



**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 September 2021**

<b>Property and Assets</b>	Notes	September 2021 Taka	December 2020 Taka
<b>Cash</b>	3 (a)	<b>22,314,340,758</b>	<b>24,146,439,622</b>
Cash In hand ( Including foreign currencies )		4,856,399,595	4,137,466,359
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		17,457,941,163	20,008,973,263
<b>Balance with Other Banks and Financial Institutions</b>	4 (a)	<b>27,421,193,123</b>	<b>18,580,803,997</b>
Inside Bangladesh		26,306,222,809	17,021,755,202
Outside Bangladesh		1,114,970,314	1,559,048,795
<b>Money at Call on Short Notice</b>	5	<b>43,586,667</b>	<b>1,200,786,667</b>
<b>Investments</b>	6 (a)	<b>160,972,423,021</b>	<b>154,539,484,172</b>
Government		135,398,740,530	126,428,028,655
Others		25,573,682,491	28,111,455,517
<b>Loans, Advances and Leases</b>	7 (a)	<b>352,296,367,794</b>	<b>316,197,329,547</b>
Loans, Cash Credits, Overdrafts, etc.		327,383,037,972	300,133,136,228
Bills purchased & discounted		24,913,329,822	16,064,193,319
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	<b>5,391,464,398</b>	<b>5,092,170,514</b>
<b>Other assets</b>	9 (a)	<b>46,281,473,260</b>	<b>45,920,269,318</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>614,721,224,267</b>	<b>565,677,659,083</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	<b>31,093,773,274</b>	<b>17,486,797,436</b>
<b>Subordinated bonds</b>	11	<b>11,500,000,000</b>	<b>11,500,000,000</b>
<b>Deposits and other accounts</b>	12 (a)	<b>450,436,964,617</b>	<b>428,002,537,947</b>
Current accounts & other accounts		54,769,241,176	49,144,529,039
Bills payable		17,234,939,420	14,657,445,295
Savings bank deposits		109,832,947,851	100,270,298,831
Term deposits		257,438,270,902	254,532,597,513
Other deposits		11,161,565,268	9,397,667,269
<b>Other Liabilities</b>	13 (a)	<b>79,817,505,535</b>	<b>69,993,589,798</b>
<b>Total Liabilities</b>		<b>572,848,243,426</b>	<b>526,982,925,181</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings	16 (a)	14,625,846,198	11,258,683,182
Other Reserves	17 (a)	6,681,191,518	6,870,107,646
		41,872,979,896	38,694,733,008
Non-Controlling Interest	18	945	894
<b>Total Shareholders' Equity</b>		<b>41,872,980,841</b>	<b>38,694,733,902</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>614,721,224,267</b>	<b>565,677,659,083</b>





Pubali Bank Limited  
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2021

	Notes	September 2021	December 2020
		Taka	Taka
<b>Off-balance sheet items</b>			
<b>Contingent liabilities</b>			
Acceptances & Endorsements		80,804,640,209	53,089,224,132
Letters of guarantee		30,769,834,014	25,345,020,741
Irrevocable letters of credit		75,064,906,161	46,369,281,181
Bills for collection		14,182,188,494	10,515,149,103
Other Contingent Liabilities		2,382,598,956	2,376,488,786
<b>Total</b>		<b>203,204,167,834</b>	<b>137,695,163,943</b>
<b>Other Commitments</b>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>203,204,167,834</b>	<b>137,695,163,943</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
Head Office

**Consolidated Profit & Loss Account (un-audited)**  
**for 9 months ended 30 September 2021**

	Notes	January to Sept. 2021 Taka	January to Sept. 2020 Taka	July to Sept 2021 Taka	July to Sept 2020 Taka
<b>Operating Income</b>					
Interest Income	19 (a)	16,782,824,641	17,134,942,166	5,928,698,539	5,453,127,994
Less :Interest paid on Deposits, Borrowings, etc.	20	15,214,689,227	14,262,312,839	5,902,088,609	4,643,067,674
<b>Net Interest Income</b>		<b>1,568,135,414</b>	<b>2,872,629,327</b>	<b>26,609,930</b>	<b>810,060,320</b>
Income from Investment	21 (a)	10,754,428,576	8,109,450,535	4,542,395,962	3,015,929,946
Commission, Exchange and Brokerage	22 (a)	1,663,097,131	1,143,498,022	885,673,654	404,266,394
Other Operating Income	23 (a)	813,215,074	662,680,750	(364,129,969)	133,143,147
<b>Total Operating Income</b>		<b>14,798,876,195</b>	<b>12,788,258,634</b>	<b>5,090,549,577</b>	<b>4,363,399,807</b>
<b>Operating Expenses</b>					
Salaries and allowances	24 (a)	4,235,703,636	4,285,860,604	1,486,432,213	1,577,567,165
Rent, taxes, insurance, electricity, etc.		394,697,475	359,282,539	140,160,373	145,433,745
Legal Expenses		13,633,684	13,274,526	1,601,966	6,222,714
Postage, Stamp, telecommunication, etc.		62,950,070	60,924,931	17,094,875	22,363,611
Stationery, Printing, Advertisements, etc.		88,758,488	82,289,342	27,734,911	32,661,343
Managing Director's salary and Fees	25	10,726,666	10,540,000	3,300,000	3,700,000
Directors' Fees		5,918,017	4,784,746	3,235,791	2,372,045
Auditors' Fees		1,437,750	18,750	-	18,750
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26 (a)	762,554,348	720,561,752	266,027,747	247,062,111
Other Expenses	27 (a)	1,522,140,638	1,449,479,957	468,598,909	517,280,364
<b>Total Operating Expenses</b>		<b>7,098,520,772</b>	<b>6,987,017,147</b>	<b>2,414,186,785</b>	<b>2,554,681,848</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>7,700,355,423</b>	<b>5,801,241,487</b>	<b>2,676,362,792</b>	<b>1,808,717,959</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for Classified loans and advances		-	-	-	-
Provision for unclassified loans and advances		560,000,000	710,290,679	(720,000,000)	-
Provision for diminution in value of Investments		-	274,700,000	-	-
Provision for impairment clients' margin loan		-	-	-	-
		<b>560,000,000</b>	<b>984,990,679</b>	<b>(720,000,000)</b>	<b>-</b>
Provision for exposure of off-balance sheet items		618,650,000	120,000,000	185,000,000	35,400,000
<b>Total Provisions</b>		<b>1,178,650,000</b>	<b>1,104,990,679</b>	<b>(535,000,000)</b>	<b>35,400,000</b>
<b>Total Profit/(Loss) before taxes</b>		<b>6,521,705,423</b>	<b>4,696,250,808</b>	<b>3,211,362,792</b>	<b>1,773,317,959</b>
Provision for current tax		1,421,175,210	1,690,020,756	233,389,199	240,677,204
Provision for deferred tax		448,419,373	(11,916,350)	178,609,080	(9,882,127)
<b>Total provision for taxes</b>		<b>1,869,594,583</b>	<b>1,678,104,406</b>	<b>411,998,279</b>	<b>230,795,077</b>
<b>Net Profit after Taxes</b>		<b>4,652,110,840</b>	<b>3,018,146,402</b>	<b>2,799,364,513</b>	<b>1,542,522,882</b>
<b>Profit attributable to:</b>					
Equity holders of parents		4,652,110,789	3,018,146,379	2,799,364,488	1,542,522,864
Non- controlling interest		51	23	25	18
<b>Appropriations :</b>		<b>4,652,110,840</b>	<b>3,018,146,402</b>	<b>2,799,364,513</b>	<b>1,542,522,882</b>
Statutory Reserve		-	-	-	-
Retained surplus (general reserve) carried forward		4,652,110,840	3,018,146,402	2,799,364,513	1,542,522,882
<b>Earnings Per Share ( EPS )</b>	29 (a)	<b>4.52</b>	<b>2.94</b>	<b>2.72</b>	<b>1.50</b>
		<b>Basic</b>			
		<b>Diluted</b>			
		<b>4.52</b>	<b>2.94</b>	<b>2.72</b>	<b>1.50</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





**Pubali Bank Limited**  
**Head Office**  
**Consolidated Cash Flow Statement (un-audited)**  
**for 9 months ended 30 September 2021**

	January to September 2021 Taka	January to September 2020 Taka
<b>a Cash flows from operating activities</b>		
Interest receipts in cash	27,670,903,715	21,203,960,541
Interest payments	(12,475,806,128)	(11,206,438,044)
Dividend receipts	342,695,879	213,823,141
Fees and commission receipts	1,322,576,279	859,479,481
Recoveries of loans previously written off	36,390,757	12,241,867
Cash payment to employees	(4,246,430,302)	(4,296,400,604)
Cash payment to suppliers	(166,422,498)	(156,169,085)
Current income tax paid	(1,369,714,868)	(2,074,957,237)
Receipts from other operating activities	1,300,877,228	954,360,964
Cash payments for other operating activities	(2,068,672,953)	(1,956,305,698)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>10,346,397,109</b>	<b>3,553,595,326</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	(9,174,494,440)	(46,087,324,728)
Purchase/sale of trading securities	2,537,773,026	1,006,729,595
Loans and advances to customers (other than banks)	(36,012,872,746)	(10,268,109,085)
Other assets	(1,353,042,787)	(1,056,865,727)
Deposits to/from other banks	13,606,975,838	(749,523,492)
Deposits from customers (other than banks)	18,355,064,275	54,028,816,714
Other liabilities account of customers	5,684,045,150	314,045,634
Other liabilities	2,707,135,780	947,594,655
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(3,649,415,904)</b>	<b>(1,864,636,434)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>6,696,981,205</b>	<b>1,688,958,892</b>
<b>b Cash Flows from Investing Activities</b>		
Purchase /Sale of property, plant & equipment	(915,868,903)	(1,185,635,965)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(915,868,903)</b>	<b>(1,185,635,965)</b>
<b>c Cash flows from financing activities</b>		
Receipts from issue of Subordinated Bonds	-	3,500,000,000
Effects of exchange rate changes on cash and cash equivalents	1,359,537	-
Dividend Paid	(1,285,367,773)	(659,111,893)
<b>Net cash from/(used in) Financing activities</b>	<b>(1,284,008,236)</b>	<b>2,840,888,107</b>
<b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>	<b>4,497,104,066</b>	<b>3,344,211,034</b>
<b>e Cash and cash equivalents at the beginning of the period</b>	<b>45,296,081,583</b>	<b>40,133,375,280</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	<b>49,793,185,649</b>	<b>43,477,586,314</b>

28 (a)

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman







**Pubali Bank Limited**

Head Office

**Consolidated Statement of Changes in Equity (un-audited)**  
for 9 months ended 30 September 2021

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	parent's equity	Non-controlling interest	Total
<b>For the period September 2021</b>							
<b>Balance as at 1 January 2021</b>	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	-	-	-	(190,275,665)	(190,275,665)	-	(190,275,665)
Currency translation differences	-	-	-	1,359,537	1,359,537	-	1,359,537
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	420,000	-	420,000	-	420,000
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	4,652,110,789	-	4,652,110,789	51	4,652,110,840
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2020	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2020	-	-	(1,285,367,773)	-	(1,285,367,773)	-	(1,285,367,773)
<b>Balance as at 30 September 2021</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>14,625,846,198</b>	<b>6,681,191,518</b>	<b>41,872,979,896</b>	<b>945</b>	<b>41,872,980,841</b>
<b>Balance as at 30 September 2020</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>7,213,629,942</b>	<b>6,222,297,368</b>	<b>34,001,869,490</b>	<b>904</b>	<b>34,001,870,394</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 September 2021**

<b>Property and Assets</b>	<b>Notes</b>	<b>September 2021</b>	<b>December 2020</b>
		<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	<b>3</b>	<b>22,314,340,758</b>	<b>24,146,439,622</b>
Cash In hand ( Including foreign currencies )		4,856,399,595	4,137,466,359
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		17,457,941,163	20,008,973,263
<b>Balance with Other Banks and Financial Institutions</b>	<b>4</b>	<b>23,908,634,209</b>	<b>18,580,803,997</b>
Inside Bangladesh		22,793,663,895	17,021,755,202
Outside Bangladesh		1,114,970,314	1,559,048,795
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>43,586,667</b>	<b>1,200,786,667</b>
<b>Investments</b>	<b>6</b>	<b>154,603,739,006</b>	<b>147,906,006,042</b>
Government		135,398,740,530	126,428,028,655
Others		19,204,998,476	21,477,977,387
<b>Loans, Advances and Leases</b>	<b>7</b>	<b>351,591,771,986</b>	<b>315,578,899,240</b>
Loans, Cash Credits, Overdrafts, etc.		326,678,442,164	299,514,705,921
Bills purchased and discounted		24,913,329,822	16,064,193,319
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8</b>	<b>5,387,929,610</b>	<b>5,087,992,660</b>
<b>Other assets</b>	<b>9</b>	<b>54,419,536,488</b>	<b>52,530,762,820</b>
Non-banking Assets		375,246	375,246
<b>Total Assets</b>		<b>612,269,913,970</b>	<b>565,032,066,294</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions & agents	10	31,093,773,274	17,486,797,436
Subordinated bonds	11	11,500,000,000	11,500,000,000
<b>Deposits and other accounts</b>	<b>12</b>	<b>450,436,964,617</b>	<b>429,343,017,243</b>
Current accounts & other accounts		54,769,241,176	49,702,533,459
Bills Payable		17,234,939,420	14,657,445,295
Savings bank deposits		109,832,947,851	100,270,298,831
Term deposits		257,438,270,902	255,315,072,389
Other deposits		11,161,565,268	9,397,667,269
<b>Other Liabilities</b>	<b>13</b>	<b>77,512,332,691</b>	<b>67,894,214,623</b>
<b>Total Liabilities</b>		<b>570,543,070,582</b>	<b>526,224,029,302</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings	16	14,479,709,690	11,371,987,166
Other Reserves	17	6,681,191,518	6,870,107,646
<b>Total Shareholders' Equity</b>		<b>41,726,843,388</b>	<b>38,808,036,992</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>612,269,913,970</b>	<b>565,032,066,294</b>





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 September 2021**

<u>Off-balance sheet items</u>	<u>Notes</u>	<u>September 2021</u>	<u>December 2020</u>
<u>Contingent liabilities</u>		<u>Taka</u>	<u>Taka</u>
Acceptances & Endorsements		80,804,640,209	53,089,224,132
Letters of guarantee		30,769,834,014	25,345,020,741
Irrevocable letters of credit		75,064,906,161	46,369,281,181
Bills for collection		14,182,188,494	10,515,149,103
Other Contingent Liabilities		2,382,598,956	2,376,488,786
<b>Total</b>		<b>203,204,167,834</b>	<b>137,695,163,943</b>
<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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>203,204,167,834</b>	<b>137,695,163,943</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





	Notes	January to Sept. 2021 Taka	January to Sept. 2020 Taka	July to Sept. 2021 Taka	July to Sept. 2020 Taka
<b>Operating Income</b>					
Interest income	19	16,740,095,445	17,125,590,130	5,900,760,990	5,449,445,657
Less :Interest paid on deposits, borrowings, etc.	20	15,214,689,227	14,262,312,839	5,902,088,609	4,643,067,674
<b>Net Interest Income</b>		<b>1,525,406,218</b>	<b>2,863,277,291</b>	<b>(1,327,619)</b>	<b>806,377,983</b>
Income from investment	21	10,504,881,720	8,042,476,084	4,417,845,917	2,982,687,498
Commission, exchange and brokerage	22	1,617,094,743	1,128,645,418	863,764,482	394,160,903
Other operating income	23	790,187,730	627,373,266	(369,490,735)	108,310,436
<b>Total Operating Income</b>		<b>14,437,570,411</b>	<b>12,661,772,059</b>	<b>4,910,792,045</b>	<b>4,291,536,820</b>
<b>Operating Expenses</b>					
Salaries and allowances	24	4,209,619,798	4,262,326,010	1,477,407,583	1,569,457,906
Rent, taxes, insurance, electricity, etc.		394,369,179	358,950,261	140,037,021	145,261,761
Legal expenses		13,633,684	13,274,526	1,601,966	6,222,714
Postage, stamp, telecommunication, etc.		62,808,819	60,790,420	17,040,998	22,285,402
Stationery, printing, advertisements, etc.		88,542,495	82,104,139	27,648,941	32,530,885
Managing Director's salary and fees	25	10,726,666	10,540,000	3,300,000	3,700,000
Directors' fees		5,159,017	4,069,746	3,004,791	2,218,045
Auditors' fees		1,437,500	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26	761,345,598	719,151,190	265,628,402	246,587,812
Other expenses	27	1,514,577,196	1,446,348,977	465,324,101	515,556,444
<b>Total Operating Expenses</b>		<b>7,062,219,952</b>	<b>6,957,555,269</b>	<b>2,400,993,803</b>	<b>2,543,820,969</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>7,375,350,459</b>	<b>5,704,216,790</b>	<b>2,509,798,242</b>	<b>1,747,715,851</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for classified loans and advances		-	-	-	-
Provision for unclassified loans and advances		560,000,000	710,290,679	(720,000,000)	-
Provision for diminution in value of Investments		-	274,700,000	-	-
		560,000,000	984,990,679	(720,000,000)	-
Provision for exposure of off-balance sheet items		618,650,000	120,000,000	185,000,000	35,400,000
<b>Total Provisions</b>		<b>1,178,650,000</b>	<b>1,104,990,679</b>	<b>(535,000,000)</b>	<b>35,400,000</b>
<b>Total Profit/(Loss) before taxes</b>		<b>6,196,700,459</b>	<b>4,599,226,111</b>	<b>3,044,798,242</b>	<b>1,712,315,851</b>
Provision for current tax		1,355,610,789	1,657,106,395	196,224,778	231,222,414
Provision for deferred tax		448,419,373	(11,916,350)	178,509,080	(9,882,127)
<b>Total Provision for taxes</b>		<b>1,804,030,162</b>	<b>1,645,190,045</b>	<b>374,833,858</b>	<b>221,340,287</b>
<b>Net Profit after Taxes</b>		<b>4,392,670,297</b>	<b>2,954,036,066</b>	<b>2,669,964,384</b>	<b>1,490,975,564</b>
<b>Appropriations :</b>					
Statutory Reserve		-	-	-	-
Retained surplus (general reserve) carried forward		4,392,670,297	2,954,036,066	2,669,964,384	1,490,975,564
<b>Earnings Per Share (EPS)</b>	29	<b>4.27</b>	<b>2.87</b>	<b>2.60</b>	<b>1.45</b>
		<b>4.27</b>	<b>2.87</b>	<b>2.60</b>	<b>1.45</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman







**Pubali Bank Limited**  
**Head Office**  
**Cash Flow Statement (Un-audited)**  
**for 9 months ended 30 September 2021**

	January to September 2021	January to September 2020
Notes	Taka	Taka
<b>a Cash flows from operating activities</b>		
Interest receipts in cash	27,628,174,519	21,194,608,505
Interest payments	(12,475,806,128)	(11,206,438,044)
Dividend receipts	240,377,925	154,510,363
Fees and commission receipts	1,276,573,891	844,626,877
Recoveries of loans previously written off	36,390,757	12,241,867
Cash payment to employees	(4,220,346,464)	(4,272,866,010)
Cash payment to suppliers	(166,422,498)	(156,169,085)
Current income tax paid	(1,369,714,868)	(2,074,957,237)
Receipts from other operating activities	1,130,620,982	911,391,807
Cash payments for other operating activities	(2,059,277,874)	(1,950,378,414)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>10,020,570,242</b>	<b>3,456,570,629</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	(9,174,494,440)	(46,087,324,728)
Purchase/sale of trading securities	2,272,978,911	1,096,713,176
Loans and advances to customers (other than banks)	(36,012,872,746)	(10,268,109,085)
Other assets	(1,142,634,079)	(1,064,509,852)
Deposits to/from other banks	13,606,975,838	(749,523,492)
Deposits from customers (other than banks)	18,355,064,275	54,028,816,714
Other liabilities account of customers	5,684,045,150	314,045,634
Other liabilities	915,089,599	729,073,833
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>(5,495,847,492)</b>	<b>(2,000,817,800)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>4,524,722,750</b>	<b>1,455,752,829</b>
<b>b Cash flows from investing activities</b>		
Purchase /Sale of property, plant & equipment	(915,690,066)	(1,186,425,205)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(915,690,066)</b>	<b>(1,186,425,205)</b>
<b>c Cash flows from financing activities</b>		
Receipts from issue of Subordinated Bonds	-	3,500,000,000
Effects of exchange rate changes on cash and cash equivalents	1,359,537	-
Dividend Paid	(1,285,367,773)	(659,111,893)
<b>Net cash from/(used in) Financing activities</b>	<b>(1,284,008,236)</b>	<b>2,840,888,107</b>
<b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>	<b>2,325,024,448</b>	<b>3,110,215,731</b>
<b>e Cash and cash equivalents at the beginning of the period</b>	<b>43,955,602,287</b>	<b>39,143,571,157</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	<b>46,280,626,735</b>	<b>42,253,786,888</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
**Head Office**  
**Statement of Changes in Equity (Un-audited)**  
**for 9 months ended 30 September 2021**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total
For the period September 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	-	-	-	(190,275,665)	(190,275,665)
Currency translation differences	-	-	-	1,359,537	1,359,537
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	420,000	-	420,000
Net profit for the period	-	-	4,392,670,297	-	4,392,670,297
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2020	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2020	-	-	(1,285,367,773)	-	(1,285,367,773)
<b>Balance as at 30 September 2021</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>14,479,709,690</b>	<b>6,681,191,518</b>	<b>41,726,843,388</b>

<b>Balance as at 30 September 2020</b>	<b>10,282,942,180</b>	<b>10,283,000,000</b>	<b>7,300,125,827</b>	<b>6,222,297,368</b>	<b>34,088,365,375</b>
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 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman



**PUBALI BANK LIMITED**Some selected notes to the financial statements for the quarter ended 30 September 2021

September 2021	December 2020
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 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 2021, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

**d) Others:**

Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.

**e) Credit Rating of the Bank**

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

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

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

In local currency	4,839,268,700	4,117,213,715
In foreign currencies	17,130,895	20,252,644
	<u>4,856,399,595</u>	<u>4,137,466,359</u>

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

In local currency	16,172,762,002	17,147,587,030
In foreign currencies	683,631,910	863,108,989
	<u>16,856,393,912</u>	<u>18,010,696,019</u>

**Sonali Bank as agent of Bangladesh Bank**

In local currency	601,547,251	1,998,277,244
	<u>17,457,941,163</u>	<u>20,008,973,263</u>
	<u>22,314,340,758</u>	<u>24,146,439,622</u>

**3(a) Consolidated Cash****Cash In hand ( Including foreign currencies)**

Pubali Bank Limited	4,856,399,595	4,137,466,359
Pubali Bank Securities Limited	-	-
	<u>4,856,399,595</u>	<u>4,137,466,359</u>

**Balance with Bangladesh Bank and its agent Bank (s)**

Pubali Bank Limited	17,457,941,163	20,008,973,263
Pubali Bank Securities Limited	-	-
	<u>17,457,941,163</u>	<u>20,008,973,263</u>

	<u>22,314,340,758</u>	<u>24,146,439,622</u>
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**4 Balance with other banks and financial institutions**

Inside Bangladesh	22,793,663,895	17,021,755,202
Outside Bangladesh	1,114,970,314	1,559,048,795
	<u>23,908,634,209</u>	<u>18,580,803,997</u>

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

Pubali Bank Limited	22,793,663,895	17,021,755,202
Pubali Bank Securities Limited	3,512,558,914	1,340,479,296
	<u>26,306,222,809</u>	<u>18,362,234,498</u>

Less: Inter Company Transactions	-	1,340,479,296
	<u>26,306,222,809</u>	<u>17,021,755,202</u>

**Outside Bangladesh**

Pubali Bank Limited	1,114,970,314	1,559,048,795
Pubali Bank Securities Limited	-	-
	<u>1,114,970,314</u>	<u>1,559,048,795</u>

	<u>27,421,193,123</u>	<u>18,580,803,997</u>
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**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)	32,300,000	1,189,500,000
	<u>43,586,667</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>

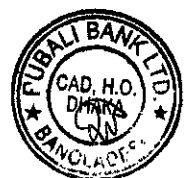


	September 2021 Taka	December 2020 Taka
<b>5.2 Non-banking Financial Institution</b>		
GSP Finance Co. (BD) Limited	32,300,000	39,500,000
IDLC Finance Limited	-	960,000,000
IPDC Finance Limited	-	190,000,000
	<b>32,300,000</b>	<b>1,189,500,000</b>
<b>6 Investments</b>		
<b>Government securities</b>		
Government/ Bangladesh Bank bills	23,640,790,903	26,091,013,587
Government treasury bonds	111,743,884,526	100,309,443,067
National prize bonds	14,065,101	27,572,001
<b>Total investment in government securities and bonds</b>	<b>135,398,740,530</b>	<b>126,428,028,655</b>
<b>Other investments</b>		
Shares	5,619,890,506	6,522,869,417
Debentures	294,060	294,060
Prime Bank Limited Bond	400,000,000	500,000,000
Dhaka Bank Limited Bond	120,000,000	150,000,000
Mercantile Bank Limited Bond	-	20,000,000
Trust Bank Limited Bond -1	-	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
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	600,000,000	800,000,000
EXIM Bank Limited Bond -2	600,000,000	800,000,000
Dutch- Bangla Bank Limited Bond	900,000,000	1,200,000,000
Shahjalal Islami Bank Limited Bond	420,000,000	560,000,000
Social Islami Bank Limited Bond -2	200,000,000	300,000,000
The City Bank Limited Bond -2	500,000,000	500,000,000
Standard Bank Limited Bond	300,000,000	400,000,000
Islami Bank Bangladesh Limited Bond	600,000,000	800,000,000
UCBL Bond -1	600,000,000	600,000,000
Southeast Bank Limited-3	120,000,000	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
UCBL Perpetual Bond	500,000,000	-
Al-Arafah Islami Bank Limited Bond	200,000,000	200,000,000
Bridge financing advances	4,813,910	4,813,910
	<b>19,204,998,476</b>	<b>21,477,977,387</b>
	<b>154,603,739,006</b>	<b>147,906,006,042</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank Limited	135,398,740,530	126,428,028,655
Pubali Bank Securities Limited	-	-
	<b>135,398,740,530</b>	<b>126,428,028,655</b>
<b>2. Other</b>		
Pubali Bank Limited	19,204,998,476	21,477,977,387
Pubali Bank Securities Limited	6,368,684,015	6,633,478,130
	<b>25,573,682,491</b>	<b>28,111,455,517</b>
	<b>160,972,423,021</b>	<b>154,539,484,172</b>
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	326,678,442,164	299,514,705,921
Bills purchased and discounted	24,913,329,822	16,064,193,319
	<b>351,591,771,986</b>	<b>315,578,899,240</b>





	September 2021	December 2020		
	Taka	Taka		
<b>7.1 Loans, cash credits, overdrafts, etc.</b>				
<b>Inside Bangladesh:</b>				
Loans	133,895,808,650	119,259,684,348		
Cash credits	55,116,626,966	51,340,450,445		
Overdrafts	76,017,496,050	77,317,682,640		
Earnest Money	8,255,733,630	5,744,912,604		
Loan against merchandise	3,212,012	4,240,723		
Packing credits	716,315,056	450,241,175		
Loan against trust receipts	8,153,378,158	8,280,615,537		
Pubali prochesta	130,728,736	174,113,539		
Non-resident Credit Scheme	178,944	618,920		
Pubali Subarna	5,256,922,111	4,939,541,361		
Pubali Karmo Uddog	297,603,387	268,103,173		
Pubali Sujon	34,567,568	35,655,970		
Pubali Utsob	16,624,601	17,018,210		
Payment against documents	4,287,412,665	5,583,224,697		
Consumers loan scheme	12,478,821,468	12,554,774,362		
EDF loan	14,887,631,218	7,196,070,350		
Lease finance	6,799,225,971	6,109,969,755		
Credit card	226,360,899	218,752,236		
Others	103,794,074	19,035,876		
	<b>326,678,442,164</b>	<b>299,514,705,921</b>		
<b>Outside Bangladesh</b>	-	-		
	<b>326,678,442,164</b>	<b>299,514,705,921</b>		
<b>7.2 Bills purchased and discounted</b>				
<b>Payable in Bangladesh:</b>				
Loans against accepted bills	2,786,795,989	1,870,355,329		
Loans against demand draft purchased	31,565	31,565		
	<b>2,786,827,554</b>	<b>1,870,386,894</b>		
<b>Payable outside Bangladesh:</b>				
Foreign bills purchased	22,126,502,268	14,193,806,425		
Foreign drafts purchased	-	-		
	<b>22,126,502,268</b>	<b>14,193,806,425</b>		
	<b>24,913,329,822</b>	<b>16,064,193,319</b>		
<b>7.3 Classification of loans and advances including bills purchased and discounted</b>				
<b>Unclassified:</b>				
Standard	325,850,522,553	292,675,837,444		
Special mention account (SMA)	8,869,174,821	10,626,922,632		
	<b>334,719,697,374</b>	<b>303,302,760,076</b>		
<b>Classified:</b>				
Substandard (SS)	1,176,105,101	1,200,977,784		
Doubtful (DF)	558,211,799	547,010,405		
Bad or loss (B/L)	11,298,397,670	6,874,021,980		
	<b>13,032,714,570</b>	<b>8,622,010,169</b>		
Staff loan	3,839,360,042	3,654,128,995		
	<b>351,591,771,986</b>	<b>315,578,899,240</b>		
<b>7.4 Particulars of required provision for loans and advances</b>				
<b>Status of Classification</b>	<b>Base for Provision</b>	<b>Rate of Provision (%)</b>		
<b>General provision - Unclassified</b>				
Standard	236,198,547,217	1	2,361,985,472	2,095,073,584
Small & Medium Enterprise financing	68,684,381,269	0.25	171,710,953	155,346,366
Loans to BHs/MBs/SDs against share etc.	184,652,790	2	3,693,056	1,183,811
Housing Finance	381,421,654	1	3,814,217	4,000,667
Loan for Professional to setup business	235,030,920	2	4,700,618	1,408,328
Consumers loan scheme (Credit card)	122,649,249	2	2,452,985	2,444,116
Consumers loan scheme	14,640,302,761	2	292,806,055	289,996,726
Short Term Agri Credit and Micro credit	5,403,536,693	1	54,035,367	58,782,168
Special mention account (SMEF)	3,580,001,630	0.25	8,950,004	5,446,755
Special mention account (Credit Card)	109,295	2	2,186	11,586
Special mention account (CLS)	320,241,111	2	6,404,822	2,645,758
Special mention account (HF)	8,728,455	1	87,285	45,779
Special mention account (LP)	443,160	2	8,863	72,062
Special mention account (Others)	4,294,323,755	1	42,943,238	71,741,467
			<b>2,953,595,121</b>	<b>2,688,199,173</b>
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
			<b>6,163,205,121</b>	<b>5,897,809,173</b>
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	468,259	5	23,413	52,191
Substandard (small, Cottage, Micro credit)	294,128,604	5	14,706,430	12,047,055
Substandard (Others)	66,676,274	20	13,335,255	35,925,398
Doubtful (Agri & Micro credit)	-	5	-	561,953
Doubtful (small, Cottage, Micro credit)	85,618,776	20	17,123,755	27,382,983
Doubtful (Others)	116,590,758	50	58,295,379	18,870,880
Bad/Loss	8,898,876,495	100	8,898,876,495	10,162,969,021
			<b>9,002,360,727</b>	<b>10,257,809,481</b>
Required provision			<b>15,165,565,848</b>	<b>16,155,618,654</b>
Provision maintained			<b>16,326,364,485</b>	<b>17,155,618,654</b>
Excess provision			<b>1,160,798,637</b>	<b>1,000,000,000</b>



	September 2021 Taka	December 2020 Taka
<b>7(a) Consolidated Loans, Advances and Leases</b>		
<b>Loans, cash credits, overdrafts, etc.</b>		
Pubali Bank Limited	326,678,442,164	299,514,705,921
Pubali Bank Securities Limited	704,595,808	618,430,307
	<u>327,383,037,972</u>	<u>300,133,136,228</u>
Less: Inter Company Transactions	-	-
	<u>327,383,037,972</u>	<u>300,133,136,228</u>
<b>Bills discounted and purchased</b>		
Pubali Bank Limited	24,913,329,822	16,064,193,319
Pubali Bank Securities Limited	-	-
	<u>24,913,329,822</u>	<u>16,064,193,319</u>
	<u>352,296,367,794</u>	<u>316,197,329,547</u>
<b>8 Fixed Assets including Premises, Furniture &amp; Fixtures</b>		
<b>Tangible Assets</b>		
Land	2,205,164,957	2,206,048,946
Building	150,653,142	154,516,042
Vehicles	75,482,160	95,837,736
Machinery and equipment's	364,962,467	373,514,846
Computer & Computer Accessories	308,155,874	237,035,219
Furniture and fixtures	576,473,350	543,647,044
	<u>3,680,891,950</u>	<u>3,610,599,833</u>
<b>Intangible Assets</b>		
Computer Software	87,817,593	60,112,363
	<u>87,817,593</u>	<u>60,112,363</u>
<b>Lease assets</b>		
Right Of Use (ROU) Assets as per IFRS-16	1,619,220,067	1,417,280,464
	<u>5,387,929,610</u>	<u>5,087,992,660</u>
<b>8(a) Consolidated Fixed Assets including premises, furniture &amp; fixtures</b>		
Pubali Bank Limited	5,387,929,610	5,087,992,660
Pubali Bank Securities Limited	3,534,788	4,177,854
	<u>5,391,464,398</u>	<u>5,092,170,514</u>
<b>9 Other Assets</b>		
Interest accrued on investments	3,017,727,772	2,332,061,528
Accrued income on loans & advances	1,118,016,571	2,427,258,094
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	576,533,545	452,813,423
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	2,070,828,400	378,872,920
Stationery and stamps	116,236,019	98,426,473
Drafts payable	16,580,858	17,021,131
Sanchaypatra	147,859,440	16,655,185
Deferred tax assets (note-13.2)	3,026,151,468	3,474,570,841
Suspense account	524,500,608	359,902,851
Demonetized notes	1,903,830	1,903,830
Items in transit	5,429,006,262	5,971,619,730
Advance against income tax	32,044,877,123	30,675,162,255
Clearing house adjustment	2,931,859	1,383,920
Others	3,561,969	3,562,388
	<u>54,700,102,015</u>	<u>52,814,600,860</u>
Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	280,565,527	283,838,040
	<u>54,419,536,488</u>	<u>52,530,762,820</u>
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank Limited	54,419,536,488	52,530,762,820
Pubali Bank Securities Limited	492,635,135	368,391,928
	<u>54,912,171,623</u>	<u>52,899,154,748</u>
Inter company Transactions	(2,030,699,663)	(378,886,730)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(8,630,698,363)</u>	<u>(6,978,885,430)</u>
	<u>46,281,473,260</u>	<u>45,920,269,318</u>
<b>LIABILITIES AND CAPITAL</b>		
<b>10 Borrowings from other Banks, Financial Institutions and Agents</b>		
Inside Bangladesh	9,009,123,274	4,783,592,656
Outside Bangladesh	22,084,650,000	12,703,204,780
	<u>31,093,773,274</u>	<u>17,486,797,436</u>
<b>11 Subordinated bonds</b>		
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 Limited	500,000,000	500,000,000
	<u>11,500,000,000</u>	<u>11,500,000,000</u>



	September 2021 Taka	December 2020 Taka
<b>12 Details of deposits and other accounts</b>		
Current deposits and other accounts :		
Current account	51,914,823,091	47,706,101,588
Cash credit A/C. (Cr. Balance)	1,014,904,528	949,535,058
Overdraft earned money (Cr. Balance)	25,450	28,800
Pubali Prochesta (Cr. Balance)	8,974,793	4,539,040
Credit card Account	2,713,204	2,487,513
Call deposits	14,776,897	14,844,397
Foreign currency deposits	1,813,000,735	1,007,291,466
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	-	17,683,319
	<u>54,769,241,176</u>	<u>49,702,533,459</u>
Bills payable	17,234,939,420	14,657,445,295
Savings Bank accounts	109,832,947,851	100,270,298,831
<b>Term deposits</b>		
Fixed deposits	112,922,777,004	116,998,827,377
Special Notice Deposits	53,829,850,519	53,016,106,853
Deposit pension scheme	1,777,540	9,132,824
Interest payable on term deposit	6,553,201,617	3,814,318,518
Pubali pension scheme	37,562,494,729	37,979,555,430
Pubali sanichay prakalpa	3,644,123,655	3,800,374,432
Dwigun Sauchay Prokalpa	21,351,987,590	20,865,329,697
Target Based Small Deposit (Pubali shopnopuron)	11,810,518,199	9,511,579,968
Monthly profit base deposit	3,380,128,930	3,151,598,651
Monthly Profit Based Small Deposit (Pubali shadhin sonchloy)	6,212,104,189	5,969,873,344
Shikhya sanichay prokalpa	169,306,930	198,375,295
	<u>257,438,270,902</u>	<u>255,315,072,389</u>
Other deposits	11,161,565,268	9,397,667,269
	<u>450,436,964,617</u>	<u>429,343,017,243</u>
<b>12 (a) Consolidated Deposits and other accounts</b>		
Pubali Bank Limited	450,436,964,617	429,343,017,243
Pubali Bank Securities Limited	-	-
	<u>450,436,964,617</u>	<u>429,343,017,243</u>
Less: Inter Company Transactions	-	(1,340,479,296)
	<u>450,436,964,617</u>	<u>428,002,537,947</u>
<b>13 Other Liabilities</b>		
Accumulated provision for loans and advances	8,031,907,769	9,265,045,514
Accumulated provision for consumers loan	899,326,257	921,637,266
Accumulated provision for demand loan pubali star	71,126,701	71,126,701
	<u>9,002,360,727</u>	<u>10,257,809,481</u>
Provision for unclassified loans and advances	6,793,603,758	6,367,409,173
Special General Provision COVID-19	530,400,000	530,400,000
Provision @1% against off-balance sheet exposure	1,890,600,000	1,271,950,000
Accumulated interest suspense	5,485,011,982	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	9,297,163	6,985,159
Compensation realisable account	10,855,815	11,780,624
Interest suspense on underwriting advances	221,286,951	221,286,952
CLS interest A/C	3,419,194	3,383,619
Unclaimed amount in ATMS	65,000	65,000
Consumers deposits	261,523,156	268,488,801
Unclaimed dividend	308,474,062	326,773,244
Special blocked account	1,587,720	1,587,720
Provision for Current Tax (note-13.1)	34,600,608,559	33,244,997,770
Deferred Tax Liabilities (note-13.3)	-	-
Valuation adjustment	373,150,942	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	15,013,296,083	7,352,578,948
Pubali Bank Adjustment	49,919,933	34,804,838
PBL Islamic Banking CSR fund	19,439,239	17,804,370
Card transaction fee (inter bank)	3,056,702	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	112,127,215	72,136,751
Unearned interest income on ISW	178,630,649	153,498,093
Interest payable on Subordinated Bond	200,000,000	166,200,000
Start-up fund	83,795,594	83,795,594
Bangladesh Bank incentive	7,734,845	-
Lease rental receivable	12,720	-
CSR Fund for COVID-19	36,700,000	-
Lease Liabilities as per IFRS-16	1,392,352,315	1,181,424,189
Non resident blocked account of UBI	34,487	34,487
	<u>68,001,450,963</u>	<u>56,570,882,491</u>
Provision for expenses	287,758,881	846,854,430



	September 2021 Taka	December 2020 Taka
<b>Provision for other assets:</b>		
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	22,530,164	20,435,365
Provision for Customers liability and Others	17,303,091	17,363,991
	220,762,120	218,668,221
	<b>77,512,332,691</b>	<b>67,894,214,623</b>
<b>13.1 Provision for Current tax</b>		
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	1,355,610,789	1,931,362,255
	1,355,610,789	1,931,362,255
Settlement of previous period tax liability	-	-
Balance at the end of the period	<b>34,600,608,559</b>	<b>33,244,997,770</b>
<b>13.1.1 Reconciliation of effective tax rate (Solo)</b>		
	Applicable Tax rate	September 2021 Rate Amount
Profit before income tax after provision as per profit & loss account		6,196,700,459
Income tax as per applicable tax rate	37.50%	2,323,762,672
<b>Factors affecting the tax charge in current year</b>		
Tax Savings from reduced tax rates for Capital gain on share	10.00%	(48,507,237)
Tax Savings from Tax exempted income	Exempted 20.00%	(895,508,235)
Tax Savings from reduced tax rates for Dividend		(42,066,137)
Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	(534,001,482)
Admissible expenses in current period	37.50%	37,600,748
Inadmissible expenses in current period	37.50%	784,330,460
Effect of deferred Tax	37.50%	448,419,373
		<b>33.47%</b>
		<b>2,074,030,162</b>
<b>13.2 Deferred tax assets</b>		
Balance at the beginning of the period		3,474,570,841
Provision made during the period for loan loss (note 13.2.1)		(474,034,697)
Deferred tax assets for fixed assets (note 13.2.2)		25,615,324
Provision held at the end of the period		<b>3,026,151,468</b>
		<b>3,474,570,841</b>
<b>13.3 Deferred tax Liabilities</b>		
Balance at the beginning of the period		-
Provision made during the period		91,920,888
Provision held at the end of the period		<b>(91,920,888)</b>
		<b>-</b>
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 September 2021.		
<b>13.2.1 Deferred Tax on loan loss provision</b>		
Cumulative Provision made against Bad/loss	9,925,166,427	10,162,969,021
Adjustment of Corresponding provision on write off	1,026,289,932	1,160,390,387
Deductible/(taxable) temporary difference	8,898,876,495	9,002,578,634
Tax Rate	37.50%	37.50%
<b>Closing Deferred tax assets*</b>	<b>3,337,078,686</b>	<b>3,375,966,988</b>
Opening Deferred tax assets	3,811,113,383	3,718,866,289
<b>Deferred tax (expense)/Income</b>	<b>(474,034,697)</b>	<b>(342,899,301)</b>
* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,026,151,468 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 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)		
<b>13.2.2 Deferred Tax on Fixed Assets</b>		
Carrying amount	3,768,709,543	3,670,712,196
Tax Base	4,099,960,681	3,933,655,804
Deductible/(taxable) temporary difference	(331,251,138)	(262,943,608)
Tax Rate	37.50%	37.50%
<b>Closing Deferred tax assets/(Liabilities)</b>	<b>124,219,177</b>	<b>98,603,853</b>
Opening Deferred tax assets/(Liabilities)	98,603,853	(91,920,888)
<b>Deferred tax (expense)/Income</b>	<b>25,615,324</b>	<b>190,524,741</b>
<b>13 (a) Consolidated other liabilities</b>		
Pubali Bank Limited	77,512,332,691	67,894,214,623
Pubali Bank Securities Limited	4,335,872,507	2,478,261,905
Inter company payable	(2,030,699,663)	(378,886,730)
	<b>79,817,505,535</b>	<b>69,993,589,798</b>
<b>14 Capital</b>		
<b>14.1 Authorized Capital</b>		
2,000,000,000 ordinary shares of Tk 10 each	<b>20,000,000,000</b>	<b>20,000,000,000</b>





	September 2021 Taka	December 2020 Taka
<b>14.2 Issued, subscribed and paid up capital</b>		
1,600,000 ordinary shares of Tk 100 each issued for cash	160,000,000	160,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000	40,000,000	40,000,000
2,000,000 ordinary shares of Tk 100 each as bonus share in 2004	200,000,000	200,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005	800,000,000	800,000,000
9,000,000 ordinary shares of Tk 100 each as bonus share in 2006	900,000,000	900,000,000
8,400,000 ordinary shares of Tk 100 each as bonus share in 2007	840,000,000	840,000,000
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008	882,000,000	882,000,000
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009	1,146,600,000	1,146,600,000
173,901,000 ordinary shares of Tk 10 each as bonus share in 2010	1,739,010,000	1,739,010,000
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011	1,676,902,500	1,676,902,500
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013	419,225,620	419,225,620
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016	704,299,040	704,299,040
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
29,950,317 ordinary shares of Tk 10 each as bonus share in 2018	299,503,170	299,503,170
	<b>10,282,942,180</b>	<b>10,282,942,180</b>

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

#### 14.3 Paid up capital as per shareholders category

Particular	September 2021			2020
	No. of share	Percentage (%)	Amount	Amount
Directors	323,911,299	31.50%	3,239,112,990	3,237,729,080
Co-operative societies	9,096,392	0.89%	90,963,920	93,286,120
Banks and financial institutions	51,767,235	5.03%	517,672,350	453,047,270
Government	2,482	0.0002%	24,820	24,820
Other institutions	203,825,944	19.82%	2,038,259,440	2,206,755,830
Non resident Bangladeshi	4,969,340	0.48%	49,693,400	73,074,250
General public	434,721,526	42.28%	4,347,215,260	4,219,024,810
	<b>1,028,294,218</b>	<b>100.00%</b>	<b>10,282,942,180</b>	<b>10,282,942,180</b>

#### 14.4 Range wise shareholdings

Range wise shareholdings	September 2021			2020
	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares
Up to 500 shares	21,943	0.28%	2,840,238	3,103,719
501 to 5,000 "	11,933	1.91%	19,691,442	21,185,106
5,001 " 10,000 "	1,370	0.84%	8,649,199	9,022,618
10,001 " 20,000 "	582	0.78%	8,017,010	8,470,802
20,001 " 30,000 "	174	0.41%	4,191,680	4,393,717
30,001 " 40,000 "	179	0.57%	5,828,017	6,076,416
40,001 " 50,000 "	66	0.28%	2,920,781	2,647,412
50,001 " 100,000 "	224	1.69%	17,377,196	18,141,449
100,001 and above	293	93.24%	958,778,655	955,252,979
	<b>36,764</b>	<b>100.00%</b>	<b>1,028,294,218</b>	<b>1,028,294,218</b>

#### 14.5 Particulars of shareholding of the directors

SL.No	Name of the directors	Status	September 2021		2020	
			No of shares	Amount (Tk)	No of shares	Amount (Tk)
1	Mr. Monzurur Rahman	Chairman	20,566,639	205,666,390	20,566,639	205,666,390
2	Mr. Moniruddin Ahmed	Director	33,596,545	335,965,450	33,596,545	335,965,450
3	Mr. Habibur Rahman	Director	20,581,213	205,812,130	20,581,213	205,812,130
4	Mr. Ahmed Shafi Choudhury	Director	20,707,995	207,079,950	-	-
		Nominated by Transcom Ltd.				
		Personal	83,505	835,050	-	-
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	21,101,586	211,015,860	21,101,586	211,015,860
6	Ms. Rumana Sharif	Director	51,418,707	514,187,070	51,418,707	514,187,070
		Nominated by Delta Life Insurance Co. Ltd.				
		Personal	256,417	2,564,170	256,417	2,564,170
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK), CGMA	Director	20,568,691	205,686,910	20,568,691	205,686,910
8	Mr. Musa Ahmed	Director	20,615,794	206,157,940	20,615,794	206,157,940
9	Mr. Azizur Rahman	Director	22,352,148	223,521,480	22,352,148	223,521,480
10	Mr. Md. Abdur Razzak Mondal	Director	35,990,157	359,901,570	35,990,157	359,901,570
		Nominated by That's It fashions Ltd.				
		Personal	-	-	-	-
11	Ms. Rana Laila Hafiz	Director	20,565,889	205,658,890	20,565,889	205,658,890
12	Mr. Mustafa Ahmed	Director	35,845,935	358,459,350	35,845,935	358,459,350
13	Dr. Shahdeen Malik	Independent Director	-	-	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-	-	-
15	Mr. Asif Ahmed Choudhury	Director	-	-	20,569,604	205,696,040
			<b>324,251,221</b>	<b>3,242,512,210</b>	<b>324,029,325</b>	<b>3,240,293,250</b>



14.6 Related party disclosures

14.6.1 Particulars of directors and their shareholding in the Bank

SL NO.	Name of the Directors	Designation	Percentage of shareholding at September 2021	Percentage of shareholding at December 2020
1	Mr. Monzurur Rahman	Chairman	2.00	2.00
2	Mr. Moniruddin Ahmed	Director	3.27	3.27
3	Mr. Habibur Rahman	Director	2.00	2.00
4	Mr. Ahmed Shafi Choudhury	Director	2.01	-
		Nominated by Transcom Ltd.	-	-
		Personal	0.01	-
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	2.05	2.05
6	Ms. Rumana Sharif	Director	5.00	5.00
		Nominated by Delta Life Insurance Co. Ltd.	-	-
		Personal	0.02	0.02
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director	2.00	2.00
8	Mr. Musa Ahmed	Director	2.00	2.00
9	Mr. Azizur Rahman	Director	2.17	2.17
10	Mr. Md. Abdur Razzak Mondal	Director	3.50	3.50
		Nominated by That's it fashions Ltd.	-	-
		Personal	-	-
11	Ms. Rana Laila Hafiz	Director	2.00	2.00
12	Mr. Mustafa Ahmed	Director	3.49	3.49
13	Dr. Shahdeen Malik	Independent Director	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	-	-
15	Mr. Asif Ahmed Choudhury	Director	-	2.00

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

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

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

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

15 Statutory reserve

Balance at the beginning of the period	10,283,000,000	10,283,000,000
Addition during the period	-	-
Balance at the end of the period	<u>10,283,000,000</u>	<u>10,283,000,000</u>

16 Retained earnings

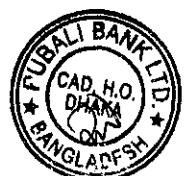
Balance as on beginning of the period	11,371,987,166	8,724,067,943
Addition during the period	4,392,670,297	3,669,513,441
Transfer in: Asset revaluation reserve	420,000	6,700,000
	<u>15,765,077,463</u>	<u>12,400,281,384</u>
Issue of dividend	(1,285,367,773)	(1,028,294,218)
Balance as on end of the period	<u>14,479,709,690</u>	<u>11,371,987,166</u>



	September 2021 Taka	December 2020 Taka
As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,026,151,468 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 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.		
<b>16(a) Consolidated Retained earnings</b>		
Pubali Bank Limited	14,479,709,690	11,371,987,166
Pubali Bank Securities Limited	146,136,508	(113,303,984)
	<u>14,625,846,198</u>	<u>11,258,683,182</u>
<b>17 Other reserves</b>		
<b>17.1 Assets revaluation reserve</b>		
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	2,451,127,498	8,968,673,541
Disposal during the period	(2,641,403,163)	(4,551,567,474)
Revaluation adjustment of Fixed Assets	-	(520,443,941)
Transfer out: Asset revaluation reserve	-	(8,249,798)
	<u>6,641,884,728</u>	<u>6,832,160,393</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>6,642,218,712</u>	<u>6,832,494,377</u>
<b>17.2 Exchange Equalization Fund</b>		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
<b>17.3 Foreign currency translation reserve</b>		
Balance at the beginning of the period	7,653,297	7,653,297
Addition during the period	1,359,537	-
Balance at the end of the period	<u>9,012,834</u>	<u>7,653,297</u>
	<u>6,681,191,518</u>	<u>6,870,107,646</u>
<b>17(a) Consolidated Other reserves</b>		
Pubali Bank Limited	6,681,191,518	6,870,107,646
Pubali Bank Securities Limited	-	-
	<u>6,681,191,518</u>	<u>6,870,107,646</u>
<b>18 Non-controlling interest</b>		
Balance at the beginning of the period	894	881
Share of current period profit	51	13
	<u>945</u>	<u>894</u>
	<b>September 2021</b>	<b>September 2020</b>
	<b>Taka</b>	<b>Taka</b>
<b>19 Interest income</b>		
Loans	2,287,631,202	2,221,938,266
Cash credits	2,989,663,492	3,004,252,282
Over drafts	3,935,851,518	4,524,475,087
Loan against imported merchandise	2,078	242,587
Loan against trust receipt	428,751,197	629,611,510
Inland bill purchased & demand draft purchased	67,381,715	611,827,603
Foreign bill purchased and Export development fund	77,291,972	67,635,568
Packing credits	24,070,014	23,707,472
Payments against document	621,480,435	111,763,095
Agricultural credits & rural credits	3,176,913	5,221,408
Sundries account	46,520,748	90,122,149
CLS account	682,474,864	710,703,013
Secured mortgages	1,368,452,518	1,263,901,543
Loan against Shikya Sanchay Prokalpa	44,965	189,980
Loan against Non-resident Credit Scheme	1,941	3,771
Lease finance	372,127,656	300,427,785
Loan against Pubali Sanchay Prokalpa	5,909,420	8,233,788
Term loans	2,689,697,969	2,763,993,261
Loan against Pubali Pension Scheme	53,234,710	75,938,858
Export Bill Discounting (EBD)	572,322	1,720,621
Syndication/Club Finance	415,671,774	-
Credit card	20,596,917	21,153,070
<b>Interest on loans and advances</b>	<u>16,090,606,340</u>	<u>16,437,062,717</u>
Interest on money at call and short notice	43,257,922	78,600,787
Interest on balance with other banks	352,105,542	213,900,211
Interest on fixed deposits with other banks	254,125,641	396,026,415
	<u>16,740,095,445</u>	<u>17,125,590,130</u>
<b>19(a) Consolidated Interest Income</b>		
Pubali Bank Limited	16,740,095,445	17,125,590,130
Pubali Bank Securities Limited	42,729,196	9,352,036
	<u>16,782,824,641</u>	<u>17,134,942,166</u>



	September 2021	September 2020
	Taka	Taka
<b>20 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	4,185,499,957	5,293,286,168
Short-notice deposit	1,013,840,947	1,527,459,047
Savings bank deposit	1,066,888,481	976,476,404
Pubali bank pension scheme	2,691,128,645	2,418,124,468
Monthly monafa based deposit Scheme	205,626	770,916
Pubali Sanchay Prokalpa	213,050,926	199,863,439
Shikhya Sanchay Prokalpa	11,596,019	12,729,820
Dwigun Sanchay Prokalpa	1,522,961,004	1,447,899,644
Interest on MPSD	232,308,669	264,173,970
Interest on TBSD	421,552,731	395,314,830
Interest on MFD A/C	186,366,195	206,232,918
Sundry accounts	11,532,960	7,113,217
<b>Interest paid on Deposits</b>	<b>11,556,932,160</b>	<b>12,749,444,841</b>
Interest on call loan	4,514,944	13,612,056
Interest on borrowings from Bank and Fis	408,253,452	434,407,925
Interest on repo borrowings	16,853,552	28,454,930
Interest on Treasury bond	2,562,848,620	346,556,467
Interest on borrowings from Bangladesh Bank	63,633,074	869,497
Interest on Subordinated Bond	601,653,425	688,967,123
	<b>15,214,689,227</b>	<b>14,262,312,839</b>
<b>21 Income from investment</b>		
Interest on treasury bill	93,112,287	1,221,999,770
Interest on treasury bond	6,769,592,546	5,144,005,318
Interest on private bond	820,588,687	1,045,242,770
Interest on Reverse Repo	3,681,759	159,387,589
Interest on Bangladesh Bank bill	13,116,602	-
Gain on sale of shares	176,389,954	30,157,637
Gain on Treasury Bill & Treasury Bond	2,388,021,960	287,172,637
Dividend on shares	240,377,925	154,510,363
	<b>10,504,881,720</b>	<b>8,042,476,084</b>
<b>21(a) Consolidated Income from investment</b>		
Pubali Bank Limited	10,504,881,720	8,042,476,084
Pubali Bank Securities Limited	249,546,856	66,974,451
	<b>10,754,428,576</b>	<b>8,109,450,535</b>
<b>22 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	27,994,112	22,010,846
Foreign L/C	361,707,493	213,785,988
Local L/C	46,907,363	27,151,426
Issuance of foreign guarantee	2,323,357	3,653,361
Issuance of local guarantee	234,956,988	192,522,126
Issuance of traveller's cheque	2,375	900
Other transactions	112,802,690	136,221,063
Consumers credit	113,400	42,810
Commission on stationery articles	4,337,922	2,440,339
Fees and Commission (Syndication/Club Finance)	2,500,000	-
Miscellaneous handling commission	482,928,191	246,798,018
Total commission	<b>1,276,573,891</b>	<b>844,626,877</b>
Exchange	340,520,852	284,018,541
	<b>1,617,094,743</b>	<b>1,128,645,418</b>
<b>22(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank Limited	1,617,094,743	1,128,645,418
Pubali Bank Securities Limited	46,002,388	14,852,604
	<b>1,663,097,131</b>	<b>1,143,498,022</b>
<b>23 Other operating income</b>		
Rent recovery	4,802,989	2,916,481
Postage and telecommunication recovery	6,477,568	8,914,856
Swift income	100,214,546	75,897,645
Application fee of CLS account	921,321	676,850
Account opening charge of CLS account	1,325,850	581,730
Service charge	17,601,017	33,226,140
Sale of leased asset	4,910,658	2,636,707
Processing Fee on Pubali Abashon	220,500	13,000
Online service charge	267,547,557	220,927,341
Accounts Maintenance fee	152,307,687	126,973,885
SMS service charges	91,763,462	76,268,027
Card Fees and charges	15,738,322	18,807,511
CI B service charges	12,130,610	9,431,850
Recovered from Bad Debt Written Off	87,600	-
Processing Fee on Lease Financing	3,388,426	-
Loan Reschedule/Restructure Fee	1,444	-
Fee on card transaction	11,191,410	6,486,882
Sale of Bank's property	2,981,472	628,013
Miscellaneous income supervision and monitoring	2,125	1,188,680
Miscellaneous income transfer fee	1,268,920	592,880
Miscellaneous income	95,304,246	41,204,788
	<b>790,187,730</b>	<b>627,373,266</b>
<b>23(a) Consolidated Other operating income</b>		
Pubali Bank Limited	790,187,730	627,373,266
Pubali Bank Securities Limited	23,027,344	35,307,484
	<b>813,215,074</b>	<b>662,680,750</b>



	September 2021 Taka	September 2020 Taka
<b>24 Salary and allowances (excluding Managing Director)</b>		
Basic salary	1,873,737,065	1,898,167,462
House rent allowances	1,136,873,240	1,039,775,991
Medical allowances	234,769,810	217,072,719
House maintenance	141,361,961	142,168,171
Other allowances	225,034,418	349,208,153
Contributory provident fund	181,799,459	168,295,820
General provident fund	214,029	177,514
Bonus to employees	415,829,816	447,460,180
	<b>4,209,619,798</b>	<b>4,262,326,010</b>
<b>24(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank Limited	4,209,619,798	4,262,326,010
Pubali Bank Securities Limited	26,083,838	23,534,594
	<b>4,235,703,636</b>	<b>4,285,860,604</b>
<b>25 Managing Director's salary and fees</b>		
Basic pay	5,195,000	6,300,000
Allowances	3,812,166	2,070,000
Bank's contributory provident fund	519,500	630,000
Bonus	1,200,000	1,540,000
	<b>10,726,666</b>	<b>10,540,000</b>
<b>26 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	19,457,864	15,066,584
Maintenance of assets	108,280,432	114,541,915
Maintenance of assets - Wages	17,434,186	11,400,931
Depreciation on fixed assets	616,173,116	578,141,760
	<b>761,345,598</b>	<b>719,151,190</b>
<b>26(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank Limited	761,345,598	719,151,190
Pubali Bank Securities Limited	1,208,750	1,410,362
	<b>762,554,348</b>	<b>720,561,752</b>
<b>27 Other expenses</b>		
Repairs to rented property	921,715	475,109
Newspapers	2,143,421	1,757,490
Petrol consumption	36,581,312	34,850,346
Travelling	22,488,772	33,205,129
Donations	116,129,222	187,836,700
Card Expenditure	44,542,509	17,349,962
NOSTRO account charges	10,249,905	8,164,313
Honorarium	168,000	197,242
Subscriptions	11,595,455	11,258,122
Sub-ordinate staff clothing	13,019,668	11,541,558
Conveyance	101,487,863	15,702,055
Entertainment	15,397,123	13,516,574
Training	1,586,636	6,371,336
Photocopying	125,064	63,110
Branches' opening expenses	615,102	2,122,991
Shifting expenses	616,669	1,814,862
Carrying expenses	1,099,952	1,517,229
Professional fees	51,642,082	13,991,539
Security and Auxiliary Services	132,950,658	100,082,386
Gun license fees	842,704	1,093,468
Overtime	22,765,110	14,529,543
Lunch subsidy	197,276,848	173,586,826
Promotional expenses	22,912,632	47,912,884
Card transaction fee	3,714,340	2,981,000
Gratuity	349,795,320	434,759,100
Group insurance	17,658,670	18,302,625
Car allowance	28,044,355	29,163,000
Chemicals for office equipment's	400,336	461,570
Loss on sale of bank's property	1,371,980	1,393,412
CDBL fees	120,976	133,650
Annual general meeting	3,001,720	458,960
Bank Charges & Others	1,785,709	1,113,907
VAT on Rent Expenses	62,128,117	54,984,992
Interest Expenses for lease liability as per IFRS-16	119,937,820	70,889,863
Bandwidth charges	67,548,336	61,372,616
Renovation Under construction works	25,198,096	20,539,590
Miscellaneous	26,712,999	50,853,918
	<b>1,514,577,196</b>	<b>1,446,348,977</b>
<b>27(a) Consolidated Other expenses</b>		
Pubali Bank Limited	1,514,577,196	1,446,348,977
Pubali Bank Securities Limited	7,563,442	3,130,980
	<b>1,522,140,638</b>	<b>1,449,479,957</b>
<b>28 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	4,856,399,595	4,959,648,955
Balance with Bangladesh Bank and its agent bank(s)	17,457,941,163	18,612,732,116
Balance with other banks and financial institutes	23,908,634,209	17,424,228,349
Prize bonds	14,065,101	19,790,801
Money at call on short notice	43,586,667	1,237,386,667
	<b>46,280,626,735</b>	<b>42,253,786,888</b>
<b>28(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank Limited	46,280,626,735	42,253,786,888
Pubali Bank Securities Limited	3,512,558,914	1,223,799,426
	<b>49,793,185,649</b>	<b>43,477,586,314</b>



	September 2021 Taka	September 2020 Taka
<b>29 Basic and Diluted Earnings Per Share (EPS):</b>		
Net Profit after taxes	4,392,670,297	2,954,036,066
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
<b>Basic and Diluted Earnings Per Share (EPS)</b>	<b>4.27</b>	<b>2.87</b>
<b>29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>		
Net Profit after taxes	4,652,110,840	3,018,146,402
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
<b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>	<b>4.52</b>	<b>2.94</b>
<b>Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	41,726,843,388	34,088,365,375
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>40.58</b>	<b>33.15</b>
<b>Consolidated Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	41,872,979,896	34,001,869,490
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>40.72</b>	<b>33.07</b>
<b>Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	4,524,722,750	1,455,752,829
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>4.40</b>	<b>1.42</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	6,696,981,205	1,688,958,892
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	<b>6.51</b>	<b>1.64</b>
<b>30 Reconciliation of statement of cash flows from operating activities</b>		
Profit before provision	7,375,350,459	5,704,216,790
<b>Adjustment for non cash items</b>		
Depreciation on fixed asset	589,814,289	558,249,845
Amortization on software	26,358,827	19,891,915
	<b>616,173,116</b>	<b>578,141,760</b>
<b>Adjustment with non-operating activities</b>		
Gain on sale of shares	(176,389,954)	(30,157,637)
Capital gain on sale of treasury bond	(2,388,021,960)	(287,172,637)
Gain on sale of Bank's property	(2,981,472)	(628,013)
Loss on sale of bank's property	1,371,980	1,393,412
	<b>(2,566,021,406)</b>	<b>(316,564,875)</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	(36,012,872,746)	(10,268,109,085)
Changes in deposit and other accounts	21,093,947,374	57,084,691,509
Changes in investment	(4,337,103,615)	(44,673,281,278)
Changes in borrowings	13,606,975,838	(749,523,492)
Changes in other assets	(516,077,328)	(4,882,829,185)
Changes in other liabilities	6,634,065,926	1,053,967,922
	<b>468,935,449</b>	<b>(2,435,083,609)</b>
Income Tax Paid	(1,369,714,868)	(2,074,957,237)
<b>Net cash flows from operating activities</b>	<b>4,524,722,750</b>	<b>1,455,752,829</b>







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

Measures	30 September 2021		30 September 2020	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	7,375,350,459	7,700,355,423	5,704,216,790	5,801,241,487
Net Profit / (Loss) after Taxation	4,392,670,297	4,652,110,840	2,954,036,066	3,018,146,402
Net Assets Value (NAV)	41,726,843,388	41,872,979,896	34,088,365,375	34,001,869,490
NAV Per Share	40.58	40.72	33.15	33.07
Earnings Per Share (EPS)	4.27	4.52	2.87	2.94
Net Operating Cash Flow Per Share (NOCFPS)	4.40	6.51	1.42	1.64

