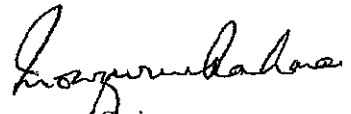
	Notes	March 2021 Taka	December 2020 Taka
<u>Off-balance sheet items</u>			
<u>Contingent liabilities</u>			
Acceptances & Endorsements		59,478,972,104	53,089,224,132
Letters of guarantee		26,948,415,604	25,345,020,741
Irrevocable letters of credit		64,251,607,121	46,369,281,181
Bills for collection		10,745,501,494	10,515,149,103
Other Contingent Liabilities		2,357,892,578	2,376,488,786
Total		163,782,388,901	137,695,163,943
<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		163,782,388,901	137,695,163,943


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman



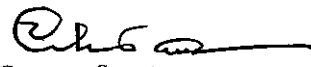


Pubali Bank Limited


Head Office

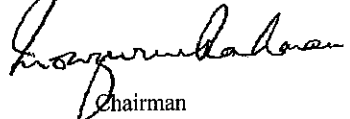
Consolidated Profit & Loss Account (un-audited) for 3 months ended 31 March 2021

	Notes	January to March 2021 Taka	January to March 2020 Taka
Operating Income			
Interest Income	19 (a)	5,623,825,695	6,327,756,559
Less :Interest paid on Deposits, Borrowings, etc.	20	4,838,414,592	4,824,149,366
Net Interest Income		785,411,103	1,503,607,193
Income from Investment	21 (a)	3,209,819,166	2,435,365,481
Commission, Exchange and Brokerage	22 (a)	385,429,433	435,020,474
Other Operating Income	23 (a)	242,161,086	107,920,090
Total Operating Income		4,622,820,788	4,481,913,238
Operating Expenses			
Salaries and allowances	24 (a)	1,242,126,081	1,219,382,582
Rent, taxes, insurance, electricity, etc.		111,590,636	106,210,244
Legal Expenses		6,592,006	4,871,087
Postage, Stamp, telecommunication, etc.		23,857,051	24,158,424
Stationery, Printing, Advertisements, etc.		24,425,981	22,288,180
Managing Director's salary and Fees	25	4,226,667	3,000,000
Directors' Fees		1,894,610	1,607,253
Auditors' Fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	26 (a)	230,804,696	248,461,911
Other Expenses	27 (a)	502,290,365	550,979,068
Total Operating Expenses		2,147,808,093	2,180,958,749
Profit/(Loss) before Provisions & Taxation		2,475,012,695	2,300,954,489
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		-	-
Provision for unclassified loans and advances		850,000,000	412,486,808
Provision for diminution in value of Investments		-	-
Provision for impairment clients' margin loan		-	-
		850,000,000	412,486,808
Provision for exposure of off-balance sheet items		258,500,000	134,000,000
Total Provisions		1,108,500,000	546,486,808
Total Profit/(Loss) before taxes		1,366,512,695	1,754,467,681
Provision for current tax		755,092,047	861,291,371
Provision for deferred tax		(400,143,325)	10,790,681
Total provision for taxes		354,948,722	872,082,052
Net Profit after Taxes		1,011,563,973	882,385,629
Profit attributable to:			
Equity holders of parents		1,011,563,961	882,385,625
Non- controlling interest		12	4
Appropriations :		1,011,563,973	882,385,629
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		1,011,563,973	882,385,629
Earnings Per Share (EPS)	29 (a)	0.98	0.86
Basic		0.98	0.86
Diluted		0.98	0.86


Company Secretary


Chief Financial Officer


Managing Director & CEO


Chairman


Director

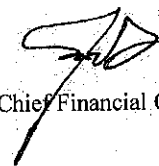


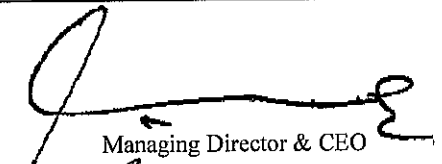


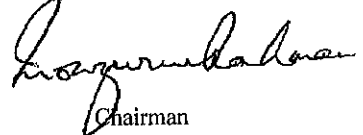
Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 3 months ended 31 March 2021

	Notes	January to March 2021 Taka	January to March 2020 Taka
a Cash flows from operating activities			
Interest receipts in cash		7,991,958,395	8,157,529,372
Interest payments		(3,308,853,390)	(3,074,487,836)
Dividend receipts		129,394,903	109,995,233
Fees and commission receipts		299,751,559	330,616,736
Cash payment to employees		(1,246,352,748)	(1,222,382,582)
Cash payment to suppliers		(54,788,453)	(51,255,368)
Current income tax paid		(410,820,031)	(663,536,706)
Receipts from other operating activities		356,791,823	213,986,127
Cash payments for other operating activities		(640,180,067)	(708,692,481)
Operating profit before changes in operating assets & liabilities		3,116,901,991	3,091,772,495
Cash flows from operating assets & liabilities:			
Statutory deposits		(6,240,992,119)	(2,808,093,295)
Purchase/sale of trading securities		777,909,230	88,509,161
Loans and advances to customers (other than banks)		984,608,988	1,398,988,816
Other assets		(2,190,686,794)	132,817,031
Deposits to/from other banks		9,136,443,799	(717,002,355)
Deposits from customers (other than banks)		(3,861,233,623)	2,699,767,290
Other liabilities account of customers		1,747,113,445	570,227,049
Other liabilities		618,739,937	594,611,265
Total Increase/(decrease) in operating assets and liabilities:		971,902,863	1,959,824,962
Net Cash from/(used in) Operating activities		4,088,804,854	5,051,597,457
b Cash Flows from Investing Activities			
(Purchase) /Sale of property, plant & equipment		(164,161,206)	(217,134,229)
Net Cash from/(used in) Investing Activities		(164,161,206)	(217,134,229)
c Cash flows from financing activities			
Effects of exchange rate changes on cash and cash equivalents		738	9,663
Net cash from/(used in) Financing activities		738	9,663
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		3,924,644,386	4,834,472,891
e Cash and cash equivalents at the beginning of the period		45,296,081,583	40,133,375,280
f Cash and cash equivalents at the end of the period (d+e)	28 (a)	49,220,725,969	44,967,848,171


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 2021

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
For the period March 2021							
Balance as at 1 January 2021	10,282,942,180	10,283,000,000	11,258,683,182	6,870,107,646	38,694,733,008	894	38,694,733,902
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	11,258,683,182	6,870,107,646	38,694,733,008	894	38,694,733,902
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	38,401,819	38,401,819	-	38,401,819
Currency translation differences	-	-	-	738	738	-	738
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	-	-	1,011,563,961	-	1,011,563,961	12	1,011,563,973
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2020	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2020	-	-	-	-	-	-	-
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
Balance as at 31 March 2020	10,282,942,180	10,283,000,000	5,736,981,081	3,312,994,805	29,615,918,066	885	29,615,918,951


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director

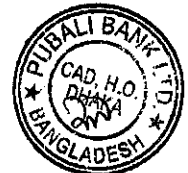

 Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2021

	Notes	March 2021	December 2020
		Taka	Taka
<u>Property and Assets</u>			
Cash	3	25,163,544,509	24,146,439,622
Cash In hand (Including foreign currencies)		6,179,334,947	4,137,466,359
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,984,209,562	20,008,973,263
Balance with Other Banks and Financial Institutions	4	20,409,059,853	18,580,803,997
Inside Bangladesh		19,016,889,788	17,021,755,202
Outside Bangladesh		1,392,170,065	1,559,048,795
Money at Call on Short Notice	5	1,876,286,667	1,200,786,667
Investments	6	153,437,380,573	147,906,006,042
Government		132,704,326,893	126,428,028,655
Others		20,733,053,680	21,477,977,387
Loans, Advances and Leases	7	314,594,290,252	315,578,899,240
Loans, Cash Credits, Overdrafts, etc.		295,041,190,488	299,514,705,921
Bills purchased and discounted		19,553,099,764	16,064,193,319
Fixed Assets including premises, furniture & fixtures	8	5,213,219,257	5,087,992,660
Other assets	9	55,750,567,686	52,530,762,820
Non-banking Assets		375,246	375,246
Total Assets		576,444,724,043	565,032,066,294
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	26,623,241,235	17,486,797,436
Subordinated bond	11	11,500,000,000	11,500,000,000
Deposits and other accounts	12	427,011,344,822	429,343,017,243
Current accounts & other accounts		52,330,780,320	49,702,533,459
Bills Payable		15,373,623,113	14,657,445,295
Savings bank deposits		98,039,999,479	100,270,298,831
Term deposits		250,994,416,526	255,315,072,389
Other deposits		10,272,525,384	9,397,667,269
Other Liabilities	13	71,484,590,451	67,894,214,623
Total Liabilities		536,619,176,508	526,224,029,302
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16	12,351,095,152	11,371,987,166
Other Reserves	17	6,908,510,203	6,870,107,646
Total Shareholders' Equity		39,825,547,535	38,808,036,992
Total Liabilities and Shareholders' Equity		576,444,724,043	565,032,066,294






Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2021

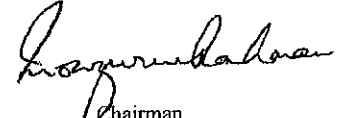
<u>Off-balance sheet items</u>	<u>Notes</u>	<u>March 2021</u> <u>Taka</u>	<u>December 2020</u> <u>Taka</u>
<u>Contingent liabilities</u>			
Acceptances & Endorsements		59,478,972,104	53,089,224,132
Letters of guarantee		26,948,415,604	25,345,020,741
Irrevocable letters of credit		64,251,607,121	46,369,281,181
Bills for collection		10,745,501,494	10,515,149,103
Other Contingent Liabilities		2,357,892,578	2,376,488,786
Total		163,782,388,901	137,695,163,943
<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		163,782,388,901	137,695,163,943

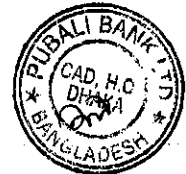

Company Secretary


Chief Financial Officer


Managing Director & CEO


Director



Chairman

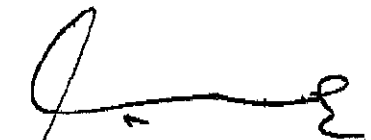


**Profit & Loss Account (Un-audited) for 3 months ended 31 March 2021**

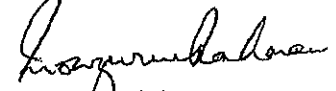
		January to March 2021	January to March 2020
	Notes	Taka	Taka
Operating Income			
Interest income	19	5,617,465,495	6,324,792,977
Less :Interest paid on deposits, borrowings, etc.	20	4,838,414,592	4,824,149,366
Net Interest Income		779,050,903	1,500,643,611
Income from investment	21	3,168,348,258	2,410,963,747
Commission, exchange and brokerage	22	375,253,252	430,440,742
Other operating income	23	237,677,301	98,697,136
Total Operating Income		4,560,329,714	4,440,745,236
Operating Expenses			
Salaries and allowances	24	1,236,056,713	1,212,943,907
Rent, taxes, insurance, electricity, etc.		111,495,770	106,126,489
Legal expenses		6,592,006	4,871,087
Postage, stamp, telecommunication, etc.		23,822,206	24,143,770
Stationery, printing, advertisements, etc.		24,374,241	22,240,511
Managing Director's salary and fees	25	4,226,667	3,000,000
Directors' fees		1,740,610	1,200,253
Auditors' fees		-	-
Charges on loan losses		-	-
Depreciation and repair of bank's assets	26	230,407,174	247,989,000
Other expenses	27	500,384,895	549,850,445
Total Operating Expenses		2,139,100,282	2,172,365,462
Profit/(Loss) before Provisions & Taxation		2,421,229,432	2,268,379,774
Provision for loans & advances, investments & other assets			
Provision for classified loans and advances		-	-
Provision for unclassified loans and advances		850,000,000	412,486,808
Provision for diminution in value of Investments		-	-
		850,000,000	412,486,808
Provision for exposure of off-balance sheet items		258,500,000	134,000,000
Total Provisions		1,108,500,000	546,486,808
Total Profit/(Loss) before taxes		1,312,729,432	1,721,892,966
Provision for current tax		733,764,771	839,851,734
Provision for deferred tax		(400,143,325)	10,790,681
Total Provision for taxes		333,621,446	850,642,415
Net Profit after Taxes		979,107,986	871,250,551
Appropriations :			
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		979,107,986	871,250,551
Earnings Per Share (EPS)	29		
Basic		0.95	0.85
Diluted		0.95	0.85


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





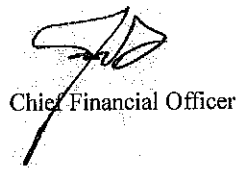
Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2021

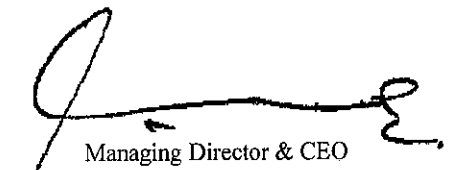
	January to March 2021 Taka	January to March 2020 Taka
a Cash flows from operating activities		
Interest receipts in cash	7,985,598,195	8,154,565,790
Interest payments	(3,308,853,390)	(3,074,487,836)
Dividend receipts	117,333,096	87,255,798
Fees and commission receipts	289,575,378	326,037,004
Cash payment to employees	(1,240,283,380)	(1,215,943,907)
Cash payment to suppliers	(54,788,453)	(51,255,368)
Current income tax paid	(410,820,031)	(663,536,706)
Receipts from other operating activities	323,355,175	203,100,874
Cash payments for other operating activities	(637,541,624)	(706,537,869)
Operating profit before changes in operating assets & liabilities	3,063,574,966	3,059,197,780
Cash flows from operating assets & liabilities:		
Statutory deposits	(6,240,992,119)	(2,808,093,295)
Purchase/sale of trading securities	744,923,707	(14,378)
Loans and advances to customers (other than banks)	984,608,988	1,398,988,816
Other assets	(2,126,102,373)	208,274,536
Deposits to/from other banks	9,136,443,799	(717,002,355)
Deposits from customers (other than banks)	(3,861,233,623)	2,699,767,290
Other liabilities account of customers	1,747,113,445	570,227,049
Other liabilities	233,857,192	293,172,058
Total Increase/(decrease) in operating assets and liabilities:	618,619,016	1,645,319,721
Net Cash from/(used in) Operating activities	3,682,193,982	4,704,517,501
b Cash flows from investing activities		
Purchase /Sale of property, plant & equipment	(164,429,677)	(217,393,747)
Net Cash from/(used in) Investing Activities	(164,429,677)	(217,393,747)
c Cash flows from financing activities		
Effects of exchange rate changes on cash and cash equivalents	738	9,663
Net cash from/(used in) Financing activities	738	9,663
d Net increase/(decrease) in cash and cash equivalents (a+b+c)	3,517,765,043	4,487,133,417
e Cash and cash equivalents at the beginning of the period	43,955,602,287	39,143,571,157
f Cash and cash equivalents at the end of the period (d+e)	47,473,367,330	43,630,704,574

Notes

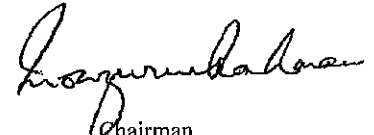
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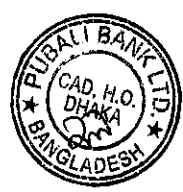

Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office
Statement of Changes in Equity (Un-audited)
for 3 months ended 31 March 2021


(Figures in Taka)


Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period March 2021					
Balance as at 1 January 2021	10,282,942,180	10,283,000,000	11,371,987,166	6,870,107,646	38,808,036,992
Changes in accounting policy	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	11,371,987,166	6,870,107,646	38,808,036,992
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	38,401,819	38,401,819
Currency translation differences	-	-	-	738	738
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	-	-	979,107,986	-	979,107,986
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2020	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2020	-	-	-	-	-
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

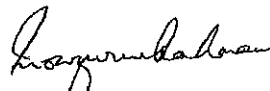
Balance as at 31 March 2020

10,282,942,180	10,283,000,000	5,876,452,205	3,312,994,805	29,755,389,190
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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 2021

	March 2021 Taka	December 2020 Taka
1 Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2020.		
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 2020, the Income Tax Ordinance 1984 and other relevant legislation as applicable.		
d) Others:		
Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.		
<u>PROPERTY AND ASSETS</u>		
3 Cash		
Cash In hand (Including foreign currencies)		
In local currency	6,160,224,440	4,117,213,715
In foreign currencies	19,110,507	20,252,644
	<u>6,179,334,947</u>	<u>4,137,466,359</u>
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
Bangladesh Bank		
In local currency	17,322,113,103	17,147,587,030
In foreign currencies	202,911,077	863,108,989
	<u>17,525,024,180</u>	<u>18,010,696,019</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	1,459,185,382	1,998,277,244
	<u>18,984,209,562</u>	<u>20,008,973,263</u>
	<u>25,163,544,509</u>	<u>24,146,439,622</u>
3(a) Consolidated Cash		
Cash In hand (Including foreign currencies)		
Pubali Bank Limited	6,179,334,947	4,137,466,359
Pubali Bank Securities Limited	-	-
	<u>6,179,334,947</u>	<u>4,137,466,359</u>
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	18,984,209,562	20,008,973,263
Pubali Bank Securities Limited	-	-
	<u>18,984,209,562</u>	<u>20,008,973,263</u>
	<u>25,163,544,509</u>	<u>24,146,439,622</u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	19,016,889,788	17,021,755,202
Outside Bangladesh	1,392,170,065	1,559,048,795
	<u>20,409,059,853</u>	<u>18,580,803,997</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	19,016,889,788	17,021,755,202
Pubali Bank Securities Limited	1,747,358,639	1,340,479,296
	<u>20,764,248,427</u>	<u>18,362,234,498</u>
Less: Inter Company Transactions	1,747,358,639	1,340,479,296
	<u>19,016,889,788</u>	<u>17,021,755,202</u>
Outside Bangladesh		
Pubali Bank Limited	1,392,170,065	1,559,048,795
Pubali Bank Securities Limited	-	-
	<u>1,392,170,065</u>	<u>1,559,048,795</u>
	<u>20,409,059,853</u>	<u>18,580,803,997</u>
5 Money at call on short notice		
Banking company (note- 5.1)	11,286,667	11,286,667
Non-banking financial institution (note-5.2)	1,865,000,000	1,189,500,000
	<u>1,876,286,667</u>	<u>1,200,786,667</u>
5.1 Banking company		
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	<u>11,286,667</u>	<u>11,286,667</u>
5.2 Non-banking Financial Institution		
Delta Brac Housing & Finance Corporation Ltd.	550,000,000	-
National Housing Finance & Investment Corporation Ltd.	100,000,000	-
GSP Finance Co. (BD) Limited	35,000,000	39,500,000
IDLC Finance Limited	980,000,000	960,000,000
IPDC Finance Limited	200,000,000	190,000,000
	<u>1,865,000,000</u>	<u>1,189,500,000</u>



	March 2021 Taka	December 2020 Taka
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	14,303,413,031	26,091,013,587
Government treasury bonds	118,376,437,561	100,309,443,067
National prize bonds	24,476,301	27,572,001
Total investment in government securities and bonds	132,704,326,893	126,428,028,655
Other investments		
Shares	6,137,945,710	6,522,869,417
Debentures	294,060	294,060
Prime Bank Limited Bond	500,000,000	500,000,000
Dhaka Bank Limited Bond	150,000,000	150,000,000
One Bank Limited Bond -1	-	-
Mercantile Bank Limited Bond	20,000,000	20,000,000
Trust Bank Limited Bond -1	50,000,000	50,000,000
Southeast Bank Limited Bond -1	60,000,000	60,000,000
Bank Asia Limited Bond -1	50,000,000	100,000,000
EXIM Bank Limited Bond -1	60,000,000	120,000,000
Social Islami Bank Limited Bond -1	40,000,000	40,000,000
Southeast Bank Limited Bond -2	600,000,000	600,000,000
Trust Bank Limited Bond -2	600,000,000	600,000,000
One Bank Limited Bond -2	600,000,000	600,000,000
Jamuna Bank Limited Bond	180,000,000	240,000,000
MTBL Bond -2	570,000,000	760,000,000
Bank Asia Limited Bond -2	800,000,000	800,000,000
EXIM Bank Limited Bond -2	800,000,000	800,000,000
Dutch- Bangla Bank Limited Bond	1,200,000,000	1,200,000,000
Shahjalal Islami Bank Limited Bond	560,000,000	560,000,000
Social Islami Bank Limited Bond -2	300,000,000	300,000,000
The City Bank Limited Bond -2	500,000,000	500,000,000
Standard Bank Limited Bond	400,000,000	400,000,000
Islami Bank Bangladesh Limited Bond	800,000,000	800,000,000
UCBL Bond -1	600,000,000	600,000,000
Southeast Bank Limited-3	150,000,000	150,000,000
The City Bank Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
One Bank Bond-3	300,000,000	300,000,000
Eastern Bank 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
City Bank perpetual Bond	1,000,000,000	1,000,000,000
Al-Arafah Islami Bank Limited Bond	200,000,000	200,000,000
Bridge financing advances	4,813,910	4,813,910
	20,733,053,680	21,477,977,387
	153,437,380,573	147,906,006,042
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	132,704,326,893	126,428,028,655
Pubali Bank Securities Limited	-	-
	132,704,326,893	126,428,028,655
2. Other		
Pubali Bank Limited	20,733,053,680	21,477,977,387
Pubali Bank Securities Limited	6,666,463,653	6,633,478,130
	27,399,517,333	28,111,455,517
	160,103,844,226	154,539,484,172
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	295,041,190,488	299,514,705,921
Bills purchased and discounted	19,553,099,764	16,064,193,319
	314,594,290,252	315,578,899,240
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	113,604,926,798	119,259,684,348
Cash credits	50,977,859,878	51,340,450,445
Overdrafts	76,295,054,740	77,317,682,640
Earnest Money	6,514,599,551	5,744,912,604
Loan against merchandise	3,986,928	4,240,723
Packing credits	445,134,703	450,241,175
Loan against trust receipts	8,170,208,415	8,280,615,537
Pubali prochesta	144,049,743	174,113,539
Non-resident Credit Scheme	616,920	618,920
Pubali Subarna	5,171,325,901	4,939,541,361
Pubali Karmo Uddog	286,788,208	268,103,173
Pubali Sujon	34,990,286	35,655,970
Pubali Utsob	32,430,236	17,018,210
Payment against documents	5,733,339,619	5,583,224,697
Consumers loan scheme	12,816,129,746	12,554,774,362
EDF loan	8,250,414,675	7,196,070,350
Lease finance	6,262,758,727	6,109,969,755
Credit card	240,610,472	218,752,236
Others	55,964,942	19,035,876
	295,041,190,488	299,514,705,921
Outside Bangladesh		
	295,041,190,488	299,514,705,921



	March 2021 Taka	December 2020 Taka
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	2,375,421,220	1,870,355,329
Loans against demand draft purchased	31,565	31,565
	2,375,452,785	1,870,386,894
Payable outside Bangladesh:		
Foreign bills purchased	17,177,646,979	14,193,806,425
Foreign drafts purchased	-	-
	17,177,646,979	14,193,806,425
	19,553,099,764	16,064,193,319

7.3 Classification of loans and advances including bills purchased and discounted

Unclassified:		
Standard	288,709,441,546	292,675,837,444
Special mention account (SMA)	8,043,062,246	10,626,922,632
	296,752,503,792	303,302,760,076
Classified:		
Substandard (SS)	1,718,233,670	1,200,977,784
Doubtful (DF)	415,638,109	547,010,405
Bad or loss (B/L)	11,938,152,766	6,874,021,980
	14,072,024,545	8,622,010,169
Staff loan	3,769,761,915	3,654,128,995
	314,594,290,252	315,578,899,240

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	205,805,622,192	1	2,058,056,222	2,095,073,584
Small & Medium Enterprise financing	61,492,448,298	0.25	153,731,121	155,346,366
Loans to BHs/MBs/SDs against share etc.	49,041,033	2	980,821	1,183,811
Housing Finance	597,638,479	1	5,976,385	4,000,667
Loan for Professional to setup business	184,278,188	2	3,685,564	1,408,328
Consumers loan scheme (Credit card)	117,739,023	2	2,354,780	2,444,116
Consumers loan scheme	14,733,805,231	2	294,676,105	289,996,726
Short Term Agri Credit and Micro credit	5,728,869,115	1	57,288,691	58,782,168
Special mention account (SMEF)	4,268,390,414	0.25	10,670,976	5,446,755
Special mention account (Credit Card)	1,169,421	2	23,388	11,586
Special mention account (CLS)	99,025,661	2	1,980,513	2,645,758
Special mention account (HF)	6,375,663	1	63,757	45,779
Special mention account (LP)	61,638,362	2	1,232,767	72,062
Special mention account (Others)	2,934,162,009	1	29,341,620	71,741,467
			2,620,062,710	2,688,199,173
Provision to be kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court .			2,278,310,000	2,278,310,000
1% Special General Provision COVID-19 has been maintained as per BRPD circular no.56			530,400,000	530,400,000
Provision to be kept as per instruction of Bangladesh Bank Inspection Team against poor recovery of some accounts.			400,900,000	400,900,000
			5,829,672,710	5,897,809,173
Specific provision - Classified				
Substandard (Agri & Micro credit)	843,162	5	42,158	52,191
Substandard (small, Cottage, Mirco credit)	368,165,803	5	18,408,290	12,047,055
Substandard (Others)	224,024,963	20	44,804,993	35,925,398
Doubtful (Agri & Micro credit)	11,244,040	5	562,202	561,953
Doubtful (small, Cottage, Mirco credit)	82,449,448	20	16,489,890	27,382,983
Doubtful (Others)	53,010,308	50	26,505,154	18,870,880
Bad/Loss	10,036,483,751	100	10,036,483,751	10,162,969,021
			10,143,296,438	10,257,809,481
Required provision			15,972,969,148	16,155,618,654
Provision maintained			18,013,692,450	17,155,618,654
Excess provision			2,040,723,302	1,000,000,000

7(a) Consolidated Loans, Advances and Leases

Loans, cash credits, overdrafts, etc.		
Pubali Bank Limited	295,041,190,488	299,514,705,921
Pubali Bank Securities Limited	612,632,468	618,430,307
	295,653,822,956	300,133,136,228
Less: Inter Company Transactions	-	-
	295,653,822,956	300,133,136,228
Bills discounted and purchased		
Pubali Bank Limited	19,553,099,764	16,064,193,319
Pubali Bank Securities Limited	-	-
	19,553,099,764	16,064,193,319
	315,206,922,720	316,197,329,547



	March 2021 Taka	December 2020 Taka
8 Fixed Assets including Premises, Furniture & Fixtures		
Tangible Assets		
Land	2,205,754,281	2,206,048,946
Building	150,340,817	154,516,042
Vehicles	88,153,105	95,837,736
Machinery and equipment's	371,460,052	373,514,846
Computer & Computer Accessories	302,823,772	237,035,219
Furniture and fixtures	556,827,839	543,647,044
	3,675,359,866	3,610,599,833
Intangible Assets		
Computer Software	55,742,785	60,112,363
	55,742,785	60,112,363
Lease assets		
Right Of Use (ROU) Assets as per IFRS-16	1,482,116,606	1,417,280,464
	5,213,219,257	5,087,992,660
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	5,213,219,257	5,087,992,660
Pubali Bank Securities Limited	3,909,383	4,177,854
	5,217,128,640	5,092,170,514
9 Other Assets		
Interest accrued on investments	3,055,024,416	2,332,061,528
Accrued income on loans & advances	2,387,177,668	2,427,258,094
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	408,396,730	452,813,423
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	750,922,419	378,872,920
Stationery and stamps	109,125,009	98,426,473
Drafts payable	16,485,257	17,021,131
Sanchaypatra	100,524,831	16,655,185
Deferred tax assets (note-13.2)	3,874,714,166	3,474,570,841
Suspense account	493,857,104	359,902,851
Demonetized notes	1,909,205	1,903,830
Items in transit	7,088,015,087	5,971,619,730
Pubali Bank Adjustment	64,932,959	-
Advance against income tax	31,085,982,286	30,675,162,255
Clearing house adjustment	1,231,513	1,383,920
Others	3,562,388	3,562,388
	56,045,247,329	52,814,600,860
Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	294,679,643	283,838,040
	55,750,567,686	52,530,762,820
9(a) Consolidated Other Assets		
Pubali Bank Limited	55,750,567,686	52,530,762,820
Pubali Bank Securities Limited	309,605,346	368,391,928
	56,060,173,032	52,899,154,748
Inter company Transactions	(750,936,229)	(378,886,730)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	(7,350,934,929)	(6,978,885,430)
	48,709,238,103	45,920,269,318
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	10,243,754,250	4,783,592,656
Outside Bangladesh	16,379,486,985	12,703,204,780
	26,623,241,235	17,486,797,436
11 Subordinated bond		
Agrani Bank Limited	4,800,000,000	4,800,000,000
Janata Bank Limited	1,300,000,000	1,300,000,000
Rupali Bank Limited	1,800,000,000	1,800,000,000
Sonali Bank Limited	1,800,000,000	1,800,000,000
Uttara Bank Limited	1,300,000,000	1,300,000,000
Delta Life Insurance Company	500,000,000	500,000,000
	11,500,000,000	11,500,000,000
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	50,228,691,605	47,706,101,388
Cash credit A/C. (Cr. Balance)	871,408,203	949,535,058
Overdraft earnest money (Cr. Balance)	35,450	28,800
Pubali Prochesta (Cr. Balance)	11,200,198	4,539,040
Credit card Account	3,008,636	2,487,513
Call deposits	14,824,397	14,844,397
Foreign currency deposits	1,183,997,520	1,007,291,466
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	17,591,833	17,683,319
	52,330,780,320	49,702,533,459
Bills payable	15,373,623,113	14,657,445,295
Savings Bank accounts	98,039,999,479	100,270,298,831



	March 2021 Taka	December 2020 Taka
Term deposits		
Fixed deposits	115,645,595,267	116,998,827,377
Special Notice Deposits	47,931,190,263	53,016,106,853
Deposit pension scheme	1,818,044	9,132,824
Interest payable on term deposit	5,343,879,720	3,814,318,518
Pubali pension scheme	37,746,117,163	37,979,555,430
Pubali sanchay prakalpa	3,679,097,974	3,800,374,432
Dwigun Sanchay Prokalpa	21,248,183,798	20,865,329,697
Target Based Small Deposit (Pubali shoppopuron)	10,059,562,932	9,511,579,968
Monthly profit base deposit	3,195,428,951	3,151,598,651
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	5,965,421,771	5,969,873,344
Shikhya sanchay prokalpa	178,120,643	198,375,295
	<u>250,994,416,526</u>	<u>255,315,072,389</u>
Other deposits	10,272,525,384	9,397,667,269
	<u>427,011,344,822</u>	<u>429,343,017,243</u>
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	427,011,344,822	429,343,017,243
Pubali Bank Securities Limited	-	-
	<u>427,011,344,822</u>	<u>429,343,017,243</u>
Less: Inter Company Transactions	1,747,358,639	(1,340,479,296)
	<u>425,263,986,183</u>	<u>428,002,537,947</u>
13 Other Liabilities		
Accumulated provision for loans and advances	9,147,771,683	9,265,045,514
Accumulated provision for consumers loan	924,398,054	921,637,266
Accumulated provision for demand loan pubali star	71,126,701	71,126,701
	<u>10,143,296,438</u>	<u>10,257,809,481</u>
Provision for unclassified loans and advances	7,339,996,012	6,367,409,173
Special General Provision COVID-19	530,400,000	530,400,000
Provision @1% against off-balance sheet exposure	1,530,450,000	1,271,950,000
Accumulated interest suspense	4,803,779,575	4,569,922,382
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	1,319,917
I.B. bad debt offsetting reserve	10,703,834	10,703,834
Compensation realised account	6,985,159	6,985,159
Compensation realisable account	11,780,624	11,780,624
Interest suspense on underwriting advances	221,286,951	221,286,952
CLS interest A/C	3,269,042	3,383,619
Unclaimed amount in ATMS	65,000	65,000
Consumers deposits	272,412,543	268,488,801
Unclaimed dividend	266,914,540	326,773,244
Special blocked account	1,587,720	1,587,720
Provision for Current Tax (note-13.1)	33,978,762,541	33,244,997,770
Provision for Deferred Tax (note-13.3)	-	-
Valuation adjustment	310,544,716	266,425,808
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	8,425,881,810	7,352,578,948
Pubali Bank Adjustment	-	34,804,838
Sadaqah fund	17,804,638	17,804,370
Card transaction fee (inter bank)	2,882,422	2,682,090
Foreign Currency FCC Account	17,363,819	17,363,820
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	90,003,608	72,136,751
Unearned interest income on ISW	194,858,380	153,498,093
Interest payable on Subordinated Bond	186,700,000	166,200,000
Start-up fund	83,795,594	83,795,594
Bangladesh Bank incentive	323,968,202	-
Lease Liabilities as per IFRS-16	1,236,028,416	1,181,424,189
Non resident blocked account of UBI	34,487	34,487
	<u>60,254,658,859</u>	<u>56,570,882,491</u>
Provision for expenses	865,966,311	846,854,430
Provision for other assets:		
Suspense account	166,214,468	166,214,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	22,435,987	20,435,365
Provision for Customers liability and Others	17,303,991	17,303,991
	<u>220,668,843</u>	<u>218,668,221</u>
	<u>71,484,590,451</u>	<u>67,894,214,623</u>
13.1 Provision for Current tax		
Balance at the beginning of the period	33,244,997,770	31,313,635,515
Provision made for previous period	-	-
Provision made for current period	733,764,771	1,931,362,255
	<u>733,764,771</u>	<u>1,931,362,255</u>
Settlement of previous period tax liability	-	-
Balance at the end of the period	<u>33,978,762,541</u>	<u>33,244,997,770</u>



13.1.1 Reconciliation of effective tax rate (Solo)	Applicable Tax rate	March 2021	Amount
Profit before income tax as per profit & loss account			1,312,729,432
Income tax as per applicable tax rate	37.50%	37.50%	492,273,537
Factors affecting the tax charge in current year			
Tax Savings from reduced tax rates for Capital gain on share	10.00%	-0.09%	(1,192,904)
Tax Savings from Tax exempted income	Exempted	-14.85%	(194,890,296)
Tax Savings from reduced tax rates for Dividend	20.00%	-1.56%	(20,533,292)
Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	0.00%	-
Admissible expenses in current period	37.50%	-0.59%	(7,680,437)
Inadmissible expenses in current period	37.50%	35.48%	465,788,163
Effect of deferred Tax	37.50%	-30.48%	(400,143,325)
		25.41%	333,621,446
		March 2021 Taka	December 2020 Taka
13.2 Deferred tax assets			
Balance at the beginning of the period		3,474,570,841	3,718,866,289
Provision made during the period for loan loss (note 13.2.1)		387,714,419	(342,899,301)
Deferred tax assets for fixed assets (note 13.2.2)		12,428,907	98,603,853
Provision held at the end of the period		3,874,714,167	3,474,570,841
13.3 Deferred tax Liabilities			
Balance at the beginning of the period		-	91,920,888
Provision made during the period		-	(91,920,888)
Provision held at the end of the period		-	-
Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes and BRPD circular # 11 dated 12 December 2011. No deferred tax liability has been recognised revaluation reserve on land & Building due to the fact that taxes paid at the time of land & Building registration is final discharge of related tax liability under section 82(C) 2(d) of Income tax ordinance 1984. 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 quarter ended 2021.			
13.2.1 Deferred Tax on loan loss provision			
Cumulative Provision made against Bad/loss		10,036,483,751	10,162,969,021
Adjustment of Corresponding provision on write off		-	1,160,390,387
Deductible/(taxable) temporary difference		10,036,483,751	9,002,578,634
Tax Rate		37.50%	37.50%
Closing Deferred tax assets*		3,763,681,407	3,375,966,988
Opening Deferred tax assets		3,375,966,988	3,718,866,289
Deferred tax (expense)/Income		387,714,419	(342,899,301)
* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,862,285,260 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended March 2021 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		3,731,102,651	3,670,712,196
Tax Base		4,027,190,010	3,933,655,804
Deductible/(taxable) temporary difference		(296,087,359)	(262,943,608)
Tax Rate		37.50%	37.50%
Closing Deferred tax assets/(Liabilities)		111,032,760	98,603,853
Opening Deferred tax assets/(Liabilities)		98,603,853	(91,920,888)
Deferred tax (expense)/Income		12,428,907	190,524,741
13 (a) Consolidated other liabilities			
Pubali Bank Limited		71,484,590,451	67,894,214,623
Pubali Bank Securities Limited		2,820,817,892	2,478,261,905
Inter company payable		(750,936,229)	(378,886,730)
		73,554,472,114	69,993,589,798
14 Capital			
14.1 Authorized Capital			
2,000,000,000 ordinary shares of Tk 10 each		20,000,000,000	20,000,000,000
14.2 Issued, subscribed and paid up capital			
1,600,000 ordinary shares of Tk 100 each issued for cash		160,000,000	160,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000		40,000,000	40,000,000
2,000,000 ordinary shares of Tk 100 each as bonus share in 2004		200,000,000	200,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005		800,000,000	800,000,000
9,000,000 ordinary shares of Tk 100 each as bonus share in 2006		900,000,000	900,000,000
8,400,000 ordinary shares of Tk 100 each as bonus share in 2007		840,000,000	840,000,000
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008		882,000,000	882,000,000
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009		1,146,600,000	1,146,600,000
173,901,000 ordinary shares of Tk 10 each as bonus share in 2010		1,739,010,000	1,739,010,000
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011		1,676,902,500	1,676,902,500
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013		419,225,620	419,225,620
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016		704,299,040	704,299,040
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017		475,401,850	475,401,850
29,950,317 ordinary shares of Tk 10 each as bonus share in 2018		299,503,170	299,503,170
		10,282,942,180	10,282,942,180
15 Statutory reserve			
Balance at the beginning of the period		10,283,000,000	10,283,000,000
Addition during the period		-	-
Balance at the end of the period		10,283,000,000	10,283,000,000



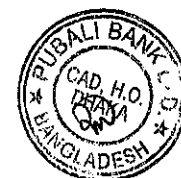
	March 2021 Taka	December 2020 Taka
16 Retained earnings (General reserve)		
Balance as on beginning of the period	11,371,987,166	8,724,067,943
Addition during the period	979,107,986	3,669,513,441
Transfer in: Asset revaluation reserve	-	6,700,000
	<u>12,351,095,152</u>	<u>12,400,281,384</u>
Issue of dividend	-	(1,028,294,218)
Balance as on end of the period	<u>12,351,095,152</u>	<u>11,371,987,166</u>
As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,862,285,260 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended March 2021 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 (General reserve)		
Pubali Bank Limited	12,351,095,152	11,371,987,166
Pubali Bank Securities Limited	(80,848,009)	(113,303,984)
	<u>12,270,247,143</u>	<u>11,258,683,182</u>
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	6,832,160,393	2,943,748,065
Addition on revaluation of Fixed Assets/Investment During the period	559,173,280	8,968,673,541
Disposal during the period	(520,771,461)	(4,551,567,474)
Revaluation adjustment of Fixed Assets	-	(520,443,941)
Transfer out: Asset revaluation reserve	-	(8,249,798)
	<u>6,870,562,212</u>	<u>6,832,160,393</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>6,870,896,196</u>	<u>6,832,494,377</u>
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	7,653,297	7,653,297
Addition during the period	738	-
Balance at the end of the period	<u>7,654,035</u>	<u>7,653,297</u>
	<u>6,908,510,203</u>	<u>6,870,107,646</u>
17(a) Consolidated Other reserves		
Pubali Bank Limited	6,908,510,203	6,870,107,646
Pubali Bank Securities Limited	-	-
	<u>6,908,510,203</u>	<u>6,870,107,646</u>
18 Non-controlling interest		
Balance at the beginning of the period	894	881
Share of current period profit	12	13
	<u>906</u>	<u>894</u>



	March 2021 Taka	March 2020 Taka
19 Interest income		
Loans	735,191,381	696,353,705
Cash credits	947,031,976	1,182,250,953
Over drafts	1,383,141,963	1,659,843,357
Loan against imported merchandise	1,719	115,873
Loan against trust receipt	144,069,749	226,102,055
Inland bill purchased & demand draft purchased	22,898,140	241,230,777
Foreign bill purchased and Export development fund	27,794,388	23,380,055
Packing credits	6,758,929	10,161,627
Payments against document	179,841,791	38,516,400
Agricultural credits & rural credits	254,078	4,659,241
Sundries account	23,047,311	74,370,705
CLS account	261,464,310	302,536,823
Secured mortgages	560,088,324	353,690,815
Loan against Shikya Sanchay Prokalpa	19,048	70,376
Lease finance	139,004,582	135,895,099
Loan against Pubali Sanchay Prokalpa	2,197,991	2,724,911
Term loans	946,707,934	1,103,098,589
Loan against Pubali Pension Scheme	19,688,703	25,103,911
Export Bill Discounting (EBD)	169,649	553,606
Credit card	6,920,120	6,937,268
Interest on loans and advances	5,406,292,086	6,087,597,414
Interest on money at call and short notice	11,364,119	24,405,479
Interest on balance with other banks	106,854,955	57,969,296
Interest on fixed deposits with other banks	92,954,335	154,820,788
	5,617,465,495	6,324,792,977
19(a) Consolidated Interest Income		
Pubali Bank Limited	5,617,465,495	6,324,792,977
Pubali Bank Securities Limited	6,360,200	2,963,582
	5,623,825,695	6,327,756,559
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,496,398,981	1,819,286,236
Short-notice deposit	355,036,657	559,652,190
Savings bank deposit	337,753,944	346,546,165
Pubali bank pension scheme	908,393,093	789,667,359
Monthly monafa based deposit scheme	66,501	397,597
Pubali Sanchay Prokalpa	72,348,832	63,262,504
Shikhya Sanchay Prokalpa	4,352,114	4,287,831
Dwigun Sanchay Prokalpa	494,034,388	491,253,778
Interest on MPSD	79,151,038	95,962,442
Interest on TBSD	133,459,060	138,090,873
Interest on MFD A/C	61,606,727	71,375,683
Sundry accounts	1,455,497	1,775,242
Interest paid on Deposits	3,944,056,832	4,381,557,900
Interest on call loan	1,305,694	2,329,722
Interest on borrowings from Bank and Fis	109,968,488	177,490,751
Interest on repo borrowings	9,003,061	6,316,737
Interest on Treasury bond	613,504,363	25,234,345
Interest on borrowings from Bangladesh Bank	1,572,044	219,911
Interest on Subordinated Bond	159,004,110	231,000,000
	4,838,414,592	4,824,149,366
21 Income from investment		
Interest on treasury bill	24,452,388	384,469,038
Interest on treasury bond	2,217,649,066	1,460,584,658
Interest on other bond	284,058,774	386,917,985
Interest on Reverse Repo	809,644	62,458,041
Gain on Treasury-Bill & Treasury Bond	519,707,457	12,058,441
Gain/ (Loss) on sale of shares	4,337,833	17,219,786
Dividend on shares	117,333,096	87,255,798
	3,168,348,258	2,410,963,747
21(a) Consolidated Income from investment		
Pubali Bank Limited	3,168,348,258	2,410,963,747
Pubali Bank Securities Limited	41,470,908	24,401,734
	3,209,819,166	2,435,365,481
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	9,567,854	9,364,403
Foreign L/C	113,387,261	85,036,631
Local L/C	15,400,397	12,105,120
Issuance of foreign guarantee	1,390,493	1,688,456
Issuance of local guarantee	86,687,178	84,307,753
Issuance of traveller's cheque	400	400.00
Other transactions	43,756,725	47,687,895
Miscellaneous handling commission	17,871,672	83,949,034
Consumers credit	48,600	36,320
Commission on stationery articles	1,464,798	1,860,992
Income A/C commission Online	-	-
Total commission	289,575,378	326,037,004
Exchange	85,677,874	104,403,738
	375,253,252	430,440,742



	March 2021 Taka	March 2020 Taka
22(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	375,253,252	430,440,742
Pubali Bank Securities Limited	10,176,181	4,579,732
	<u>385,429,433</u>	<u>435,020,474</u>
23 Other operating income		
Rent recovery	2,572,250	1,055,431
Postage (Import/others) and telecommunication recovery	2,417,414	4,064,293
Miscellaneous income -Import/others	13,333,455	15,681,326
Miscellaneous income supervision and monitoring	700	1,187,630
Miscellaneous income transfer fee	421,634	177,084
Swift Income-Import/others	37,071,134	32,346,414
Application fee of CLS account	417,520	367,906
Account opening charge of CLS account	552,700	495,630
Service charge	4,715,146	4,042,521
Income on sale of leased asset	1,653,423	842,286
Processing Fee on Pubali Abashon	38,500	3,000
Online service charge	20,464,346	8,400
Accounts Maintenance fee	4,867,546	31,666
SMS service charges	31,842,371	25,666,488
Card Fees and charges	4,431,295	6,249,582
CIB service charges	4,831,510	3,944,580
LC Acceptance charges	83,952,966	-
LC Payment & Discrepancy Charges	20,683,184	-
Fee on card transaction	3,293,349	2,260,746
Income on sale of Bank's property	116,858	272,153
	<u>237,677,301</u>	<u>98,697,136</u>
23(a) Consolidated Other operating income		
Pubali Bank Limited	237,677,301	98,697,136
Pubali Bank Securities Limited	4,483,785	9,222,954
	<u>242,161,086</u>	<u>107,920,090</u>
24 Salary and allowances (excluding Managing Director)		
Basic salary	608,642,541	627,661,876
House rent allowances	371,904,459	344,532,898
Medical allowances	78,514,984	72,740,867
House maintenance	46,121,512	47,776,175
Other allowances	71,296,085	64,355,733
Contributory provident fund	59,417,126	55,750,952
General provident fund	94,636	75,256
Bonus to employees	65,370	50,150
	<u>1,236,056,713</u>	<u>1,212,943,907</u>
24(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,236,056,713	1,212,943,907
Pubali Bank Securities Limited	6,069,368	6,438,675
	<u>1,242,126,081</u>	<u>1,219,382,582</u>
25 Managing Director's salary and fees		
Basic pay	1,675,000	2,100,000
Allowances	2,384,167	690,000
Bank's contributory provident fund	167,500	210,000
	<u>4,226,667</u>	<u>3,000,000</u>
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	4,869,664	4,615,971
Maintenance of assets	13,502,738	41,048,698
Maintenance of assets -Wages	5,547,947	3,696,013
Depreciation on fixed assets	206,486,825	198,628,318
	<u>230,407,174</u>	<u>247,989,000</u>
26(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	230,407,174	247,989,000
Pubali Bank Securities Limited	397,522	472,911
	<u>230,804,696</u>	<u>248,461,911</u>



	March 2021 Taka	March 2020 Taka
27 Other expenses		
Repairs to rented property	470,202	220,392
Newspapers	662,624	700,256
Petrol consumption	11,688,055	13,640,668
Travelling	7,885,723	14,650,957
Donations	20,913,421	78,871,160
Card Expenditure	4,078,542	5,130,478
NOSTRO account charges	2,717,001	2,110,828
Honorarium	80,000	89,242
Subscriptions	5,783,715	5,534,482
Sub-ordinate staff clothing	8,579,493	6,245,690
Conveyance	5,875,946	6,076,329
Entertainment	4,969,934	5,514,200
Training	463,508	4,516,789
Photocopying	47,500	22,144
Branches' opening expenses	104,711	1,249,426
Shifting expenses	403,074	499,718
Carrying expenses	373,726	532,431
Professional fees	2,737,741	1,328,922
Security and Auxiliary Services	41,549,015	30,465,181
Gun license fees	515,370	693,966
Overtime	6,754,701	5,719,496
Lunch subsidy	65,177,989	60,094,437
Promotional expenses	20,152,765	3,713,261
Card transaction fee	1,154,775	1,157,835
Gratuity	168,987,820	207,713,100
Car allowance	8,823,032	9,832,000
Chemicals for office equipment's	205,884	231,020
Loss on sale of bank's property	554,675	512,341
CDBL fees	1,710	26,750
Bandwidth charges	21,780,832	20,052,887
Bank Charges & Others	1,545,635	916,571
VAT on Rent Expenses	21,090,854	17,854,488
Interest Expenses for lease liability as per IFRS-16	38,767,780	19,180,913
Renovation Under construction works	4,765,588	7,310,076
Miscellaneous	20,258,454	17,442,011
	500,384,895	549,850,445
27(a) Consolidated Other expenses		
Pubali Bank Limited	500,384,895	549,850,445
Pubali Bank Securities Limited	1,905,470	1,128,623
	502,290,365	550,979,068
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	6,179,334,947	4,936,771,929
Balance with Bangladesh Bank and its agent bank(s)	18,984,209,562	23,258,945,112
Balance with other banks and financial institutes	20,409,059,853	15,092,003,165
Prize bonds	24,476,301	18,697,701
Money at call on short notice	1,876,286,667	324,286,667
	47,473,367,330	43,630,704,574
28(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	47,473,367,330	43,630,704,574
Pubali Bank Securities Limited	1,747,358,639	1,337,143,597
	49,220,725,969	44,967,848,171
29 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	979,107,986	871,250,551
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Basic and Diluted Earnings Per Share (EPS)	0.95	0.85
29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	1,011,563,973	882,385,629
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Consolidated Basic and Diluted Earnings Per Share (EPS)	0.98	0.86
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	39,825,547,535	29,755,389,190
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	38.73	28.94
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	39,744,699,526	29,615,918,066
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	38.65	28.80
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	3,682,193,982	4,704,517,501
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	3.58	4.58
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	4,088,804,854	5,051,597,457
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	3.98	4.91



	March 2021 Taka	March 2020 Taka
30 Reconciliation of statement of cash flows from operating activities		
Profit before provision	2,421,229,432	2,268,379,774
Adjustment for non cash items		
Depreciation on fixed asset	197,154,247	195,588,857
Amortization on software	9,332,578	3,039,461
	206,486,825	198,628,318
Adjustment with non-operating activities		
Gain on sale of shares	(4,337,833)	(17,219,786)
Capital gain on sale of treasury bond	(519,707,457)	(12,058,441)
Gain on sale of Bank's property	(116,858)	(272,153)
Loss on sale of bank's property	554,675	512,341
	(523,607,473)	(29,038,039)
Changes in operating assets and liabilities		
Changes in loans & advances	984,608,988	1,398,988,816
Changes in deposit and other accounts	(2,331,672,421)	4,449,428,820
Changes in investment	(4,972,023,122)	(2,778,829,446)
Changes in borrowings	9,136,443,799	(717,002,355)
Changes in other assets	(2,808,867,977)	(285,388,447)
Changes in other liabilities	1,980,415,962	862,886,766
	1,988,905,229	2,930,084,154
Income Tax Paid	(410,820,031)	(663,536,706)
Net cash flows from operating activities	3,682,193,982	4,704,517,501





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

Measures	31 March 2021		31 March 2020	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	2,421,229,432	2,475,012,695	2,268,379,774	2,300,954,489
Net Profit / (Loss) after Taxation	979,107,986	1,011,563,973	871,250,551	882,385,629
Net Assets Value (NAV)	39,825,547,535	39,744,699,526	29,755,389,190	29,615,918,066
NAV Per Share	38.73	38.65	28.94	28.80
Earnings Per Share (EPS)	0.95	0.98	0.85	0.86
Net Operating Cash Flow Per Share (NOCFPS)	3.58	3.98	4.58	4.91

