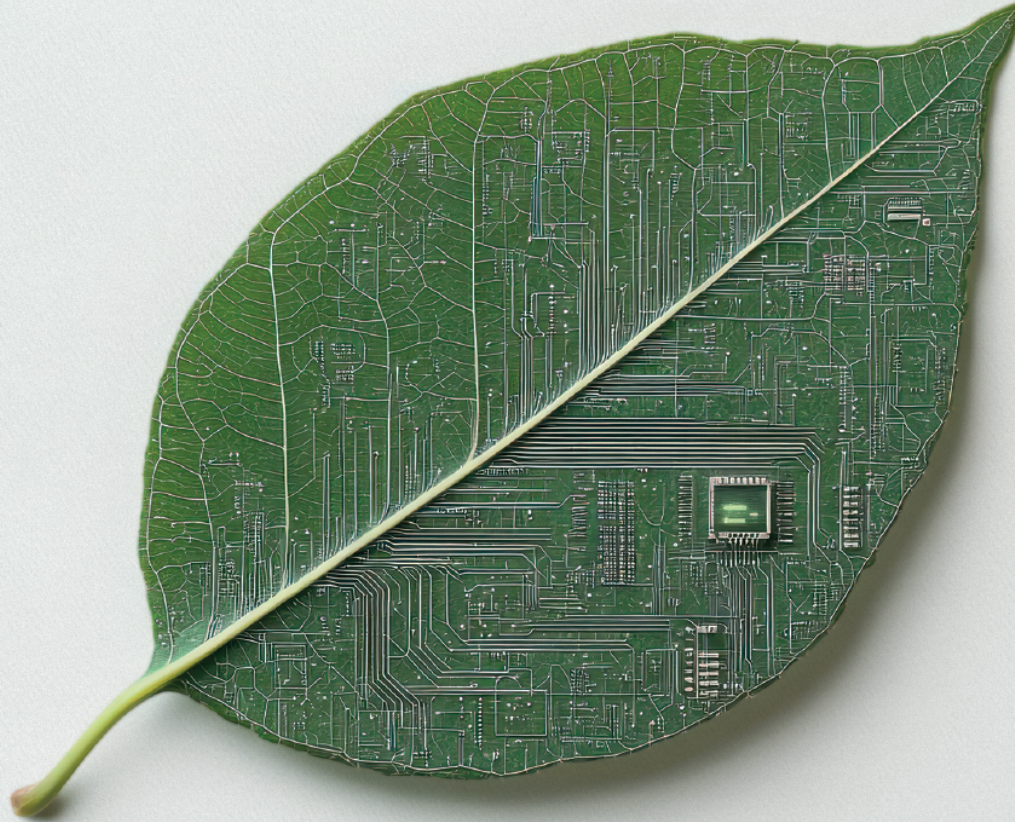


# Corporate Profile



Sustainability through  
Innovation and Eco-Investments



**পূবালী ব্যাংক পাবনা**  
**PUBALI BANK PLC.**



# CORPORATE PROFILE

## KEY CORPORATE INFORMATION

Registered Name	Pubali Bank PLC.
Legal Status	Public Limited Company
Type of Business	Conventional Banking, Islamic Banking & Offshore Banking
Date of Incorporation	30 June 1983
Date of Commencement	11 August 1983
Company Registration No.	C-10881/777 of 1982-1983
Bangladesh Bank Permission Date	15 September 1983
Date of Listing with DSE	25 September 1984
Date of Listing with CSE	31 December 1995
Date of agreement with CDBL	14 October 2004
Market Category	'A' Category
Authorized Capital	BDT 20,000,000,000
Paid up Capital	BDT 11,568,309,950
Face Value Per Share	BDT 10.00
Tax Payer Identification No.	147541533430
VAT Registration No.	BIN 000000196-0002
Total Manpower	10,687
Number of Branches	508
Number of Sub-branches	227
Number of Islamic Banking Windows	22
Number of Offshore Banking Unit (OBU)	2
Number of AD Branches	31
Number of SME/Krishi Branches	5
Number of ATM Booth (Including CRM)	566
Number of CRM	337
Bank's Subsidiary	Pubali Bank Securities Limited

# OUR GUIDING PHILOSOPHY

At Pubali Bank, we manage our operations with the responsibility of delivering financial returns to our shareholders and sustainable value to our other stakeholders. A commitment to the principles of good governance and the strategic role of our Board, senior leadership and skilled workforce contribute to shaping a future-facing enterprise rooted on the foundations of our vision, mission and values.

Providing Customer-centric  
Lifelong Banking Services.

## VISION & MISSION



To build an empowering organization with the structure, career development, training and rewards to ensure the vision is achieved.

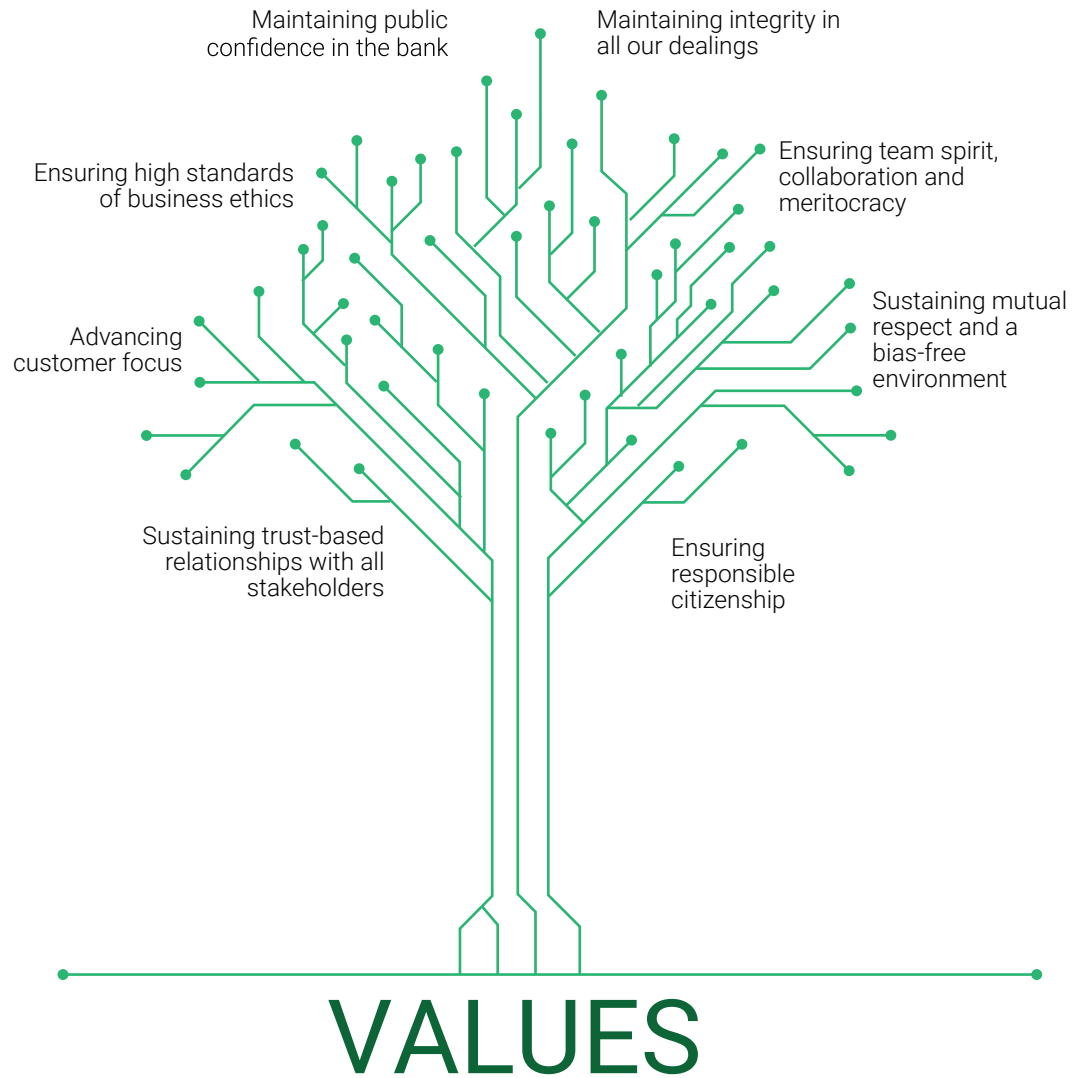
To be the most respected and preferred brand among all financial service providers in Bangladesh.

Providing a superior value proposition to the customers by fulfilling their financial needs in the fastest and most appropriate way.

Using flexible technology, scale and risk management to ensure our services are of superior value.

To provide world class finance, capital and risk management products bundled with diversity and differentiation, delivered economically through the client's choice of distribution channel recognizing the unique lifetime financial needs of clients.

Providing customer-centric financial services by maintaining corporate and business ethics and transparency at all levels. Our core values are reflected in the following:



# FROM THE CHAIRMAN



Powering Progress  
Together for a 'New  
Bangladesh'

Pubali Bank is, at heart, a people institution. From a shopkeeper opening at dawn to a student tapping the PI App at midnight, our job is to make money simple and dependable. With the country's largest network, we meet customers where they are—cities, towns, and villages—bringing the same care to a small deposit as to a corporate project. We grow carefully, protect what is entrusted to us, and keep promises with transparent governance and strong risk discipline. Technology helps us move faster; our people make it feel personal. Thank you for the trust that lets us serve Bangladesh, every day.

**Monzurur Rahman**  
Chairman

# FROM THE MANAGING DIRECTOR & CEO



Milestones and  
Momentum for  
Pubali Bank

Banking is most meaningful in small moments: a shipment cleared on time, a card working when it matters, a farmer getting seed money before the rains. That is what we build for. Our profile is broad, but our promise is simple—be easy to reach, fair in price, and quick with decisions. We finance trade, projects, CMSMEs, homes, and fields, with Islamic and offshore options where appropriate. Digital tools shorten queues; strong controls keep money safe. Behind it all are colleagues who listen and act. If we do these things well, relationships grow—and so does Bangladesh's real economy. Today and tomorrow.

**Mohammad Ali**  
Managing Director & CEO

# OUR GLORIOUS JOURNEY OF 65 YEARS

➤ 1959

Commenced operations as The Eastern Mercantile Bank Limited in Chittagong

➤ 1961

Obtained approval to execute semi-government banking transactions

➤ 1971

- Custodian of Government tariff and tax
- Shifted Head Office from Chittagong to Dhaka

➤ 1966

Launched Karachi Branch in West Pakistan

➤ 1972

Nationalization of The Eastern Mercantile Bank Limited as Pubali Bank

➤ 1977

- Acquisition of United Bank of India and Bank of Baroda
- Establishment of Pubali Bank Training Institute (PBTI)

➤ 1984

- Initial Public Offering (IPO) of shares
- Listed on the Dhaka Stock Exchange (DSE)

➤ 1983

- De-nationalization
- Obtained Certificate of Incorporation
- Obtained Certificate of Commencement
- Obtained Bangladesh Bank license to operate

➤ 1995

Listed on the Chittagong Stock Exchange (CSE)

➤ 1997

Awarded 1st position for the highest 'Equity Return' from The Asiaweek magazine

➤ 2000

Authorized and paid-up capital stood at BDT 5,000 million and BDT 160 million, respectively

➤ 2002

Computerization of 350 branches

➤ 2003

Introduction of Core Banking Software (PIBS)

➤ 2004

- Introduction of corporate website of PBL
- Launch of ATM network

➤ 2007

Won Banker's Forum's 'Corporate Social Responsibility' Award

➤ 2006

Launch of brokerage business

➤ 2005

Registered as depository with Central Depository Bangladesh Limited (CDBL)

➤ 2008

Commencement of Islamic Banking

➤ 2009

- Started real-time online banking operations
- Celebration of 50 glorious years of the bank
- Bestowed with 'Bangladesh Business Award 2009' by DHL

➤ 2012

- Launch of 24/7 call centre
- Enhancement of authorized share capital

➤ 2011

- Opening of 400th branch
- Launch of Pubali Bank Securities Limited

➤ 2010

- Launch of 1st SME Branch
- Inauguration of 1st Islamic Banking Window

➤ 2013

Obtained principal membership of MasterCard and Visa Card

➤ 2014

- Received 'Certificate of Merit' award of ICMB
- Received the 'Financial Branding Award' from NBR
- Introduced SMS-based banking services

➤ 2024

- Achieved ISO:27001 Certification
- Achieved 'AAA' credit rating from CRISL
- Achieved '22nd Bangladesh Business Awards as the Best Financial Institution'
- Achieved Mastercard Excellence Awards

➤ 2023

- Launched POS Terminals and QR Code
- Launched e-KYC account
- Opening of 500th Branch

➤ 2022

Ranked among the Top-10 Sustainable Bank

➤ 2021

Won ICMB Award for Best Presented Annual Report

➤ 2020

Inauguration of 1st Sub-branch

➤ 2019

- Celebration of 60th anniversary
- Issuance of Subordinated Bond-2

➤ 2018

- Agreement with IFC
- Introduction of Cash Deposit Machine (CDM)
- Achieved 19th ICAB National Award for Best Presented Annual Report

➤ 2017

- Opening of Centralized Trade Processing Centre
- Issuance of Subordinated Bond-1

➤ 2015

- Commencement of Off-shore Banking Operation
- Launch of Credit Card
- Commencement of RTGS

➤ 2016

Achieved 'Top Ten Remittance Award'



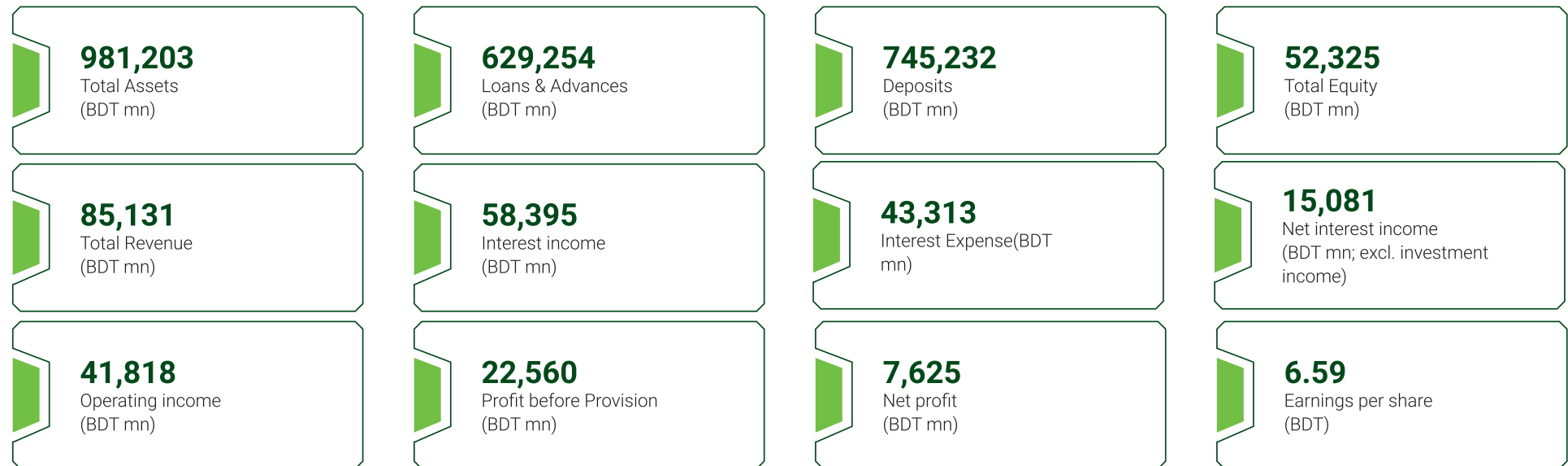
# KEY PERFORMANCE METRICS

## Robust performance even amidst a fluctuating macroeconomy.

Pubali Bank is one of the largest listed banks in the country in terms of total assets, which stood at BDT 981,203 mn as at 31st December 2024. The bank accounts for approximately 3.76% and 4.19% of the national banking sector's loans and advances and deposits, respectively.

The bank's Tier-1 capital ratio and Tier-2 capital ratio stood at 9.02% and 4.75%, respectively, at the end of 2024, compared to the regulatory minimum ratios of 6% and 4% applicable for the year. The bank's growth was prudent with risk-weighted assets remaining at 13.77%, as of end of the year in report.

Demonstrating the strength of the franchise, the bank closed the year with a market capitalisation of BDT 33,895 mn on the Dhaka Stock Exchange (DSE).



## ISLAMIC BANKING

### Deposit

**44,621**

Total Deposits  
(BDT mn)

### Investments

**38,377**

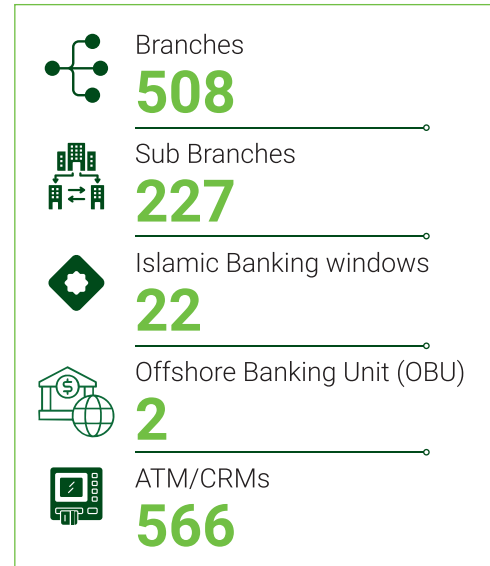
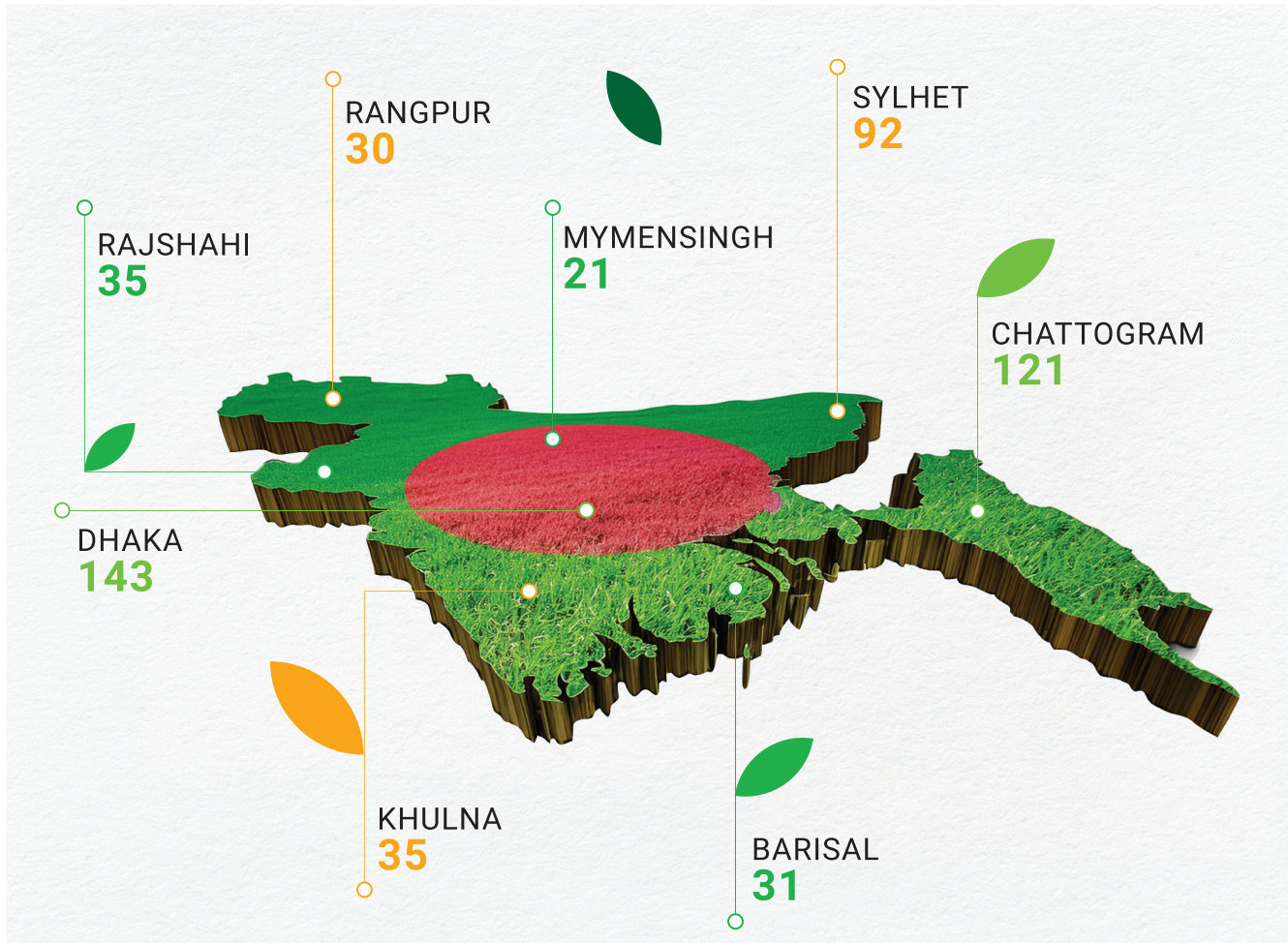
Total Investment  
(BDT mn)

### Profit

**1,044**

Operating profit  
(BDT mn)

# BRANCH NETWORK



Division	No. of Branches
Dhaka	143
Chattogram	121
Sylhet	92
Khulna	35
Rajshahi	35
Barishal	31
Rangpur	30
Mymensingh	21

# FOOTPRINTS

**12,086**

POS terminals

**71,978**

Merchants with Bangla QR Code

**2,96,273**

PI Banking Apps users

**45,266**

Payroll Accounts

## Customers & people

- Customers served: 6.79 million
- Employees: 10,687 (with a growing share of women in the workforce)

These numbers underscore the breadth of our franchise and the service capacity behind it.

**6.79Mn**

Customers served

**10,687**

Employees

## Sub-branch momentum

Sub-branches are compact outlets placed where they're needed most—suburban and rural catchments. 38 were added in 2024, taking the total to 227, extending everyday banking into harder-to-reach locations.

**227**

Sub-Branches

## ISLAMIC BANKING WING

### ISLAMIC BRANCH

**03**

Full-fledged Islamic Banking Branch

### ISLAMIC SUB-BRANCH

**01**

Islamic Banking Sub-Branch

### ISLAMIC WINDOWS

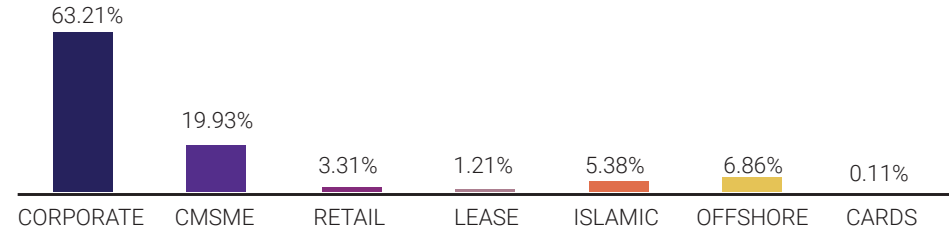
**22**

Islamic Banking Windows

# CORPORATE BANKING

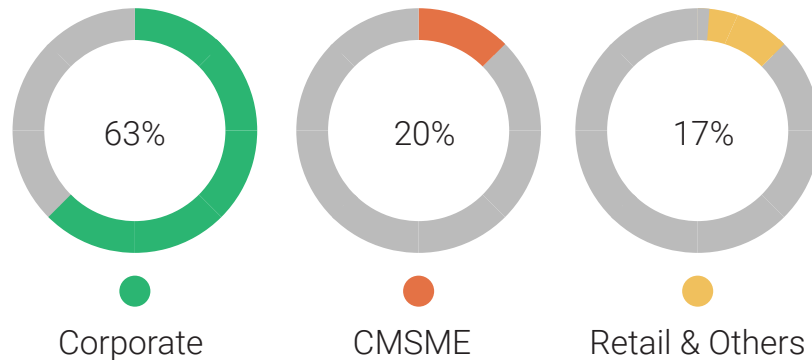
## Loans and Advances Segmentation

The corporate segment constitutes the largest portion of the loan portfolio, followed by CMSME and offshore loans.



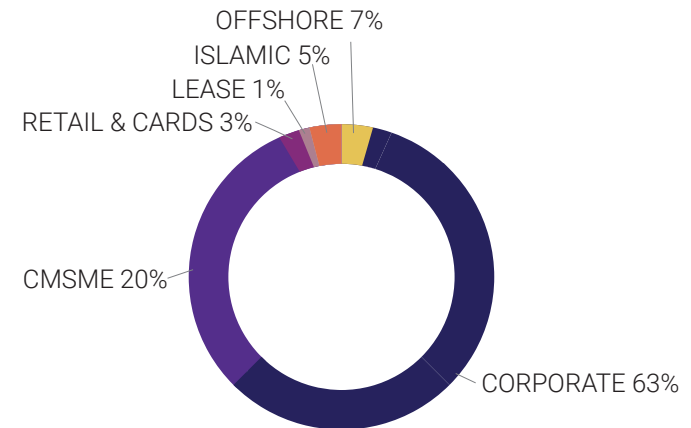
## Key Segment Highlights

This section highlights the performance of the top three segments, which collectively form the majority of the portfolio.



## Portfolio Distribution Overview

The loan portfolio is diversified across several key segments, with a strategic focus on corporate and commercial lending.



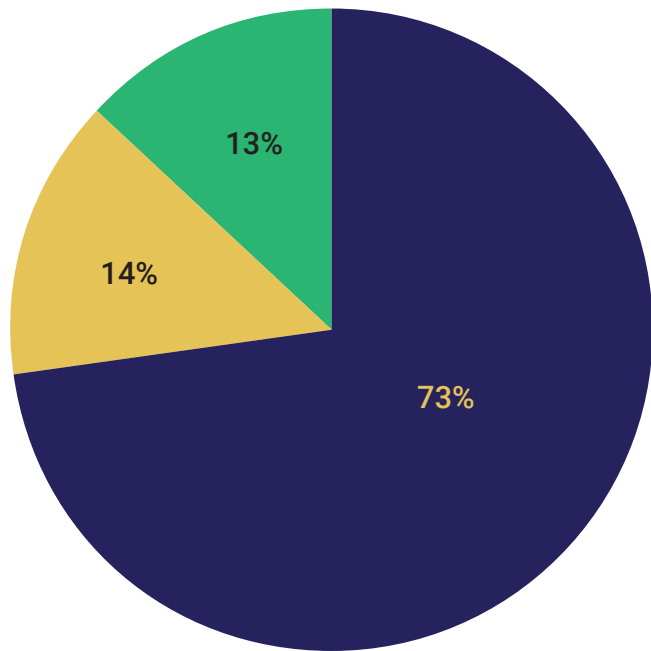
# OFFSHORE BANKING UNIT (OBU)

## Cross-border finance that keeps trade moving.

Our OBU supports clients' import/export cycles with fast, foreign-currency financing—discounting trade bills, bridging working-capital gaps, and linking Bangladeshi businesses to global counterparties. The division operates with dedicated units, its own governance, and clear regulatory guardrails.

## Cross-border finance that keeps trade moving.

We operate with SWIFT RMA ties to reputed global correspondents—including Standard Chartered, Citi, J.P. Morgan, HSBC, Deutsche Bank, Commerzbank, Mashreq—giving multi-currency reach (USD, EUR, GBP, JPY, CNY and key regionals). Multiple correspondents per currency extend cut-offs and raise STP, so clients get faster value and fewer exceptions. Compliance stays central with sanctions/name screening and annual KYC refresh. Dual-correspondent back-ups protect continuity. In short: quick, visible, well-controlled foreign-currency finance.



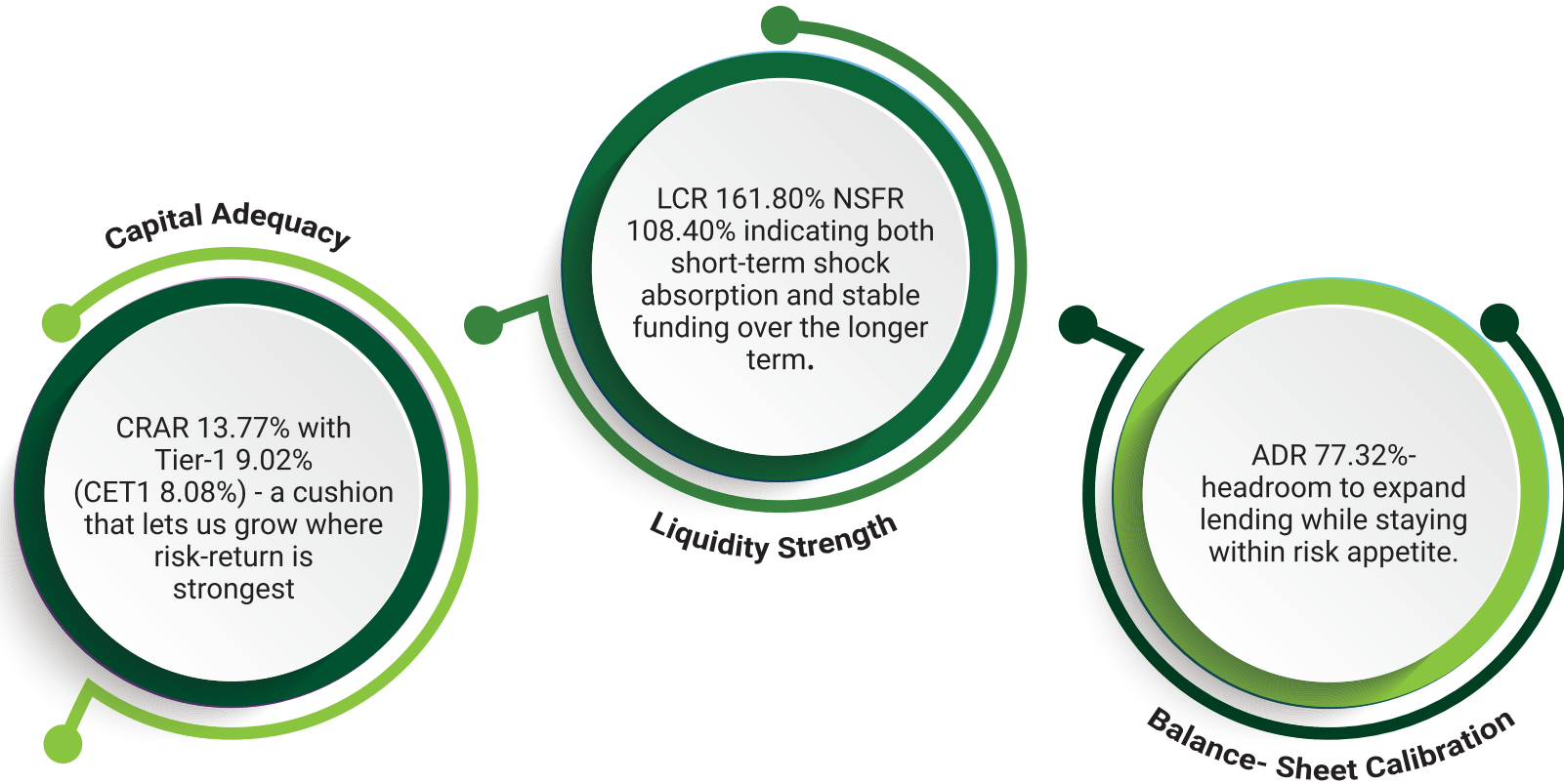
■ UPAS Bill Discounting
 ■ Export Bill Discounting
 ■ Term Loan

GLOBAL MAJOR BANKING PARTNERSHIP		DFI PARTNERSHIP
STANDARD CHARTERED BANK	INTESA SANPAOLO SPA	IFC
JPMORGAN CHASE BANK, N.A.,	MIZUHO BANK	ADB
CITIBANK N.A.	SMBC	BII
HSBC	MUFG BANK, LTD	Symbiotics
DBS BANK, Singapore	EMIRATES NBD BANK	Blue Orchard
FAB, UAE	MASHREQ BANK	ICD etc.
COMMERZBANK AG	MALAYAN BANKING BERHAD	
UBAF	RHB BANK BERHAD	
DEUTSCHE BANK AG	RABOBANK	
DZ BANK AG	BCG	
UNICREDIT BANK GMBH	BCV	
UBS SWITZERLAND AG	ZKB	

# RISK & CAPITAL MANAGEMENT

## Where the Capital buffers stood in 2024

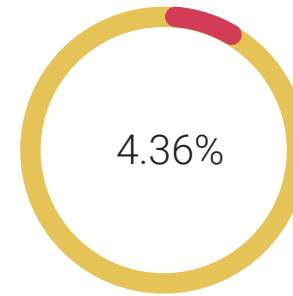
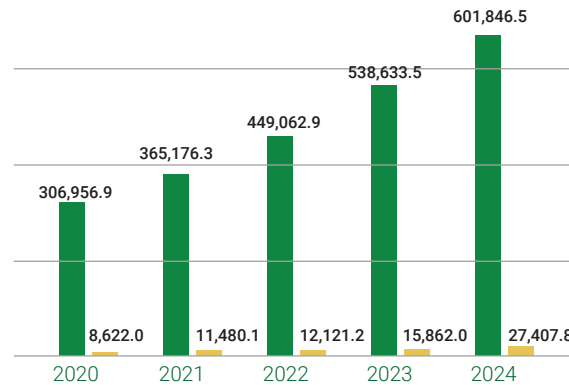
A look at our capital adequacy, liquidity strength and balance-sheet calibration



# ASSET QUALITY & COLLECTIONS

## Loan Quality

Our playbook is steady: underwrite on cash flows, watch early-warning signs closely and collect with consistency. When conditions tighten, we preserve resilience by keeping provisioning strong and recovery work relentless

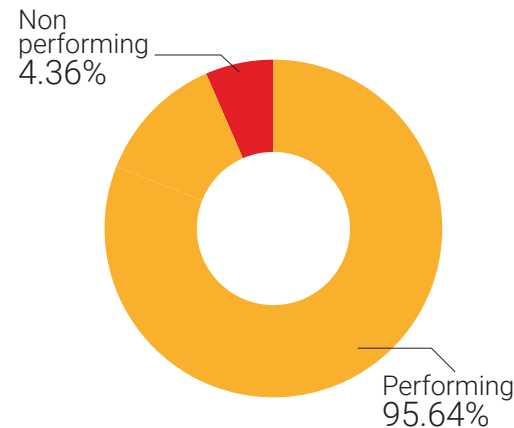


## Overall NPL

Gross NPL ratio: 4.36% (2023: 2.86%) - Net NPL: 1.75%

## Catalyst Indicator

The rise in NPLs reflects a tougher macro (inflation, FX pressures) and tightened classification criteria from Bangladesh Bank; despite this, our ratio remains well below the sector average



## How we manage the book

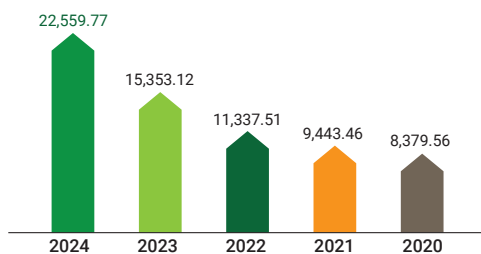
- Centralized oversight: The CAM&RD safeguards documentation, regulatory compliance, continuous borrower monitoring and systematic collections, including legal recovery and coordination with external agents.
- Early warning & task forces: Heightened account surveillance, physical checks where needed, and monthly Task Force Meetings drive quick action on emerging stress.

# FINANCIAL HIGHLIGHTS (FIVE YEAR TREND)

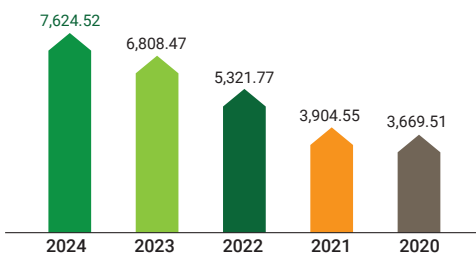
## The shape of our franchise, 2020 - 2024.

A five-year view shows a larger, stronger balance sheet with steady profitability and disciplined buffers. Assets, deposits, and loans all expanded materially; earnings scaled with operating leverage; capital and liquidity stayed above policy.

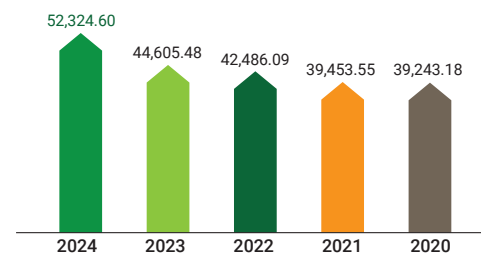
**Operating profit** (BDT in mn)



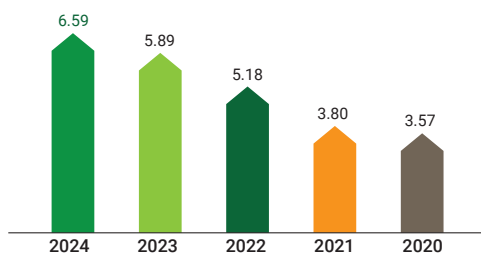
**Profit after tax** (BDT in mn)



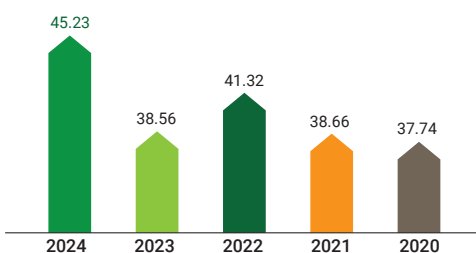
**Shareholders' equity** (BDT in mn)



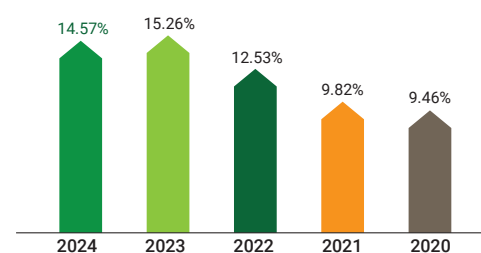
**Earnings Per Share (EPS)** (In BDT)



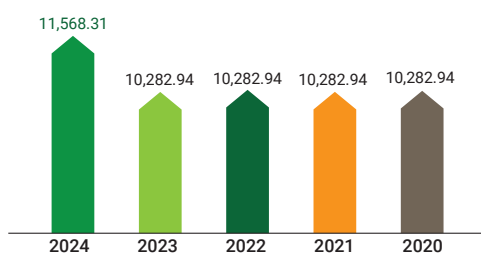
**Net Asset Value Per Share (NAPVS)** (in BDT)



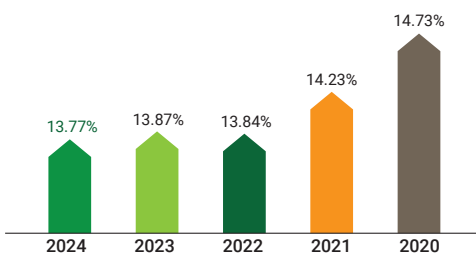
**Return on Shareholders' Fund**



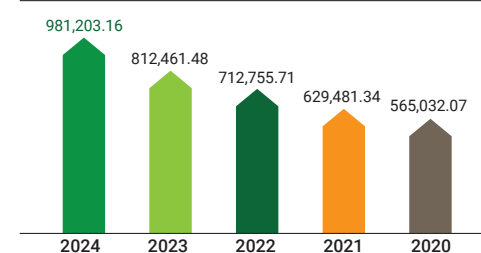
**Paid up capital** (BDT in mn)



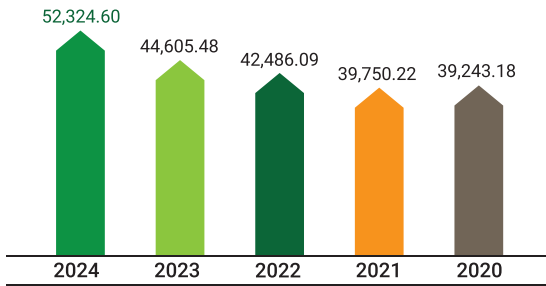
**CRAR/ CAR**



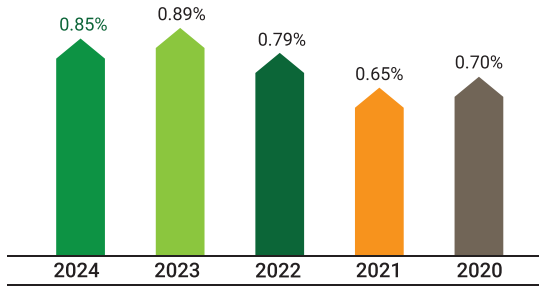
**Total Assets** (BDT in mn)



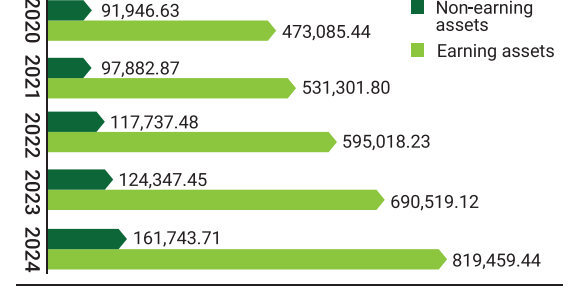
**Net Assets** (BDT in mn)



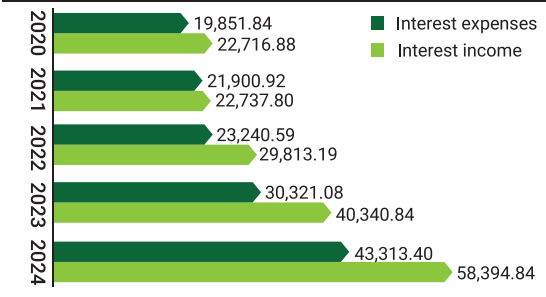
**Return on Assets (ROA)**



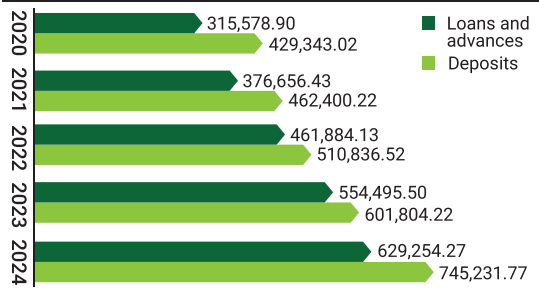
**Earning & non-earning asset** (BDT in mn)



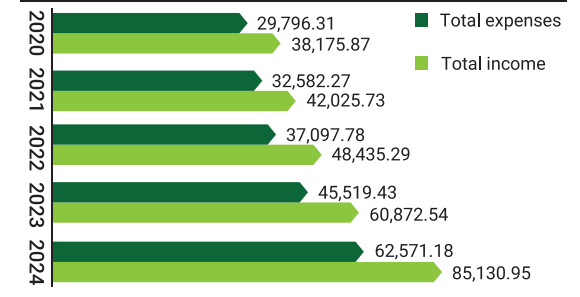
**Interest income & Interest Expense** (BDT in mn)



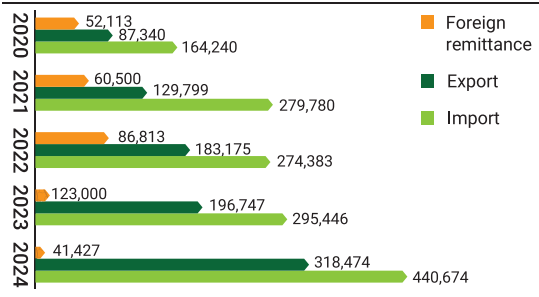
**Deposits & Advances** (BDT in mn)



**Total revenue & Expenses** (BDT in mn)



**Import, Export & Foreign Remittance** (BDT in mn)



# SUSTAINABLE FINANCE & ESG

## Pubali Bank PLC. Sustainable Finance Snapshot

sustainable finance accounted for 81.96% of total disbursement, reflecting our green commitment and policy driven targets.



**22559**

mn Tk green finance  
disbursed in 2024



**3274**

mn Tk green finance  
target from loans

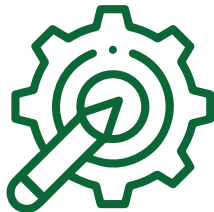


**67142**

mn Tk sustainable  
finance target

## Green Finance Sector Mix, YE 2024

A selection of our key investments in green financing, reflecting our commitment to a sustainable economy.



**26063**

mn Tk in Energy &  
Resource Efficiency



**18263**

mn Tk in Green/ Environment -  
Friendly Establishments



**7969**

mn Tk in Socially  
Responsible Financing

# AWARDS & RECOGNITIONS

Over the years, Pubali Bank has earned numerous awards and recognitions from diverse stakeholders, industry experts and regulatory authorities, both locally and internationally. These accolades reflect the bank's unwavering commitment to operational excellence, financial innovation and superior customer service.





## Inquiry

### INTERNATIONAL DIVISION

Pubali Bank PLC  
Level 05, 26 Dilkusha C/A, Dhaka 1000

IP Ph: +880966682 1711  
id@pubalibankbd.com

### TREASURY DIVISION

Pubali Bank PLC  
Level 05, 26 Dilkusha C/A, Dhaka 1000

IP Ph: +880966682 2341  
treasury@pubalibankbd.com

### OFF-SHORE BANKING DIVISION

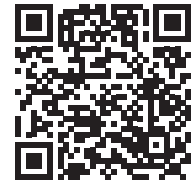
Pubali Bank PLC  
Peoples Insurance Bhaban (14th floor)  
36 Dilkusha C/A, Dhaka 1000

IP Ph: +880966682 2312-4  
obd@pubalibankbd.com



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

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