

Pubali Bank Limited Head Office

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

		June 2021	December 2020
Property and Assets	Notes	Taka	Taka
	3 (a)	25,123,790,326	24,146,439,622
Cash Cash In hand (Including foreign currencies)	5 (a)	3,317,806,100	4,137,466,359
Balance with Bangladesh Bank and its agent Bank (s)			·, ·, ·, ·,
(Including foreign currencies)	L	21,805,984,226	20,008,973,263
Balance with Other Banks and Financial Institutions	4 (a)	19,119,725,958	18,580,803,997
Inside Bangladesh		17,586,306,320	17,021,755,202
Outside Bangladesh	L	1,533,419,638	1,559,048,795
Money at Call on Short Notice	5	7,494,686,667	1,200,786,667
Investments	6 (a)	153,622,362,435	154,539,484,172
Government	Γ	126,941,686,738	126,428,028,655
Others		26,680,675,697	28,111,455,517
Loans, Advances and Leases	7 (a)	327,109,459,812	316,197,329,547
Loans, Cash Credits, Overdrafts, etc.	Γ	303,748,405,377	300,133,136,228
Bills purchased & discounted		23,361,054,435	16,064,193,319
Fixed Assets including premises, furniture & fixtures	8 (a)	5,293,127,678	5,092,170,514
	9 (a)	46,988,714,542	45,920,269,318
Other assets Non-banking Assets	9 (a)	40,988,714,542	375,246
	<u> </u>		
Total Assets	=	584,752,242,664	565,677,659,083
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	22,285,872,053	17,486,797,436
Subordinated bonds	11	11,500,000,000	11,500,000,000
Deposits and other accounts	12 (a)	434,900,736,745	428,002,537,947
Current accounts & other accounts		56,361,362,761	49,144,529,039
Bills payable		16,449,953,442	14,657,445,295
Savings bank deposits		102,884,275,138	100,270,298,831
Term deposits		247,863,069,698	254,532,597,513
Other deposits	L	11,342,075,706	9,397,667,269
Other Liabilities	13 (a)	75,667,594,423	69,993,589,798
Total Liabilities	-	544,354,203,221	526,982,925,181
Capital / Shareholders' Equity	-	1 r	
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)	11,826,061,710	11,258,683,182
Other Reserves	17 (a)	8,006,034,633	6,870,107,646
	10	40,398,038,523	38,694,733,008
Non-Controlling Interest	18 _	920	894
Total Shareholders' Equity	-	40,398,039,443	38,694,733,902
Total Liabilities and Shareholders' Equity	=	584,752,242,664	565,677,659,083



Pubali Bank Limited Head Office



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

Off-balance sheet items	Notes	June 2021 Taka	December 2020 Taka
Contingent liabilities			
Acceptances & Endorsements		74,431,832,167	53,089,224,132
Letters of guarantee		28,310,832,005	25,345,020,741
Irrevocable letters of credit		65,456,822,782	46,369,281,181
Bills for collection		13,944,250,494	10,515,149,103
Other Contingent Liabilities		2,359,892,578	2,376,488,786
Total	· · · · · · · · · · · · · · · · · · ·	184,503,630,026	137,695,163,943

Other Commitments

Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments **Total**

Total Off-Balance Sheet items including Contingent Liabilities

184,503,630,026

137,695,163,943

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO mbahaa Chairman



Pubali Bank Limited Head Office

Consolidated Profit & Loss Account (un-audited) for 6 months ended 30 June 2021

	Notes	January to June 2021	January to June 2020 Taka	April to June 2021 Taka	April to June 2020 Taka
Operating Income	Notes _	Taka	Така	Така .	Така
Interest Income	19 (a)	10,854,126,102	11,681,814,172	5,230,300,407	5,354,057,613
	19 (a) 20	9,312,600,618	9,619,245,165	4,474,186,026	4,795,095,799
Less :Interest paid on Deposits, Borrowings, etc. Net Interest Income	- 20	1,541,525,484	2,062,569,007	756,114,381	558,961,814
Income from Investment	21 (a)	6,212,032,614	5,093,520,589	3,002,213,448	2,658,155,108
			739,231,628	391,994,044	304,211,154
Commission, Exchange and Brokerage	22 (a)	777,423,477			421,617,513
Other Operating Income	23 (a)	1,177,345,043	<u>529,537,603</u> 8,424,858,827	<u>935,183,957</u> 5,085,505,830	3,942,945,589
Total Operating Income	-	9,708,326,618	8,424,858,827	5,065,505,650	3,942,943,389
Operating Expenses Salaries and allowances	24 (a)	2,749,271,423	2,708,293,439	1,507,145,342	1,488,910,857
Rent, taxes, insurance, electricity, etc.	24 (a)	254,537,102	213,848,794	142,946,466	107,638,550
Legal Expenses		12,031,718	7,051,812	5,439,712	2,180,725
Postage, Stamp, telecommunication, etc.		45,855,195	38,561,320	21,998,144	14,402,896
Stationery, Printing, Advertisements, etc.		61,023,577	49,627,999	36,597,596	27,339,819
Managing Director's salary and Fees	25	7,426,666	6,840,000	3,199,999	3,840,000
Directors' Fees		2,682,226	2,412,701	787,616	805,448
Auditors' Fees		1,437,750	-	1,437,750	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26 (a)	496,526,601	473,499,641	265,721,905	225,037,730
Other Expenses	27 (a)	1,053,541,729	932,199,593	551,251,364	381,220,525
Total Operating Expenses	-	4,684,333,987	4,432,335,299	2,536,525,894	2,251,376,550
Profit/(Loss) before Provisions & Taxation		5,023,992,631	3,992,523,528	2,548,979,936	1,691,569,039
Provision for loans & advances, investments & other assets	; _				
Provision for Classified loans and advances		-	-	-	-
Provision for unclassified loans and advances		1,280,000,000	710,290,679	430,000,000	297,803,871
Provision for diminution in value of Investments		-	274,700,000	-	274,700,000
Provision for impairment clients' margin loan				-	
n antenna statement metalogina 🖡 besta analari i sera ana analari kan 🖌 a mangaran		1,280,000,000	984,990,679	430,000,000	572,503,871
Provision for exposure of off-balance sheet items		433,650,000	84,600,000	175,150,000	(49,400,000)
Total Provisions		1,713,650,000	1,069,590,679	605,150,000	523,103,871
Total Profit/(Loss) before taxes		3,310,342,631	2,922,932,849	1,943,829,936	1,168,465,168
Provision for current tax		1,187,786,011	1,449,343,552	432,693,964	588,052,181
Provision for deferred tax		269,810,293	(2,034,223)	669,953,618	(12,824,904)
Total provision for taxes		1,457,596,304	1,447,309,329	1,102,647,582	575,227,277
Net Profit after Taxes		1,852,746,327	1,475,623,520	841,182,354	593,237,891
Profit attributable to:	-				
Equity holders of parents		1,852,746,301	1,475,623,515	841,182,340	593,237,890
Non- controlling interest	L	26	5	14	1
Appropriations :	-	1,852,746,327	1,475,623,520	841,182,354	593,237,891
Statutory Reserve	-		-	-	-
Retained surplus (general reserve) carried forward		1,852,746,327	1,475,623,520	841,182,354	635,426,136
Earnings Per Share (EPS) Basic	29 (a)	1.80	1.44	0.82	0.58
Diluted	-	1.80	1.44	0.82	0.58

Company Secretary

Director

hD Chief Financial Officer

Managing Director & CEO frozenne baharen Dehairman





Pubali Bank Limited Head Office Consolidated Cash Flow Statement (un-audited) <u>for 6 months ended 30 June 2021</u>

		January to June 2021	January to June 2020
	Notes	Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		17,020,778,928	13,500,184,320
Interest payments		(7,772,614,018)	(8,079,112,592)
Dividend receipts		310,291,234	134,176,104
Fees and commission receipts		587,349,827	533,920,138
Cash payment to employees		(2,756,698,089)	(2,715,133,439)
Cash payment to suppliers		(120,130,593)	(95,130,084)
Current income tax paid		(1,164,717,429)	(1,579,574,325)
Receipts from other operating activities		1,410,995,530	737,125,314
Cash payments for other operating activities		(1,396,042,936)	(1,238,996,869)
Operating profit before changes in operating assets & liabilities		6,119,228,954	1,197,458,567
Cash flows from operating assets & liabilities:			
Statutory deposits		613,474,424	(28,960,913,412)
Purchase/sale of trading securities		1,430,779,820	698,316,260
Loans and advances to customers (other than banks)		(10,864,414,976)	(3,119,598,787)
Other assets		(1,054,332,410)	(1,722,636,431)
Deposits to/from other banks		4,799,074,617	(1,745,790,678)
Deposits from customers (other than banks)		6,275,202,041	29,448,189,359
Other liabilities account of customers		1,842,570,780	1,094,620,991
Other liabilities		1,454,572,084	675,858,760
Total Increase/(decrease) in operating assets and liabilities:		4,496,926,380	(3,631,953,938)
Net Cash from/(used in) Operating activities		10,616,155,334	(2,434,495,371)
b Cash Flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(612,419,533)	(788,258,392)
Net Cash from/(used in) Investing Activities		(612,419,533)	(788,258,392)
c Cash flows from financing activities			
Effects of exchange rate changes on cash and cash equivalents		36,280	-
Dividend Paid		(1,285,367,773)	-
Net cash from/(used in) Financing activities		(1,285,331,493)	
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		8,718,404,308	(3,222,753,763)
e Cash and cash equivalents at the beginning of the period		45,296,081,583	40,133,375,280
f Cash and cash equivalents at the end of the period (d+e)	28 (a)	54,014,485,891	36,910,621,517

2 P Company Secretary

Director

Chief Financial Officer

Pr-

Managing Director & CEO

Λ Q. non Chairman



	,	Consolidated State	ubali Bank Limite Head Office ement of Changes in E	quity (un-audited	1)		
		for	6 months ended 30 June	2021		(Fi	gures in Taka)
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	parent's equity	Non- controlling interest	Total
For the period June 2021							
Balance as at 1 January 2021	10,282,942,180	10,283,000,000	11,258,683,182	6,870,107,646	38,694,733,008	894	38,694,733,902
Changes in accounting policy		-	1				-
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	-	-	-	<u>-</u>	-	-	-
Adjustmant of last year							-
gain on investment	-	-			-	-	-
Surplus/deficit on account of					-		-
revaluation of investments	-	-	-	1,135,890,707	1,135,890,707		1,135,890,707
Currency translation differences	-	-		36,280	36,280	÷	36,280
Net gains and losses not recognised					-		
in the Profit and Loss Statement Transfer regarding revaluation	-	-	-	-	-	-	
reserve on sale of properties	-	100 C	-	-	-	-	-
Non-controlling capital	-	-	-			-	
Net profit for the period	-	-	1,852,746,301		1,852,746,301	26	1,852,746,327
Transfer to statutory reserve	-	-		-		-	
Issue of bonus shares - 2020	-	-	₹.	-	a 8.5	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	
Dividends (cash) for 2020	-		(1,285,367,773)		(1,285,367,773)	<u> </u>	(1,285,367,773)
Balance as at 30 June 2021	10,282,942,180	10,283,000,000	11,826,061,710	8,006,034,633	40,398,038,523	920	40,398,039,443

Balance as at 30 June 2020

10,282,942,180 10,283,000,000 6,330,218,971

3,335,988,598

30,232,149,749

886 30,232,150,635

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

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

		June 2021	December 2020
Property and Assets	Notes	Taka	Taka
Cash	3	25,123,790,326	24,146,439,622
Cash In hand (Including foreign currencies) Balance with Bangladesh Bank and its agent Bank (s)	0	3,317,806,100	4,137,466,359
(Including foreign currencies)		21,805,984,226	20,008,973,263
Balance with Other Banks and Financial Institutions	4	19,119,725,958	18,580,803,997
Inside Bangladesh Outside Bangladesh		17,586,306,320 1,533,419,638	17,021,755,202 1,559,048,795
Money at Call on Short Notice	5	7,494,686,667	1,200,786,667
Investments	6	146,942,803,117	147,906,006,042
Government Others		126,941,686,738 20,001,116,379	126,428,028,655 21,477,977,387
	_		
Loans, Advances and Leases Loans, Cash Credits, Overdrafts, etc.	7	326,443,314,216 303,082,259,781	315,578,899,240 299,514,705,921
Bills purchased and discounted		23,361,054,435	16,064,193,319
Fixed Assets including premises, furniture & fixtures	8	5,289,496,970	5,087,992,660
Other assets	9	54,429,345,491	52,530,762,820
Non-banking Assets		375,246	375,246
Total Assets		584,843,537,991	565,032,066,294
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	22,285,872,053	17,486,797,436
Subordinated bonds	11	11,500,000,000	11,500,000,000
Deposits and other accounts	12	437,158,205,884	429,343,017,243
Current accounts & other accounts		57,734,241,530	49,702,533,459
Bills Payable		16,449,953,442	14,657,445,295
Savings bank deposits		102,884,275,138	100,270,298,831
Term deposits		248,747,660,068	255,315,072,389
Other deposits Other Liabilities	13	11,342,075,706 73,518,157,935	9,397,667,269 67,894,214,623
Total Liabilities		544,462,235,872	526,224,029,302
Capital / Shareholders' Equity	2		
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	11,809,325,306	11,371,987,166
Other Reserves	17	8,006,034,633	6,870,107,646
Total Shareholders' Equity		40,381,302,119	38,808,036,992
Total Liabilities and Shareholders' Equity		584,843,537,991	565,032,066,294





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

		June 2021	December 2020
Off-balance sheet items	Notes	Taka	Taka
Contingent liabilities			
Acceptances & Endorsements		74,431,832,167	53,089,224,132
Letters of guarantee		28,310,832,005	25,345,020,741
Irrevocable letters of credit		65,456,822,782	46,369,281,181
Bills for collection		13,944,250,494	10,515,149,103
Other Contingent Liabilities		2,359,892,578	2,376,488,786
Total		184,503,630,026	137,695,163,943

Other Commitments

Documentary credits and short term trade - related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total

Total Off-Balance Sheet items including Contingent Liabilities

-	-
	-
-	-
-	-

184,503,630,026

137,695,163,943

Company Secretary

Chief Financial Officer

Managing Director & CEO jurudahaa

Chairman





Pubali Bank Limited **Head Office** Profit & Loss Account (Un-audited) for 6 months ended 30 June 2021

OR ATTA				4	April to
		January to	January to	April to	1550 • 150 × 151 × 151
		June 2021	June 2020	June 2021	June 2020
Operating Income	Notes	Taka	Taka	Taka	Taka
Interest income	19	10,839,334,455	11,676,144,473	5,221,868,960	5,351,351,496
Less :Interest paid on deposits, borrowings, etc.	20	9,312,600,618	9,619,245,165	4,474,186,026	4,795,095,799
Net Interest Income		1,526,733,837	2,056,899,308	747,682,934	556,255,697
Income from investment	21	6,087,035,803	5,059,788,586	2,918,687,545	2,648,824,839
Commission, exchange and brokerage	22	753,330,261	734,484,515	378,077,009	304,043,773
Other operating income	23	1,159,678,465	519,062,830	922,001,164	420,365,694
Total Operating Income	-	9,526,778,366	8,370,235,239	4,966,448,652	3,929,490,003
Operating Expenses					
Salaries and allowances	24	2,732,212,215	2,692,868,104	1,496,155,502	1,479,924,197
Rent, taxes, insurance, electricity, etc.		254,332,158	213,688,500	142,836,388	107,562,011
Legal expenses		12,031,718	7,051,812	5,439,712	2,180,725
Postage, stamp, telecommunication, etc.		45,767,821	38,505,018	21,945,615	14,361,248
Stationery, printing, advertisements, etc.		60,893,554	49,573,254	36,519,313	27,332,743
Managing Director's salary and fees	25	7,426,666	6,840,000	3,199,999	3,840,000
Directors' fees		2,154,226	1,851,701	413,616	651,448
Auditors' fees		1,437,500	<u></u>	1,437,500	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26	495,717,196	472,563,378	265,310,022	224,574,378
Other expenses	27	1,049,253,095	930,792,533	548,868,200	380,942,088
Total Operating Expenses	-	4,661,226,149	4,413,734,300	2,522,125,867	2,241,368,838
Profit/(Loss) before Provisions & Taxation		4,865,552,217	3,956,500,939	2,444,322,785	1,688,121,165
Provision for loans & advances, investments & other assets	5				
Provision for classified loans and advances			-	-	-
Provision for unclassified loans and advances		1,280,000,000	710,290,679	430,000,000	297,803,871
Provision for diminution in value of Investments			274,700,000	-	274,700,000
		1,280,000,000	984,990,679	430,000,000	572,503,871
Provision for exposure of off-balance sheet items		433,650,000	84,600,000	175,150,000	(49,400,000)
Total Provisions		1,713,650,000	1,069,590,679	605,150,000	523,103,871
Total Profit/(Loss) before taxes	_	3,151,902,217	2,886,910,260	1,839,172,785	1,165,017,294
Provision for current tax		1,159,386,011	1,425,883,981	425,621,240	586,032,247
Provision for deferred tax	-	269,810,293	(2,034,223)	669,953,618	(12,824,904)
Total Provision for taxes	-	1,429,196,304	1,423,849,758	1,095,574,858	573,207,343
Net Profit after Taxes		1,722,705,913	1,463,060,502	743,597,927	591,809,951
Appropriations :	_			,	
Statutory Reserve		-	-	-	-
Retained surplus (general reserve) carried forward		1,722,705,913	1,463,060,502	743,597,927	591,809,951
	20	1.00	1.12	0.77	0.59

Chom Company Secretary

Director

Basic

Diluted

Earnings Per Share (EPS)

Chic Financial Officer

29

1.68

1.68

---Managing Director & CEO mulaharan troz Chairman

0.72

0.72

0.58 0.58

1.42

1.42





Pubali Bank Limited Head Office Cash Flow Statement (Un-audited) <u>for 6 months ended 30 June 2021</u>

<u>for 6 months ended 30 5</u>	<u>Notes</u>	January to June 2021 Taka	January to June 2020 Taka
a Cash flows from operating activities			
Interest receipts in cash		17,005,987,281	13,494,514,621
Interest payments		(7,772,614,018)	(8,079,112,592)
Dividend receipts		228,887,760	102,720,322
Fees and commission receipts		563,256,611	529,173,025
Cash payment to employees		(2,739,638,881)	(2,699,708,104)
Cash payment to suppliers		(120,130,593)	(95,130,084)
Current income tax paid		(1,164,717,429)	(1,579,574,325)
Receipts from other operating activities		1,349,735,615	724,374,320
Cash payments for other operating activities		(1,389,994,306)	(1,235,821,205)
Operating profit before changes in operating assets & liabilities		5,960,788,540	1,161,435,978
Cash flows from operating assets & liabilities:			
Statutory deposits		613,474,424	(28,960,913,412)
Purchase/sale of trading securities		1,476,861,008	795,682,591
Loans and advances to customers (other than banks)		(10,864,414,976)	(3,119,598,787)
Other assets		(1,042,370,025)	(1,033,787,551)
Deposits to/from other banks		4,799,074,617	(1,745,790,678)
Deposits from customers (other than banks)		6,275,202,041	29,448,189,359
Other liabilities account of customers		1,842,570,780	1,094,620,991
Other liabilities		638,526,228	429,530,166
Total Increase/(decrease) in operating assets and liabilities:		3,738,924,097	(3,092,067,321)
Net Cash from/(used in) Operating activities		9,699,712,637	(1,930,631,343)
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(612,966,679)	(788,799,796)
Net Cash from/(used in) Investing Activities		(612,966,679)	(788,799,796)
c Cash flows from financing activities			
Effects of exchange rate changes on cash and cash equivalents		36,280	_
Dividend Paid		(1,285,367,773)	_
		(1,285,331,493)	
Net cash from/(used in) Financing activities		(1,203,331,493)	
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		7,801,414,465	(2,719,431,139)
e Cash and cash equivalents at the beginning of the period		43,955,602,287	39,143,571,157
f Cash and cash equivalents at the end of the period (d+e)	28	51,757,016,752	36,424,140,018
		0	

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO Jahana. ren 02

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Pubali Bank Limited

Head Office Statement of Changes in Equity (Un-audited)

	fo	or 6 months ended .	30 June 2021	(Figures in Taka)			
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total		
For the period June 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	80° c. 87° c. 87						
revaluation of properties		-	14 A	-	-		
Adjustmant of last year							
gain on investment		-			-		
Surplus/deficit on account of							
revaluation of investments		-	-	1,135,890,707	1,135,890,707		
Currency translation differences	<i>z</i> .	-	-	36,280	36,280		
Net gains and losses not recognised							
in the Profit and Loss Statement	-	-	-	÷	-		
Transfer regarding revaluation							
reserve on sale of properties	-	-		-	50 1000 - 1000 - 1000		
Net profit for the period		1 7 33	1,722,705,913	<u>1</u>	1,722,705,913		
Transfer to statutory reserve	-	-	-	-	-		
Issue of bonus shares - 2020	-	1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	-	2	-		
Proposed dividend (bonus issue)	-	-		-	-		
Dividends (cash) for 2020		-	(1,285,367,773)		(1,285,367,773)		
Balance as at 30 June 2021	10,282,942,180	10,283,000,000	11,809,325,306	8,006,034,633	40,381,302,119		

Balance as at 30 June 2020

10,282,942,180 10,283,000,000 6,468,262,156

3,335,988,598

Company Secretary

Director



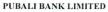
Managing Director & CEO kozurulahaan Dehairman

30,370,192,934

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Some selected notes to the financial statements for the Half year ended 30 June 2021

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 July 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	Outlook	
		Long Term	Short Term	Expiry		
January to December 2019	30-Jul-20	AA+	ST-1	29-Jul-21	Developing	
January to December 2018	26-Jun-19	AA+	ST-1	25-Jun-20	Stable	

PROPERTY AND ASSETS

3 Cash

	Cash In hand (Including foreign currencies)		
	In local currency	3,304,322,793	4,117,213,715
	In foreign currencies	13,483,307	20,252,644
		3,317,806,100	4,137,466,359
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
	Bangladesh Bank		
	In local currency	19,215,541,999	17,147,587,030
	In foreign currencies	136,414,740	863,108,989
		19,351,956,739	18,010,696,019
	Sonali Bank as agent of Bangladesh Bank	2 454 027 487	1 009 277 244
	In local currency	2,454,027,487	1,998,277,244 20,008,973,263
		25,123,790,326	24,146,439,622
			24,140,437,022
3(a)	Consolidated Cash		
	Cash In hand (Including foreign currencies)		
	Pubali Bank Limited	3,317,806,100	4,137,466,359
	Pubali Bank Securities Limited	2 217 80(100	4 127 466 250
		3,317,806,100	4,137,466,359
	Balance with Bangladesh Bank and its agent Bank (s)	21 205 024 226	20,008,973,263
	Pubali Bank Limited	21,805,984,226	20,008,975,205
	Pubali Bank Securities Limited	21,805,984,226	20,008,973,263
			20,000,775,205
		25,123,790,326	24,146,439,622
4	Balance with other banks and financial institutions		
	Inside Bangladesh	17,586,306,320	17,021,755,202
	Outside Bangladesh	1,533,419,638	1,559,048,795
		19,119,725,958	18,580,803,997
4(a)	Consolidated Balance with other banks and financial institutions		
.()	Inside Bangladesh		
	Pubali Bank Limited	17,586,306,320	17,021,755,202
	Pubali Bank Securities Limited	2,257,469,139	1,340,479,296
		19,843,775,459	18,362,234,498
	Less: Inter Company Transactions	2,257,469,139	1,340,479,296
		17,586,306,320	17,021,755,202
	Outside Bangladesh		
	Pubali Bank Limited	1,533,419,638	1,559,048,795
	Pubali Bank Securities Limited		
		1,533,419,638	1,559,048,795
		19,119,725,958	18,580,803,997
5	Money at call on short notice		
	Banking company (note- 5.1)	5,611,286,667	11,286,667
	Non-banking financial institution (note-5.2)	1,883,400,000	1,189,500,000
		7,494,686,667	1,200,786,667
5.1	Banking company		
	Dutch Bangla Bank Limited	2,000,000,000	
	Dhaka Bank Limited	700,000,000	-
	NCC Bank Limited	400,000,000	8
	Brae Bank Limited	2,500,000,000	2011 0 10 10 10 10 10 10 10 10 10 10 10 1
	ICB Islamic Bank Ltd.	11,286,667	11,286,667
		5,611,286,667	11,286,667



December 2020

Taka

June 2021

Taka

	June 2021 Taka	December 2020 Taka
5.2 Non-banking Financial Institution		
Delta Brac Housing & Finance Corporation Ltd.	550,000,000	-
National Housing Finance & Investment Corporation Ltd.	100,000,000	-
GSP Finance Co. (BD) Limited	33,400,000	39,500,000
IDLC Finance Limited	1,000,000,000	960,000,000
IPDC Finance Limited	<u> </u>	190,000,000
6 Investments		1,109,500,000
Government securities		
Government/ Bangladesh Bank bills - at book value	15,114,534,222	26,091,013,587
Government treasury bonds	111,808,338,715	100,309,443,067
National prize bonds Total investment in government securities and bonds	<u> </u>	27,572,001
Other investments		
Shares	5,906,008,409	6,522,869,417
Debentures	294,060	294,060
Prime Bank Limited Bond	500,000,000	500,000,000
Dhaka Bank Limited Bond	150,000,000	150,000,000
One Bank Limited Bond -1 Mercantile Bank Limited Bond		20,000,000
Trust Bank Limited Bond -1	50,000,000	50,000,000
Southeast Bank Limited Bond -1	60,000,000	60,000,000
Bank Asia Limited Bond -1	50,000,000	100,000,000
EXIM Bank Limited Bond -1	60,000,000	120,000,000
Social Islami Bank Limited Bond -1		40,000,000
Southeast Bank Limited Bond - 2	600,000,000	600,000,000
Trust Bank Limited Bond -2	600,000,000	600,000,000 600,000,000
One Bank Limited Bond -2 Jamuna Bank Limited Bond	600,000,000 180,000,000	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	500,000,000 400,000,000	500,000,000 400,000,000
Standard Bank Limited Bond Islami Bank Bangladesh Limited Bond	800,000,000	800,000,000
UCBL Bond -1	600,000,000	600,000,000
Southeast Bank Limited-3	150,000,000	150,000,000
The City Bank Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
One Bank Bond-3	300,000,000	300,000,000
Eastern Bank Limited Bond	1,000,000,000	1,000,000,000
Bank Asia Limited Bond -3	500,000,000 500,000,000	500,000,000 500,000,000
Dutch- Bangla Bank Limited Bond-3 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
	20,001,116,379	21,477,977,387
	146,942,803,117	147,906,006,042
6(a) Consolidated Investments 1. Government		
Pubali Bank Limited	126,941,686,738	126,428,028,655
Pubali Bank Securities Limited		-
	126,941,686,738	126,428,028,655
2. Other		
Pubali Bank Limited	20,001,116,379	21,477,977,387
Pubali Bank Securities Limited	6,679,559,318	6,633,478,130
	<u> </u>	28,111,455,517 154,539,484,172
7 Loans, advances and leases		
· Louis, auvances and nases		
Loans, cash credits and overdrafts, etc.	303,082,259,781	299,514,705,921
Bills purchased and discounted	23,361,054,435	16,064,193,319
	326,443,314,216	315,578,899,240



				June 2021 Taka	December 2020 Taka
7.1	Loans, cash credits, overdrafts, etc.				
	Inside Bangladesh:				
	Loans			120,916,409,912	119,259,684,348
	Cash credits			54,906,266,769	51,340,450,445
	Overdrafts			71,917,379,475	77,317,682,640
	Earnest Money			4,047,265,452	5,744,912,604
	Loan against merchandise			3,986,928	4,240,723
	Packing credits			557,956,434	450,241,175
	Loan against trust receipts			8,514,503,678	8,280,615,537
	Pubali prochesta			137,431,227	174,113,539
	Non-resident Credit Scheme			180,944	618,920
	Pubali Subarna			5,335,462,346	4,939,541,361
	Pubali Karmo Uddog			305,890,320	268,103,173
	Pubali Sujon			35,612,118	35,655,970
	Pubali Utsob			31,168,116	17,018,210
	Payment against documents			4,928,165,350	5,583,224,697
	Consumers loan scheme			12,781,427,210	12,554,774,362
	EDF loan			11,681,140,563	7,196,070,350
	Lease finance			6,708,831,367	6,109,969,755
	Credit card			218,757,064	218,752,236
	Others			54,424,508	19,035,876
				303,082,259,781	299,514,705,921
	Outside Bangladesh			303,082,259,781	299,514,705,921
7.2	Bills purchased and discounted				
	Payable in Bangladesh:				
	Loans against accepted bills			1,961,832,091	1,870,355,329
	Loans against decepted onis Loans against demand draft purchased			31,565	31,565
	Eouns uganist demand drukt parenased			1,961,863,656	1,870,386,894
	Payable outside Bangladesh:			1,701,000,000	1,010,000,051
	Foreign bills purchased			21,399,190,779	14,193,806,425
	Foreign drafts purchased			-	
	Toreign drans purchased			21,399,190,779	14,193,806,425
				23,361,054,435	16,064,193,319
7.3	Classification of loans and advances including bills purchased and discounted	I		20,001,004,400	10,001,120,012
	Unclassified:			r	
	Standard			301,849,210,064	292,675,837,444
	Special mention account (SMA)			7,443,593,397	10,626,922,632
				309,292,803,461	303,302,760,076
	Classified:				
	Substandard (SS)			1,623,143,706	1,200,977,784
	Doubtful (DF)			441,809,925	547,010,405
	Bad or loss (B/L)			11,265,556,011	6,874,021,980
				13,330,509,642	8,622,010,169
	Staff loan			3,820,001,113	3,654,128,995
				326,443,314,216	315,578,899,240
7.4	Particulars of required provision for loans and advances				
			Rate of		
	Status of Classification	Base for Provision	Provision		

		Provision		
N		(%)		
General provision - Unclassified	214 462 928 909		21// 520 201	2 005 072 55
Standard	216,653,828,090	1	2,166,538,281	2,095,073,58
Small & Medium Enterprise financing	63,607,952,984	0.25	159,019,883	155,346,36
Loans to BHs/MBs/SDs against share etc.	18,600,786	2	372,016	1,183,81
Housing Finance	378,720,766	1	3,787,208	4,000,6
Loan for Professional to setup business	608,282,967	2	12,165,659	1,408,3
Consumers loan scheme (Credit card)	115,691,624	2	2,313,832	2,444,1
Consumers loan scheme	15,168,586,383	2	303,371,728	289,996,7
Short Term Agri Credit and Micro credit	5,297,594,107	1	52,975,941	58,782,1
Special mention account (SMEF)	3,785,517,884	0.25	9,463,795	5,446,7
Special mention account (Credit Card)	615,665	2	12,313	11,5
Special mention account (CLS)	145,834,624	2	2,916,692	2,645,7
Special mention account (HF)	· · ·	1	-	45,7
Special mention account (LP)	59,490,921	2	1,189,818	72,0
Special mention account (Others)	2,732,090,328	1	27,320,903	71,741,4
			2,741,448,069	2,688,199,1
1% Special General Provision COVID-19 has been maintai			530,400,000	530,400,0
Provision to be kept as per instruction of Bangladesh Bank	Inspection Team against near			
	inspection realit against poor			
recovery of some accounts.	inspection ream against poor		400,900,000	
			400,900,000 5,951,058,069	
pecific provision - Classified			5,951,058,069	5,897,809,1
pecific provision - Classified Substandard (Agri & Micro credit)	488,146	5	5,951,058,069 24,407	5,897,809,1 52,1
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit)	488,146 343,244,212	5	24,407 17,162,211	5,897,809,1 52,1 12,047,0
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others)	488,146 343,244,212 176,398,098	5 5 20	5,951,058,069 24,407 17,162,211 35,279,620	5,897,809,1 52,1 12,047,0 35,925,3
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Micco credit) Substandard (Others) Doubtful (Agri & Micro credit)	488,146 343,244,212 176,398,098 320,101	5 20 5	24,407 17,162,211 35,279,620 16,005	5,897,809,1 52,1 12,047,0 35,925,3 561,9
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Micro credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Micro credit)	488,146 343,244,212 176,398,098 320,101 99,188,636	5 20 5 20	24,407 17,162,211 35,279,620 16,005 19,837,727	5,897,809,1 52,1 12,047,0 35,925,3 561,5 27,382,5
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (others)	488,146 343,244,212 176,398,098 320,101 99,188,636 50,179,714	5 20 5 20 50	24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857	5,897,809,1 52,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Micro credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Micro credit)	488,146 343,244,212 176,398,098 320,101 99,188,636	5 20 5 20	24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857 9,313,215,244	5,897,809,1 52,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8 10,162,969,0
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (others)	488,146 343,244,212 176,398,098 320,101 99,188,636 50,179,714	5 20 5 20 50	5,951,058,069 24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857 9,313,215,244 9,410,625,071	5,897,809,1 52,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8 10,162,969,0
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Micro credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Micro credit) Doubtful (Others) Bad/Loss Required provision	488,146 343,244,212 176,398,098 320,101 99,188,636 50,179,714	5 20 5 20 50	24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857 9,313,215,244	5,897,809,1 52,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8 10,162,969,0 10,257,809,4
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (Others) Bad/Loss	488,146 343,244,212 176,398,098 320,101 99,188,636 50,179,714	5 20 5 20 50	5,951,058,069 24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857 9,313,215,244 9,410,625,071 15,361,683,140 17,429,441,192	400,900,0 5,897,809,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8 10,162,969,0 10,257,809,4 16,155,618,6 17,155,618,6
pecific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Micco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (Others) Bad/Loss Required provision	488,146 343,244,212 176,398,098 320,101 99,188,636 50,179,714	5 20 5 20 50	5,951,058,069 24,407 17,162,211 35,279,620 16,005 19,837,727 25,089,857 9,313,215,244 9,410,625,071 15,361,683,140	5,897,809,1 52,1 12,047,0 35,925,3 561,9 27,382,9 18,870,8 10,162,969,0 10,257,809,4 16,155,618,6

Page 13

Pabel Back Security Lineid 666,155,05 648,130,02 Jack Less: hier Company Transaction: 190,748,405,377 390,131,136,22 Pabel Back Lineid 20,364,944,35 160,647,193,114,22 Table Back Securities Lineid 20,364,944,35 160,647,193,21 Table Back Securities Lineid 20,364,944,35 160,647,193,21 Table Back Securities Lineid 20,364,944,35 156,647,193,21 Table Back Securities Lineid 130,218,424,35 166,647,193,21 Table Assets 20,09,459,402 2,205,019,620 <th></th> <th></th> <th>June 2021 Taka</th> <th>December 2020 Taka</th>			June 2021 Taka	December 2020 Taka
Poldi Bask Lineid 20002.237,312 205411.0529 Debi Bask Scurings Lineid 20012.337,312 20541.0529 Less: Inter Company Transactions 20374.44.0517 2061.0536 Bibl discounted and purchased 20374.44.051 16644.193.116 Publit Bask Lineid 20371.054.013 16644.193.116 Publit Bask Lineid 20371.054.013 16644.193.116 Publit Bask Scurings Lineid 2037.054.94.013 16544.193.116 Publit Bask Scurings Lineid 2037.054.94.013 16544.193.116 Publit Bask Lineid 2054.196.950 2055.197.200 Publit Bask Lineid 2054.196.950 2055.197.200 Publit Bask Lineid 2055.197.200 2055.197.200 Publit Bask Lineid 2055.197.200 2055.197.200 Publit Bask Lineid 2055.197.200 2055.197.200 Publit Bask Scurings Lineid 2056.197.200 2055.197.200 Publit Bask Scurings Lineid 2056.197.200 2055.197.200 Publit Bask Scurings Lineid 2056.197.200 2057.272.200 Publit Bask Scurings Lineid 2057.272.200 2057.272.200	7(a)			
Less Infor Company Transactions 300.746,465.77 300.133.136.20 Photal Bank Lamied Photal Bank Securities Limited 100.266,405.77 300.133.136.20 Photal Bank Securities Limited 23.361,054.045 100.026,007.20 300.026,007.20 Photal Bank Securities Limited 23.361,054.045 100.026,007.20 300.072,007.20 Trapple Activiticaled Bang Premises, Furniture & Fistures 22.060,059.02 23.061,054.02 300.072,007.20 Trapple Activiticaled Bang Premises, Furniture & Fistures 23.061,054.02 300.072,007.20 300.072,007.20 Image Securities Company Accessories 23.061,054.01 301.072,007.00 301.072,007.00 Image Securities Company Accessories 30.072,007.00 300.072,007.00 300.012,000 Image Securities Securities Company Accessories 30.072,007.00 300.012,000 300.012,000 Image Securities Securities Limited 52.00,17,078 52.00,170,078 52.00,170,078 Image Securities Securities Limited 52.00,170,078 52.00,170,078 52.00,170,078 Image Securities Company Accessories 52.00,170,078 52.00,170,078 52.00,170,078 Image Securities Company Accessories		Pubali Bank Limited		299,514,705,921 618,430,307
Bill discutted and parchased 300,744,045,77 300,113,1622 Publit line Lineid 233,61,043,33 16,664,193,17 300,113,1622 Publit line Lineid 233,61,043,33 16,664,193,17 300,113,1622 316,147,1232,547 Publit line Lineid 233,61,043,33 16,664,193,17 323,149,454,355 16,664,193,17 Publit line Lineid 2,05,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,205,459,620 2,305,450,620 2,305,450,620 2,305,450,620 2,305,450,620 2,305,450,620 2,305,450,620 2,305,450,620 3,305,920,600 3,305,920,600 3,305,920,600 3,305,920,600,700,503,792,660 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,307,920,600 5,3		Less: Inter Company Transactions		300,133,136,228
Public Hask Limited 22.16(.09.4.105 16.064.19.2.10 Public Hask Scentifies Limited 33.01(.08.4.005 16.064.19.2.10 B Ford Averts including Prunises, Furniture & Fistures 33.01(.08.4.005 16.004.19.2.10 Land 19.004.0001 19.004.0001 19.004.0001 19.004.0001 Ubiliting 19.004.0001 19.004.0001 19.004.0001 19.004.0001 Computer Accounties 39.002.000 39.002.000 39.002.000 39.002.000 Function and frames 30.002.000 30.000.000 30.000.000 30.000.000 Lase 30.002.000 30.000.000 30.000.000 30.000.000 30.000.000 Bright Of Use (ROU) Assets as per IFRS-16 30.000.000 30.000.000 30.000.000 30.000.000 30.000.000 Pobuli Bask Securities Limited 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.000 5.000.0000 5.000.000 5.000.00			303,748,405,377	300,133,136,228
37 Field Acts 1.000,419.311 38 Field Acts 1.000,419.311 19 Field Acts 1.000,419.311 10 1.000,430.10 2.000,698.10 10 1.000,430.10 2.000,698.10 10 1.000,430.10 2.000,698.10 11 1.000,430.10 2.000,698.10 12 1.000,430.10 2.000,698.10 13 1.000,733.8 3.010,470.93 14 1.000,773.83 3.010,470.93 14 1.000,773.83 3.010,470.93 14 1.000,773.83 3.010,470.93 15 1.000,773.83 3.010,470.93 16 1.000,773.83 3.011,240.5 16 1.000,773.83 3.011,240.5 16 1.000,773.83 3.011,240.5 16 1.000,773.83 3.011,240.5 16 1.000,773.83 3.011,240.5 16 1.000,773.93 3.017,993.000 17 1.000,770,793.000 3.017,993.000 10 1.000,770,793.000,793.000		Pubali Bank Limited	23,361,054,435	16,064,193,319
8 First Assets including Premises, Furniture & Fistures 2,255,459,620 2,205,048,945 Targbit Assets 3,108,277 2,205,049,620 2,205,049,620 2,205,049,620 Matcher 4,110,277 0,537,724 3,108,277 0,537,724 Matcher 4,110,277 0,537,724 3,007,238 3,304,704 Matcher 3,007,238 3,304,704 3,007,238 3,304,704 Matcher 3,007,238 3,304,704 3,007,238 3,304,704 Matcher 5,409,203 60,112,265 3,007,238 3,017,044 3,007,208 60,112,265 Intergible Asset 5,409,203 60,112,265 3,007,208 60,112,265 3,007,208 60,112,265 3,007,208 60,112,265 3,007,208 60,97,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 6,079,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607 5,007,208,607				16,064,193,319 316,197,329,547
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Velicies 34,163,270 95,337,23 Mechany and equipment's 36,135,67,23 37,35,343,48 Computer & Computer Accessories 36,07,005,993 227,03,251 Function and fittures 36,01,64,0108 34,016,029,303 61,112,035 Computer Software 58,099,329 60,112,035 51,012,026 Rob Consolitated Fixed Assets 58,099,329 60,112,035 51,012,027 58,079,02,607 Rob Consolitated Fixed Assets including premises, furniture & fistures 52,09,049,070 5,087,092,607 5,087,092,607 Policitate Fixed Assets including premises, furniture & fistures 52,09,049,070 5,087,092,607 5,087,092,607 Policitate Scenarios 2,046,415,600 2,312,766,75 5,092,127,063 5,092,127,063 Policitate acread on invectments 2,046,415,600 2,312,766,75 5,092,127,064 2,312,766,75 5,092,92,00 Interest acread on invectments 2,046,415,600 2,312,766,75 5,092,92,00 5,064,02,092,00 5,064,02,092,00 5,064,02,092,00 5,064,02,092,00 5,054,02,07 5,079,02,60 Interest acrecoud in invectments 1,033,593			2,205,459,620	2,206,048,946
Machinery and equipment's 373,514,84 Computer & Computer Accessories 367,053,595 Furning and focuses 58,007,233 Support Software 58,007,233 Computer Software 58,007,233 Computer Software 58,007,233 Support Software 58,007,233 Computer Software 58,007,233 Right Of Use (ROU) Assets aper IFRS-16 1559,045,007 Software 5,007,236 Publia Back Limited 5,209,046,070 Publia Back Limited 5,209,046,070 Publia Back Limited 5,209,046,070 Publia Back Limited 5,209,046,070 Software Software 2,001,611,610 Publia Back Limited 5,209,046,070 Software		5		154,516,042
Computer & Computer & Computer Accessories 307,805,995 221,003,213 Funding and fixtures 56,007,2135 551,047,044 Computer Software 38,409,337 60,112,03 Computer Software 58,409,337 60,112,03 Bight Of Use (ROU) Assets as per IFRS-16 1,509,411,640 1,417,280,406 Robit Bank Clainled 3,607,092,600 5,289,406,670 5,087,992,600 View (ROU) Assets including premixes, furniture & fixtures 5,289,406,670 5,087,992,600 Pabali Bank Clainled 3,607,078 5,092,107,614 Interest accrued on investments 2,046,161,40 2,332,061,528 Accrued income on loss & davances 2,046,171,109 2,212,212,809 Investment in Suisding Company 6,599,998,700 6,599,998,700 6,599,998,700 Advance searily depoil, advance rent and prepaid expenses 43,373,791 3,373,791 3,373,791 3,373,791 Stationey and stamps 1,172,354,60 3,203,716,354 3,203,716,354 Defremed ta sasts (note-1,32) 3,203,716,354 3,203,716,354 3,203,716,354 Defrend ta sasts (note-1,32) 3,203,716,354 </td <td></td> <td></td> <td></td> <td></td>				
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Intangible Assets 58,499,333 60,112,60 Computer Software 58,499,333 60,112,60 Right Of Use (ROU) Assets an per IFRS-16 53,499,333 60,112,60 Right Of Use (ROU) Assets an per IFRS-16 5,209,406,700 5,209,406,700 Software Software 5,209,406,700 5,007,902,600 Software Software 5,007,902,600 5,007,902,600 Software Software 5,007,902,600 5,007,902,600 Software Software 5,007,902,600 5,007,902,600 Software Software 5,002,100,513 5,002,100,513 Software Software 5,002,100,513 5,002,100,513 Accored incence on loans & dubunces 2,004,617,11,99 2,247,238,000 6,599,993,700 Advance scored in investments Software 6,173,257,44 9,33,259,103 6,378,993,700 6,599,993,700 Software Software Software 6,172,071,735,744 9,992,651 3,247,65,48 3,474,570,84 3,474,570,84 3,474,570,84 3,474,570,84 3,474,570,84 3,474,570,84 3,474,		i unitate alle fixtures		
Lease assets 58.499,393 60.112.463 Right Of Use (ROU) Assets as per IFRS-16 1,549.651,469 1.417.230.464 State assets 1,549.651,469 1.417.230.464 Pubbli Bank Limited 5,289.406.970 5,087.992.660 9 Other Assets 5,087.992.660 4,177.854 9 Other Assets 2,401.643.640 2,332.061.238 1 Investments 3,387.591 3,387.591 3,387.591 Advance security depoint, advance rent and prepaid expenses 45,379.416.640 2,2422.859.099.970 Jone assets 2,401.643.640 2,332.061.238 2,442.643.540 2,2427.859.099.970 Advance security depoint, advance rent and prepaid expenses 43,375.91 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,387.591 3,367.56.66 5,5185 3,502.556 5,5185 5,5185 5,5185.55 5,5185.55 5,518.55 <		Intangible Assets		0,010,000,000
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State 5289.496.970 5.087,992.660 8(a) Consolidated Fixed Assets including premises, furniture & fixtures 5289,496.970 5.087,992.660 Pubali Bank Limited 3.030.708 4.177,854 9 Other Assets 2.0464461.640 2.332,01.528 Accured income on loans & advances 2.0464461.640 2.332,01.528 Accured income on loans & advances 2.0464.616.640 2.332,01.528 Accured income on loans & advances 3.387.501 3.387.501 3.387.501 Stock Calling account 6.599.998,700 6.599.998,700 6.599.998,700 6.599.998,700 Stock Calling account 1.173.57.466 37.87.827.200 509.2098,700 50.992,998,700 6.599.998,700 6.162.5991,71,713 50.416,771,733,599,7		Lease assets	58,499,393	60,112,363
Sign Consolidated Fixed Assets including premises, furniture & fixtures Pubali Bank Limited 5.289,996,970 5.087,992,600 9 Other Assets 5.293,127,678 5.092,170,514 9 Other Assets 2,404,643,640 2,332,061,528 Accred income on Ioans & advances 2,404,643,640 2,332,061,528 Advance security deposit, advances rent and prepaid expenses 453,3759,426 452,813,437 Advance security deposit, advances rent and prepaid expenses 453,3759,426 452,813,437 Stock dealing account 1,173,357,463 378,872,200 6,599,998,700 5,69,46,470 1,702,131 3,74,750,341 1,653,4807 1,722,131 3,74,750,341 1,703,350 1,998,798 6,69,998,700 5,61,462,77,359,701,582 5,61,462,77,359,721,582 2,83,74,570,841 1,983,746,64		Right Of Use (ROU) Assets as per IFRS-16		1,417,280,464
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Pubali Bank Limited 5,289,496,970 5,087,992,406 Pubali Bank Securities Limited 3,630,08 4,177,854 9 Other Assets 2,2401,643,640 2,332,017,258 Interest accurate on investments 2,404,643,640 2,332,017,328 Accrace income on loans & advances 2,404,643,640 2,332,017,328 Investment in Subsidiary Company 6,599,998,700 6,599,998,700 Stationey and stamps 11,173,257,463 37,872,724 Drafts payable 11,173,257,464 37,872,922,64 Stationey and stamps 111,175,5441 49,426,473 Drafts payable 16,551,857 3,204,706,948 3,204,706,948 3,204,706,948 3,204,706,948 3,204,706,948 3,204,706,948 3,204,706,948 3,204,703,992,971 3,204,703,928,211 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948 3,204,704,948,444,944,944,944,944,944,944,944,94	8(a)	Consolidated Fixed Assets including premises furniture & fixtures		
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9 Other Assets 2,404,643,640 2,332,061,528 Accrued income on loans & advances 2,040,171,199 2,242,7258,004 Investment in SWIFT 3,387,591 3,387,591 Advance security deposit, advance rent and prepaid expenses 453,759,426 452,811,432 Investment in Subsidiary Company 6,599,998,700 6,599,998,700 Stationery and stamps 113,755,494 98,426,473 Define payable 136,776,640 16,655,185 Deferred tax assets (note-13.2) 3,204,166,548 3,414,570,841 Suspense account 56,1462,797 339,002,518 Demoneitzed notes 1,203,830 1,903,830 Rems in transit 6,142,299,173 3,562,388 Advance against income tax 3,183,879,064 3,06,75,162,255 Clearing house adjustment 2,3563,388 3,562,388 3,562,388 Jober S 3,362,398 3,562,388 3,562,388 3,562,388 Jober S 3,362,398,300,202 33,563,398,300,202 33,563,398,300,202 33,563,398,300,202 33,563,398,300,202 33,563,388,300,202,335,363,380,300,202 <td< td=""><td></td><td>Pubali Bank Securities Limited</td><td></td><td>4,177,854</td></td<>		Pubali Bank Securities Limited		4,177,854
Interest accrued on investments 2,404,643,640 2,332,061,528 Accrued income on loars & advances 2,046,171,199 2,427,238,094 Investment in SUBSING Company 3,387,591 3,387,591 3,387,591 Advance security deposit, advance rent and prepaid expenses 453,759,426 4428,13,423 Investment in SuBSING Company 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 6,599,998,700 16,551,690 17,713,257,463 37,887,2920 Stationey and stamps 113,755,944 98,426,473,708,41 16,6551,890 17,93,592,673 5,99,998,700 6,599,998,700 16,551,800 1,903,830 1,903,830 1,903,830 1,903,830 1,903,830 1,903,830 1,903,830 1,903,830 1,903,830 1,803,857,904 32,652,388 3,652,388 3,652,388 3,652,388 3,652,388 3,652,388 3,652,388 3,652,388 3,652,398 3,652,388 3,652,388 3,652,388 3,652,388	9	Other Assets	5,293,127,678	5,092,170,514
Accrued income on laam & Advances 2,046,171,199 24,27,258,094 Investment in SWIFT 3,387,591 3,387,591 Advance security deposit, advance rent and prepaid expenses 45,37,594,26 45,28,181,422 Investment in Subsidiary Company 6,599,998,700 6,599,998,700 Stock dealing account 11,17,35,544 98,426,473 Darge security deposit, advance rent and prepaid expenses 11,3,755,449 98,426,473 Darge security deposit, advance security deposit, advance rent and prepaid expenses 16,651,907 17,021,131 Stationery and stamps 116,766,640 16,655,185 190,760,548 3,474,570,841 Deferred tax asset (note-13.2) 3,201,760,548 3,169,786,640 1,903,83			2.404.643.640	2.332.061.528
Investment in SWIFT 3,387,591 3,387,591 3,387,591 Advance security deposit, advance rent and prepaid expenses 453,759,426 452,813,423 Investment in SUBidiary Company 6,599,998,700 550,600,5998,700 Stock dealing account 1,173,257,463 378,872,200 Stationery and stumps 11,37,55,490 71,702,113 Stationery and stumps 16,555,185 Deferred tax assets (note-13.2) 3,201,760,6548 3,474,570,841 Stationer and attransmitter 1,903,330 1,903,330 1,903,330 1,903,330 Demonetized notes 1,903,330 1,903,330 1,903,330 1,903,330 Demonetized notes 3,362,879,684 30,675,162,255 Clearing house adjustment 2,829,229 1,338,3204 Otters 3,562,388 3,562,388 3,562,388 3,562,388 3,562,388 Uetras 2,829,229 1,338,3204 52,530,762,820 1,383,204 52,530,762,820 9(a) Consolidated Other Assets 4,429,345,491 52,530,762,820 33,63,919,28 52,530,762,820 1,338,204 33,263,902 3,263,				2,427,258,094
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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	ш	Subordinated bonds		
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 1,800,000,000 1,800,000,000 Delta Life Insurance Company Limited 500,000,000 500,000,000			4,800.000.000	4,800.000.000
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		Janata Bank Limited	1,300,000,000	1,300,000,000
Uttara Bank Limited 1,300,000,000 1,300,000,000 Delta Life Insurance Company Limited 500,000,000 500,000,000				
Delta Life Insurance Company Limited 500,000,000 500,000,000				
				11,500,000,000



		June 2021	December 2020
12	Details of deposits and other accounts	Taka	Taka
12	Current deposits and other accounts :		
	Current account	55,719,821,148 898,383,361	47,706,101,388 949,535,058
	Cash credit A/C. (Cr. Balance) Overdraft earnest money (Cr. Balance)	31,950	28,800
	Pubali Prochesta (Cr. Balance)	3,380,573	4,539,040
	Credit card Account	3,439,354 14,784,397	2,487,513 14,844,397
	Call deposits Foreign currency deposits	1,076,798,244	1,007,291,466
	Un- claimed drafts payable	3,564	3,564
	Un- claimed dividend	18,914 17,580,025	18,914 17,683,319
	Unclaimed deposits FDD A/C	57,734,241,530	49,702,533,459
	Dills marship	16,449,953,442	14,657,445,295
	Bills payable	10,449,955,442	
	Savings Bank accounts	102,884,275,138	100,270,298,831
	Term deposits	111 081 206 550	116,998,827,377
	Fixed deposits Special Notice Deposits	111,081,296,550 48,656,976,216	53,016,106,853
	Deposit pension scheme	1,725,880	9,132,824
	Interest payable on term deposit	5,354,305,118	3,814,318,518
	Pubali pension scheme Pubali sanchay prakalpa	37,674,917,416 3,641,092,092	37,979,555,430 3,800,374,432
	Dwigun Sanchay Prokalpa	21,605,295,232	20,865,329,697
	Target Based Small Deposit (Pubali shopnopuron)	11,093,661,276	9,511,579,968
	Monthly profit base deposit Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	3,324,899,230 6,140,786,645	3,151,598,651 5,969,873,344
	Shikhya sanchay prokalpa	172,704,413	198,375,295
	Here have an end of the second se	248,747,660,068	255,315,072,389
	Other deposits	<u>11,342,075,706</u> <u>437,158,205,884</u>	9,397,667,269 429,343,017,243
			127,010,017,210
12	(a) Consolidated Deposits and other accounts Pubali Bank Limited	437,158,205,884	429,343,017,243
	Pubali Bank Securities Limited		-
	Less: Inter Company Transactions	<u>437,158,205,884</u> 2,257,469,139	<u>429,343,017,243</u> (1,340,479,296)
		434,900,736,745	428,002,537,947
13	Other Liabilities		0.045.045.514
	Accumulated provision for loans and advances Accumulated provision for consumers loan	8,441,675,329 897,823,041	9,265,045,514 921,637,266
	Accumulated provision for demand loan pubali star	71,126,701	71,126,701
		9,410,625,071	10,257,809,481
	Provision for unclassified loans and advances Special General Provision COVID-19	7,488,416,121 530,400,000	6,367,409,173 530,400,000
	Provision @1% against off-balance sheet exposure		
	Ternolon Orivingania ett enante engretari	1,705,600,000	1,271,950,000
	Accumulated interest suspense	5,208,448,611	4,569,922,382
	Accumulated interest suspense Provision for rebate on good borrower	5,208,448,611 17,888,383	
	Accumulated interest suspense	5,208,448,611	4,569,922,382 17,888,383
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1)	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - - 291,923,570 28,666,878 70,261,300 - - 8,393,039 1,570,883	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - - 8,393,039 1,570,883
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - - 291,923,570 28,666,878 70,261,300 - - 8,393,039 1,570,883	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - - 8,393,039 1,570,883
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamie Banking CSR fund	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Prosion fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamic Banking CSR fund Card transaction fee (inter bank)	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090
	Accumulated interest suspense Provision for rebate on good borrower Provision for robust on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment <td>5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301</td> <td>4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370</td>	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 - 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370
	Accumulated interest suspense Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamie Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account against 70% agri loan Blocked account of UBI	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 291,923,570 28,666,878 70,261,300 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186
	Accumulated interest suspense Provision for rebate on good borrower Provision for rebate on good borrower Provision for cloubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamie Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account of UBI Property account of UBI	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770
	Accumulated interest suspense Provision for rebate on good borrower Provision for rebate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamic Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account against 70% agri loan Blocked account of UBI Payable to other Banks and Financial Institution	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751
	Accumulated interest suspense Provision for rebate on good borrower Provision for rebate on good borrower Provision for cloubtful investment Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamie Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account of UBI Property account of UBI	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 291,923,570 28,666,878 70,261,300 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 109,900,000	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093 166,200,000
	Accumulated interest suspense Provision for rebate on good borrower Provision for rebate on good borrower Provision for doubful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realisable account Chromensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment Pubali Bank Adjustment Pubali Bank Adjustment Pubali Bank Mjustment Pubali Bank Mjustment Pubali Bank Mjustment Pubali Bank Adjustment Pubali Bank Mjustment Pubali Bank Adjustment Pubali Bank Adjustmen	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 291,923,570 28,666,878 70,261,300 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 100,900,000 83,795,594	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093
	Accumulated interest suspense Provision for rebate on good borrower Provision for robubtful investment Additional profit payable A/C for Islamic banking L.B. bad debt offsetting reserve Compensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment PBL Islamic Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account agains 70% agri loan Blocked account of UBI Property account of UBI Property account of UBI Property account of USI Interest payable on Stubordinated Bond Start-up fund Bangladesh Bank incentive	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 109,900,000 83,795,594 7,734,845	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093 166,200,000
	Accumulated interest suspense Provision for rebate on good borrower Provision for rebate on good borrower Provision for doubful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realisable account Chromensation realisable account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Pension fund L/C cover account in Bangladesh EDF adjustment Pubali Bank Adjustment Pubali Bank Adjustment Pubali Bank Adjustment Pubali Bank Mjustment Pubali Bank Mjustment Pubali Bank Mjustment Pubali Bank Adjustment Pubali Bank Mjustment Pubali Bank Adjustment Pubali Bank Adjustmen	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 291,923,570 28,666,878 70,261,300 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 100,900,000 83,795,594	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093 166,200,000 83,795,594
	Accumulated interest suspense Provision for robate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed anividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Provision fund L/C cover account in Bangladesh EDF adjustment Pubali Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account against 70% agri loan Blocked account of UBI Property account of UBI Payable to other Banks and Financial Institution Uncarned interest income on ISW Interest payable on Subordinated Bond Start-up fund ECR Fund for COVID-19 Lease Liabilities as per IFRS-16	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1,587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,924,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 109,900,000 83,795,594 7,734,845 12,720 35,700,0000 1,324,676,258	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 266,425,808 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093 166,200,000 83,795,594 - 1,181,424,189
	Accumulated interest suspense Provision for robate on good borrower Provision for doubtful investment Additional profit payable A/C for Islamic banking 1.B. bad debt offsetting reserve Compensation realised account Compensation realised account Compensation realised account Interest suspense on underwriting advances CLS interest A/C Unclaimed amount in ATMS Consumers deposits Unclaimed dividend Special blocked account Provision for Current Tax (note-13.1) Deferred Tax Liabilities (note-13.3) Valuation adjustment Exchange adjustment account Agri credit guarantee backing reserve Excise duty Pakistan account Prosision fund L/C cover account in Bangladesh EDF adjustment PBL Islamic Banking CSR fund Card transaction fee (inter bank) Foreign Currency FCC Account Interest suspense account against 70% agri loan Blocked account of UBI Property account of UBI Prop	5,208,448,611 17,888,383 253,500,000 1,319,918 10,703,834 9,295,750 10,855,691 221,286,951 3,413,879 65,000 263,968,628 311,145,715 1.587,720 34,404,383,781 - 291,923,570 28,666,878 70,261,300 - 8,393,039 1,570,883 1,583,640 10,890,333,140 86,652,218 17,852,301 2,224,527 17,363,819 192,382 2,973,186 49,617 85,107,849 160,788,281 109,900,000 83,795,594 7,734,845 12,2720 36,700,000	4,569,922,382 17,888,383 253,500,000 1,319,917 10,703,834 6,985,159 11,780,624 221,286,952 3,383,619 65,000 268,488,801 326,773,244 1,587,720 33,244,997,770 33,244,997,770 266,425,808 28,666,878 70,261,300 - - 8,393,039 1,570,883 1,583,640 7,352,578,948 34,804,838 17,804,370 2,682,090 17,363,820 192,382 2,973,186 49,617 72,136,751 153,498,093 166,200,000 83,795,594



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		June 2021 Taka	December 2020 Taka
Provision for other assets:			1// 014 4/0
Suspense account		166,214,468	166,214,468
Demonetized notes		989,740	989,740
Provision for Un-reconciled General Account debit entries		13,724,657	13,724,657
ICT Asset Insurance reserve		22,435,987	20,435,365
Provision for Customers liability and Others	-	17,303,091	17,303,991 218,668,221
		73,518,157,935	67,894,214,623
	_		
13.1 Provision for Current tax		33.244.997,770	31,313,635,515
Balance at the beginning of the period Provision made for previous period	Г		51,515,050,515
Provision made for current period		1,159,386,011	1,931,362,255
Provision made for current period	L	1,159,386,011	1,931,362,255
Settlement of previous period tax liability	·	-	
Balance at the end of the period		34,404,383,781	33,244,997,770
Datalee at the end of the period	= Applicable		
12.1.1 December 21 strain of a ffer at loss start (Ferlar)	Tax rate	June 2021	Amount
13.1.1 Reconciliation of effective tax rate (Solo)	Tax Tate _	5411C 2021	Trinount
Profit before income tax after provision as per profit & loss account			3,151,902,217
Income tax as per applicable tax rate	37.50%	37.50%	1,181,963,331
Factors affecting the tax charge in current year			
Tax Savings from reduced tax rates for Capital gain on share	10.00%	-0.04%	(1,356,476
Tax Savings from Tax exempted income	Exempted	-10.03%	(316,100,557
Tax Savings from reduced tax rates for Dividend	20.00%	-1.27%	(40,055,358
Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	-12.21%	(384,858,725
Admissible expenses in current period	37.50%	-0.46%	(14,434,220
Inadmissible expenses in current period	37.50%	23.29%	734,228,016
Effect of deferred Tax	37.50%	8.56%	269,810,293
		45.34%	1,429,196,304
13.2 Deferred tax assets	=		
Balance at the beginning of the period	Г	3,474,570,841	3,718,866,289
Provision made during the period for loan loss (note 13.2.1)		(318,657,666)	(342,899,301
Deferred tax assets for fixed assets (note 13.2.2)		48,847,373	98,603,853
Provision held at the end of the period	=	3,204,760,548	3,474,570,841
13.3 Deferred tax Liabilities			
Balance at the beginning of the period	Г	-	91,920,888
Provision made during the period		-	(91,920,888

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 half year ended 2021. **13.2.1 Deferred Tax on loan loss provision** 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

circu rux on four loss provision		
Cumulative Provision made against Bad/loss	10,339,505,176	10,162,969,021
Adjustment of Corresponding provision on write off	1,026,289,932	1,160,390,387
Deductible/(taxable) temporary difference	9,313,215,244	9,002,578,634
Tax Rate	37.50%	37.50%
Closing Deferred tax assets*	3,492,455,717	3,375,966,988
Opening Deferred tax assets	3,811,113,383	3,718,866,289
Deferred tax (expense)/Income	(318,657,666)	(342,899,301)

* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,492,455,717 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the half year ended June 2021 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital. (Please see note 16)

13.2.2 Deferred Tax on Fixed Assets		
Carrying amount	3,740,045,501	3,670,712,196
Tax Base	4,133,248,771	3,933,655,804
Deductible/(taxable) temporary difference	(393,203,270)	(262,943,608)
Tax Rate	37.50%	37.50%
Closing Deferred tax assets/(Liabilities)	147,451,226	98,603,853
Opening Deferred tax assets/(Liabilities)	98,603,853	(91,920,888)
Deferred tax (expense)/Income	48,847,373	190,524,741
13 (a) Consolidated other liabilities		
Pubali Bank Limited	73,518,157,935	67,894,214,623
Pubali Bank Securities Limited	3,322,707,761	2,478,261,905
Inter company payable	(1,173,271,273)	(378,886,730)
man and have because	75,667,594,423	69,993,589,798

14 Capital

14.1 Authorized Capital 2,000,000,000 ordinary shares of Tk 10 each

20,000,000,000

20,000,000,000



7	June 2021 Taka	December 2020 Taka
2 Issued, subscribed and paid up capital		
1,600,000 ordinary shares of Tk 100 each issued for cash	160,000,000	160,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000	40,000,000	40,000,000
2,000,000 ordinary shares of Tk 100 each as bonus share in 2004	200,000,000	200,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005	800,000,000	800,000,000
9,000,000 ordinary shares of Tk 100 each as bonus share in 2006	900,000,000	900,000,000
8,400,000 ordinary shares of Tk 100 each as bonus share in 2007	840,000,000	840,000,000
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008	882,000,000	882,000,000
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009	1,146,600,000	1,146,600,000
173,901,000 ordinary shares of Tk 10 each as bonus share in 2010	1,739,010,000	1,739,010,000
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011	1,676,902,500	1,676,902,500
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013	419,225,620	419,225,620
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016	704,299,040	704,299,040
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
29.950.317 ordinary shares of Tk 10 each as bonus share in 2018	299,503,170	299,503,170
27,750,517 ordinary shares of the to each as contas share in 2010	10,282,942,180	10,282,942,180

14.3 Paid up capital as per shareholders category

N	June 2021			2020
Particular	No. of share	Percentage (%)	Amount	Amount
Directors	323,911,299	31.50%	3,239,112,990	3,237,729,08
Co-operative societies	8,918,716	0.87%	89,187,160	93,286,120
Banks and financial institutions	50,364,563	4.90%	503,645,630	453,047,270
Government	2,482	0.0002%	24,820	24,820
Other institutions	203,149,411	19.75%	2,031,494,110	2,206,755,830
Non resident Bangladeshi	6,244,151	0.61%	62,441,510	73,074,250
General public	435,703,596	42.37%	4,357,035,960	4,219,024,810
	1,028,294,218	100.00%	10,282,942,180	10,282,942,18

14.4 Range wise shareholdings

	June 2021			2020
Range wise shareholdings	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares
Jp to 500 shares	22,881	0.29%	2,933,685	3,103,719
501 to 5,000 "	12,205	1.96%	20,148,594	21,185,106
,001 " 10,000 "	1,394	0.86%	8,787,842	9,022,618
0,001 " 20,000 "	588	0.78%	8,051,979	8,470,802
0,001 " 30,000 "	174	0.40%	4,155,221	4,393,717
0.001 " 40.000 "	181	0.57%	5,895,350	6,076,416
0,001 " 50,000 "	67	0.29%	2,986,769	2,647,412
0.001 " 100.000 "	225	1.70%	17,523,588	18,141,449
00,001 and above	300	93.15%	957,811,190	955,252,979
	38,015	100.00%	1,028,294,218	1,028,294,218

14.5 Particulars of shareholding of the directors

SL.No	Name of the directors	Status		June 20	June 2021		2020	
51				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	Nominated by Transcom Ltd.	20,707,995	207,079,950	8-1	-	
			Personal	83,505	835,050	-	-	
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	14-19 A. 1994	21,101,586	211,015,860	21,101,586	211,015,860	
6	Ms. Rumana Sharif	Director	Nominated by Delta Life Insurance Co. Ltd.	51,418,707	514,187,070	51,418,707	514,187,070	
			Personal	256,417	2,564,170	256,417	2,564,170	
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	Nominated by That's It fashions Ltd.	35,990,157	359,901,570	35,990,157	359,901,570	
			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	Independe	ent Director	-	-	-	-	
14	Mr. Mohammad Naushad Ali Chowdhury	Independe	ent Director		-	-	-	
15	Mr. Asif Ahmed Choudhury	Director		-	-	20,569,604	205,696,040	
				324,251,221	3,242,512,210	324,029,325	3,240,293,250	



June 2021 Taka

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 June 2021	Percentage of shareholding at December 2020
1	Mr. Monzurur Rahman	Chairman		2.00	2.00
2	Mr. Moniruddin Ahmed	Director	and the second	3.27	3.27
3	Mr. Habibur Rahman	Director		2.00	2.00
		Di	Nominated by Transcom Ltd.	2.01	-
4	Mr. Ahmed Shafi Choudhury	Director	Personal	0.01	-
5	Mr. Fahim Ahmed Faruk Chowdhury	Director		2.05	2.05
			Nominated by Delta Life Insurance Co. Ltd.	5.00	5.00
6	Ms. Rumana Sharif	Director	Personal	0.02	0.02
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director		2.00	2.00
	Mr. Musa Ahmed	Director		2.00	2.00
	Mr. Azizur Rahman	Director		2.17	2.17
			Nominated by That's It fashions Ltd.	3.50	3.50
10	Mr. Md. Abdur Razzak Mondal	Director	Personal	-	-
11	Ms. Rana Laila Hafiz	Director		2.00	2.00
12	Mr. Mustafa Ahmed	Director		3.49	3.49
13	Dr. Shahdeen Malik	Independer	nt Director	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independer	nt Director	-	-
	Mr. Asif Ahmed Choudhury	Director		-	2.00

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

SL Name of the Directors Status in the Bank NO.		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.Rema Tea Company Ltd.	Chairman	12.13%
2	Mr. Moniruddin Ahmed	Director	1. Pubali Bank Securities Ltd.	Chairman	1 share
			1. Delta Hospital Ltd.	Director	3.41%
3	Mr. Habibur Rahman	Director	2. Pubali Bank Securities Ltd.	Director	1 share
			3. Global Pharmaceutical Company Ltd.	Director	-
4	Mr. Ahmed Shafi Choudhury	Nominee Director	1. Pubali Bank Securities Ltd.	Director	-
			1. Chittagong Electric Manufacturing Co. Ltd.	Managing Director	15,000 shares
			2. F. A. C Eastern Enterprise Ltd.	Managing Director	413 shares Representative
			3. Ranks FC Properties Ltd.	Managing Director	Director of FC Holdings Ltd.
		1000	4. FC Holdings Ltd.	Managing Director	2,000 shares
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	5. CEM Readymix Concrete Ltd.	Managing Director	7,500 shares
			6. CEM UPVC Ltd.	Managing Director	7,000 shares
			7. Surgiscope Hospital Pvt. Ltd.	Director	5,000 shares
			8. Globex Pharmaceuticals Ltd.	Director	6,29,221 shares
			9. Delta Hospital Ltd.	Director	859,894 shares
			10. Euro Petro Product Ltd.	Director	1,50,000 shares
6	As, Rumana Sharif Nominee Director		None	Nil	Nil
	Mr. M. Kabiruzzaman Yaqub FCMA		1 Imagine Properties Ltd.	Chairman	50%
7	(UK),CGMA	Director	2. Pubali Bank Securities Ltd.	Director	1 share
	(OK),COMA		1. Popular Jute Exchange Ltd.	Director	22.55%
			2. Popular Jute Mills Ltd.	Director	8.10%
8	Mr. Musa Ahmed	Director	3. Cumilla Food and Allied Ind. Ltd.	Director	10.88%
0	Mr. Musa Anneo	Director	4. Popular Food and Allied Ind. Co. Ltd.	Director	11.35%
		1	5. Tejgaon Engineering and Construction Co. Ltd.	Director	22.41%
			1. Pubali Bank Securities Ltd.	Director	1 share
9	Mr. Azizur Rahman	Director	2. National Ceramic Industries Ltd.	Managing Director	50,000 shares
1	MI. AZIZUI Kanman	Director	3. Dressmen Fashionwear Ltd.	Director	40%
10	Mr. Md. Abdur Razzak Mondal	Nominee Director	1. That's It Fashions Ltd.	Nominee	-
10	MI, MU, AUGUI Kazzak Mondai		1. Trouser Line Ltd.	Managing Director	30.00%
			2. SP Garments Ltd.	Managing Director	25.00%
11	Ms. Rana Laila Hafiz	Director	3. SP Washing Ltd.	Managing Director	25.00%
			4. Green Valley Plantation Ltd.	Director	-
12	Mr. Mustafa Ahmed	Director	Pubali Bank Securities Ltd.	Director	1 share
	Mr. Mustafa Ahmed Dr. Shahdeen Malik	Independent Director	1. Pubali Bank Securities Ltd.	Independent Director	-
13	Dr. Snandeen Malik	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	10,283,000,000	10,283,000,000
16	Retained earnings		
	Balance as on beginning of the period	11,371,987,166	8,724,067,943
	Addition during the period	1,722,705,913	3,669,513,441
	Transfer in: Asset revaluation reserve		6,700,000
		13,094,693,079	12,400,281,384
	Issue of dividend	(1,285,367,773)	(1,028,294,218)
	Balance as on end of the period	11,809,325,306	11,371,987,166
			TIBAN
	Page 18	193	Sol E

June 2021	December 2020		
Taka	Taka		

As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,492,455,717 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the half year ended June 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.

Balance at the beginning of the period 6,832,160,0,393 2,933,748,0 Addition on revaluation of Exted Assets/Investment During the period (28,18,001) (28,18,001) Beyoal during the period (28,18,001) (25,15,67,4 Revaluation adjustment of Fixed Assets (28,24,07) Share forficine acount 333,394 333,94 Balance at the enginning of the period 7,968,051,00 68,220,27 Revaluation during the period 29,959,972 29,959,972 29,959,972 Balance at the enginning of the period 29,959,972 29,959,972 29,959,972 29,959,972 17.3 Foreign currency translation reserve 7,653,207 6,592,6 1,000 Balance at the beginning of the period 7,653,207 6,592,6 1,000 Addition during the period 7,653,207 7,653,207 7,653,207 Transfer period 8,006,034,633 6,570,107,6 56,220,100,00 Transfer period 8,006,034,633 6,570,107,6 56,220,100,00 56,220,100,00 56,220,100,00 56,220,100,00 56,220,100,00 56,220,100,00 56,220,100,00 56,220,	17 Other reserves 17.1 Assets revaluation reserve Balance at the beginning of the period 6,832,160,393 2,943 Addition on revaluation of Fixed Assets/Investment During the period 2,118,079,748 8,968 Disposal during the period (982,189,041) (4,551 Revaluation adjustment of Fixed Assets - (520 Transfer out: Asset revaluation reserve - (8 Share forfeiture account 333,984 - Balance at the end of the period 7,968,385,084 6,832 17.2 Exchange Equalization Fund 29,959,972 29 Addition during the period - - - Addition during the period - - -	3,748,06 8,673,54 1,567,47 0,443,94 <u>8,249,79</u> 12,160,39 <u>333,98</u> 2,494,37
17.1 Assist replantion reserve 6.932,160,393 2,041,745,0 Balance at the beginning of the priod 6.932,160,393 2,041,745,0 Addition on resultation of Exed Asset to 0000,000,000,000,000,000,000,000,000,0	17.1 Assets revaluation reserve 6,832,160,393 2,943 Addition on revaluation of Fixed Assets/Investment During the period 2,118,079,748 8,968 Disposal during the period (982,189,041) (4,551 Revaluation adjustment of Fixed Assets - (520 Transfer out: Asset revaluation reserve - (8 Share forfeiture account 333,984 - Balance at the end of the period 7,968,385,084 6,832 17.2 Exchange Equalization Fund 29,959,972 29 Addition during the period - - - Addition during the period - - -	8,673,54 1,567,47 0,443,94 8,249,79 32,160,39 <u>333,98</u> 12,494,37
Balance at the beginning of the period 2.013,703 2.013,703 2.013,703,748 8.008,607.55 Disposal during the period (0.21,809,011) (0.23,104,011) (0.23,104,011) (0.23,104,011) Reveluation adjustment of Fixed Assets (0.23,041,01) (0.23,041,01) (0.23,041,01) (0.23,041,01) Share forfiture account 3.03,0384 (0.33,034) (0.	Balance at the beginning of the period 6,832,160,393 2,943 Addition on revaluation of Fixed Assets/Investment During the period 2,118,079,748 8,968 Disposal during the period (982,189,041) (4,551 Revaluation adjustment of Fixed Assets - (520 Transfer out: Asset revaluation reserve - (8 Share forfeiture account 333,984 - Balance at the end of the period 7,968,385,084 6,832 17.2 Exchange Equalization Fund 29,959,972 29 Addition during the period - - Addition during the period - -	8,673,54 1,567,47 0,443,94 8,249,79 32,160,39 <u>333,98</u> 12,494,37
Addition on encolution of Fixed Asset Investment During the period 2.118.079.748 8.986.673.5 Degroad during the period (928.18.90)1 (4.53.1567.4 Revaluation adjuttent of Fixed Assets - (8.289.7 Transfer out: Asset revaluation reserve 7.966.051,100 6.832.403.3 Stars for feiture account 7.956.353.084 6.832.403.3 T2 Exchange Equalization Foud 29.959.977 25.959.97 Balance at the end of the period 29.959.977 25.959.97 Addition during the period 7.663.3297 6.532.60 Balance at the end of the period 7.663.3297 6.522.6 Balance at the end of the period 7.653.297 7.653.297 T0 Forgin currency framulation reserve 8.006.034.633 6.870.107.6 Balance at the end of the period 7.653.297 7.653.297 7.653.297 T0/O Cassitiad Other reserve 8.006.034.633 6.870.107.6 Pubali Itank Limited 8.006.034.633 6.870.107.6 Pubali Itank Limited 8.006.034.633 6.870.107.6 Islance at the beginning of the period 7.6	Balance at the beginning of us period 2,118,079,748 8,968 Addition on revaluation of Fixed Assets/Investment During the period (982,189,041) (4,551 Disposal during the period - (68 Transfer out: Asset revaluation reserve - (8 Share forfeiture account 333,984 Balance at the end of the period 7,968,051,100 6,832 17.2 Exchange Equalization Fund 29,959,972 29 Addition during the period - - 0	8,673,54 1,567,47 0,443,94 8,249,79 32,160,39 <u>333,98</u> 12,494,37
Deprosed during the period (082,189,041) (4,551,654) Revialization adjustment of Pired A sets (252,453) Stare forfeiture account 333,984 6332,493 Balance at the end of the period 705,852,084 6332,493 Transfer out: Asset revaluation reserve 29,959,972	Addition of revaluation of revenue building the period (982,189,041) (4,551 Disposal during the period (982,189,041) (4,551 Revaluation adjustment of Fixed Assets - (882,189,041) Transfer out: Asset revaluation reserve - (882,189,041) Share forfeiture account - (882,189,041) Balance at the end of the period - (882,189,041) 17.2 Exchange Equalization Fund - Balance at the beginning of the period 29,959,972 29 Addition during the period - -	1,567,47 0,443,94 (8,249,79 32,160,39 333,98 (2,494,37
Revolution alignment of Fixed Assets - (62,249,7) Transfer out. Asset revolution reserve 7,065,051,100 6,82,240,3 Slare for fortigue account 7,065,051,100 6,822,403,3 Balance at the end of the period 29,959,972 29,959,972 Balance at the end of the period 29,959,972 29,959,972 Balance at the end of the period 29,959,972 29,959,972 Passition at the end of the period 7,651,237 6,532,401, TA Foreign exernage translation reserve 7,651,237 6,532,601, Dalance at the end of the period 7,651,237 6,532,601, 1,662,603, Joint end the end of the period 7,651,237 6,532,601, 1,663,701,076, Pubali Bank Limited 8,006,014,633 6,870,1076, 9,006,014,633 6,870,1076, Pubali Bank Limited 8,006,014,633 6,870,1076, 9,006,014,633 6,870,1076, Pubali Bank Limited 8,006,014,633 6,870,1076, 9,002,1077,1072,000,000,000,000,000,000,000,000,000,	Bispose during the period - (520 Revaluation adjustment of Fixed Assets - (8 Transfer out: Asset revaluation reserve - (8 Share forfeiture account 333,984 - Balance at the end of the period 7,968,385,084 6,832 17.2 Exchange Equalization Fund 29,959,972 29 Addition during the period - - 20,055,072 29	0,443,94 (8,249,79) (2,160,39) (333,98) (2,494,37)
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Loan against Pubali Pension Scheme 36,788,357 51,153,5 Export Bill Discounting (EBD) 423,294 926,3 Credit card 13,850,716 14,384,5 Interest on loans and advances 10,454,179,610 11,197,273,4 Interest on money at call and short notice 29,269,444 58,950,0 Interest on balance with other banks 180,578,855 131,744,4 Interest on fixed deposits with other banks 10,839,334,455 11,676,144,4 19(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Loan against trust receipt290,352,965439Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account35,023,31382CLS account35,023,31382Loan against Shikya Sanchay Prokalpa30,09230,092Lease finance253,565,453206	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,61 06,565,70 138,22
Exam light Your Part (EBD) 423,294 926,3 Export Bill Discounting (EBD) 13,850,716 14,384,5 Credit card 10,454,179,610 11,197,273,4 Interest on loans and advances 29,269,444 58,950,0 Interest on balance with other banks 180,578,855 131,744,4 Interest on fixed deposits with other banks 175,306,546 288,176,4 19(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Securities Limited 14,791,647 5,669,0	Cloan against imported merchandise2,078Loan against imported merchandise290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account35,023,31382CLS account35,023,31382CLS account977,647,609800Loan against Shikya Sanchay Prokalpa30,092Lease finance253,565,453206Loan against Pubali Sanchay Prokalpa4,112,0575Loan against Pubali Sanchay Prokalpa1,7655	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,61 50,461,61 06,565,70 138,22 206,267,47 5,570,53
Credit card 13,850,716 14,384,5 Interest on loans and advances 10,454,179,610 11,197,273,4 Interest on money at call and short notice 29,269,444 58,950,0 Interest on balance with other banks 180,578,855 131,744,4 Interest on fixed deposits with other banks 175,306,546 288,176,4 19(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Securities Limited 10,839,334,455 11,676,144,4	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Loan against trust receipt290,352,965439Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits1,764,26644Sundries account35,023,31382CLS account35,023,31382CLS account977,647,609806Loan against Shikya Sanchay Prokalpa30,092Lease finance253,565,453206Loan against Pubali Sanchay Prokalpa4,112,05755Term loans1,765,584,1951,915	89,798,97 36,796,67 217,34 54,394,49 89,913,89 55,471,16 18,047,28 83,977,98 4,950,20 82,888,51 50,461,61 06,565,70 138,22 206,267,47 5,570,53 15,665,42
Interest on loans and advances 10,454,179,610 11,197,273,4 Interest on money at call and short notice 29,269,444 58,950,0 Interest on balance with other banks 180,578,855 131,744,4 Interest on fixed deposits with other banks 175,306,546 288,176,4 19(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Loan against trust receipt290,352,965439Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account35,023,31382CLS account35,023,31382Loan against Shikya Sanchay Prokalpa30,0920Lease finance253,565,453206Loan against Pubali Sanchay Prokalpa1,765,584,1951,915Loan against Pubali Pension Scheme36,788,35751	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,61 50,461,61 06,565,70 138,22 206,267,47 5,570,53
Interest on money at call and short notice Interest on money at call and short notice Interest on balance with other banks Interest on fixed deposits with other banks 9(a) Consolidated Interest Income Pubali Bank Limited Pubali Bank Securities Limited 10,839,334,455 11,676,144,4 10,839,34,455 11,676,144,4 10,839,34 10,839,34 10,839,34 10,839,34 10,8	Orter datase2,078Loan against imported merchandise290,352,965434Loan against trust receipt290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account35,023,31382CLS account35,023,31382Loan against Shikya Sanchay Prokalpa30,09230,092Lease finance253,565,453206Loan against Pubali Sanchay Prokalpa1,765,584,1951,915Loan against Pubali Pension Scheme36,788,35751Export Bill Discounting (EBD)423,294423,294	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 84,047,28 83,977,98 4,950,20 32,888,51 50,461,61 06,565,70 138,22 06,267,47 5,570,53 15,665,42 51,153,57
Interest on balance with other banks 180,578,855 131,744,4 Interest on fixed deposits with other banks 175,306,546 288,176,4 Interest on fixed deposits with other banks 10,839,334,455 11,676,144,4 9(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Securities Limited 10,839,334,455 11,676,144,4	Definition2,078Loan against imported merchandise2,078Loan against trust receipt290,352,965Inland bill purchased & demand draft purchased44,505,691Poreign bill purchased and Export development fund50,422,881Packing credits14,796,806Payments against document382,908,940Agricultural credits & rural credits382,908,940Sundries account1,764,266CLS account35,023,313Secured mortgages977,647,609Loan against Pubali Sanchay Prokalpa30,092Lease finance253,565,453Loan against Pubali Sanchay Prokalpa1,764,265Loan against Pubali Sanchay Prokalpa1,765,84,195Loan against Pubali Sanchay Prokalpa36,788,357Loan against Pubali Pension Scheme36,788,357Export Bill Discounting (EBD)423,294Credit card13,850,716	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,61 106,565,70 138,22 206,267,47 5,570,53 15,665,42 51,153,57 926,30 14,384,58
Interest on fixed deposits with other banks 175,306,546 288,176,4 9(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Securities Limited 10,839,334,455 11,676,144,4	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account1,764,2664CLS account35,023,31382CLS account476,337,817450Secured mortgages977,647,609806Loan against Pubali Sanchay Prokalpa30,0922Lease finance253,565,453206Loan against Pubali Pension Scheme36,788,35751Export Bill Discounting (EBD)423,29441,12,05755Credit card13,850,71614Interest on loans and advances11,197111,197	89,798,97 66,796,67 217,34 44,394,49 89,913,89 85,471,16 8,047,28 83,977,98 4,950,20 82,888,51 50,461,61 106,565,70 138,22 06,267,47 5,570,53 15,665,42 51,153,57 926,30 14,384,58 97,273,43 87,7273,43 15,677,43 15,777,43 15,677,43 15,677,43 15,677,457,43 15,677,457,457 15,577,53 15,677,457,457 15,577,577,577,577,577,577,577,577,577,5
Interest on fixed deposits with other banks 10,839,334,455 11,676,144,4 9(a) Consolidated Interest Income 10,839,334,455 11,676,144,4 Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Scentifies Limited 10,839,334,455 11,676,144,4	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,26644Sundries account1,764,26644CLS account35,023,31382CLS account476,337,817450Secured mortgages977,647,609806Loan against Pubali Sanchay Prokalpa30,09220Lease finance253,565,453206Loan against Pubali Pension Scheme36,788,35751Export Bill Discounting (EBD)412,0575Credit card13,850,71614Interest on loans and advances10,454,179,61011,197Interest on money at call and short notice29,269,44458	89,798,97 66,796,67 217,34 84,394,49 99,913,89 85,471,16 8,047,28 83,977,98 4,950,20 82,2888,51 50,461,61 106,565,70 138,22 06,267,47 5,570,53 15,665,42 51,153,57 926,30 14,384,58 97,7273,43 58,950,08
Pubali Bank Limited 10,839,334,455 11,676,144,4 Pubali Bank Securities Limited 14,791,647 5,669,6	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased and Export development fund50,422,881355Packing credits14,796,80618Payments against document382,908,940833Agricultural credits & rural credits35,023,31382CLS account35,023,31382CLS account337,817450Secured mortgages977,647,609806Loan against Pubali Sanchay Prokalpa30,092977,647,609Loan against Pubali Sanchay Prokalpa36,788,35751Loan against Pubali Sonchare New36,788,35751Loan against Pubali Pension Scheme36,788,35751Export Bill Discounting (EBD)423,294423,294Credit card13,850,71614,12,057Interest on loans and advances19,4578,855131Interest on loans and advances29,269,44458Interest on balance with other banks180,578,855131Loan against with other banks180,578,855131Interest on balance with other banks180,5	89,798,97 66,796,67 217,34 84,394,49 94,9913,89 85,471,16 8,047,28 83,977,98 4,950,20 82,888,51 80,461,61 06,565,70 138,22 06,267,47 5,570,53 15,665,42 5,11,53,57 926,30 14,384,58 97,273,43 85,8950,08 31,744,49
Pubali Bank Securites Limited 14,791,647 5,669,0	Loan against imported merchandise2,078Loan against imported merchandise290,352,965434Inland bill purchased & demand draft purchased44,505,691439Foreign bill purchased ad Export development fund50,422,88135Packing credits14,796,80618Payments against document382,908,94083Agricultural credits & rural credits1,764,2664Sundries account35,023,31382CLS account37,617450Loan against Shikya Sanchay Prokalpa30,092Lease finance253,565,453206Loan against Pubali Sanchay Prokalpa30,092Loan against Pubali Secure36,788,35751Loan against Pubali Pension Scheme36,788,35751Loan against Pubali Pension Scheme36,788,35751Loan against add advances10,454,179,61011,197Interest on loans and advances10,454,179,61011,197Interest on balance with other banks180,578,855131Interest on sits with other banks175,306,546288	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,61 106,565,70 138,22 16,267,47 5,570,53 15,665,42 51,153,57 926,30 14,384,58 7,723,43 58,950,08 31,744,48 88,176,45
	Loan against imported merchandise2,078Loan against imported merchandise290,352,965Joan against trust receipt290,352,965Jand bill purchased & demand draft purchased44,505,691Foreign bill purchased and Export development fund50,422,881Packing credits14,796,806Payments against document382,908,940Agricultural credits & rural credits35,023,313Sundries account35,023,313CLS account35,023,313Secured mortgages977,647,609Loan against Pubali Sanchay Prokalpa30,092Lease finance253,565,453Loan against Pubali Pension Scheme36,788,357Loan against Pubali Pension Scheme36,788,357Loan against Pubali Pension Scheme29,269,444Interest on loans and advances11,765,784,195Interest on loans and advances11,78,386, 288Interest on balance with other banks175,386,195Jayees Jayees Jayees Jayees Jayees13,850,716Jayees Jayees Jayees Jayees Jayees13,850,716Jayees Jayees Jayees Jayees Jayees Jayees Jayees13,850,716Jayees Jayees Jay	39,798,97 36,796,67 217,34 34,394,49 39,913,89 35,471,16 18,047,28 33,977,98 4,950,20 32,888,51 50,461,161 106,565,70 53,70,53 15,665,42 51,153,57 926,30 14,384,58 97,273,43 58,950,08 31,744,45 88,176,44 76,144,47 76,144,47
	Loan against imported merchandise2,078Loan against imported merchandise290,352,965Loan against trust receipt44,505,691Hand bill purchased and Export development fund30,422,881Packing credits14,796,806Payments against document382,908,940Agricultural credits & rural credits1,764,266Sundries account35,023,313CLS account476,337,817Agricultural credits & analyzes977,647,609Secured mortgages977,647,609Loan against Pubali Sanchay Prokalpa30,092Lease finance253,565,453Loan against Pubali Sanchay Prokalpa30,092Credit card1,764,588,157Interest on loans and advances36,788,357Interest on balance with other banks180,578,855Interest on balance with other banks180,578,855Interest on fixed deposits with other banks180,578,855Interest on fixed deposits with other banks180,578,855Interest Income10,839,334,455Pubali Bank Limited10,839,334,455Pubali Bank Limited10,839,334,455Pubali Bank Limited10,839,334,455Interest Income11,677Pubali Bank Limited10,839,334,455Pubali Bank Limited11,677Pubali Bank Limited10,839,334,455Pubali Bank Limited10,839,334,455Pubali Bank Limited11,677	89,798,97 66,796,67 217,34 84,394,49 99,913,89 85,471,16 8,047,28 83,977,98 4,950,20 82,2888,51 50,461,61 06,565,70 138,22 06,267,47 5,570,53 15,665,42 51,153,57 926,30 4,384,58 97,273,43 58,950,08 31,744,49 88,176,45 76,144,47 76,144,47



		June 2021 Taka	June 2020 Taka
20	Interest paid on deposits, borrowings, etc.		2 621 120 266
	Fixed deposit	2,888,840,185 684,686,767	3,571,178,755
	Short-notice deposit Savings bank deposit	676,686,739	648,610,014
	Pubali bank pension scheme	1,805,180,035	1,595,462,982
	Monthly monafa based deposit scheme	163,229	592,597
	Pubali Sanchay Prokalpa	142,838,634 7,958,258	130,273,764 8,636,361
	Shikhya Sanchay Prokalpa Dwigun Sanchay Prokalpa	1,006,122,574	961,822,540
	Interest on MPSD	157,023,440	180,222,656
	Interest on TBSD	274,664,575	263,736,823
	Interest on MFD A/C	123,878,578	142,578,752
	Sundry accounts	<u>3,965,623</u> 7,772,008,637	4,014,730 8,566,281,235
	Interest paid on Deposits Interest on call loan	2,133,472	10,521,708
	Interest on borrowings from Bank and Fis	252,491,112	329,598,779
	Interest on repo borrowings	10,061,748	24,842,631
	Interest on Treasury bond	892,237,357 2,286,100	230,044,426 489,263
	Interest on borrowings from Bangladesh Bank Interest on Subordinated Bond	381,382,192	457,467,123
	interest of Subordinated Dona	9,312,600,618	9,619,245,165
21	Income from investment Interest on treasury bill	58,287,854	789,010,828
	Interest on treasury bond	4,383,660,926	3,167,600,358
	Interest on private bond	567,055,361 1,276,441	735,209,075 101,767,319
	Interest on Reverse Repo Interest on Bangladesh Bank bill	1,270,441	
	Gain on sale of shares	4,932,642	17,219,786
	Gain on Treasury Bill & Treasury Bond	842,934,819	146,260,898
	Dividend on shares	228,887,760	102,720,322
		6,087,035,803	5,059,788,586
21(a)	Consolidated Income from investment	6 007 025 002	5,059,788,586
	Pubali Bank Limited	6,087,035,803 124,996,811	33,732,003
	Pubali Bank Securities Limited	6,212,032,614	5,093,520,589
22	Commission, exchange and brokerage		
	SC, LSC, DD, TT, MT and PO	20,175,690	14,271,229
	Foreign L/C	238,764,770	128,245,220
	Local L/C	31,314,970 1,390,493	18,426,985 3,033,894
	Issuance of foreign guarantee Issuance of local guarantee	152,699,275	128,168,765
	Issuance of traveller's cheque	600	400
	Other transactions	82,927,493	85,515,245
	Miscellaneous handling commission	32,991,922	149,414,394 37,120
	Consumers credit Commission on stationery articles	96,900 2,894,498	2,059,573
	Income A/C commission Online		200
	Total commission	563,256,611	529,173,025
	Exchange	190,073,650	205,311,490
		753,330,261	734,484,515
22(a)	Consolidated Commission, exchange and brokerage Pubali Bank Limited	753,330,261	734,484,515
	Pubali Bank Securities Limited	24,093,216	4,747,113 739,231,628
23	Other operating income		739,231,020
23	Rent recovery	3,741,000	1,827,431
	Postage and telecommunication recovery	5,189,888	5,780,562
	Miscellaneous income	71,503,522	27,200,420
	Miscellaneous income supervision and monitoring	2,125 937,507	1,187,630 331,304
	Miscellaneous income transfer fee Swift income	68,809,747	45,965,227
	Application fee of CLS account	767,754	430,698
	Account opening charge of CLS account	1,018,400	516,930
	Service charge	9,064,060	13,760,934
	Income on sale of leased asset	3,468,703 75,500	1,473,904 5,109
		75,500	5,109
	Processing Fee on Pubali Abashon Online service charge	255,883,379	220,921,171
	Online service charge	255,883,379 149,789,460	220,921,171 126,961,209
		149,789,460 62,755,124	126,961,209 51,014,072
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges	149,789,460 62,755,124 8,596,335	126,961,209 51,014,072 11,693,392
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges	149,789,460 62,755,124 8,596,335 8,482,960	126,961,209 51,014,072
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges	149,789,460 62,755,124 8,596,335	126,961,209 51,014,072 11,693,392
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges	149,789,460 62,755,124 8,596,335 8,482,960 225,076,301	126,961,209 51,014,072 11,693,392 5,562,820 - -
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges	$149,789,460\\62,755,124\\8,596,335\\8,482,960\\225,076,301\\53,432,920\\16,500\\6,968,658$	126,961,209 51,014,072 11,693,392
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges Recovered from Bad Debt Written Off Fee on card transection Interest (syndication)	$149,789,460\\62,755,124\\8,596,335\\8,482,960\\225,076,301\\53,432,920\\16,500\\6,968,658\\218,421,107$	126,961,209 51,014,072 11,693,392 5,562,820 - -
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges Recovered from Bad Debt Written Off Fee on card transection Interest (syndication) Interest (see & commission)	$149,789,460\\62,755,124\\8,596,335\\8,482,960\\225,076,301\\53,432,920\\16,500\\6,968,658\\218,421,107\\2,500,000$	126,961,209 51,014,072 11,693,392 5,562,820 - - 4,135,631
	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges Recovered from Bad Debt Written Off Fee on card transection Interest (syndication)	$149,789,460\\62,755,124\\8,596,335\\8,482,960\\225,076,301\\53,432,920\\16,500\\6,968,658\\218,421,107$	126,961,209 51,014,072 11,693,392 5,562,820 - -
23 (a)	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges Recovered from Bad Debt Written Off Fee on card transection Interest (syndication) Interest (fees & commission) Income on sale of Bank's property	149,789,460 62,755,124 8,596,335 8,482,960 225,076,301 53,432,920 16,500 6,968,658 218,421,107 2,500,000 3,177,515 1,159,678,465	126,961,209 51,014,072 11,693,392 5,562,820 - - 4,135,631 - - 294,386 519,062,830
23(a	Online service charge Accounts Maintenance fee SMS service charges Card Fees and charges CIB service charges LC Acceptance charges LC Payment & Discrepancy Charges Recovered from Bad Debt Written Off Fee on card transection Interest (syndication) Interest (fees & commission) Interest (fees & property	149,789,460 62,755,124 8,596,335 8,482,960 225,076,301 53,432,920 16,500 6,968,658 218,421,107 2,500,000 3,177,515	126,961,209 51,014,072 11,693,392 5,562,820 - - - 4,135,631 - - 294,386



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	June 2021 Taka	June 2020 Taka
24 Salary and allowances (excluding Managing Director) Basic salary	1,249,539,446	1,273,134,185
House rent allowances	759,398,130	694,271,725
Medical allowances	155,974,490	144,992,329
House maintenance Other allowances	92,058,726 147,154,368	94,949,258 129,090,508
Contributory provident fund	121,258,605	112,347,357
General provident fund	140,170	118,922 243,963,820
Bonus to employees	206,688,280	2,692,868,104
4(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	2,732,212,215	2,692,868,104
Pubali Bank Securities Limited	2,749,271,423	15,425,335 2,708,293,439
25 Managing Director's salary and fees		2,700,295,459
Basic pay	3,395,000	4,200,000
Allowances	3,092,166	1,380,000
Bank's contributory provident fund Bonus	339,500 600,000	420,000 840,000
10103	7,426,666	6,840,000
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	12,809,648	7,821,429
Maintenance of assets	60,073,527	74,551,662
Maintenance of assets -Wages	11,371,652 411,462,369	7,115,380 383,074,907
Depreciation on fixed assets	495,717,196	472,563,378
6(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	495,717,196	472,563,378
Pubali Bank Securities Limited	<u> </u>	936,263 473,499,641
27 Other expenses	490,320,001	475,477,041
Repairs to rented property	575,168	239,541
Newspapers	1,437,415	1,139,965
Petrol consumption Travelling	24,773,781 15,819,268	22,214,696 23,448,237
Donations	111,201,722	103,911,660
Card Expenditure	36,642,211	7,405,207
NOSTRO account charges	5,504,669	4,340,009 197,242
Honorarium Subscriptions	168,000 11,512,790	5,709,422
Sub-ordinate staff clothing	9,903,530	7,703,426
Conveyance	52,581,766	9,840,921
Entertainment	10,496,741	8,978,532
Training	805,667 82,758	4,789,655 33,736
Photocopying Branches' opening expenses	460,915	1,629,427
Shifting expenses	525,787	867,360
Carrying expenses	776,930	685,476
Professional fees Security and Auxiliary Services	5,859,285 86,254,053	1,459,419 64,558,964
Gun license fees	771,445	746,716
Overtime	14,945,410	8,749,687
Lunch subsidy	131,228,604	122,203,136
Promotional expenses Card transection fee	21,924,709 2,434,985	44,006,883 2,016,280
Gratuity	240,871,720	283,994,800
Group insurance	17,479,690	18,302,625
Car allowance	17,701,032 284,934	19,583,000 279,915
Chemicals for office equipment's Loss on sale of bank's property	1,110,226	513,974
CDBL fees	107,710	132,750
Annual general meeting	2,879,031	-
Bank Charges & Others	1,689,405 41,691,495	985,066 34,395,662
VAT on Rent Expenses Interest Expenses for lease liability as per IFRS-16	78,747,055	48,881,238
Bandwidth charges	43,465,849	39,874,955
Renovation Under construction works	15,655,370	10,659,695
Miscellaneous	40,881,969	26,313,256 930,792,533
	1,049,239,093	500,152,000
7(a) Consolidated Other expenses	1,049,253,095	930,792,533
Pubali Bank Limited Pubali Bank Securities Limited	4,288,634	1,407,060
	1,053,541,729	932,199,593
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,317,806,100	4,181,695,951
Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutes	21,805,984,226 19,119,725,958	17,721,213,152 13,097,305,547
Prize bonds	18,813,801	14,638,701
Money at call on short notice	7,494,686,667	1,409,286,667
	51,757,016,752	36,424,140,018
8(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	51,757,016,752	36,424,140,018
Pubali Bank Securities Limited	<u>2,257,469,139</u> 54,014,485,891	486,481,499 36,910,621,517
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		June 2021 Taka	June 2020 Taka
20	Basic and Diluted Earnings Per Share (EPS):		
29	Net Profit after taxes	1,722,705,913	1,463,060,502
	Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	Basic and Diluted Earnings Per Share (EPS)	1.68	1.42
79(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
->(4	Net Profit after taxes	1,852,746,327	1,475,623,520
	Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	Consolidated Basic and Diluted Earnings Per Share (EPS)	1.80	1.44
	Net Asset Value Per Share (NAVPS):		
	Total Shareholders' Equity	40,381,302,119	30,370,192,934
	Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
			29.53
	Consolidated Net Asset Value Per Share (NAVPS):		
	Total Shareholders' Equity	40,398,038,523	30,232,149,749
	Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
		39.29	29.40
	Net Operating Cash Flow Per Share (NOCFPS):	9,699,712,637	(1,930,631,343)
	Net Cash from/(used in) Operating activities	1,028,294,218	1,028,294,218
	Number of ordinary shares outstanding	9.43	(1.88)
	Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
	Net Cash from/(used in) Operating activities	10,616,155,334	(2,434,495,371)
	Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
		10.32	(2.37)
30	Reconcilation of statement of cash flows from operating activities		
	Profit before provision	4,865,552,217	3,956,500,939
	Adjustment for non cash items	204 222 520	380,035,446
	Depreciation on fixed asset	394,232,588 17,229,781	380,035,446
	Amortization on software	411,462,369	383,074,907
	Adjustment with non-operating activities		
	Gain on sale of shares	(4,932,642)	(17,219,786)
	Capital gain on sale of treasury bond	(842,934,819)	(146,260,898)
	Gain on sale of Bank's property	(3,177,515)	(294,386)
	Loss on sale of bank's property	(849,934,750)	513,974 (163,261,096)
	Changes in operating assets and liabilities		
	Changes in loans & advances	(10,864,414,976)	(3,119,598,787)
	Changes in deposit and other accounts	7,815,188,641	30,988,321,932
	Changes in investment	2,938,202,893 4,799,074,617	(28,001,750,137) (1,745,790,678)
	Changes in borrowings	(730,687,727)	(4,172,191,281)
	Changes in other assets	2,479,986,782	1,523,637,183
	Changes in other liabilities	6,437,350,230	(4,527,371,768)
	Income Tax Paid	(1,164,717,429)	(1,579,574,325)
	Net cash flows from operating activities	9,699,712,637	(1,930,631,343)
	the case none operating activities		





	30 Jun	e 2021	30 June 2020		
Measures	Taka	Taka	Taka	Taka	
	(Solo)	(Consolidated)	(Solo)	(Consolidated)	
Operating Profit	4,865,552,217	5,023,992,631	3,956,500,939	3,992,523,528	
Net Profit / (Loss) after Taxation	1,722,705,913	1,852,746,327	1,463,060,502	1,475,623,520	
Net Assets Value (NAV)	40,381,302,119	40,398,038,523	30,370,192,934	30,232,149,749	
NAV Per Share	39.27	39.29	29.53	29.40	
Earnings Per Share (EPS)	1.68	1.80	1.42	1.44	
Net Operating Cash Flow Per Share (NOCFPS)	9.43	10.32	(1.88)	(2.37)	

Disclosure relating to un-audited Half yearly (Q2) Financial Statements.



