



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2020

<u>Property and Assets</u>	Notes	March 2020	December 2019
		Taka	Taka
Cash	3 (a)	28,195,717,041	25,902,988,481
Cash In hand (Including foreign currencies)		4,936,771,929	4,208,445,687
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		23,258,945,112	21,694,542,794
Balance with Other Banks and Financial Institutions	4 (a)	15,092,003,165	13,086,547,908
Inside Bangladesh		12,422,140,467	11,569,394,369
Outside Bangladesh		2,669,862,698	1,517,153,539
Money at Call on Short Notice	5	324,286,667	126,786,667
Investments	6 (a)	110,326,386,069	107,107,015,433
Government		82,604,377,081	79,473,544,362
Others		27,722,008,988	27,633,471,071
Loans, Advances and Leases	7 (a)	286,193,668,198	287,613,059,940
Loans, Cash Credits, Overdrafts, etc.		272,983,201,899	273,520,289,757
Bills purchased & discounted		13,210,466,299	14,092,770,183
Fixed Assets including premises, furniture & fixtures	8 (a)	5,204,175,080	5,185,669,169
Other assets	9 (a)	36,672,088,793	36,025,448,664
Non-banking Assets		375,246	375,246
Total Assets		482,008,700,259	475,047,891,508
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	16,253,345,950	16,970,348,305
Subordinated bond	11	9,000,000,000	9,000,000,000
Deposits and other accounts	12 (a)	362,531,179,914	358,429,090,568
Current accounts & other accounts		42,488,898,363	40,774,392,889
Bills payable		11,605,541,537	14,602,544,955
Savings bank deposits		81,897,403,463	82,675,389,187
Term deposits		217,812,660,064	212,716,562,946
Other deposits		8,726,676,487	7,660,200,591
Other Liabilities	13 (a)	64,608,255,444	62,246,218,800
Total Liabilities		452,392,781,308	446,645,657,673
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16 (a)	5,736,981,081	4,854,595,456
Other Reserves	17 (a)	3,312,994,805	2,981,695,318
		29,615,918,066	28,402,232,954
Non-Controlling Interest	18	885	881
Total Shareholders' Equity		29,615,918,951	28,402,233,835
Total Liabilities and Shareholders' Equity		482,008,700,259	475,047,891,508





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2020

<u>Off-balance sheet items</u>	Notes	March 2020 Taka	December 2019 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements		46,651,932,755	44,598,746,938
Letters of guarantee		23,344,638,721	21,614,440,241
Irrevocable letters of credit		39,716,769,866	30,104,501,790
Bills for collection		9,824,796,330	9,862,686,330
Other Contingent Liabilities		2,319,836,392	2,319,836,392
Total		121,857,974,064	108,500,211,691
<u>Other Commitments</u>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		121,857,974,064	108,500,211,691


Company Secretary


Chief Financial Officer


Managing Director & CEO


Chairman


Director





Pubali Bank Limited
Head Office

Consolidated Profit & Loss Account (un-audited)
for 3 months ended 31 March 2020

	Notes	January to March 2020 Taka	January to March 2019 Taka
Operating Income			
Interest Income	19 (a)	6,327,756,559	6,359,524,449
Less :Interest paid on Deposits, Borrowings, etc.	20	4,824,149,366	3,983,582,636
Net Interest Income		1,503,607,193	2,375,941,813
Income from Investment	21 (a)	2,435,365,481	1,641,892,831
Commission, Exchange and Brokerage	22 (a)	435,020,474	515,582,813
Other Operating Income	23 (a)	107,920,090	116,832,755
Total Operating Income		4,481,913,238	4,650,250,212
Operating Expenses			
Salaries and allowances	24 (a)	1,219,382,582	1,004,936,491
Rent, taxes, insurance, electricity, etc.		106,210,244	250,193,915
Legal Expenses		4,871,087	5,985,404
Postage, Stamp, telecommunication, etc.		24,158,424	23,941,411
Stationery, Printing, Advertisements, etc.		22,288,180	25,532,931
Managing Director's salary and Fees	25	3,000,000	3,000,000
Directors' Fees		1,607,253	583,110
Auditors' Fees		-	-
Charges on loan losses		-	84,057
Depreciation and repair of bank's assets	26 (a)	248,461,911	105,158,736
Other Expenses	27 (a)	550,979,068	396,221,447
Total Operating Expenses		2,180,958,749	1,815,637,502
Profit/(Loss) before Provisions & Taxation		2,300,954,489	2,834,612,710
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		-	619,554,050
Provision for unclassified loans and advances		412,486,808	402,445,950
Provision for diminution in value of Investments		-	-
Provision for impairment clients' margin loan		-	-
		412,486,808	1,022,000,000
Provision for exposure of off-balance sheet items		134,000,000	78,000,000
Total Provisions		546,486,808	1,100,000,000
Total Profit/(Loss) before taxes		1,754,467,681	1,734,612,710
Provision for current tax		861,291,371	894,415,326
Provision for deferred tax		10,790,681	-
Total provision for taxes		872,082,052	894,415,326
Net Profit after Taxes		882,385,629	840,197,384
Profit attributable to:			
Equity holders of parents		882,385,625	840,197,346
Non- controlling interest		4	38
Appropriations :		882,385,629	840,197,384
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		882,385,629	840,197,384
Earnings Per Share (EPS)	29 (a)	0.86	* 0.82
		0.86	0.82

* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Pubali Bank Limited

Head Office

**Consolidated Statement of Changes in Equity (un-audited)
for 3 months ended 31 March 2020**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<u>For the period March 2020</u>							
Balance as at 1 January 2020	10,282,942,180	10,283,000,000	4,854,595,456	2,981,695,318	28,402,232,954	881	28,402,233,835
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	4,854,595,456	2,981,695,318	28,402,232,954	881	28,402,233,835
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	331,289,824	331,289,824	-	331,289,824
Currency translation differences	-	-	-	9,663	9,663	-	9,663
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	-	-	882,385,625	-	882,385,625	4	882,385,629
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2019	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2019	-	-	-	-	-	-	-
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
Balance as at 31 March 2019	9,983,439,010	9,983,500,000	5,128,677,451	2,950,743,256	28,046,359,717	912	28,046,360,629


Company Secretary

Director


Chief Financial Officer


Managing Director & CEO

Chairman





Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 31 March 2020

<u>Property and Assets</u>	<u>Notes</u>	March 2020	December 2019
		Taka	Taka
Cash	3	28,195,717,041	25,902,988,481
Cash In hand (Including foreign currencies)		4,936,771,929	4,208,445,687
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		23,258,945,112	21,694,542,794
Balance with Other Banks and Financial Institutions	4	15,092,003,165	13,086,547,908
Inside Bangladesh		12,422,140,467	11,569,394,369
Outside Bangladesh		2,669,862,698	1,517,153,539
Money at Call on Short Notice	5	324,286,667	126,786,667
Investments	6	103,734,708,832	100,603,861,735
Government		82,604,377,081	79,473,544,362
Others		21,130,331,751	21,130,317,373
Loans, Advances and Leases	7	285,635,685,212	287,034,674,028
Loans, Cash Credits, Overdrafts, etc.		272,425,218,913	272,941,903,845
Bills purchased and discounted		13,210,466,299	14,092,770,183
Fixed Assets including premises, furniture & fixtures	8	5,199,568,519	5,180,803,090
Other assets	9	43,369,131,899	42,419,934,593
Non-banking Assets		375,246	375,246
Total Assets		481,551,476,581	474,355,971,748
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	16,253,345,950	16,970,348,305
Subordinated bond	11	9,000,000,000	9,000,000,000
Deposits and other accounts	12	363,868,323,511	359,418,894,691
Current accounts & other accounts		43,091,375,715	41,003,944,261
Bills Payable		11,605,541,537	14,602,544,955
Savings bank deposits		81,897,403,463	82,675,389,187
Term deposits		218,547,326,309	213,476,815,697
Other deposits		8,726,676,487	7,660,200,591
Other Liabilities	13	62,674,417,930	60,413,889,600
Total Liabilities		451,796,087,391	445,803,132,596
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings (general reserve)	16	5,876,452,205	5,005,201,654
Other Reserves	17	3,312,994,805	2,981,695,318
Total Shareholders' Equity		29,755,389,190	28,552,839,152
Total Liabilities and Shareholders' Equity		481,551,476,581	474,355,971,748



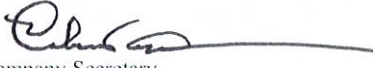


Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 31 March 2020

<u>Off-balance sheet items</u>	Notes	March 2020	December 2019
		Taka	Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements		46,651,932,755	44,598,746,938
Letters of guarantee		23,344,638,721	21,614,440,241
Irrevocable letters of credit		39,716,769,866	30,104,501,790
Bills for collection		9,824,796,330	9,862,686,330
Other Contingent Liabilities		2,319,836,392	2,319,836,392
Total		121,857,974,064	108,500,211,691
<u>Other Commitments</u>			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		121,857,974,064	108,500,211,691


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman



**Profit & Loss Account (Un-audited) for 3 months ended 31 March 2020**

		January to March 2020	January to March 2019
	Notes	Taka	Taka
Operating Income			
Interest income	19	6,324,792,977	6,356,010,470
Less :Interest paid on deposits, borrowings, etc.	20	4,824,149,366	3,983,582,636
Net Interest Income		1,500,643,611	2,372,427,834
Income from investment	21	2,410,963,747	1,531,663,016
Commission, exchange and brokerage	22	430,440,742	506,895,933
Other operating income	23	98,697,136	108,299,955
Total Operating Income		4,440,745,236	4,519,286,738
Operating Expenses			
Salaries and allowances	24	1,212,943,907	999,205,981
Rent, taxes, insurance, electricity, etc.		106,126,489	250,111,977
Legal expenses		4,871,087	5,985,404
Postage, stamp, telecommunication, etc.		24,143,770	23,918,214
Stationery, printing, advertisements, etc.		22,240,511	25,375,834
Managing Director's salary and fees	25	3,000,000	3,000,000
Directors' fees		1,200,253	583,110
Auditors' fees		-	-
Charges on loan losses		-	84,057
Depreciation and repair of bank's assets	26	247,989,000	104,971,267
Other expenses	27	549,850,445	394,691,872
Total Operating Expenses		2,172,365,462	1,807,927,716
Profit/(Loss) before Provisions & Taxation		2,268,379,774	2,711,359,022
Provision for loans & advances, investments & other assets			
Provision for classified loans and advances		-	619,554,050
Provision for unclassified loans and advances		412,486,808	402,445,950
Provision for diminution in value of Investments		-	-
		412,486,808	1,022,000,000
Provision for exposure of off-balance sheet items		134,000,000	78,000,000
Total Provisions		546,486,808	1,100,000,000
Total Profit/(Loss) before taxes		1,721,892,966	1,611,359,022
Provision for current tax		839,851,734	876,759,633
Provision for deferred tax		10,790,681	-
Total Provision for taxes		850,642,415	876,759,633
Net Profit after Taxes		871,250,551	734,599,389
Appropriations :			
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		871,250,551	734,599,389
Earnings Per Share (EPS)	29	0.85	* 0.71
		0.85	0.71

*Restated

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 2020**

	Notes	January to March	January to March
		2020	2019
		Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		8,154,565,790	7,570,657,539
Interest payments		(3,074,487,836)	(2,649,995,835)
Dividend receipts		87,255,798	197,001,558
Fees and commission receipts		326,037,004	294,770,569
Cash payment to employees		(1,215,943,907)	(971,302,107)
Cash payment to suppliers		(51,255,368)	(55,279,452)
Current income tax paid		(663,536,706)	(664,995,157)
Receipts from other operating activities		203,100,874	320,425,319
Cash payments for other operating activities		(706,537,869)	(703,781,930)
Operating profit before changes in operating assets & liabilities		3,059,197,780	3,337,500,504
Cash flows from operating assets & liabilities:			
Statutory deposits		(2,808,093,295)	(1,798,101,635)
Purchase/sale of trading securities		(14,378)	103,005,230
Loans and advances to customers (other than banks)		1,398,988,816	7,671,768,059
Other assets		208,274,536	(975,756,810)
Deposits to/from other banks		(717,002,355)	(2,020,974,654)
Deposits from customers (other than banks)		2,699,767,290	(615,847,740)
Other liabilities account of customers		570,227,049	472,187,052
Other liabilities		293,172,058	326,248,530
Total Increase/(decrease) in operating assets and liabilities:		1,645,319,721	3,162,528,032
Net Cash from/(used in) Operating activities		4,704,517,501	6,500,028,536
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(217,393,747)	(133,629,286)
Net Cash from/(used in) Investing Activities		(217,393,747)	(133,629,286)
c Cash flows from financing activities			
Effects of exchange rate changes on cash and cash equivalents		9,663	87,560
Net cash from/(used in) Financing activities		9,663	87,560
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		4,487,133,417	6,366,486,810
e Cash and cash equivalents at the beginning of the period		39,143,571,157	38,668,890,549
f Cash and cash equivalents at the end of the period (d+e)	28	43,630,704,574	45,035,377,359


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 2020

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period March 2020					
Balance as at 1 January 2020	10,282,942,180	10,283,000,000	5,005,201,654	2,981,695,318	28,552,839,152
Changes in accounting policy	-	-	-	-	-
Restated balance	10,282,942,180	10,283,000,000	5,005,201,654	2,981,695,318	28,552,839,152
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	331,289,824	331,289,824
Currency translation differences	-	-	-	9,663	9,663
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	-	-	871,250,551	-	871,250,551
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2019	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2019	-	-	-	-	-
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

Balance as at 31 March 2019	9,983,439,010	9,983,500,000	5,193,313,897	2,950,743,256	28,110,996,163
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Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





	March 2020	December 2019
	Taka	Taka
1 Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2019.		
2 Provision:		
a) Loans & Advances:		
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
b) Investment		
Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted and unquoted shares 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.		
PROPERTY AND ASSETS		
3 Cash		
Cash In hand (Including foreign currencies)		
In local currency	4,907,755,844	4,192,403,245
In foreign currencies	29,016,085	16,042,442
	<u>4,936,771,929</u>	<u>4,208,445,687</u>
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
Bangladesh Bank		
In local currency	21,356,704,622	18,719,679,906
In foreign currencies	1,109,625,184	328,973,550
	<u>22,466,329,806</u>	<u>19,048,653,456</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	792,615,306	2,645,889,338
	<u>23,258,945,112</u>	<u>21,694,542,794</u>
	<u>28,195,717,041</u>	<u>25,902,988,481</u>
3(a) Consolidated Cash		
Cash In hand (Including foreign currencies)		
Pubali Bank Limited	4,936,771,929	4,208,445,687
Pubali Bank Securities Limited	-	-
	<u>4,936,771,929</u>	<u>4,208,445,687</u>
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	23,258,945,112	21,694,542,794
Pubali Bank Securities Limited	-	-
	<u>23,258,945,112</u>	<u>21,694,542,794</u>
	<u>28,195,717,041</u>	<u>25,902,988,481</u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	12,422,140,467	11,569,394,369
Outside Bangladesh	2,669,862,698	1,517,153,539
	<u>15,092,003,165</u>	<u>13,086,547,908</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	12,422,140,467	11,569,394,369
Pubali Bank Securities Limited	1,337,143,597	989,804,123
	<u>13,759,284,064</u>	<u>12,559,198,492</u>
Less: Inter Company Transactions	1,337,143,597	989,804,123
	<u>12,422,140,467</u>	<u>11,569,394,369</u>
Outside Bangladesh		
Pubali Bank Limited	2,669,862,698	1,517,153,539
Pubali Bank Securities Limited	-	-
	<u>2,669,862,698</u>	<u>1,517,153,539</u>
	<u>15,092,003,165</u>	<u>13,086,547,908</u>
5 Money at call on short notice		
Banking company (note- 5.1)	311,286,667	111,286,667
Non-banking financial institution (note-5.2)	13,000,000	15,500,000
	<u>324,286,667</u>	<u>126,786,667</u>
5.1 Banking company		
One Bank Limited	300,000,000	-
Bangladesh Krishi Bank	-	100,000,000
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	<u>311,286,667</u>	<u>111,286,667</u>
5.2 Non-banking Financial Institution		
GSP Finance Co. (BD) Limited	13,000,000	15,500,000
	<u>13,000,000</u>	<u>15,500,000</u>



	March 2020 Taka	December 2019 Taka
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	19,495,290,057	20,674,682,364
Government treasury bonds	63,090,389,323	58,771,613,897
National prize bonds	18,697,701	27,248,101
Total investment in government securities and bonds	82,604,377,081	79,473,544,362
Other investments		
Shares	6,195,173,781	5,835,159,403
Debentures	344,060	344,060
Prime Bank Limited Bond	500,000,000	500,000,000
Dhaka Bank Limited Bond	150,000,000	150,000,000
One Bank Limited Bond -1	20,000,000	20,000,000
Mercantile Bank Limited Bond	40,000,000	40,000,000
Trust Bank Limited Bond -1	100,000,000	100,000,000
Southeast Bank Limited Bond -1	120,000,000	120,000,000
Bank Asia Limited Bond -1	100,000,000	150,000,000
EXIM Bank Limited Bond -1	120,000,000	180,000,000
Social Islami Bank Limited Bond -1	80,000,000	80,000,000
Southeast Bank Limited Bond - 2	800,000,000	800,000,000
Trust Bank Limited Bond -2	800,000,000	800,000,000
One Bank Limited Bond -2	800,000,000	800,000,000
Jamuna Bank Limited Bond	240,000,000	300,000,000
MTBL Bond -2	760,000,000	950,000,000
Bank Asia Limited Bond -2	1,000,000,000	1,000,000,000
EXIM Bank Limited Bond -2	1,000,000,000	1,000,000,000
Dutch- Bangla Bank Limited Bond	1,500,000,000	1,500,000,000
Shahjalal Islami Bank Limited Bond	700,000,000	700,000,000
Social Islami Bank Limited Bond -2	400,000,000	400,000,000
The City Bank Limited Bond -2	500,000,000	500,000,000
Standard Bank Limited Bond	500,000,000	500,000,000
Islami Bank Bangladesh Limited Bond	1,000,000,000	1,000,000,000
UCBL Bond -1	750,000,000	750,000,000
Southeast Bank Limited-3	150,000,000	150,000,000
The City Bank Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
One Bank Bond-3	300,000,000	300,000,000
Eastern Bank Limited Bond	1,000,000,000	1,000,000,000
Bank Asia Limited Bond -3	500,000,000	500,000,000
Bridge financing advances	4,813,910	4,813,910
	21,130,331,751	21,130,317,373
	103,734,708,832	100,603,861,735
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	82,604,377,081	79,473,544,362
Pubali Bank Securities Limited	-	-
	82,604,377,081	79,473,544,362
2. Other		
Pubali Bank Limited	21,130,331,751	21,130,317,373
Pubali Bank Securities Limited	6,591,677,237	6,503,153,698
	27,722,008,988	27,633,471,071
	110,326,386,069	107,107,015,433
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	272,425,218,913	272,941,903,845
Bills purchased and discounted	13,210,466,299	14,092,770,183
	285,635,685,212	287,034,674,028
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	103,338,595,918	97,550,311,148
Cash credits	47,142,303,602	49,763,508,121
Overdrafts	73,712,392,238	74,284,984,277
Loan against merchandise	8,291,580	6,099,692
Packing credits	670,869,576	591,517,685
Loan against trust receipts	9,786,608,730	10,950,632,463
Pubali prochesta	149,967,426	167,645,569
Non-resident Credit Scheme	626,920	626,920
Pubali Subarna	4,656,718,500	4,505,939,612
Pubali Karno Uddog	232,004,833	204,274,186
Pubali Stujon	31,861,281	32,239,714
Pubali Utsob	36,732,473	26,228,302
Payment against documents	4,438,609,877	4,736,173,942
Consumers loan scheme	13,682,887,410	13,726,281,059
EDF loan	5,220,096,711	5,104,393,111
Lease finance	5,944,484,045	5,777,741,928
Credit card	223,307,575	206,218,384
Others	3,148,860,218	5,307,081,732
	272,425,218,913	272,941,903,845
Outside Bangladesh		
	272,425,218,913	272,941,903,845



	March 2020 Taka	December 2019 Taka	
7.2 Bills purchased and discounted			
Payable in Bangladesh:			
Loans against accepted bills	2,222,883,589	2,520,609,554	
Loans against demand draft purchased	31,565	31,565	
	2,222,915,154	2,520,641,119	
Payable outside Bangladesh:			
Foreign bills purchased	10,987,551,145	11,572,129,064	
Foreign drafts purchased	-	-	
	10,987,551,145	11,572,129,064	
	13,210,466,299	14,092,770,183	
7.3 Classification of loans and advances including bills purchased and discounted			
Unclassified:			
Standard	261,315,603,648	259,875,309,413	
Special mention account (SMA)	10,815,691,231	11,277,548,452	
	272,131,294,879	271,152,857,865	
Classified:			
Substandard (SS)	937,651,045	1,976,721,770	
Doubtful (DF)	409,294,695	408,972,198	
Bad or loss (B/L)	8,829,960,267	10,174,906,505	
	10,176,906,007	12,560,600,473	
Staff loan	3,327,484,326	3,321,215,690	
	285,635,685,212	287,034,674,028	
7.4 Particulars of required provision for loans and advances			
Status of Classification	Base for Provision	Rate of Provision (%)	
General provision - Unclassified			
Standard	186,566,868,303	1	1,865,668,683
Small & Medium Enterprise financing	53,652,905,868	0.25	134,132,265
Loans to BHs/MBs/SDs against share etc.	42,360	2	847
Housing Finance	307,196,936	1	3,071,969
Loan for Professional to setup business	24,789,749	2	495,795
Consumers loan scheme (Credit card)	218,503,772	2	4,370,075
Consumers loan scheme	14,941,064,454	5	747,053,223
Short Term Agri Credit and Micro credit	5,604,232,206	1	56,042,322
Special mention account (SMEF)	2,259,170,743	0.25	5,647,927
Special mention account (Credit Card)	677,739	2	13,555
Special mention account (CLS)	160,020,302	5	8,001,015
Special mention account (HF)	4,580,897	1	45,809
Special mention account (LP)	11,465,779	2	229,316
Special mention account (Others)	7,301,684,022	1	73,016,840
			2,897,789,641
Provision to be kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court .			1,264,510,000
			4,162,299,641
Specific provision - Classified			
Substandard (Agri & Micro credit)	1,039,712	5	51,986
Substandard	334,021,994	20	66,804,399
Doubtful (Agri & Micro credit)	11,244,800	5	562,240
Doubtful	144,921,349	50	72,460,675
Bad Loss	11,113,506,620	100	11,113,506,620
			11,253,385,920
Required provision			15,415,685,561
Provision maintained			15,972,244,471
Excess provision			556,558,910
			1,823,201
7(a) Consolidated Loans, Advances and Leases			
Loans, cash credits, overdrafts, etc.			
Pubali Bank Limited	272,425,218,913		272,941,903,845
Pubali Bank Securities Limited	557,982,986		578,385,912
	272,983,201,899		273,520,289,757
Less: Inter Company Transactions			-
	272,983,201,899		273,520,289,757
Bills discounted and purchased			
Pubali Bank Limited	13,210,466,299		14,092,770,183
Pubali Bank Securities Limited	-		-
	13,210,466,299		14,092,770,183
	286,193,668,198		287,613,059,940
8 Fixed Assets including Premises, Furniture & Fixtures			
Land	2,222,106,379		2,222,401,129
Building	680,883,428		685,165,712
Vehicles	82,615,541		91,027,690
Machinery and equipment's	352,193,429		336,531,518
Computer & Computer Accessories	231,170,746		189,689,370
Furniture and fixtures	491,403,405		464,150,838
Right Of Use (ROU) Assets as per IFRS-16	1,110,323,176		1,157,935,902
	5,170,696,104		5,146,902,159
Intangible Assets			
Computer Software	28,872,415		33,900,931
	28,872,415		33,900,931
	5,199,568,519		5,180,803,090



	March 2020 Taka	December 2019 Taka
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	5,199,568,519	5,180,803,090
Pubali Bank Securities Limited	4,606,561	4,866,079
	5,204,175,080	5,185,669,169
9 Other Assets		
Interest accrued on investments	2,221,190,216	1,807,097,101
Accrued income on loans & advances	352,177,617	272,335,596
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	127,025,686	113,443,759
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	331,333,776	83,831,178
Stationery and stamps	104,182,130	99,588,895
Drafts payable	17,961,774	17,589,526
Sanchaypatra	77,239,924	78,967,851
Suspense account	583,630,177	295,551,874
Demonetized notes	1,903,830	1,903,830
Items in transit	4,305,089,576	5,240,523,069
Advance against income tax	28,464,833,120	27,801,296,414
Clearing house adjustment	175,615,395	856,821
Others	3,562,387	3,562,388
	43,369,131,899	42,419,934,593
9(a) Consolidated Other Assets		
Pubali Bank Limited	43,369,131,899	42,419,934,593
Pubali Bank Securities Limited	234,303,180	289,357,759
	43,603,435,079	42,709,292,352
Inter company Transactions	(331,347,586)	(83,844,988)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	(6,931,346,286)	(6,683,843,688)
	36,672,088,793	36,025,448,664
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	849,439,342	510,555,400
Outside Bangladesh	15,403,906,608	16,459,792,905
	16,253,345,950	16,970,348,305
11 Subordinated bond		
Agrani Bank Limited	4,000,000,000	4,000,000,000
Janata Bank Limited	1,000,000,000	1,000,000,000
Rupali Bank Limited	1,000,000,000	1,000,000,000
Sonali Bank Limited	2,000,000,000	2,000,000,000
Uttara Bank Limited	1,000,000,000	1,000,000,000
	9,000,000,000	9,000,000,000
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	40,244,590,799	39,256,676,898
Cash credit A/C. (Cr. Balance)	1,520,945,836	526,545,827
Pubali Prochesta (Cr. Balance)	7,573,592	5,825,454
Credit card Account	2,097,095	1,860,689
Call deposits	14,869,697	14,882,697
Foreign currency deposits	1,283,832,722	1,180,760,569
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	17,443,496	17,369,649
	43,091,375,715	41,003,944,261
Bills payable	11,605,541,537	14,602,544,955
Savings Bank accounts	81,897,403,463	82,675,389,187
Term deposits		
Fixed deposits	98,229,276,226	94,828,461,687
Special Notice Deposits	42,548,177,135	44,182,822,160
Deposit pension scheme	1,283,273	1,252,804
Interest payable on term deposit	5,887,792,450	4,138,130,920
Pubali pension scheme	32,350,448,185	31,742,278,118
Pubali sanchay prakalpa	3,229,220,648	3,130,057,982
Dwigun Sanchay Prokalpa	19,760,949,865	20,137,272,150
Target Based Small Deposit (Pubali shoppopuron)	7,696,548,572	6,860,144,870
Monthly profit base deposit	3,340,747,326	3,260,424,251
Monthly Profit Based Small Deposit (Pubali shadhin sonchey)	5,293,168,428	4,983,648,938
Shikhya sanchay prakalpa	209,714,201	212,321,817
	218,547,326,309	213,476,815,697
Other deposits	8,726,676,487	7,660,200,591
	363,868,323,511	359,418,894,691



	March 2020 Taka	December 2019 Taka
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	363,868,323,511	359,418,894,691
Pubali Bank Securities Limited	-	-
	363,868,323,511	359,418,894,691
Less: Inter Company Transactions	1,337,143,597	(989,804,123)
	362,531,179,914	358,429,090,568
13 Other Liabilities		
Accumulated provision for loans and advances	10,409,648,812	10,444,281,098
Accumulated provision for consumers loan	916,920,565	914,894,251
Accumulated provision for demand loan pubali star	70,890,982	70,771,818
	11,397,460,359	11,429,947,167
Provision for unclassified loans and advances	4,574,784,112	4,129,812,833
Provision @1% against off-balance sheet exposure	1,120,400,000	986,400,000
Accumulated interest suspense	3,707,388,326	3,414,216,268
Provision for rebate on good borrower	17,888,383	17,888,383
Provision for doubtful investment	510,550,000	510,550,000
Additional profit payable A/C for Islamic banking	1,646,592	1,646,591
I.B. bad debt offsetting reserve	10,703,834	10,703,834
Compensation realised account	3,261,587	2,174,091
Compensation realisable account	13,268,067	13,674,963
Interest suspense on underwriting advances	234,170,921	234,170,921
CLS interest A/C	4,332,179	4,105,800
Unclaimed amount in ATMS	129,000	48,000
Consumers deposits	248,134,372	250,548,026
Unpaid dividend	675,231	675,231
Special blocked account	1,587,720	1,587,720
Provision for Current Tax	32,153,487,249	31,313,635,515
Provision for Deferred Tax	102,711,569	91,920,888
Valuation adjustment	285,847,043	267,423,252
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	25	25
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	5,816,927,282	5,511,163,652
Pubali Bank Adjustment	219,225,575	171,639,703
Sadaqah fund	17,702,116	17,508,205
Card transaction fee (inter bank)	2,413,890	2,539,840
Foreign Currency FCC Account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Payable to other Banks and Financial Institution	121,882,637	132,687,056
Unearned interest income on ISW	1,192,581	2,253,297
Interest payable on Subordinated Bond	259,000,000	28,000,000
Lease Liabilities as per IFRS-16	889,483,736	935,745,388
Non resident blocked account of UBI	34,487	34,487
	50,449,883,258	48,183,808,713
	422,703,074	395,762,481
Provision for expenses		
Provision for other assets:		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	20,434,763	20,434,763
Reserve for unforeseen losses	285,918,364	285,918,364
Provision for Customers liability and Others	19,589,247	19,589,247
	404,371,239	404,371,239
	62,674,417,930	60,413,889,600
13 (a) Consolidated other liabilities		
Pubali Bank Limited	62,674,417,930	60,413,889,600
Pubali Bank Securities Limited	2,265,185,100	1,916,174,188
Inter company payable	(331,347,586)	(83,844,988)
	64,608,255,444	62,246,218,800
14 Capital		
14.1 Authorized Capital		
2,000,000,000 ordinary shares of Tk 10 each	20,000,000,000	20,000,000,000
14.2 Issued, subscribed and paid up capital		
1,600,000 ordinary shares of Tk 100 each issued for cash	160,000,000	160,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000	40,000,000	40,000,000
2,000,000 ordinary shares of Tk 100 each as bonus share in 2004	200,000,000	200,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005	800,000,000	800,000,000
9,000,000 ordinary shares of Tk 100 each as bonus share in 2006	900,000,000	900,000,000
8,400,000 ordinary shares of Tk 100 each as bonus share in 2007	840,000,000	840,000,000
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008	882,000,000	882,000,000
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009	1,146,600,000	1,146,600,000
173,901,000 ordinary shares of Tk 10 each as bonus share in 2010	1,739,010,000	1,739,010,000
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011	1,676,902,500	1,676,902,500
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013	419,225,620	419,225,620
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016	704,299,040	704,299,040
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
29,950,317 ordinary shares of Tk 10 each as bonus share in 2018	299,503,170	299,503,170
	10,282,942,180	10,282,942,180



	March 2020	December 2019
	Taka	Taka
15 Statutory reserve		
Balance at the beginning of the period	10,283,000,000	9,983,500,000
Addition during the period	-	299,500,000
Balance at the end of the period	<u>10,283,000,000</u>	<u>10,283,000,000</u>
16 Retained earnings (General reserve)		
Balance as on beginning of the period	5,005,201,654	4,458,714,508
Addition during the period	871,250,551	1,843,774,217
Transfer in: Asset revaluation reserve	-	560,000
	<u>5,876,452,205</u>	<u>6,303,048,725</u>
Issue of dividend	-	(1,297,847,071)
Balance as on end of the period	<u>5,876,452,205</u>	<u>5,005,201,654</u>
16(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	5,876,452,205	5,005,201,654
Pubali Bank Securities Limited	(139,471,124)	(150,606,198)
	<u>5,736,981,081</u>	<u>4,854,595,456</u>
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	2,943,748,065	2,914,562,739
Addition on revaluation of Fixed Assets/Investment During the period	553,021,518	441,363,113
Disposal during the period	(221,731,694)	(411,427,787)
Transfer out: Asset revaluation reserve	-	(750,000)
	<u>3,275,037,889</u>	<u>2,943,748,065</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>3,275,371,873</u>	<u>2,944,082,049</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	6,592,698
Addition during the period	9,663	1,060,599
Balance at the end of the period	<u>7,662,960</u>	<u>7,653,297</u>
	<u>3,312,994,805</u>	<u>2,981,695,318</u>
17(a) Consolidated Other reserves		
Pubali Bank Limited	3,312,994,805	2,981,695,318
Pubali Bank Securities Limited	-	-
	<u>3,312,994,805</u>	<u>2,981,695,318</u>
18 Non-controlling interest		
Balance at the beginning of the period	881	874
Share of current period profit	4	7
	<u>885</u>	<u>881</u>
	March 2020	March 2019
	Taka	Taka
19 Interest income		
Loans	696,353,705	602,502,424
Cash credits	1,182,250,953	1,256,177,368
Over drafts	1,659,843,357	1,608,601,256
Loan against imported merchandise	115,873	96,332
Loan against trust receipt	226,102,055	288,738,700
Inland bill purchased & demand draft purchased	241,230,777	240,454,994
Foreign bill purchased and Export development fund	23,380,055	30,213,977
Packing credits	10,161,627	8,022,555
Payments against document	38,516,400	21,173,593
Agricultural credits & rural credits	4,659,241	3,639,225
Sundries account	74,370,705	27,296,376
CLS account	302,536,823	348,912,279
Secured mortgages	353,690,815	396,308,179
Loan against Shikya Sanchay Prokalpa	70,376	88,336
Lease finance	135,895,099	152,736,042
Loan against Pubali Sanchay Prokalpa	2,724,911	3,351,506
Term loans	1,103,098,589	956,155,961
Loan against Pubali Pension Scheme	25,103,911	26,198,128
Export Bill Discounting (EBD)	553,606	979,508
Credit card	6,937,268	5,023,681
Interest on loans and advances	<u>6,087,597,414</u>	<u>5,976,670,420</u>
Interest on money at call and short notice	24,405,479	25,838,056
Interest on balance with other banks	57,969,296	94,497,115
Interest on fixed deposits with other banks	154,820,788	259,004,879
	<u>6,324,792,977</u>	<u>6,356,010,470</u>
19(a) Consolidated Interest Income		
Pubali Bank Limited	6,324,792,977	6,356,010,470
Pubali Bank Securities Limited	2,963,582	3,513,979
	<u>6,327,756,559</u>	<u>6,359,524,449</u>



	March 2020 Taka	March 2019 Taka
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,819,286,236	1,346,389,367
Short-notice deposit	559,652,190	384,145,189
Savings bank deposit	346,546,165	351,583,534
Pubali bank pension scheme	789,667,359	648,897,959
Monthly monafa based deposit scheme	397,597	853,564
Pubali Sanchay Prokalpa	63,262,504	55,915,591
Shikhya Sanchay Prokalpa	4,287,831	3,841,963
Dwigun Sanchay Prokalpa	491,253,778	527,266,161
Interest on MPSD	95,962,442	80,242,976
Interest on TBSD	138,090,873	101,642,963
Interest on MFD A/C	71,375,683	64,718,748
Sundry accounts	1,775,242	2,243,658
Interest paid on Deposits	4,381,557,900	3,567,741,673
Interest on call loan	2,329,722	4,439,722
Interest on borrowings from Bank and Fis	177,490,751	207,533,839
Interest on repo borrowings	6,316,737	398,620
Interest on Treasury bond	25,234,345	89,935,185
Interest on borrowings from Bangladesh Bank	219,911	833,597
Interest on Subordinated Bond	231,000,000	112,700,000
	4,824,149,366	3,983,582,636
21 Income from investment		
Interest on treasury bill	384,469,038	1,073,610
Interest on treasury bond	1,460,584,658	954,974,618
Interest on other bond	386,917,985	346,929,774
Interest on Reverse Repo	62,458,041	22,195,979
Gain on Treasury Bill & Treasury Bond	12,058,441	-
Gain/ (Loss) on sale of shares	17,219,786	9,487,477
Dividend on shares	87,255,798	197,001,558
	2,410,963,747	1,531,663,016
21(a) Consolidated Income from investment		
Pubali Bank Limited	2,410,963,747	1,531,663,016
Pubali Bank Securities Limited	24,401,734	110,229,815
	2,435,365,481	1,641,892,831
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	9,364,403	9,890,791
Foreign L/C	85,036,631	77,615,809
Local L/C	12,105,120	14,739,770
Issuance of foreign guarantee	1,688,456	3,771,612
Issuance of local guarantee	84,307,753	45,126,422
Issuance of traveller's cheque	400	-
Other transactions	47,687,895	50,070,774
Miscellaneous handling commission	83,949,034	93,229,536
Consumers credit	36,320	21,565
Commission on stationery articles	1,860,992	303,890
Income A/C commission Online	-	400
Total commission	326,037,004	294,770,569
Exchange	104,403,738	212,125,364
	430,440,742	506,895,933
22(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	430,440,742	506,895,933
Pubali Bank Securities Limited	4,579,732	8,686,880
	435,020,474	515,582,813
23 Other operating income		
Rent recovery	1,055,431	649,700
Postage and telecommunication recovery	4,064,293	3,011,717
Miscellaneous income	15,681,326	30,143,844
Miscellaneous income supervision and monitoring	1,187,630	-
Miscellaneous income transfer fee	177,084	108,097
Swift income	32,346,414	32,306,327
Application fee of CLS account	367,906	279,043
Account opening charge of CLS account	495,630	552,600
Service charge	4,042,521	3,925,953
Income on sale of leased asset	842,286	761,378
Processing Fee on Pubali Abashon	3,000	1,000.00
Online service charge	8,400	9,968
Accounts Maintenance fee	31,666	30,735
SMS service charges	25,666,488	22,820,261
Card Fees and charges	6,249,582	5,317,819
CIB service charges	3,944,580	3,307,160
Fee on card transaction	2,260,746	1,802,032
Income on sale of Bank's property	272,153	3,272,321
	98,697,136	108,299,955
23(a) Consolidated Other operating income		
Pubali Bank Limited	98,697,136	108,299,955
Pubali Bank Securities Limited	9,222,954	8,532,800
	107,920,090	116,832,755



	March 2020 Taka	March 2019 Taka
24 Salary and allowances (excluding Managing Director)		
Basic salary	627,661,876	498,156,181
House rent allowances	344,532,898	297,424,049
Medical allowances	72,740,867	61,673,918
House maintenance	47,776,175	30,903,874
Other allowances	64,355,733	63,687,947
Contributory provident fund	55,750,952	47,199,140
General provident fund	75,256	89,662
Bonus to employees	50,150	71,210
	1,212,943,907	999,205,981
24(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,212,943,907	999,205,981
Pubali Bank Securities Limited	6,438,675	5,730,510
	1,219,382,582	1,004,936,491
25 Managing Director's salary and fees		
Basic pay	2,100,000	2,100,000
Allowances	690,000	690,000
Bank's contributory provident fund	210,000	210,000
	3,000,000	3,000,000
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	4,615,971	5,130,168
Maintenance of assets	41,048,698	20,271,069
Maintenance of assets -Wages	3,696,013	2,005,803
Depreciation on fixed assets	198,628,318	77,564,227
	247,989,000	104,971,267
26(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	247,989,000	104,971,267
Pubali Bank Securities Limited	472,911	187,469
	248,461,911	105,158,736
27 Other expenses		
Repairs to rented property	220,392	188,325
Newspapers	700,256	780,886
Petrol consumption	13,640,668	13,763,379
Travelling	14,650,957	14,038,132
Donations	78,871,160	36,627,330
Card Expenditure	5,130,478	4,573,214
NOSTRO account charges	2,110,828	2,457,090
Honorarium	89,242	32,000
Subscriptions	5,534,482	5,012,428
Sub-ordinate staff clothing	6,245,690	8,633,617
Conveyance	6,076,329	5,951,461
Entertainment	5,514,200	4,779,004
Training	4,516,789	2,294,320
Photocopying	22,144	22,146
Branches' opening expenses	1,249,426	1,160,091
Shifting expenses	499,718	271,707
Carrying expenses	532,431	406,565
Professional fees	1,328,922	1,022,742
Security and Auxiliary Services	30,465,181	26,239,778
Gun license fees	693,966	521,163
Overtime	5,719,496	5,766,297
Lunch subsidy	60,094,437	51,920,145
Promotional expenses	3,713,261	4,089,425
Card transaction fee	1,157,835	849,780
Gratuity	207,713,100	157,173,700
Car allowance	9,832,000	7,061,000
Chemicals for office equipment's	231,020	194,120
Loss on sale of bank's property	512,341	176,624
CDBL fees	26,750	-
Bandwidth charges	20,052,887	16,921,714
Bank Charges & Others	916,571	-
VAT on Rent Expenses	17,854,488	-
Interest Expenses for lease liability as per IFRS-16	19,180,913	-
Renovation Under construction works	7,310,076	8,134,982
Miscellaneous	17,442,011	13,628,707
	549,850,445	394,691,872
27(a) Consolidated Other expenses		
Pubali Bank Limited	549,850,445	394,691,872
Pubali Bank Securities Limited	1,128,623	1,529,575
	550,979,068	396,221,447
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	4,936,771,929	5,057,690,463
Balance with Bangladesh Bank and its agent bank(s)	23,258,945,112	17,798,766,521
Balance with other banks and financial institutes	15,092,003,165	20,991,863,807
Prize bonds	18,697,701	25,769,901
Money at call on short notice	324,286,667	1,161,286,667
	43,630,704,574	45,035,377,359
28(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	43,630,704,574	45,035,377,359
Pubali Bank Securities Limited	1,337,143,597	1,524,811,326
	44,967,848,171	46,560,188,685



	March 2020 Taka	March 2019 Taka
29 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	871,250,551	734,599,389
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Basic and Diluted Earnings Per Share (EPS)	0.85	0.71
29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	882,385,629	840,197,384
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Consolidated Basic and Diluted Earnings Per Share (EPS)	0.86	0.82
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	29,755,389,190	28,110,996,163
Number of ordinary shares outstanding	1,028,294,218	998,343,901
	28.94	28.16
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	29,615,918,066	28,046,359,717
Number of ordinary shares outstanding	1,028,294,218	998,343,901
	28.80	28.09
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	4,704,517,501	6,500,028,536
Number of ordinary shares outstanding	1,028,294,218	998,343,901
	4.58	6.51
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	5,051,597,457	7,128,397,466
Number of ordinary shares outstanding	1,028,294,218	998,343,901
	4.91	7.14
30 Reconciliation of statement of cash flows from operating activities		
Profit before provision	2,268,379,774	2,711,359,022
Adjustment for non cash items		
Depreciation on fixed asset	195,588,857	74,524,766
Amortization on software	3,039,461	3,039,461
	198,628,318	77,564,227
Adjustment with non-operating activities		
Gain on sale of shares	(17,219,786)	(9,487,477)
Capital gain on sale of treasury bond	-	-
Gain on sale of Bank's property	(272,153)	(3,272,321)
Gain on sale of leased asset	(842,286)	(761,378)
Loss on sale of bank's property	512,341	176,624
	(17,821,884)	(13,344,552)
Changes in operating assets and liabilities		
Changes in loans & advances	1,398,988,816	7,671,768,059
Changes in deposit and other accounts	4,449,428,820	717,739,061
Changes in investment	(2,790,887,887)	(1,685,608,928)
Changes in borrowings	(717,002,355)	(2,020,974,654)
Changes in other assets	(284,546,161)	(1,091,737,500)
Changes in other liabilities	862,886,766	798,258,958
	2,918,867,999	4,389,444,996
Income Tax Paid	(663,536,706)	(664,995,157)
Net cash flows from operating activities	4,704,517,501	6,500,028,536





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

Measures	31 March 2020		31 March 2019	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	2,268,379,774	2,300,954,489	2,711,359,022	2,834,612,710
Net Profit / (Loss) after Taxation	871,250,551	882,385,629	734,599,389	840,197,384
Net Assets Value (NAV)	29,755,389,190	29,615,918,066	28,110,996,163	28,046,359,717
NAV Per Share	28.94	28.80	28.16	28.09
Earnings Per Share (EPS)	0.85	0.86	* 0.71	* 0.82
Net Operating Cash Flow Per Share (NOCFPS)	4.58	4.91	6.51	7.14

*Restated

