

Pubali Bank Limited

Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2023

		June 2023	December 2022
Property and Assets	Notes	Taka .	Taka
Cash	3 (a)	30,385,570,600	34,449,846,439
Cash In hand (Including foreign currencies)		4,314,725,288	8,902,088,820
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		26,070,845,312	25,547,757,619
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Balance with Other Banks and Financial Institutions	4 (a)	9,315,520,930	9,900,812,355
Inside Bangladesh		7,695,869,903	5,103,413,666
Outside Bangladesh	L	1,619,651,027	4,797,398,689
Money at Call on Short Notice	5	4,788,986,667	838,986,667
Investments	6 (a)	168,972,661,740	146,164,406,981
Government		139,685,171,049	116,756,310,282
Others	L	29,287,490,691	29,408,096,699
Loons Advances and Loops	7 (-)	490 014 534 704	167 787 004 614
Loans, Advances and Leases Loans, Cash Credits, Overdrafts, etc.	7 (a)	490,014,524,794 456,343,185,284	462,752,004,614 424,791,134,612
Bills purchased & discounted		33,671,339,510	37,960,870,002
Bins purchased & discounted	L	55,071,559,510	57,900,870,002
Fixed Assets including premises, furniture & fixtures	8 (a)	6,710,447,495	6,499,064,580
Other assets	9 (a)	56,915,884,062	53,667,230,069
Non-banking Assets		375,246	375,246
Total Assets	- -	767,103,971,534	714,272,726,951
Liabilities and Capital	-		
Liabilities			
Borrowings from other banks, financial institutions & agents	10	68,238,998,598	65,017,699,496
Subordinated Bonds	11	14,800,000,000	12,200,000,000
Perpetual Bonds	11.1	5,000,000,000	5,000,000,000
Deposits and other accounts	12 (a)	549,480,084,748	509,350,630,604
Current accounts & other accounts	12 (a)	69,885,254,726	60,210,299,951
Bills payable		20,900,813,781	14,271,043,896
Savings bank deposits		125,913,290,480	118,927,122,055
Term deposits		316,546,023,841	297,910,894,739
Other deposits		16,234,701,920	18,031,269,963
Other Liabilities	13 (a)	85,637,416,467	79,558,157,547
Total Liabilities	-	723,156,499,813	671,126,487,647
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained Earnings	16 (a)	19,950,585,092	18,700,546,455
Other Reserves	17 (a)	3,430,943,316	3,879,749,550
	-	43,947,470,588	43,146,238,185
Non-Controlling Interest	18	1,133	1,119
Total Shareholders' Equity	. –	43,947,471,721	43,146,239,304
Total Liabilities and Shareholders' Equity	-	767,103,971,534	714,272,726,951
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Pubali Bank Limited

Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2023

		June 2023	December 2022
Off-balance sheet items	Notes	Taka	Taka
Contingent liabilities	-		
Acceptances & Endorsements	Γ	104,536,353,162	103,377,186,550
Letters of guarantee		42,600,581,103	37,872,061,489
Irrevocable letters of credit		55,597,210,220	53,175,862,737
Bills for collection		38,487,059,041	28,980,463,041
Other Contingent Liabilities		2,433,181,166	2,433,181,166
Total		243,654,384,692	225,838,754,983
	_		
Other Commitments			

Documentary credits and short term trade related transactions

Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet items including Contingent Liabilities

Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities

Company Secretary

Total

Director

Chief Financial Officer

Managing Director & CEO

Chairman



Pubali Bank Limited Head Office

Consolidated Profit & Loss Account (un-audited) for 6 months ended 30 June 2023

	Nister	January to June 2023	January to June 2022	April to June 2023	April to June 2022
Operating Income	<u>Notes</u>	Taka	Taka	Taka	Taka
Interest Income	19 (a)	17,870,126,491	13,405,339,757	9,298,428,210	7,104,796,381
Less :Interest paid on Deposits, Borrowings, etc.	20	13,868,768,693	11,742,052,363	7,032,631,375	6,541,586,204
Net Interest Income	20	4,001,357,798	1,663,287,394	2,265,796,835	563,210,177
Income from Investment	21 (a)	7,398,910,149	7,636,109,424	3,584,834,494	4,386,497,769
Commission, Exchange and Brokerage	22 (a)	1,465,691,115	1,830,788,608	808,010,011	1,070,943,956
Other Operating Income	23 (a)	762,326,739	747,225,353	598,121,079	578,619,431
Total Operating Income	20 (u)	13,628,285,801	11,877,410,779	7,256,762,419	6,599,271,333
Operating Expenses					
Salaries and allowances	24 (a)	4,046,997,948	3,226,415,955	2,354,804,116	1,914,642,984
Rent, taxes, insurance, electricity, etc.		356,031,007	291,163,562	196,712,544	165,242,829
Legal Expenses		7,741,102	8,379,334	5,055,820	3,921,449
Postage, Stamp, telecommunication, etc.		30,413,679	43,449,331	14,450,655	16,993,426
Stationery, Printing, Advertisements, etc.	25	92,412,395	61,736,622	55,644,376	34,590,550
Managing Director's salary and Fees	25	7,478,066	6,720,000 4,044,333	4,560,000 1,208,428	4,020,000 2,433,729
Directors' Fees Auditors' Fees		3,328,162	4,044,555	1,208,428	2,433,729
Charges on loan losses		-			-
Depreciation and repair of bank's assets	26 (a)	779,218,048	623,347,821	422,806,203	336,033,827
Other Expenses	27 (a)	1,370,037,270	1,127,300,057	644,113,822	582,252,678
Total Operating Expenses		6,693,657,677	5,392,557,015	3,699,355,964	3,060,131,472
Profit/(Loss) before Provisions & Taxation		6,934,628,124	6,484,853,764	3,557,406,455	3,539,139,861
Provision for loans & advances, investments & other	assets			r	
Provision for Classified loans and advances		x -	-	-	-
Provision for unclassified loans and advances		1,225,300,000	2,410,000,000	575,300,000	1,710,000,000
Provision for other assets		-	48,800,000	-	3,800,000
Provision for impairment clients' margin loan		· · ·	.= 1	-	-
		1,225,300,000	2,458,800,000	575,300,000	1,713,800,000
Provision for exposure of off-balance sheet items		442,700,000	130,100,000	402,700,000	(105,000,000)
Total Provisions		1,668,000,000	2,588,900,000	978,000,000	1,608,800,000
Total Profit/(Loss) before taxes		5,266,628,124	3,895,953,764	2,579,406,455	1,930,339,861
Provision for current tax		2,597,588,001	1,512,939,749	1,298,775,711	495,508,896
Provision for deferred tax		(113,711,988)	(42,373,133)	(134,310,663)	236,675,207
Total provision for taxes		2,483,876,013	1,470,566,616	1,164,465,048	732,184,103
Net Profit after Taxes		2,782,752,111	2,425,387,148	1,414,941,407	1,198,155,758
Profit attributable to:				1 414 0 41 002	1 100 100 000
Equity holders of parents		2,782,752,097	2,425,387,113	1,414,941,395	1,198,155,729
Non- controlling interest		14	35	12	29
Appropriations :		2,782,752,111	2,425,387,148	1,414,941,407	1,198,155,758
Statutory Reserve					
Coupon/dividend on perpetual bond		249,150,687	-	214,273,974	-
Retained surplus carried forward		2,533,601,410	2,425,387,148	1,200,667,421	1,198,155,758
Earnings Per Share (EPS) Basic	29 (a)	2,353,001,410	2,423,387,148	1,200,007,421	1,198,135,738
Diluted	2) (a)	2.71	2.36	1.38	1.17
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		-70	2 ¹⁰		Streak
Company Secretary	Chi	ef Financial Officer		Managing I	Director & CEO
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Director					nairman
Director					



Pubali Bank Limited Head Office Consolidated Cash Flow Statement (un-audited) <u>for 6 months ended 30 June 2023</u>

	Notes	January to June 2023 Taka	January to June 2022 Taka
a Cash flows from operating activities	10000	I aka	Така
Interest receipts in cash		23,807,623,539	19,833,079,856
Interest payments		(11,389,180,674)	(9,556,742,609)
Dividend receipts		312,682,223	424,484,942
Fees and commission receipts		1,049,065,476	1,119,014,094
Recoveries of loans previously written off		49,057,763	88,944,739
Cash payment to employees		(4,054,476,014)	(3,233,135,955)
Cash payment to suppliers		(129,889,990)	(113,314,823)
Current income tax paid		(2,079,345,082)	(901,908,653)
Receipts from other operating activities		1,187,539,314	1,560,421,940
Cash payments for other operating activities		(1,918,183,588)	(1,537,084,808)
Operating profit before changes in operating assets & liabilities		6,834,892,967	7,683,758,723
Cash flows from operating assets & liabilities:			
Statutory deposits		(23,540,630,960)	(13,259,651,892)
Purchase/sale of trading securities		(79,554,904)	(13,239,031,892) (944,785,328)
Loans and advances to customers (other than banks)		(27,116,511,538)	(48,471,807,664)
Other assets		(247,955,762)	(516,809,033)
Deposits to/from other banks		3,221,299,102	7,471,197,046
Deposits from customers (other than banks)		36,628,917,004	39,726,324,934
Other liabilities account of customers		1,402,396,901	659,043,750
Other liabilities		556,481,812	435,271,234
Total Increase/(decrease) in operating assets and liabilities:		(9,175,558,345)	(14,901,216,953)
Net Cash from/(used in) Operating activities		(2,340,665,378)	(7,217,458,230)
b Cash Flows from Investing Activities		N.,	
Purchase /Sale of property, plant & equipment		(435,058,758)	(601 520 091)
Net Cash from/(used in) Investing Activities			(601,539,981)
the ensurement (used in) investing (ket) ines		(435,058,758)	(601,539,981)
c Cash flows from financing activities		×.	
Receipts from issue of Perpetual Bonds		2,600,000,000	1,700,000,000
Coupon interest payment against Perpetual Bond		(249,150,687)	(139,476,822)
Effects of exchange rate changes on cash and cash equivalents		1,071,311	13,676,628
Dividend Paid		(1,285,367,773)	(1,285,367,773)
Net cash from/(used in) Financing activities		1,066,552,851	288,832,033
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(1,709,171,285)	(7,530,166,178)
e Cash and cash equivalents at the beginning of the period		46,688,213,833	48,342,576,030
	28 (a)	44,979,042,548	40,812,409,852
	(*)		10,012,107,032

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

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Chairman



Pubali Bank Limited

Head Office Consolidated Statement of Changes in Equity (un-audited) for 6 months ended 30 June 2023

6 1 1	101	6 months ended 30	June 2023		<u></u>	(Fig	ures in Taka)
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Parent's equity	Non- controlling interest	Total
For the period June 2023							
Balance as at 1 January 2023	10,282,942,180	10,283,000,000	18,700,546,455	3,879,749,550	43,146,238,185	1,119	43,146,239,304
Changes in accounting policy	-	-	l	-			-
Restated balance	10,282,942,180	10,283,000,000	18,700,546,455	3,879,749,550	43,146,238,185	1,119	43,146,239,304
Surplus/deficit on account of revaluation of properties	-	-		-	-		-
Net income and expenses not recognised in the Profit and Loss Statement	-	-	1,805,000	-	1,805,000	-	1,805,000
Surplus/deficit on account of revaluation of investments	·	-	-	(449,877,545)	(449,877,545)	-	(449,877,545)
Currency translation differences	-	-		1,071,311	1,071,311	-	1,071,311
Coupon interest payment against Perpetual Bond	4	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	(249,150,687)	-	(249,150,687)	-	(249,150,687)
Non-controlling capital	-		-	-	-	-	-
Net profit for the period	-		2,782,752,097	-	2,782,752,097	14	2,782,752,111
Transfer to statutory reserve	-		-	-	-	-	-
Issue of bonus shares - 2022	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-		6 5 7		-	-
Dividends (cash) for 2022	-	-	(1,285,367,773)	-	(1,285,367,773)	-	(1,285,367,773)
Balance as at 30 June 2023	10,282,942,180	10,283,000,000	19,950,585,092	3,430,943,316	43,947,470,588	1,133	43,947,471,721
			1				8
Balance as at 30 June 2022	10,282,942,180	10,283,000,000	15,761,192,648	3,439,755,798	39,766,890,626	1,090	39,766,891,716

10,282,942,180

Chief Financial Officer

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Managing Director & C QA

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Chairman

Company Secretary

Director



Pubali Bank Limited Head Office Balance Sheet (Un-audited) as at 30 June 2023

		June 2023	December 2022
Property and Assets	Notes	Taka	Taka
Cash	3	30,385,570,600	34,449,846,439
Cash In hand (Including foreign currencies)	Г	4,314,725,288	8,902,088,820
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		26,070,845,312	25,547,757,619
Balance with Other Banks and Financial Institutions	4	9,152,599,756	9,810,258,252
Inside Bangladesh	Г	7,532,948,729	5,012,859,563
Outside Bangladesh	L	1,619,651,027	4,797,398,689
Money at Call on Short Notice	5	4,788,986,667	838,986,667
Investments	6	161,205,092,214	139,403,489,608
Government	Γ	139,362,883,184	116,634,183,329
Others		21,842,209,030	22,769,306,279
Loans, Advances and Leases	7	489,000,637,619	461,884,126,081
Loans, Cash Credits, Overdrafts, etc.	́ Г	455,329,298,109	423,923,256,079
Bills purchased and discounted		33,671,339,510	37,960,870,002
Fixed Assets including premises, furniture & fixtures	8	6,705,287,468	6,495,544,725
Other assets	9	63,215,492,239	59,873,084,818
Non-banking Assets		375,246	375,246
Total Assets	_	764,454,041,809	712,755,711,836
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	68,238,998,598	65,017,699,496
Subordinated bonds	11	14,800,000,000	12,200,000,000
Perpetual Bonds	11.1	5,000,000,000	5,000,000,000
Deposits and other accounts	12	549,945,021,898	510,836,516,875
Current accounts & other accounts	Г	70,133,203,198	60,730,969,028
Bills Payable		20,900,813,781	14,271,043,896
Savings bank deposits		125,913,290,480	118,927,122,055
Term deposits		316,763,012,519	298,876,111,933
Other deposits		16,234,701,920	18,031,269,963
Other Liabilities	13	83,251,665,911	77,215,407,287
Total Liabilities		721,235,686,407	670,269,623,658
Capital / Shareholders' Equity			
Paid up Capital	14.2	10,282,942,180	10,282,942,180
Statutory Reserve	15	10,283,000,000	10,283,000,000
Retained earnings	16	19,221,469,906	18,040,396,448
Proposed issue of bonus shares Other Reserves	17	3,430,943,316	3,879,749,550
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Total Shareholders' Equity		43,218,355,402	42,486,088,178
Total Liabilities and Shareholders' Equity		764,454,041,809	712,755,711,836
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Pubali Bank Limited Head Office Balance Sheet (Un-audited) as at 30 June 2023

<u>Off-balance sheet items</u> <u>Contingent liabilities</u>	Notes	June 2023 Taka	December 2022 Taka
Acceptances & Endorsements	Γ	104,536,353,162	103,377,186,550
Letters of guarantee		42,600,581,103	37,872,061,489
Irrevocable letters of credit		55,597,210,220	53,175,862,737
Bills for collection		38,487,059,041	28,980,463,041
Other Contingent Liabilities		2,433,181,166	2,433,181,166
Total		243,654,384,692	225,838,754,983

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

243,654,384,692	225,838,754,983
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-	×
-	

243,654,384,692

225,838,754,983

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman



Pubali Bank Limited Head Office Profit & Loss Account (Un-audited) for 6 months ended 30 June 2023

		January to	January to	April to	April to
		June 2023	June 2022	June 2023	June 2022
Operating Income	Notes	Taka	Taka	Taka	Taka
Interest income	19	17,839,292,261	13,383,470,838	9,281,141,105	7,095,295,571
Less :Interest paid on deposits, borrowings, etc.	20	13,868,768,693	11,742,052,363	7,032,631,375	6,541,586,204
Net Interest Income		3,970,523,568	1,641,418,475	2,248,509,730	553,709,367
Income from investment	21	7,313,742,428	7,450,170,085	3,530,163,723	4,244,265,640
Commission, exchange and brokerage	22	1,450,618,149	1,805,415,846	798,852,978	1,061,932,720
Other operating income	23	746,883,268	735,026,276	586,661,666	569,163,715
Total Operating Income	_	13,481,767,413	11,632,030,682	7,164,188,097	6,429,071,442
Operating Expenses				-	
Salaries and allowances	24	4,018,101,958	3,204,774,386	2,335,127,966	1,900,654,130
Rent, taxes, insurance, electricity, etc.		352,253,130	290,854,054	194,775,123	165,020,496
Legal expenses		7,262,574	8,379,334	4,640,542	3,921,449
Postage, stamp, telecommunication, etc.		30,398,584	43,366,775	14,442,061	16,943,513
Stationery, printing, advertisements, etc.		92,228,832	61,568,714	55,528,906	34,506,138
Managing Director's salary and fees	25	7,478,066	6,720,000	4,560,000	4,020,000
Directors' fees		2,783,662	2,971,833	1,010,428	1,361,229
Auditors' fees		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	26	777,567,802	622,501,768	421,860,004	335,585,287
Other expenses	27	1,364,772,917	1,122,479,847	640,908,486	579,942,196
Total Operating Expenses		6,652,847,525	5,363,616,711	3,672,853,516	3,041,954,438
				-	
Profit/(Loss) before Provisions & Taxation	<u>.</u>	6,828,919,888	6,268,413,971	3,491,334,581	3,387,117,004
Provision for loans & advances, investments & other	assets	4		-	
Provision for classified loans and advances		· · ·	-	·	-
Provision for unclassified loans and advances		1,225,300,000	2,410,000,000	575,300,000	1,710,000,000
Provision for other assets	L	-	48,800,000	-	3,800,000
		1,225,300,000	2,458,800,000	575,300,000	1,713,800,000
Provision for exposure of off-balance sheet items	*	442,700,000	130,100,000	402,700,000	(105,000,000)
Total Provisions		1,668,000,000	2,588,900,000	978,000,000	1,608,800,000
Total Profit/(Loss) before taxes	-	5,160,919,888	3,679,513,971	2,513,334,581	1,778,317,004
Provision for current tax		2,560,844,958	1,475,099,475	1,289,204,700	490,106,699
Provision for deferred tax		(113,711,988)	(42,373,133)	(134,310,663)	236,675,207
Total Provision for taxes		2,447,132,970	1,432,726,342	1,154,894,037	726,781,906
Net Profit after Taxes	_	2,713,786,918	2,246,787,629	1,358,440,544	1,051,535,098
Appropriations :	-	r			
Statutory Reserve		-	-	-	-
Coupon/dividend on perpetual bond		249,150,687	139,476,822	214,273,974	-
Retained surplus carried forward		2,464,636,231	2,246,787,629	1,144,166,570	1,051,535,098
Earnings Per Share (EPS) Basic	29	2.64	2.18	1.32	1.02
Diluted		2.64	2.18	1.32	1.02
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Company Secretary

Director

Chief Financial Officer

ļv Managing Director & CEO

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Chairman



Pubali Bank Limited Head Office Cash Flow Statement (Un-audited) <u>for 6 months ended 30 June 2023</u>

	Notes	January to June 2023 Taka	January to June 2022 Taka
a Cash flows from operating activities			Tunu
Interest receipts in cash		23,760,324,493	19,811,210,937
Interest payments		(11,389,180,674)	(9,556,742,609)
Dividend receipts		252,790,318	339,967,676
Fees and commission receipts		1,033,992,510	1,093,641,332
Recoveries of loans previously written off		49,057,763	88,944,739
Cash payment to employees		(4,025,580,024)	(3,211,494,386)
Cash payment to suppliers		(129,889,990)	(113,314,823)
Current income tax paid		(2,079,345,082)	(901,908,653)
Receipts from other operating activities		1,163,284,843	1,446,800,790
Cash payments for other operating activities		(1,907,206,074)	(1,530,293,076)
Operating profit before changes in operating assets & liabilities		6,728,248,083	7,466,811,927
Cash flows from operating assets & liabilities:			
Statutory deposits		(23,540,630,960)	(13,259,651,892)
Purchase/sale of trading securities		927,097,249	(436,590,200)
Loans and advances to customers (other than banks)		(27,116,511,538)	(48,471,807,664)
Other assets		(123,142,461)	(442,241,987)
Deposits to/from other banks		3,221,299,102	7,471,197,046
Deposits from customers (other than banks)		36,628,917,004	39,726,324,934
Other liabilities account of customers		1,402,396,901	659,043,750
Other liabilities		477,666,472	86,863,252
Total Increase/(decrease) in operating assets and liabilities:		(8,122,908,231)	(14,666,862,761)
Net Cash from/(used in) Operating activities		(1,394,660,148)	(7,200,050,834)
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(432,481,938)	(601,325,590)
Net Cash from/(used in) Investing Activities		(432,481,938)	(601,325,590)
c Cash flows from financing activities			
Receipts from issue of Perpetual Bonds & Subordinate Bonds		2,600,000,000	1,700,000,000
Coupon interest payment against Perpetual Bond		(249,150,687)	(139,476,822)
Effects of exchange rate changes on cash and cash equivalents		1,071,311	13,676,628
Dividend Paid		(1,285,367,773)	(1,285,367,773)
Net cash from/(used in) Financing activities	×	1,066,552,851	288,832,033
		N 8 1	•
d Net increase/(decrease) in cash and cash equivalents (a+b+c)	~ ~	(760,589,235)	(7,512,544,391)
e Cash and cash equivalents at the beginning of the period		45,111,773,459	46,395,307,820
f Cash and cash equivalents at the end of the period (d+e)	28	44,351,184,224	38,882,763,429

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman

Page 9



Pubali Bank Limited Head Office Statement of Changes in Equity (Un-audited) for 6 months ended 30 June 2023

·	for 6 months ended 3	0 June 2023			(Figures in Taka
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total
For the period June 2023			t y v I		а.
Balance as at 1 January 2023	10,282,942,180	10,283,000,000	18,040,396,448	3,879,749,550	42,486,088,178
Changes in accounting policy	-	-	-	- ,- ,- ,- ,- ,- ,- ,- ,- ,- ,- ,- ,- ,-	
Restated balance	10,282,942,180	10,283,000,000	18,040,396,448	3,879,749,550	42,486,088,178
Surplus/deficit on account of revaluation of properties	-	-	-		-,,,,,,
Net income and expenses not recognised in the Profit and Loss Statement	- <u>-</u>	-	1,805,000		1,805,000
Surplus/deficit on account of revaluation of investments	-	-		(449,877,545)	(449,877,545)
Foreign Currency translation gain/(loss)	-	-	-	1,071,311	1,071,311
Coupon interest payment against Perpetual Bond	· _	-	(249,150,687)	-	(249,150,687)
Transfer regarding revaluation reserve on sale of properties	· · ·	-	-	-	
Net profit for the period			2,713,786,918	-	2,713,786,918
Transfer to statutory reserve	· · · ·	-	-	-	_,,
Issue of bonus shares - 2022	· · · · · · · · · · · · · · · · · · ·	-	-	_ *	-
Proposed dividend (bonus issue)	-	· · · <u>-</u>	-	-	-
Dividends (cash) for 2022	-	-	(1,285,367,773)	-	(1,285,367,773)
Balance as at 30 June 2023	10,282,942,180	10,283,000,000	19,221,469,906	3,430,943,316	43,218,355,402

Balance as at 30 June 2022

Company Secretary

Director

15,248,677,686

10,283,000,000

Chief Financial Officer

10,282,942,180

Managing Director & CEO

3,439,755,798

39,254,375,664

(1)

· . . .

Chairman



PUBALI BANK LIMITED

Some selected notes to the financial statements for the half year ended 30 June 2023

1	Accounting	Policies:
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In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2022.

Provision: 2

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 2023, the Income Tax Act 2023 and other relevant legislation as applicable.

June 2023

Taka

December 2022 Taka

d) Others:

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

e) Credit Rating of the Bank

As per BRPD circular no. 6 dated 5 September 2006, the bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the financial statements as at and for the year ended 31 December 2022. The following ratings have been awarded:

Periods	Date of Declaration	Surveillance Rating		on Surveillance Rating Date of Expiry	Date of Expiry	Outlook
		Long Term	Short Term			
January to December 2022	25-Jun-23	AA+	ST-1	24-Jun-24	Stable	
January to December 2021	25-Jul-22	AA+	ST-1	24-Jul-23	Stable	

PROPERTY AND ASSETS

3 Cash

	Cash In hand (Including foreign currencies)				
	In local currency			4,298,341,826	8,884,367,385
	In foreign currencies			16,383,462	17,721,435
				4,314,725,288	8,902,088,820
	Balance with Bangladesh Bank and its agent bank(s) (Including fore Bangladesh Bank	eign currencies)			
	In local currency			20,931,240,937	22,142,960,998
	In foreign currencies			4,747,491,362	809,270,503
	-			25,678,732,299	22,952,231,501
	Sonali Bank as agent of Bangladesh Bank				
	In local currency			392,113,013	2,595,526,118
				26,070,845,312	25,547,757,619
				30,385,570,600	34,449,846,439
3(a)	Consolidated Cash				
<i>v</i> (u)	Cash In hand (Including foreign currencies)				
	Pubali Bank Limited			4,314,725,288	8,902,088,820
	Pubali Bank Securities Limited				-
				4,314,725,288	8,902,088,820
	Balance with Bangladesh Bank and its agent Bank (s)				
	Pubali Bank Limited			26,070,845,312	25,547,757,619
	Pubali Bank Securities Limited			<u> </u>	
				26,070,845,312	25,547,757,619
				30,385,570,600	34,449,846,439
4	Balance with other banks and financial institutions				
	Inside Bangladesh			7,532,948,729	5,012,859,563
	Outside Bangladesh			1,619,651,027	4,797,398,689
	-			9,152,599,756	9,810,258,252
44-5	Conselled at a Delener with other hands and Groundel institutions			<u> </u>	
4(a)	Consolidated Balance with other banks and financial institutions				
	Inside Bangladesh Pubali Bank Limited			7,532,948,729	5,012,859,563
	Pubali Bank Securities Limited			627,858,324	1,576,440,374
	Fuban Bank Securities Linned			8,160,807,053	6,589,299,937
	Less: Inter Company Transactions			464,937,150	1,485,886,271
	Lies, mer company mansactions			7,695,869,903	5,103,413,666
	Outside Bangladesh				
	Pubali Bank Limited			1,619,651,027	4,797,398,689
	Pubali Bank Securities Limited			· · · ·	-
				1,619,651,027	4,797,398,689
				9,315,520,930	9,900,812,355
5	Money at call on short notice				_
	Banking company (note- 5.1)			2,661,286,667	811,286,667
	Non-banking financial institution (note-5.2)			2,127,700,000	27,700,000
				4,788,986,667	838,986,667
5.1	Banking company				
	The Premier Bank Limited			-	800,000,000
	AB Bank Limited			150,000,000	-
	The City Bank Limited		BANA	2,500,000,000	-
	ICB Islamic Bank Ltd.		19 and 19	11,286,667	11,286,667
		200.11	lial Cripto Iall	2,661,286,667	811,286,667

5.1 Not-basing Francel Instantion 1.000.00,00 27,700,00 CSP Imace Co. (10) Lemied 1.27,700,00 27,700,00 27,700,00 6 Instatace Lemied 1.27,700,00 27,700,00 7 Instatace Lemied 1.29,700,00 27,700,00 6 Instatace Lemied 1.29,700,00 27,700,00 7 Instatace Composition Lemied 1.29,700,00 1.24,82,10 7 Instatace Composition Lemied 1.29,700,00 1.24,82,10 7 Instatace Composition Lemient Lemied 1.29,700,00 1.24,82,10 7 Instatace Composition Lemient			June 2023 Taka	December 2022 Taka
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DLC Finance Limited 1.000/0000 6 Universitents 27,700,000 Covernment Securities 1.000,200,000 27,700,000 Government Securities 1.000,200,000 11,000,212,000 Covernment Securities 1.000,200,000 11,000,212,000 Network Report 1.000,200,000 11,000,212,000 Total intersoluties of covernment securities and bonds 2,012,000,000 2,000,000 Other investments 8,079,220,000 9,000,000 2,000,000 Souther Securities of Securities and bonds 2,012,000,000 2,000,000 2,000,000 Souther Securities Securities and bonds 2,020,000,00 2,000,000,00				-
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6 Investments Gvermmer:/Baglidsh Bark hils 29:540,774,099 11.505,322,705 Gvermmer:/Baglidsh Bark hils 29:540,774,099 11.002,341,103 Gvermmer:/Baglidsh Bark hils 29:327,705 12:022,705 Tobal price from the government securities and boads 19:324,283,108 11:05:327,705 Other insections-b 38:406 29:40,274,099 11:05:327,705 Shares 4,372,779,600 4,132,788,309 20:000,000 20:000,000 Shares 4,372,779,600 4,132,788,309 20:000,000 20:0000,000 20:000,000		IDEC I mance Ennied		27,700,000
Government/Tampidenk Bank Mills 29,549,74,099 11,302,322,302 11,302,322,302 11,302,322,302 12,342,413 For the provide structure of the provide structure	6	Investments		
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Total investment is government securities and bonds 195/352,883,184 116,641,183,329 Other investments 8,575,237,060 8,152,779,309 374,680 376,000,000 390,000,000 90,000,000 90,000,000 390,000,000 390,000,000 390,000,000 380,000,000 <td></td> <td></td> <td></td> <td></td>				
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Pubali Bank Limited 139,362,883,184 116,634,183,329 Pubali Bank Securities Limited 322,287,865 122,126,953 2. Other 139,685,171,049 116,756,310,282 Pubali Bank Limited 21,842,209,030 22,769,306,279 Pubali Bank Securities Limited 21,842,209,030 22,769,306,279 Pubali Bank Securities Limited 21,842,209,030 22,769,306,279 Pubali Bank Securities Limited 21,842,209,030 22,769,306,279 7.445,281,661 6,638,790,420 29,287,490,691 29,408,096,699 168,972,661,740 146,164,406,981 146,164,406,981 7 Loans, cash credits and overdrafts, etc. 455,329,298,109 423,923,256,079 Bills purchased and discounted 33,671,339,510 37,960,870,002	6(a)			
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Loans, cash credits and overdrafts, etc. 455,329,298,109 423,923,256,079 Bills purchased and discounted 33,671,339,510 37,960,870,002			168,972,661,740	146,164,406,981
Loans, cash credits and overdrafts, etc. 455,329,298,109 423,923,256,079 Bills purchased and discounted 33,671,339,510 37,960,870,002	7	Loans, advances and leases		
Bills purchased and discounted 33,671,339,510 37,960,870,002	-			
		Loans, cash credits and overdrafts, etc.	455,329,298,109	423,923,256,079
489,000,637,619 461,884,126,081		Bills purchased and discounted		
			489,000,637,619	461,884,126,081



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		June 2023 Taka	December 2022 Taka
7.1	Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh:		
	Loans	183,907,830,920	161,240,869,772
	Cash credits	80,731,064,517	72,283,468,046
	Overdrafts	116,319,751,629	111,976,434,329
	Earnest Money	5,710,211,678	3,765,107,165
	Loan against merchandise	3,211,972	3,211,992
	Packing credits	2,446,057,895	1,149,369,402
	Loan against trust receipts	7,440,943,589	11,912,205,855
	Pubali prochesta	108,540,430	105,643,232
	Non-resident Credit Scheme	41,728	50,728
	Pubali Subarna	5,809,789,357	5,966,132,134
	Pubali Karmo Uddog	293,372,564	325,060,987
	Pubali Sujon	38,116,549	32,225,953
	Pubali Utsob	39,989,046	19,709,996
	Payment against documents	8,265,813,720	9,512,249,834
	Consumers loan scheme	12,886,849,267	12,990,967,382
	EDF loan	16,428,630,406	19,392,866,426
	Lease finance	12,656,645,159	11,049,185,531
	Credit card	339,326,736	301,256,486
	Others	1,903,110,947	1,897,240,829
		455,329,298,109	423,923,256,079
	Outside Bangladesh	455,329,298,109	423,923,256,079
7.2	Bills purchased and discounted	topipariar di tor	110,510,200,015
	Payable in Bangladesh:		
	Loans against accepted bills	5,877,480,455	5,684,352,296
	Loans against demand draft purchased	31,565	31,565
		5,877,512,020	5,684,383,861
	Payable outside Bangladesh:		
	Foreign bills purchased Foreign drafts purchased	27,793,827,490	32,276,486,141
		27,793,827,490	32,276,486,141
		33,671,339,510	37,960,870,002
7.3	Classification of loans and advances including bills purchased and discounted Unclassified:		
	Standard	466,740,515,648	439,018,423,689
	Special mention account (SMA)	5,502,779,541	5,969,682,385
		472,243,295,189	444,988,106,074
	Classified:		
	Substandard (SS)	1,579,289,982	1,953,264,931
	Doubtful (DF)	386,104,256	652,108,582
	Bad or loss (B/L)	9,721,389,002	9,515,854,453
	ι.	11,686,783,240	12,121,227,966
	Staff loan	5,070,559,190	4,774,792,041
		489,000,637,619	461,884,126,081

7.4 Particulars of required provision for loans and advances

Status of Classification

	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	341,023,670,461	ł	3,410,236,705	3,161,628,043
Small & Medium Enterprise financing	101,010,917,399	0.25	252,527,293	239,572,748
Loans to BHs/MBs/SDs against share etc.	561,925,202	2	11,238,504	11,142,429
Housing Finance	484,419,214	1	4,844,192	2,738,347
Loan for Professional to setup business	15,775,171	2	315,503	432,976
Consumers loan scheme (Credit card)	184,360,269	2	3,687,205	3,195,322
Consumers toan scheme	16,075,857,954	2	321,517,159	317,195,671
Short Term Agri Credit and Micro credit	7,383,589,978	1	73,835,900	101,543,658
Special mention account (SMEF)	2,488,129,463	0.25	6,220,324	4,927,434
Special mention account (Credit Card)	4,156,444	2	83,129	69,102
Special mention account (CLS)	173,971,340	2	3,479,427	3,463,049
Special mention account (HF)	11,761,532	1	117,615	46,843
Special mention account (LP)	-	2	-	
Special mention account (Others)	2,598,143,003	1	25,981,430	34,936,303
			4,114,084,386	3,880,891,925
			14	
Provision kept as per Bangladesh Bank Inspection Team instr	uction against stay order given by Hon'ble Hi	gh Court.	1,595,168,098	1,595,168,098
Provision kept as per Bangladesh Bank Inspection Team instr General provision to mitigate future risk	uction against stay order given by Hon'ble Hi	gh Court,	1,595,168,098 1,380,836,638	,
		~		,
General provision to mitigate future risk		~		1,380,836,638
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine		~	1,380,836,638	1,380,836,638 1,046,629,539
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine		~	1,380,836,638 1,046,629,539	1,380,836,638 1,046,629,539
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022		~	1,380,836,638 1,046,629,539	1,380,836,638 1,046,629,539 7,903,526,200
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified	d as per BRPD circular letter no.56/2020,	~	1,380,836,638 1,046,629,539 8,136,718,661	1,380,836,638 1,046,629,539 7,903,526,200 18,614
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit)	d as per BRPD circular letter no.56/2020,	50/2021,	1,380,836,638 1,046,629,539 8,136,718,661 108,451	1,380,836,638 <u>1,046,629,539</u> 7,903,526,200 18,614 17,414,607
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit)	d as per BRPD circular letter no.56/2020, 3	50/2021, 55/2021, 5555	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667	1,380,836,638 <u>1,046,629,539</u> 7,903,526,200 18,614 17,414,607 248,270,344
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others)	d as per BRPD circular letter no.56/2020, 2,169,029 280,953,331 930,274,002	50/2021, 55 5 5 20	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667 186,054,800	1,380,836,638 <u>1,046,629,539</u> 7,903,526,200 18,614 17,414,607 248,270,344 13,332
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit)	d as per BRPD circular letter no.56/2020, 2,169,029 280,953,331 930,274,002 1,327,533	50/2021, 55 5 5 20 5	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667 186,054,800 66,377	1,380,836,638 1,046,629,539 7,903,526,200 18,614 17,414,607 248,270,344 13,332 43,401,013
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit)	d as per BRPD circular letter no.56/2020, 2,169,029 280,953,331 930,274,002 1,327,533 184,194,267	50/2021, 5 5 5 20 5 20	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667 186,054,800 66,377 36,838,853	1,380,836,638 1,046,629,539 7,903,526,200 18,614 17,414,607 248,270,344 13,332 43,401,013 820,807,027
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (small, Cottage, Mirco credit) Doubtful (others)	d as per BRPD circular letter no.56/2020, 1 2,169,029 280,953,331 930,274,002 1,327,533 184,194,267 1,485,155,110	50/2021, 5 5 20 5 20 5 20 5 20 5 0	1,380,836,638 <u>1,046,629,539</u> 8,136,718,661 108,451 14,047,667 186,054,800 66,377 36,838,853 742,577,555	1,380,836,638 1,046,629,539 7,903,526,200 18,614 17,414,607 248,270,344 13,332 43,401,013 820,807,027 12,062,735,200
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific 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 Required provision	d as per BRPD circular letter no.56/2020, 1 2,169,029 280,953,331 930,274,002 1,327,533 184,194,267 1,485,155,110	50/2021, 5 5 20 5 20 5 20 5 20 5 0	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667 186,054,800 66,377 36,838,853 742,577,555 12,257,825,071	1,380,836,638 1,046,629,539 7,903,526,200 18,614 17,414,607 248,270,344 13,332 43,401,013 820,807,027 12,062,735,200 13,192,660,137
General provision to mitigate future risk Special General Provision-COVID 19 has been maintaine 52/2021, 53/2021 and 53/2022 Specific provision - Classified Substandard (Agri & Micro credit) Substandard (small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (small, Cottage, Mirco credit) Doubtful (small, Cottage, Mirco credit) Doubtful (others) Bad/Loss	d as per BRPD circular letter no.56/2020, 1 2,169,029 280,953,331 930,274,002 1,327,533 184,194,267 1,485,155,110	50/2021, 5 5 20 5 20 5 20 5 20 5 0	1,380,836,638 1,046,629,539 8,136,718,661 108,451 14,047,667 186,054,800 66,377 36,838,853 742,577,555 12,257,825,071 13,237,518,774	1,595,168,098 1,380,836,638 1,046,629,539 7,903,526,200 18,614 17,414,607 248,270,344 13,332 43,401,013 820,807,027 12,062,735,200 13,192,660,137 21,096,186,337 21,096,186,337



		June 2023 Taka	December 2022 Taka
7(a)	Consolidated Loans, Advances and Leases	I ana	
	Loans, cash credits, overdrafts, etc.	455 220 208 100	423,923,256,079
	Pubali Bank Limited Pubali Bank Securities Limited	455,329,298,109 1,013,887,175	423,923,236,079 867,878,533
		456,343,185,284	424,791,134,612
	Less: Inter Company Transactions	456,343,185,284	424,791,134,612
	Bills discounted and purchased	430,343,103,204	
	Pubali Bank Limited	33,671,339,510	37,960,870,002
	Pubali Bank Securities Limited	33,671,339,510	37,960,870,002
		490,014,524,794	462,752,004,614
8	Fixed Assets including Premises, Furniture & Fixtures		
	Tangible Assets Land	1,117,377,420	1,117,377,420
	Lease land	1,118,316,470	1,118,892,470
	Building Vehicles	393,009,581 61,488,715	397,989,580 76,322,256
	Machinery and equipment's	452,788,374	426,154,028
	Computer & Computer Accessories	492,731,550	458,082,742
	Furniture and fixtures	835,074,840 4,470,786,950	<u>737,794,188</u> 4,332,612,684
	Intangible Assets	4,470,780,930	4,332,012,084
	Computer Software	181,597,112	200,665,888
	Lease assets	181,597,112	200,665,888
	Right Of Use (ROU) Assets as per IFRS-16	2,052,903,406	1,962,266,153
		6,705,287,468	6,495,544,725
8(0)	Consolidated Fixed Assets including premises, furniture & fixtures		
0(8)	Pubali Bank Limited	6,705,287,468	6,495,544,725
	Pubali Bank Securities Limited	5,160,027	3,519,855
•	Other hands	6,710,447,495	6,499,064,580
9	Other Assets Interest accrued on investments	2 405 906 126	2,357,683,224
	Accrued income on loans & advances	2,405,806,126 1,721,702,586	629,905,610
	Investment in SWIFT	3,387,591	3,387,591
	Advance security deposit, advance rent and prepaid expenses	513,350,859	1,127,821,568
	Investment in Subsidiary Company Stock dealing account	6,599,998,700 174,963,095	6,599,998,700 90,561,024
	Stationery and stamps	151,132,436	99,365,441
	Drafts payable	16,461,908	16,446,447
	Sanchaypatra	49,951,118 4,670,893,088	29,670,982 4,557,181,100
	Deferred tax assets (note-13.2) Suspense account	924,087,541	818,835,977
	Items in transit	9,641,764,473	9,333,322,412
	Advance against income tax Clearing house adjustment	36,629,539,626 17,661,377	34,550,194,544 2,788,012
	Others	48,415,771	24,454,855
		63,569,116,295	60,241,617,487
	Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	<u>353,624,056</u> 63,215,492,239	368,532,669 59,873,084,818
			53,010,001,010
9(a)	Consolidated Other Assets		
	Pubali Bank Limited Pubali Bank Securities Limited	63,215,492,239	59,873,084,818
	Puban Bank Securities Limited	463,312,997 63,678,805,236	484,699,354 60,357,784,172
	Inter company Transactions	(162,921,174)	(90,555,403)
	Pubali Bank Securities Limited	(6,600,000,000) (6,762,921,174)	(6,599,998,700)
		56,915,884,062	<u>(6,690,554,103)</u> 53,667,230,069
	LIABILITIES AND CAPITAL		
10	Borrowings from other Banks, Financial Institutions and Agents Inside Bangladesh	32,647,052,041	31,605,672,156
	Outside Bangladesh	35,591,946,557	33,412,027,340
		68,238,998,598	65,017,699,496
11	Subordinated bonds		
	Agrani Bank Limited	3,800,000,000	3,800,000,000
	Janata Bank Limited	900,000,000 1,400,000,000	900,000,000
	Rupali Bank Limited Sonali Bank Limited	1,200,000,000	1,400,000,000 1,200,000,000
	Uttara Bank Limited	900,000,000	900,000,000
	Delta Life Insurance Company Limited	500,000,000	500,000,000
	Premier Bank Limited NRB Commercial Bank Limited	1,200,000,000 800,000,000	1,200,000,000 800,000,000
	Trust Bank Limited	1,500,000,000	1,500,000,000
	EBL Employees Provident Fund	100,000,000	-
	Nabil Naba Foods Ltd Nabil Feed Mills Ltd	1,000,000,000 1,000,000,000	-
	A.H Khan & Co	500,000,000	•
	(S(~923) V.)	14,800,000,000	12,200,000,000
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	June 2023 Taka	December 2022 Taka
11.1 Perpetual bonds	1,000,000,000	1,000,000,000
Trust Bank Limited AB Bank Limited	1,000,000,000	1,000,000,000
One Bank Limited	350,000,000	350,000,000
Bank Asia Limited	1,000,000,000	1,000,000,000
Jamuna Bank Limited	450,000,000	450,000,000
Community Bank Bangladesh Limited	200,000,000	200,000,000
Southest Bank Limited	500,000,000	500,000,000
Initial Public offering	500,000,000 5,000,000,000	500,000,000 5,000,000,000
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	65,719,991,366	57,732,849,964
Cash credit A/C. (Cr. Balance)	1,142,466,706	844,656,287
Overdraft earnest money (Cr. Balance)	6,000	6,000
Pubali Prochesta (Cr. Balance)	7,687,054	1,883,703
Credit card Account	4,826,643	3,540,390
Call deposits	14,776,397	14,775,897
Foreign currency deposits	3,221,885,477	2,111,693,232
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	21.541.077	21,541,077
Unclaimed deposits FDD A/C	70,133,203,198	60,730,969,028
Dille annable	20,900,813,781	14,271,043,896
Bills payable	125,913,290,480	118,927,122,055
Savings Bank accounts	125,915,270,400	110,727,122,000
Term deposits	166 676 647 951	140 411 634 361
Fixed deposits	166,626,942,851	149,411,634,261
Special Notice Deposits	55,281,235,256	57,452,882,267
Deposit pension scheme	2,321,645	17,685,197
Interest payable on term deposit	6,510,392,503	4,030,804,484
Pubali pension scheme	40,710,542,535	42,523,424,173
Pubali sanchay prakalpa	3,925,903,125	4,035,866,123
Dwigun Sanchay Prokalpa	20,211,667,218	20,009,796,383
Target Based Small Deposit (Pubali shopnopuron)	12,425,282,464	11,144,294,243
Monthly profit base deposit	4,330,528,947	3,881,985,740
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	6,555,815,798	6,176,221,578
Shikhya sanchay prokałpa	182,380,177	191,517,484
Child edu. Care & maturity deposit	`	
	316,7 <u>63,012,519</u>	298,876,111,933
Other deposits	16,234,701,920	18,031,269,963
	549,945,021,898	510,836,516,875
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	549,945,021,898	510,836,516,875
Pubali Bank Securities Limited		
	549,945,021,898	510,836,516,875
Less: Inter Company Transactions	(464,937,150)	(1,485,886,271)
·	549,480,084,748	509,350,630,604

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			June 2023 Taka	December 2022 Taka
13 Ot	ther Liabilities Accumulated provision for loans and advances		12 264 405 814	12 122 506 996
	Accumulated provision for loans and advances Accumulated provision for consumers loan Accumulated provision for demand loan pubali star		12,264,495,814 901,896,259 71,126,701	12,223,506,886 898,026,550 71,126,701
			13,237,518,774	13,192,660,137
	Provision for unclassified loans and advances		8,105,708,484	6,876,464,520
	Special General Provision COVID-19 Provision @1% against off-balance sheet exposure		1,046,629,539 2,411,650,000	1,046,629,539 1,968,950,000
	Accumulated interest suspense		7,229,943,336	6,752,276,864
	Provision for doubtful investment		253,500,000	253,500,000
	Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve		7,587,999	7,650,000
	Compensation realised account		40,123,756 23,982,197	40,123,756 12,291,999
	Compensation realisable account		44,478,043	56,033,764
	Interest suspense on underwriting advances		219,648,924	219,648,924
	CLS interest A/C Unclaimed amount in ATMS		4,411,168	3,411,620
	Consumers deposits		65,000 219,466,102	65,000 225,563,847
	Unclaimed dividend		251,504,831	211,206,865
	Provision for Current Tax (note-13.1)		40,939,686,181	38,378,841,223
	Deferred Tax Liabilities (note-13.3) Valuation adjustment		83,458,196	83,458,196
	Exchange adjustment account		520,344,753 28,666,878	1,927,713,138 28,666,878
	Agri credit guarantee backing reserve		70,261,300	70,261,300
	Pakistan account		8,393,039	8,393,039
	Pension fund L/C cover account in Bangladesh		1,570,884	1,570,883
	Pubali Bank Adjustment		1,583,640 4,282,950,755	1,583,640 257,855,528
	PBL Islamic Banking CSR fund		26,633,870	24,032,214
	Card transaction fee (inter bank)		14,078,551	8,969,705
	Foreign Currency FCC Account		17,363,819	17,363,819
	Interest suspense account against 70% agri loan Blocked account of UBI		192,382 2,973,186	192,382 2,973,186
	Property account of UBI		49,617	49,617
	Payable to other Banks and Financial Institution		701,561,644	527,463,600
	Unearned interest income on ISW		519,218,555	456,643,733
	Interest payable on Subordinated Bond Start-up fund		126,800,000 137,013,311	110,400,000 137,013,311
	Bangladesh Bank incentive		211,009,141	136,081,807
	CSR Fund for COVID-19		24,466,667	24,466,667
	Lease Liabilities as per IFRS-16		1,770,831,583	1,663,035,418
	Non resident blocked account of UBI Late Vault -Cash Received		34,487 83,000,000	34,487
	ICT Asset Insurance reserve		26,634,011	- 24,094,463
			69,457,475,829	61,564,974,932
	Provision for expenses		286,756,717	2,187,857,628
Pro	vision for other assets:			
	Suspense account Provision for Un-reconciled General Account debit entries		256,189,934 13,724,657	256,189,933 13,724,657
			269,914,591	269,914,590
			83,251,665,911	77,215,407,287
13.1 Pro	wision for Current tax			
	Balance at the beginning of the period		38,378,841,223	34,650,504,662
	Provision made for previous period		-	-
	Provision made for current period		2,560,844,958	3,728,336,561 3,728,336,561
	Settlement of previous period tax liability Balance at the end of the period		40,939,686,181	38,378,841,223
13.1.1 Rec	conciliation of effective tax rate (Solo)	Applicable Tax rate	June 20	23
		Taviac	<u>Rate</u>	<u>Amount</u>
Eas	Profit before income tax after provision as per profit & loss account Income tax as per applicable tax rate	37.50%	37.50%	5,160,919,888 1,935,344,958
rac	tors affecting the tax charge in current year Tax Savings from reduced tax rates for Capital gain on share	15.00%	-0.01%	(519,169)
	Tax Savings from reduced tax rates for capital gain on Govt. Sec.(Treasury bills, bonds)	15.00%	-2,82%	(145,690,516)
	Tax Savings from reduced tax rates for Dividend	20.00%	-0,86%	(44,238,306)
	Admissible expenses in current Year (i.e. Bad debt write off etc.) Admissible expenses in current period	37.50%	-0.95%	(49,285,506)
	Inadmissible expenses in current period	37.50%	- 15.97%	824,195,119
	Effect of deferred Tax	37.50% 37.50%	-2.20%	(113,711,988)
	Provision for uncertainty over Income Tax treatments by NBR	37.50%	0.80%	41,038,378
13.2 Def	erred tax assets	•	47.42%	2,447,132,970
10.2 1/01	Balance at the beginning of the period		4,557,181,100	4,020,112,798
	Provision made during the period for loan loss (note 13.2.1)		73,158,702	603,299,060
	Deferred tax assets for fixed assets (note 13.2.2) Browsian hald at the and of the paried		40,553,286	(66,230,758)
	Provision held at the end of the period	BANA	4,670,893,088	4,557,181,100
		H-M NOW		

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	June 2023 Taka	December 2022 Taka
13.3 Deferred tax Liabilities		
Balance at the beginning of the period	83,458,196	83,544,110
Provision made during the period	-	(85,914)
Provision held at the end of the period	83,458,196	83,458,196

Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes and BRPD circular # 11 dated 12 December 2011. 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 period 30 June 2023.

13.2.1 Deferred Tax on loan loss provision		
Cumulative Provision made against Bad/loss	12,389,253,090	13,257,139,244
Adjustment of Corresponding provision on write off	131,428,019	1,194,404,044
Deductible/(taxable) temporary difference	12,257,825,071	12,062,735,200
Tax Rate	37,50%	37,50%
Closing Deferred tax assets*	4,596,684,402	4,523,525,700
Opening Deferred tax assets	4,523,525,700	3,920,226,640
Deferred tax (expense)/Income	73,158,702	603,299,060

* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,596,684,402 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the half year ended June 2023 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-I (CET-1) capital. (Please see note 16)

13,2,	2 Deferred Tax on Fixed Assets		
	Carrying amount	4,652,384,062	4,533,278,572
	Tax Base	4,850,273,891	4,623,026,306
	Deductible/(taxable) temporary difference	(197,889,829)	(89,747,734)
	Tax Rate	37.50%	37.50%
	Closing Deferred tax assets/(Liabilities)	74,208,686	33,655,400
	Opening Deferred tax assets/(Liabilities)	33,655,400	99,886,158
	Deferred tax (expense)/Income	40,553,286	(66,230,758)
13.2.	3 Deferred Tax on Revalued land		
	Carrying amount	2,238,572,000	2,236,269,890
	Tax Base		-,,,
	Deductible/(taxable) temporary difference	(2,238,572,000)	(2,236,269,890)
	Tax Rate	3.73%	3.73%
	Closing Deferred tax assets/(Liabilities)	(83,544,110)	(83,458,196)
	Opening Deferred tax assets/(Liabilities)	(83,458,196)	(83,544,110)
	Deferred tax (expense)/Income	(85,914)	85,914
13.2.4	4 Deferred tax (expense)/Income (net)		
	Deferred tax (expense)/Income arisen for charging specific provision (note 13.2.1)	73,158,702	603,299,060
	Deferred tax (expense)/Income arisen in WDV of Fixed Assets (note 13.2.2)	40,553,286	(66,230,758)
		113,711,988	537,068,302
17.4-1	ConcePhase 1 of the Willing	113,711,700	557,000,502
13 (a) Consolidated other liabilities		
	Pubali Bank Limited	83,251,665,911	77,215,407,287
	Pubali Bank Securities Limited	2,548,671,730	2,433,304,363
	Inter company payable	(162,921,174)	(90,554,103)
		85,637,416,467	79,558,157,547
14	Capital		
14.1	Authorized Capital		
	2,000,000 ordinary shares of Tk 10 each	20,000,000,000	20,000,000,000
14.2	Issued, subscribed and paid up capital		
	1,600,000 ordinary shares of Tk 100 each issued for cash	160,000,000	160,000,000
	400,000 ordinary shares of Tk 100 each as bonus share in 2000	40,000,000	40,000,000
	2,000,000 ordinary shares of Tk 100 each as bonus share in 2004	200,000,000	200,000,000
	8,000,000 ordinary shares of Tk 100 each as bonus share in 2005	800,000,000	800,000,000
	9,000,000 ordinary shares of Tk 100 each as bonus share in 2006	900,000,000	900,000,000
	8,400,000 ordinary shares of Tk 100 each as bonus share in 2007	840,000,000	840,000,000
	8,820,000 ordinary shares of Tk 100 each as bonus share in 2008	882,000,000	882,000,000
	11,466,000 ordinary shares of Tk 100 each as bonus share in 2009	1,146,600,000	1,146,600,000
	173,901,000 ordinary shares of Tk 10 each as bonus share in 2010	1,739,010,000	1,739,010,000
	167,690,250 ordinary shares of Tk 10 each as bonus share in 2011	1,676,902,500	1,676,902,500
	41,922,562 ordinary shares of Tk 10 each as bonus share in 2013	419,225,620	419,225,620
	70,429,904 ordinary shares of Tk 10 each as bonus share in 2016	704,299,040	704,299,040
	47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
	29,950,317 ordinary shares of Tk 10 each as bonus share in 2018	299,503,170	299,503,170
		10,282,942,180	10,282,942,180

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

14.3 Paid up capital as per shareholders category

Particular		June 2023			
	No. of share	Percentage (%)	Amount	Amount	
Directors	323,769,668	21 408/	2 222 (04 (00)	2 222 112 222	
		31.49%	3,237,696,680	3,239,112,990	
Co-operative societies	8,853,932	0.86%	88,539,320	88,748,880	
Banks and financial institutions	50,493,173	4.91%	504,931,730	515,100,500	
Government	2,482	0.0002%	24,820	24,820	
Other institutions	250,788,611	24.39%	2,507,886,110	2,260,797,350	
Non resident Bangladeshi	2,220,240	0.21%	22,202,400	22,259,080	
General public	392,166,112	38.14%	3,921,661,120	4,156,898,560	
	1,028,294,218	100.00%	10,282,942,180	10,282,942,180	



14.4 Range wise shareholdings

		June 2023			
Range wise shareholdings	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares	
Up to 500 shares	19,189	0.24%	2,466,388	2,513,325	
501 to 5,000 "	10,010	1.62%	16,634,576	17,021,406	
5,001 " 10,000 "	1,159	0.71%	7,259,575	7,358,782	
10,001 " 20,000 "	488	0.65%	6,729,253	6,888,264	
20,001 " 30,000 "	144	0.34%	3,470,222	3,593,802	
30,001 " 40,000 "	161	0.51%	5,206,320	5,227,346	
40,001 " 50,000 "	56	0.24%	2,486,946	2,567,747	
50,001 " 100,000 "	196	1.51%	15,554,190	15,798,708	
100,001 and above	270	94.18%	968,486,748	967,324,838	
	31,673	100.00%	1,028,294,218	1,028,294,218	

14.5 Particulars of shareholding of the directors

SL			4 - 4	J	une 2023	2022	
No.	Name of the directors	3	tatus	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. Fahim Ahmed Faruk Chowdhury	Director		21,101,586	211,015,860	21,101,586	211,015,860
5	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
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director		20,568,691	205,686,910	20,568,691	205,686,910
7	Mr. Musa Ahmed	Director		20,615,794	206,157,940	20,615,794	206,157,940
8	Mr. Azizur Rahman	Director		22,352,148	223,521,480	22,352,148	223,521,480
9	, 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	-		•	-
10	Ms. Rana Laila Hafiz	Director		20,565,889	205,658,890	20,565,889	205,658,890
11	Mr. Mustafa Ahmed	Director		35,845,935	358,459,350	35,845,935	358,459,350
12	Mr. Arif Ahmed Choudhury	Director		20,566,364	205,663,640		
13	Dr. Shahdeen Malik	Independe	ent Director	-	-	-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independe	nt Director	-			-
15	Mr. Ahmed Shafi Choudhury	Director	Nominated by Transcom Limited	-		20,707,995	207,079,950
			Personal			83,505	835,050
				324,026,085	3,240,260,850	324,251,221	3,242,512,210

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 2023	Percentage of shareholding at December 2022
1	Mr. Monzurur Rahman	Chairman		2.00	2.00
2	Mr. Moniruddin Ahmed	Director		3.27	3.27
3	Mr. Habibur Rahman	Director		2.00	2.00
4	Mr. Fahim Ahmed Faruk Chowdhury	Director		2.05	2.05
5	Ms. Rumana Sharif	Director	Nominated by Delta Life Insurance Co. Ltd.	5.00	5.00
,	J WIS. KUIIIana Sharifi	Director	Personal	0.02	0.02
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director		2.00	2.00
7	Mr. Musa Ahmed	Director		2.00	2.00
8	Mr. Azizur Rahman	Director	· · · · ·	2.17	2.17
9	Mr. Md. Abdur Razzak Mondal	Director	Nominated by That's It fashions Ltd.	3.50	3,50
9	IVIT, IVIQ, ADQUI RAZZAK IVIOIIUAI	Director	Personal	-	-
10	Ms. Rana Laila Hafiz	Director	······································	2.00	2,00
11	Mr. Mustafa Ahmed	Director		3.49	3.49
12	Mr. Arif Ahmed Choudhury	Director		2.00	-
13	Dr. Shahdeen Malik	Independent Director		-	-
14	Mr. Mohammad Naushad Alí Chowdhury	Independent Director		•	-
1.5	Mr. Alemand Shafe Chaudhum	Director	Nominated by Transcom Ltd.		2,01
15	Mr. Ahmed Shafi Choudhury	Director	Personal	-	0.01



14.6.2 Name of directors and the entities in which they have interest as on 30 June 2023

SL NO.	Name of the Directors	Status in the Bank	n 30 June 2023 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	Rema Tea Company Ltd.	Chairman	12.13%
2	Mr. Moniruddin Ahmed	Director	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	-
			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.
			4. FC Holdings Ltd.	Managing Director	2,000 shares
4	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	7,55,065 shares
			9. Delta Hospital Ltd.	Director	10,08,155 share
			10. Euro Petro Product Ltd.	Director	1.50,000 shares
			11. Baraka Shikaibaha Power Ltd.	Director	3,50,000 shares
5	Ms. Rumana Sharif	Nominee Director	None	Nil	Nil
6	Mr. M. Kabiruzzaman Yaqub FCMA	Director	1 Imagine Properties Ltd.	Chairman	50,00%
Ŷ	(UK),CGMA	Differior	2. Pubali Bank Securities Ltd.	Director	1 share
			1. Popular Jute Exchange Ltd.	Director	22.55%
			2. Popular Jute Mills Ltd.	Director	8.10%
7	Mr. Musa Ahmed	Director	3. Cumilla Food and Allied Ind. Ltd.	Director	10.88%
•	ini. iniusu i timitee	Director	4. Popular Food and Allied Ind. Co. Ltd.	Director	11.35%
			5. Tejgaon Engineering and Construction Co. Ltd.	Director	22.41%
			6. Peoples Equities Ltd.	Director	1.75%
			 Pubali Bank Securities Ltd. 	Director	i share
8	Mr. Azizur Rahman	Director	National Ceramic Industries Ltd.	Managing Director	50,000 shares
			3. Dressmen Fashionwear Ltd.	Director	40.00%
9	Mr. Md. Abdur Razzak Mondal	Nominee Director	1. That's It Fashions Ltd.	Nominee	-
			1. Trouser Line Ltd.	Managing Director	30,00%
10	Ms. Rana Laila Hafiz	Director	2. SP Garments Ltd.	Managing Director	25,00%
	······································	Director	3. SP Washing Ltd.	Managing Director	25.00%
			4. Green Valley Plantation Ltd.	Director	-
11	Mr. Mustafa Ahmed	Director	5. Pubali Bank Securities Ltd.	Director	1 share
12	Mr. Arif Ahmed Choudhury	Director	I. Transcon Securities Ltd.	Managing Director	19,000 Shares
14	ma, Ann Annieu Chottonury		2. Continetal Travels Ltd.	Managing Director	2,000 Shares
13	Dr. Shahdeen Malik	Independent Director	Pubali Bank Securities Ltd.	Independent Director	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	None	Nil	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

	June 2023 Taka	December 2022 Taka
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	18,040,396,448	14,426,734,652
Net profit for the year	2,713,786,918	5,321,771,659
Transfer regarding revaluation reserve on sale of Fixed Assets		813,990
Coupon interest payment against Perpetual Bond	(249,150,687)	(363,734,740)
Transfer to Start-up fund	-	(53,217,717)
Net income and expenses not recognised in the Profit and Loss Statement	1,805,000	(6,603,623)
	20,506,837,679	19,325,764,221
Issue of dividend	(1,285,367,773)	(1,285,367,773)
Balance as on end of the period	19,221,469,906	18,040,396,448

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* As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 4,596,684,402 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the half year ended June 2023 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital.

16(a)	Consolidated Retained earnings			
	Pubali Bank Limited		19,221,469,906	18,040,396,448
	Pubali Bank Securities Limited		729,115,186	660,150,007
			19,950,585,092	18,700,546,455
17	Other reserves			
17.1	Assets revaluation reserve			
	Balance at the beginning of the period		3,807,396,721	4,717,371,762
	Addition on r revaluation of Investment During the period		499,941,500	1,334,674,706
	Disposal revaluation of Investment during the period		(949,819,045)	(2,244,735,661)
	Recognition of deferred tax on revaluation reserve of fixed assets		-	85,914
	Transfer out: Asset revaluation reserve		-	-
		GANE	3,357,519,176	3,807,396,721
	Share forfeiture account		333,984	333,984
	Balance at the end of the period		3,357,853,160	3,807,730,705

		June 2023 Taka	December 2022 Taka
17.2	Exchange Equalization Fund Balance at the beginning of the period	29,959,972	29,959,972
	Addition during the period Balance at the end of the period	29,959,972	29,959,972
17.3	Foreign currency translation reserve	42,058,873	9,877,248
	Balance at the beginning of the period Addition during the period	1,071,311	32,181,625
	Balance at the end of the period	43,130,184 3,430,943,316	42,058,873 3,879,749,550
17(a)	Consolidated Other reserves Pubali Bank Limited	3,430,943,316	3,879,749,550
	Pubali Bank Securities Limited	3,430,943,316	3,879,749,550
18	Non-controlling interest		
	Balance at the beginning of the period Share of current period profit	1,119 14	1,055
		1,133	1,119
		June 2023 Taka	June 2022 Taka
19	Interest income	2,313,028,426	1,924,178,756
	Loans Cash credits	2,894,498,992	2,256,124,769
	Over drafts	4,368,642,420	3,018,591,691
	Loan against trust receipt	386,880,655	303,358,804
	Inland bill purchased & demand draft purchased	230,679,596 180,112,727	81,983,357 112,297,084
	Foreign bill purchased and Export development fund Packing credits	43,658,287	38,981,916
	Payments against document	1,461,777,186	599,734,634
	Agricultural credits & rural credits	71,802,728	49,697,291
	Sundries account	17,827,377 599,384,417	21,292,907 512,605,326
	CLS account Secured mortgages	1,147,687,683	813,319,067
	Loan against Shikya Sanchay Prokalpa	32,785,758	23,475,188
	Lease finance	484,795,603	337,511,797
	Loan against Pubali Sanchay Prokalpa	3,720,476 2,873,445,201	3,671,499 2,494,323,363
	Term loans Loan against Pubali Pension Scheme	33,985,712	31,900,111
	Export Bill Discounting (EBD)	14,361,496	4,878,910
	Syndication/Club Finance	174,016,714	214,190,140
	Credit card	20,553,617	<u>16,405,645</u> 12,858,522,255
	Interest on loans and advances	17,353,645,071 114,610,500	76,416,706
	Interest on money at call and short notice Interest on balance with other banks	242,582,790	284,610,861
	Interest on fixed deposits with other banks	128,453,900	163,921,016
		17,839,292,261	13,383,470,838
19(a)	Consolidated Interest Income Pubali Bank Limited	17,839,292,261	13,383,470,838
	Pubali Bank Securities Limited	<u>30,834,230</u> 17,870,126,491	21,868,919 13,405,339,757
		17,070,120,771	10,100,000,007,101
20	Interest paid on deposits, borrowings, etc. Fixed deposit	5,084,791,651	3,165,800,040
	Short-notice deposit	1,076,261,317	955,205,668
	Savings bank deposit	747,179,787	732,984,669 1,840,874,006
	Pubali bank pension scheme Monthly Monafa based deposit Scheme	1,846,972,671 79,474	1,040,074,000
	Pubali Sanchay Prokalpa	142,821,155	140,062,043
	Shikhya Sanchay Prokalpa	7,057,560	7,318,941
	Dwigun Sanchay Prokalpa	886,779,786	954,740,790 151,074,103
	Interest on MPSD Interest on TBSD	187,973,992 360,708,688	272,681,969
	Interest on MFD A/C	147,927,600	132,432,746
	Sundry accounts	61,154,099	7,967,659
	Interest paid on Deposits	10,549,707,780	8,361,142,634 17,208,125
	Interest on call loan Interest on borrowings from Bank and Fis	34,382,569 1,533,014,064	483,425,582
	Interest on repo borrowings	63,367,786	14,839,216
	Interest on Treasury bond	313,061,465	58,029,039
	Interest on HFT Securities	569,095,404	2,059,221,109 240,061,378
	Interest on HTM Securities Interest on borrowings from Bangladesh Bank	205,716,551 90,017,923	84,725,547
	Interest on Perpetual Bond	-	23,814,391
	Interest on Subordinated Bond	510,405,151	399,585,342
		13,868,768,693	11,742,052,363



		June 2023	June 2022 Taka
21	Income from investment	Taka	· · ·
	Interest on treasury bill Interest on treasury bond	883,321,275	228,567,907
	Interest on private bond	4,736,255,605 589,244,722	4,451,089,571 519,724,445
	Interest on Reverse Repo	202,309,683	96,750,287
	Gain on sale of shares	2,307,419	16,263,663
	Gain on Treasury Bill & Treasury Bond Dividend on shares	647,513,406 252,790,318	1,797,806,536 339,967,676
		7,313,742,428	7,450,170,085
21(a) (Consolidated Income from investment		
	Pubali Bank Limited Pubali Bank Securities Limited	7,313,742,428 85,167,721	7,450,170,085 185,939,339
		7,398,910,149	7,636,109,424
22 (Commission, exchange and brokerage		
	SC, LSC, DD, TT, MT and PO	15,102,575	17,481,000
	Foreign L/C Local L/C	230,317,853 37,706,110	316,336,448 34,291,058
	Issuance of foreign guarantee	588,304	1,117,668
	Issuance of local guarantee	234,109,784	174,422,047
	Issuance of traveller's cheque Other transactions	13,600	2,725
	Miscellaneous handling commission	67,069,039 35,292,795	97,844,288 49,475,319
	Consumers credit	,,	400
	Commission on stationery articles	3,072,570	3,334,775
	Fees and Commission (Syndication/Club Finance) LC Acceptance charges	- 326,226,875	980,584 311,079,431
	LC Payment & Discrepancy Charges	84,493,005	87,275,589
	Total commission	1,033,992,510	1,093,641,332
	Exchange	<u>416,625,639</u> 1,450,618,149	711,774,514 1,805,415,846
		1,450,010,149	1,805,415,840
22(a) C	Consolidated Commission, exchange and brokerage Pubali Bank Limited	1,450,618,149	1,805,415,846
	Pubali Bank Securities Limited	15,072,966	25,372,762
		1,465,691,115	1,830,788,608
23 . C	Other operating income Rent recovery	4,106,310	3,684,024
	Postage and telecommunication recovery	5,852,718	2,527,115
	Swift income	60,536,589	74,333,899
	Application fee of CLS account Account opening charge of CLS account	19,805 4,500	71,574 38,500
	Service charge	28,791,130	32,752,108
	Sale of leased asset	4,108,401	3,490,468
	Processing Fee on Pubali Abashon Online service charge	2,871,915	456,074
	Accounts Maintenance fee	268,603,380 167,290, 7 59	275,114,026 156,156,403
	SMS service charges	78,566,543	62,043,833
	Card Fees and charges CIB service charges	24,944,250	15,997,374
	Recovered from Bad Debt Written Off	10,790,700 224,064	9,633,160
	Processing Fee on Lease Financing	24,561,838	20,950,655
	Loan Reschedule/Restructure Fee	5,870	7,747
	Early Settlement Fee Fee on card transection	2,850,244 17,618,205	1,352,244 13,438,942
	Sale of Bank's property	525,383	2,013,637
	Miscellaneous income supervision and monitoring	500	-
	Miscellaneous income transfer fee Miscellaneous income	934,126 43,676,038	813,641 60,150,852
		746,883,268	735,026,276
23(a) C	Consolidated Other operating income	=======================================	5 54 654 554
	Pubali Bank Limited Pubali Bank Securities Limited	746,883,268 15,443,471	735,026,276 12,199,077
		762,326,739	747,225,353
24 S	alary and allowances (excluding Managing Director)	· · · · · · · · · · · · · · · · · · ·	
	Basic salary House rent allowances	1,720,757,413	1,355,607,620
	Medical allowances	1,017,163,046 208,307,441	798,894,621 162,872,425
	House maintenance	124,299,548	113,017,918
	Other allowances	168,061,428	139,845,879
	Contributory provident fund General provident fund	151,339,788 105,656	126,141,449 140,919
	Bonus to employees	628,067,638	508,253,555
24(4) 0		4,018,101,958	3,204,774,386
24(a) C	onsolidated Salary and allowances (excluding Managing Director) Pubali Bank Limited	4,018,101,958	3,204,774,386
	Pubali Bank Securities Limited	28,895,990	21,641,569
		4,046,997,948	3,226,415,955
	lanaging Director's salary and fees		
25 N		4 640 202	2 600 000
25 N	Basic pay	4,560,323	3,600,000
25 N	Allowances	1,343,517	1,440,000
25 N	•••		



26 Deprecision and report of bank's succe 23.11,562 18.44 Nonstring of bank succes 32.81,1562 18.45 Maintenses of succes 39.81,174,177 39.81 Maintenses of succes 39.81,174,177 39.81 Maintenses of succes 39.81,174,177 39.81 Maintenses of succes 39.82,174,187 39.82 Maintense of succes 39.82,174,487 20.82,174,488 20.82,174,448			June 2023 Taka	June 2022 Taka
Minimum of Aststi - Yagu 11,25,25,30 10,20 Minimum of Aststi - Yagu 20,017,250 10,20 Selo Considered for express 20,017,250 20,000 File Selection of Aststi - Yagu 20,000 20,000 File Selection of Aststi - Yagu 20,000 20,000 File Selection of Aststi - Yagu 20,000 20,000 File Selection of Aststi - Yagu 11,000 12,000 File Selection of Aststi - Yagu 11,000 12,000 Selection of Aststi - Yagu 11,000 12,000 Selection of Aststi - Yagu 12,000 12,000 Selection of Aststi - Yagu 12,000 12,000 Selection of Aststi - Yagu 12,000 12,00	26		·····	
Maintenne of extra 1-Nigs 162,712,03 19,89 Degression of Red area 77,250,40 02,80 Production for local service 77,250,40 02,80 Production for local service 150,20 160,20 160,20 Production for local service 150,20 160,20 160,20 160,20 Production for local service 131,00,20 17,00,20 150,20 160,20		· · · · · · · · · · · · · · · · · · ·	,	19,842,772 74,207,895
Depression on function and/or assis 590(11,17) 30(11,17) 260 Constituted deprectation of replic of load (a series) 77,557,302 62,800 260 Constituted deprectation of replic of load (a series) 77,557,302 62,800 260 Constituted of replic of load (a series) 77,557,802 62,800 260 Constituted of replicities 77,557,802 62,800 260 Constituted of replicities 13,526,343 127,526,320 25,800 260 Depression of mode of replicities 13,526,343 127,824 62,800 260 Depression of mode of replicities 13,526,343 127,824 62,800 260 Depression of mode of replicities 13,526,343 127,824 62,800 260 Depression of mode of replicities 13,526,343 127,921,900 128,444 127,823 280 Depression of mode of replicities 13,526,343 127,921,900 128,445,900 128,445,900 128,445,900 128,445,900 128,445,900 128,445,900 128,445,900 128,445,900 128,455,900,4400 128,455,900,4400			, ,	19,936,675
24(c) Consolitated depreciation and repair of land's meets 775.575.802 622.30 PAMBIL Rock Stands 775.575.802 622.30 7 Option repairs 775.575.802 622.30 8 Pambil Rock Stands 775.575.802 622.30 9 Repairs to rents opporty 1.316.023 775.575.802 622.30 9 Repairs to rents opporty 1.315.033 775.575.802 622.30 9 Repairs to rents opporty 1.315.033 775.575.802 62.30 9 Repairs to rents opporty 1.315.033 775.575.802			590,171,437	508,514,426
Path 1.165.02 (more spense) 1.166.03 (more spense) 7. Other spense 1.36.03 (more spense) 1.36.03 (more spense) 1.36.03 (more spense) 9. Total correspondent Transfer 1.36.03 (more spense) 1.36.03 (more spense) 1.36.03 (more spense) 1.10.05.05 (more spense) 1.23.05.05 (more spense) 1.23.05.05 (more spense) 1.23.05.05 (more spense) 2.22.72.463 (more spense) 1.23.05.05 (more spense) 1.23.05.05 (more spense) 2.24.74 (more spense) 3.30.05.07.01 (more spense) 1.23.05.05 (more spense) 2.24.74 (more spense) 2.24.74 (more spense) 2.24.74 (more spense) 1.10.05.07.01 (more spense) 1.05.07.01 (more spense) 2.24.74 (more spense) 2.24.74 (more spense) 2.24.74 (more spense) 1.10.05.07.01 (more spense) 2.27.13.12 (more spense) 2.27.13.12 (more spense) 2.27.13.12 (more spense) 2.27.13.12 (more spense) 2.26.14.45 (more spense) 2.24.74.45 (more spense) 2.24.74.45 (more spense) 2.24.74.45 (more spense) 2.24.74.45 (more spense) 2.24.74 (more spense)	26(a)	Consolidated depreciation and repair of bank's assets	777,567,802	622,501,768
2 Other spasses 127211544 62334 Requisit is rented propring 1,11,0021 977 1,03 977 Newspaper 32,023,42 22,07 1,03 977 Determine 32,023,42 22,07 1,03 977 Determine 32,023,43 22,07,02 1,03 978 Card Expendum 1,13,02,00 8,14,14 6,07 978 1,04 977 7,077 1,04 978 1,04 977 1,04 978 1,04 978 1,04 978 1,04 978 1,04 978 1,04 <td< td=""><td></td><td></td><td></td><td>622,501,768</td></td<>				622,501,768
27 Other represes 1,116,102 2,77,72 1,25,87 Requise control property 2,27,72 1,25,72 1,26,47,		Pubali Bank Securities Limited		<u>846,053</u> 623,347,821
Neospers 20/07/22 1.03 Petod commption 3.23/4.29 2.24/5 Tavelling 3.23/5.24 2.24/5 Construction 11.13/3.01 3.25/5 NOSTRO account charges 12.24/5/309 8.44 Honoration 3.27.44 0.27 Schedulate of Costing 3.27.44	27			
Participant 412,12,393 2025 Transfering 22,274,493 22,274,493 Databas 113,354,353 117,774 Distribution 12,475,953 22,474 Distribution 12,475,953 22,474 Distribution 12,475,953 22,474 Distribution 12,475,953 22,474 Distribution 23,474,493 20,474 Distribution 23,474,493 20,474 Distribution 12,474,493 20,474 Distribution 12,474,493 12,474 Distri				570,061
Twelling 22,27,445 22,74 Dentines 11,33,48,45 22,07 Cast Isspendium 12,37,005 28,04 Montan Charges 12,137,005 28,07 Subscriptions 28,11,444 62,27 Subscriptions 11,14,448 62,27 Subscriptions 12,14,144 62,27 Conveynnce 12,14,144 62,27 Dentify comparison 12,14,144 62,27 Dentify comparison 12,14,144 62,27 Dentify comparison 12,14,144 62,27 Dentify comparison 22,113,28 13,144,144 62,27 Dentify comparison 22,113,28 14,44,455 14,44 Dentify comparison 12,143,44 14,353 Obstrain and Anallary Services 22,113,28 14,144 Dentify comparison 12,144,44 14,23 Dentify comparison 13,244,44 14,353 Dentify comparison 13,244,44 14,353 Dentify comparison 13,244,44 14,353 Den				1,635,352 29,853,339
Duatiesi 11,12,00 28,41 137,72 Cut Expenditure 12,24,730 8,44 737,72 Distribution 12,74,730 8,44 747,72 Distribution 12,74,730 8,44 747,72 Distribution 12,74,72,730 8,44 747,72 Distribution 12,74,72,730 8,44,74 747,72 Distribution 12,74,72,730 12,74,72,730 13,74,74 14,72 Distribution 12,74,72,730 12,74,72,730 14,44,43,74,74 14,74,74,74,74,74,74 14,74,74,74,74,74,74,74,74,74,74,74,74,74				22,475,714
NOSTED account charger 12,479.90 8.44 Homorium 327.84 707 Saborations 8.11.444 6.27 Saborations 16.300.78 11.444 Training 11.500.78 11.50 Patrixiumer 12.500.78 11.50 Training 12.500.78 12.50 Photocopying 22.53.47 14.50 Barcheric opening express 2.71.12 12.50 Subtring express 2.73.12 12.50 On Dicession Res 13.464.90 14.46 Scentry and Anxilary Services 13.464.90 14.46 Out intere fees 13.464.90 14.46 Out intere fees 10.57.00 13.27 Oraugi manance 10.37.00 2.24.91.30 13.27 Oraugi manance 13.47.00 13.27 13.27 Oraugi manance 12.24.91.30 13.22 13.25 Oraugi manance 13.24.91.30 13.22 13.25 Oraugi manance 2.47.81.18 13.22.91 13.22.91.91 <				137,785,709
Heotorrium 327,844 702 Sub-ordinate suff Cohing 6,841,33 974 Sub-ordinate suff Cohing 9,741 974 Carrying content 12,11,000 11,232 Protocopying 225,674 145 Branchard opening expenses 22,19,131 1,232 Carrying expenses 79,137 1,232 Constraint fees 16,8500,344 1486 Protocopying 16,8500,344 143,513 Continue 16,8550,344 133,513 Protocopying for circe 133,523 134,523 Carl Invence 138,124,434 24,744,142 24,744,142 </td <td></td> <td></td> <td></td> <td>28,616,882</td>				28,616,882
Statemptions 8,114,44 6,273 Statemptions suff cohing 9,881,329 9,734 Conveyance 17,2114,089 14,223 FinderLairend 16,000,978 15,414 Training 10,144 4,700 Binding copenes 2,201,312 1,733 Shifting copenes 2,201,320 1,666 Carrying copenes 2,201,320 1,666 Carrying copenes 2,201,320 1,666 Carrying copenes 2,201,306 10,656 Carrying copenes 13,641,156 10,2587 Can license free 13,641,156 10,2587 Can license fore 43,20,200 32,327 Ginauity 22,491,340 23,327 Ginauity 22,491,340 23,327 Card attravence 18,337,318 15,324 Card attravence 18,331 16,335 Card attravence 13,341,353 24,64 Card attravence 2,32,000 2,367 Card attravence 13,341,352 35,355				8,447,034 702,395
Sub-ordinate safe floathing 9,481,332 9,742 Conveyonce 17,114,039 1423 Entertainment 10,804,843 4,70 Photocopyong represes 22,673 144 Dishing represes 22,123,00 144 Dishing represes 22,123,00 10,66 Convige oppores 22,123,00 10,66 Convige oppores 22,123,00 10,66 Convige oppores 22,123,00 10,66 Convige oppores 23,641,50 112,88 Convige oppores 23,641,50 112,88 Convige oppores 23,641,90 144 Convige oppores 23,641,90 12,88 Convige oppores 10,848,955 16,604 Convige oppores 23,641,103 15,12 Convige oppores 23,744,113,23 13,22 Convige oppores 23,744,114,331,24 34,34 Convige oppores 23,744,114,331,24 34,34 Convige oppores 23,744,114,331,24 34,34 Convige oppores 13,94,729,97 <td></td> <td></td> <td>-</td> <td>6,279,234</td>			-	6,279,234
Entertaining 15,500,578 15,445 4,700 Photocopying 226,574 144 145 4,700 Brached opening expense 2,791,131 1,521 15,600,578 144 Opening of the sequence 2,791,131 1,521 15,600,578 144 Opening of the sequence 2,100,131 1,521 15,600,578 144 Opening of the sequence 2,100,131 15,200,578 144 15,600,578 16,600 Carl items for 2,100,1300 13,222 16,600 13,561,550 16,600 Carl items for 16,500,578 144,500 13,223 16,600 13,261,900 33,224 35,224 140,900 33,224 36,261 13,261,900 35,224 140,555 11,600,555 2,12,700 13,22,200 100,555 2,12,600 35,22,61 36,261 36,252,200 13,22,200 12,600,555 36,264 36,355 2,160,555 14,252,200 12,600,555 36,264 36,355 2,160,555 36,264 36,355 2,160,555 12,22,200 </td <td></td> <td>Sub-ordinate staff clothing</td> <td></td> <td>9,742,525</td>		Sub-ordinate staff clothing		9,742,525
Training 10.051.483 4.701 Protocopying 225.874 4.142 Brancher opning expenses 2.711.312 1.323 Carrying expenses 2.212.230 1.064 Protessional fees 1.264.0533 1.144 Protessional fees 1.264.0533 1.144 Carrying expenses 1.064.0534 1.164.0533 1.165.0536 1.165.056.056 1.164.056.056 1.162.0566.056.057 1.122.057 1.122.057 <td></td> <td></td> <td></td> <td>14,282,433</td>				14,282,433
Photocopying 226,874 142 Binches opaning exponses 2,79,312 1,212 Shifting exponses 2,79,312 1,212 Shifting exponses 2,212,30 1,064 Protessional fiels 14,466,90 14,466,90 Can licease field 166,545 162,80 Can licease field 166,545 162,80 Can licease field 166,545 162,80 Can licease field 163,85,934 143,81 Promoticaal express 107,937,966 183,555 Can licease field 163,857 163,552 Can licease field 163,852 163,220 Group insurance 19,877,108 189,224 Can allowance 19,877,108 189,224 Can allowance 19,877,108 189,224 Can allowance 133,1264 163 Can allowance 134,1264 164 Can allowance 134,1264 164 Can allowance 134,1264 136 Can alowance 134,127,107 11,122,477 </td <td></td> <td></td> <td></td> <td>15,419,874 4,700,543</td>				15,419,874 4,700,543
Bancher' opining expenses 2,791,312 1.32 Shifting expenses 2,219,230 1.06 Carrying expenses 2,219,230 1.06 Portissional fees 1.36,46,590 1.4,446 Searriy and Auxiliary Services 1.05,544 980 Curtime 1.6,88,595 1.6,88,595 Lanch subsidy 1.65,5544 1.43,315 Participa expenses 1.05,5544 1.43,315 Card frame expense 1.9,371,000 2.9,225 Grant frame expenses 1.9,23,200 1.0,005 Card frame expenses 1.0,01,825 2.4,610 Card frame expenses 2.9,471,000 2.9,272,000 Grant frame expenses 1.9,12,220 1.0,000 Chard and expenses 2.9,277,600 2.0,667 VAT on Kent Expenses for lease inshifts in any expenses 2.9,277,		•	, ,	143,361
Carrying expenses 2,210,230 11.06 Professional fees 14,446,550 14,446 Security and Auxiliary Services 133,641,505 102,887 Gui tionaf fees 366,544 898 Overtime 16,648,595 16,048,595 Luch subsidy 168,650,414 143,511 Promotional expenses 20,312,020 23,322 Carrying expenses 21,937,106 33,656 Card ionance 29,437,103 21,932 Card ionance 29,437,103 21,932 Card ionance 29,437,103 21,932 Card ionance 29,474,192 20,932 Card ionance 24,740,192 20,932 Card ionance 12,427,200 100 Annual pertent meeting 1,616,855 2,166 Service Charge Biol Coll Services 2,287,900 2,266 VAT on Kent Expenses to take iobility ap cr IFRS-16 67,428,44 9,932 Band Voide Construction works 2,393,907 2,04,533 42,032,413 Cara land card optivalents at the end of the period		Branches' opening expenses		1,521,933
Professional fees 14 460,900 14464 Sourtiy and Auxilary Services 133,241.306 122,88 Gun license fees 865,544 388 Overtine 165,889,95 163,98 Lunch subsidy 162,898 163,990 14,946 Promotional expenses 107,957,566 133,125 200 332,225 Catal function fee 4,321,020 3,322 Catal function fee 24,913,400 341,241 345 Catal function fee 24,913,400 341,241 345 341,241 345 Chemicals for office equipment's 233,241 345 345 345 341,241 345 Chemicals for office equipment's 130,125,209 200 747 744,819 322,321 745 Source Charge Hail to C.S. Agents 2,877,909 2,067 743,844 393,84 Interest Expenses for less liability as per IFRS-16 67,428,344 393,852 76,239,907 20,457 Source Stand Charge qual to C.S. Agents 2,287,909 20,67 74,345,142,247 11,22,477				602,121
Security and Auxiliary Services 133 (41,506) 102,895 Gun license fres 16,488,595 16,088 Overtime 16,488,595 16,083 Cart interaction fee 63,546,344 133,541,506 133,541,506 Cart interaction fee 63,549,344 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,524 133,525 133,526 134,525 136,526 136,556 144,555 136,556 136,556 136,556 136,556 136,556 136,556 136,556 136,556 136,556				1,064,414
Gai licease fees 865,544 989 Overtime 16,548,595 16,909 Lunch subsidy 165,859,344 143,51 Promotional expenses 107,937,966 38,566 Card transceion fee 4,321,020 3,322 Cata liveance 19,878,108 19,267,108 19,267,108 Constitution for experiment's 13,1261 303 304 Constitution for experiment's 31,2261 303 204 Constitution for experiment's 130,125,209 200 100 203 204 100 203 204 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 100 203 206 206 206 206 206 206 206 206 206 206 206				102,895,301
Lanch subsidy (b) (65:50;244 (b) (55:50;244 (b)				890,419
Promotional expenses 107/937/966 338,566 Card Innection Fe 4,312,020 321,272 Grap insurance 19,878,168 19,828,168 Car allowance 24,746,192 20,995 Chemissi for office equipment's 381,364 366 Loss on sale of banks property 366,111 657 COBL Cess 1,001,855 2,165 Service Charge Faid to CLS Agents 130,125,509 100,1855 2,166 Service Charge Faid to CLS Agents 130,125,509 20,001 43,800,321 44,180 Interest Expenses for lesse liability as per IFRS-16 67,473,344 59,856 130,125,609 VAT on Rent Expenses 28,909,907 20,048 44,608,417 20,266 Variation Works 28,909,907 20,487 44,608,417 20,266 Variation Works 28,909,907 20,487 41,608,417 20,266 Cash inhand (including foreign currencies) 1,344,722,917 1,122,497 1,224,975 Pubali Bank Limited 1,344,725,288 5,44,831 26,670,485,112 18,900,277				16,098,915
Card transection fee 4,331,020 3,322 Graunity 224,913,400 228,123 Graunity 19,878,108 19,622 Cara illowance 19,878,108 19,622 Cara illowance 19,878,108 19,622 Chenicals for office equipment's 331,264 364 Loss on sale of bank property 566,111 651 CDEL fees 1,008,155 2,06 Service Charge Paid to CLS Agents 2,387,009 2,067 Bank Charges & Orlens 2,387,009 2,067 WAT on Rent Expenses for lease liability as per IFRS-16 64,834,41 59,858 Bank Orlens 2,287,909 20,67 44,608,417 20,265 Miscellaccous 44,608,417 20,265 44,608,417 20,265 VAT on Rent Expenses for lease liability as per IFRS-16 5,264,333 4,431 1,364,772,917 1,122,407 Valial Bank Excurities Limited 1,364,772,917 1,122,407 1,122,407 1,127,407 1,127,407 Zota in ihand (including foreign currencies) 2,444,899,886 4,344,725,937,56 </td <td></td> <td>•</td> <td></td> <td>143,512,137</td>		•		143,512,137
Gratuity 224 (1) 400 221 (27) Graty Insurance 19.378 (108) 19.628 Car allowance 24,746 (192) 20.955 Chemicals for office equipment's 3311,446 366 Loss on ale of banks property 566,111 657 CDEL Cess 1 102,220 100 Annual general meeting 1,001,855 2,165 Service Charge Fait to CLS Agents 150,125,560 67,423,544 39,386 Bank Charges & Others 2,847,090 2,667 43,830,323 44,184 Interest Expenses 1,848,700 2,667 43,830,323 44,184 Bank Wick charges 2,897,900 2,667 43,927,668 46,932,724 39,836 Reovation Under construction works 28,993,907 20,483 46,084,172 20,267 1,122,475 Z'(a) Comolifated Other expenses Plabali Bank Limited 1,364,772,917 1,122,475 1,22,475 Pubali Bank Limited 1,364,772,917 1,122,475 1,207,047,716 1,207,047,716 1,207,047,716 1,207,047,716 1,				38,568,577 3,322,922
Group insurace 19,878,108 19,278,108 19,278,108 19,278,108 19,278,108 19,278,108 19,278,108 24,746,192 20,955 Chemicals for office equipment's 381,264 366 381,264 366 CDBL fees y 132,220 100 367,220 100 Annual general meeting y 130,123,269 266 268,700 2,067 WAT on Rent Expenses 2,887,000 2,087,000 2,067 2,887,000 2,067 VAT on Rent Expenses 2,887,000 2,067 45,354,4 59,855 BankOwidh Charges 49,277,668 45,354,4 59,855 Bankowidh Charges 12,364,772,917 1,122,477 1,022,677 Z(2) Consolidated Other expenses 1,3564,772,917 1,122,477 1,122,477 Pubali Bank Limited 1,364,772,917 1,122,477 1,024,473 1,0364,772,917 1,122,475 Z(2) Cash and cash equivalents at the end of the period 2,0708,453,12 8,902,276 1,074,435 Balance with Bangladelise Bank and is agent bank(s) 2,912,997,55 <td></td> <td></td> <td></td> <td>281,273,000</td>				281,273,000
Chancicals for office equipment's 381,264 381,264 Lass on sole of bank's property 561,11 651 CDBL fees 1,051,855 2,165 Service Charge Pail to CLS Agents 130,122,69 130,122,69 Bank Charges & Others 2,887,050 2,887,050 2,067 VAT on Rent Expenses 618,032,03 44,186 64,683,023 44,186 Interest Expenses for lease liability as per IFRS-16 67,428,544 59,556 64,6933 Renovation Under construction works 28,99,907 20,867 70,205 1,122,477 Pubali Bank Kocurities Limited 1,364,772,917 1,122,477 1,172,407 1,172,407 27(a) Consolidated Other expenses 1,364,772,917 1,122,479 1,172,407 1,172,407 27(a) Cash and cash equivalents at the end of the period 2,170,707 1,172,407 1,172,407 1,172,407 28 (a) Consolidated Chash and insola institutes 1,962,77,07 1,172,407 1,172,407 1,172,407 1,172,407 1,172,407 1,172,407 1,172,407 1,172,407 1,172,407,1172,407 1,172,407,1172,407,1172,				19,628,119
Loss on sale of bank's property 566,111 651 CDBL fees , 102,220 100 Annual general meeting , 1,061,853 2,165 Service Charge Fail to CLS Agents 2,887,090 2,000 Wark Charges & Others 2,887,090 2,000 VAT on Reit Expresses 48,800,233 4,184 Interset Expresses for lease liability as per IFRS-16 47,228,544 93,887 Benovalion Under construction works 28,993,907 20,487 Miscellancous 1,264,772,917 1,122,475 Pubali Bank Limited 1,564,772,917 1,122,475 Pubali Bank Securities Limited 1,564,772,917 1,122,495 Cash and cash equivalents at the end of the period 26,070,845,312 1,892,277 Pubali Bank Limited 1,370,087,270 1,122,495 Probali Bank and its agent bank(s) 2,6070,845,312 1,892,277 Balance with Bangladesh Bank and its agent bank(s) 2,6070,845,312 1,892,277 Balance with Bangladesh Bank and its agent bank(s) 2,426,7201 2,132,997,975 10,024,852 Pubali Ban				20,955,580
CDBL fees ' 102.200 100 Amula general meeting ' 10.61.855 24.87.090 2.067 Service Charge Rei Others 2.887.090 2.067 2.487.090 2.067 VAT on Rent Expenses 2.487.090 2.067 2.487.090 2.067 VAT on Rent Expenses 4.880.233 44.185 2.887.090 2.067 VAT on Rent Expenses 4.92,977.668 469.317 2.0267 Baidwidwidh charges 4.99,979,007 2.048 4.93,277.668 46.933 Miscellaecous 4.0408,417 2.0267 2.046,817 2.0267 Pubali Bank Limited 1.364,772.917 1.122.471 2.0264,353 4.922 Pubali Bank Limited 1.364,772.917 1.127,900 1.127,900 1.173,900 Cash in hand (including foreign currencies) 4.314,775,288 5.454,834 4.925,997,56 1.0790,077,270 1.112,471 Cash in hand finduiding foreign currencies) 4.314,775,288 5.454,834 1.920,274,273 1.920,274 1.920,274 1.920,274,274 1.920,274,274 1.9			•	364,256
Annual general meeting 1,061,853 2,163 Service Charge S4: Others 1,301,125,269 301,125,269 WAT on Ren Expenses 48,880,223 44,48 Interest Expenses for lease liability as per IFRS-16 67,428,344 39,356 Bandwidth charges 49,277,668 46,033,417 20,265 Wiscellancous 44,608,417 20,266 46,033,417 20,266 Z7(a) Consolidated Other expenses 1,364,772,917 1,122,475 1,122,475 Pubali Bank Limited 1,264,772,917 1,122,475 4,802,270 1,172,700 Z8 Cash in hand (including foreign currencies) 4,314,725,288 5,454,333 4,262 Balance with 38mglidesh Bank and tin sagent bank(c) 20,075,651 1,264,772,917 1,122,475 Balance with 38mglidesh Bank and tin sagent bank(c) 20,079,483,12 1,8302,276 Balance with 38mglidesh Bank and tin sagent bank(c) 20,079,483,12 1,8302,276 Balance with 38mglidesh Bank and tin sagent bank(c) 20,075,551 24,027,201 21,300 Balance with 38mglidesh Bank and tint sagent bank(c) 20,303,341,184,224 38,882,765 Balanc with other banks and financial institutes				651,150 106,000
Service Charge Fail to CLS Agents 130,152,269 Bark Charge & Others 2,887,090 2,667 VAT on Ren Expenses 44,880,323 44,186 Interest Expenses folges fielditity as per IFRS-16 67,428,544 59,357 Bardwidh charges 49,227,668 46,333 Renovation Under construction works 22,993,907 20,487 Miscellancous 14,608,417 20,265 Z7(a) Consolidated Other expenses 1,364,772,917 1,122,475 Pubali Bank Limited 1,264,772,917 1,122,475 Pubali Bank Securities Limited 5,264,353 4,383 Cash and cash equivalents at the end of the period 4,314,725,288 5,454,831 Balance with other banks and financial institutes 9,152,599,756 10,764,852 Prize bonds 4,305,1184,224 38,882,762 Agent and the end of the period 44,351,1184,224 38,882,762 S8(a) Consolidated Cash and cash equivalents at the end of the period 44,351,1184,224 38,882,762 Agent and third termings Per Share (EPS): 1,212,202,214 1,232,242,124 38,882,762 S8(a) Consolidated				2,165,262
VAT on Refit Expenses 44,880,223 4,184 Interest Expenses for lease liability as per IFRS-16 67,428,324 93,855 Bandwidth charges 49,277,668 46,032 Renovation Under construction works 28,993,907 20,485 Miscellancous 44,068,417 20,265 Image: Consolidated Other expenses 1,364,772,917 1,122,475 Pubali Bank Limited 1,364,772,917 1,122,475 Pubali Bank Limited 5,264,333 4,820 Cash in hand (incluing foreign correncies) 63,147,775,288 5,44,833 Balance with Bangladesh Bank and its agent bank(s) 26,070,845,312 18,902,277 Balance with other banks and financial institutes 9,152,599,756 10,074,870 Prize bonds 24,302,702 12,200 Money at call on short notice 44,351,144,224 38,882,766 Pubali Bank Limited 44,351,144,224 38,882,766 Pubali Bank Securities Limited 647,783,324 19,204,474 Pubali Bank Securities Limited 44,351,144,224 38,882,766 Pubali Bank Securities Limited 44,351,144,224 38,882,766 Pubali Bank Securities Limited 44,351,144,224 38,882,766 Pubali Bank Limited 44,351,144,224 38,882,766 Pubali Ban			130,125,269	-
Interest Expenses for lease liability as per IFRS-16 67,428,544 59,55 Bandwidth charges 49,277,668 46,933 Removation Under construction works 28,993,007 20,487 Miscellaneous 1,364,772,917 1,122,475 27(a) Consolidated Other expenses 1,364,772,917 1,122,475 Pubali Bank Kecurities Limited 2,563,533 4,822 28 Cash and cash equivalents at the end of the period 1,370,037,270 1,127,300 Cash in hand (including foreign currencies) 4,314,725,288 5,454,333 Balance with Bank and its agent bank(s) 26,070,845,112 18,902,277,01 Balance with other banks and financial institutes 9,152,599,756 10,764,855 Prize bonds 44,351,184,224 38,882,766 Q(a) Consolidated Cash and cash equivalents at the end of the period 44,351,184,224 38,882,766 Pubali Bank Limited 44,351,184,224 38,882,766 37,394,84 Pubali Bank Limited 44,351,184,224 38,882,766 37,394,84 Pubali Bank Securities Limited 44,351,184,224 38,882,766 37,394,84 Pubali Bank Limit				2,067,832
Bandwidth Charges 49,277,663 46,033 Renovation Under construction works 28,993,907 20,437 Miscellaneous 1,364,772,917 1,122,475 27(a) Consolidated Other expenses 1,364,772,917 1,122,475 Pubali Bank Limited 5,264,353 4,822 Pubali Bank Securities Limited 1,364,772,917 1,122,475 Cash and cash equivalents at the end of the period 1,370,037,720 1,127,300 Cash and cash equivalents at the end of the period 26,070,845,112 18,902,770 Balance with Bangladesh Bank and its agent bank(s) 28,070,201 21,300 Balance with other banks and financial institutes 9,152,599,755 10,764,855 Prize bonds 24,427,201 21,300 Money at call on short notice 44,351,184,224 38,882,766 Pubali Bank Emitted 44,351,184,224 38,882,766 Pubali Bank Securities Limited 647,783,324 1,929,442,44 38,882,766 Pubali Bank Securities Limited 2,713,786,918 2,244,78 1,929,244 Pubali Bank Securities Limited 2,713,786,918 2,244,78 <t< td=""><td></td><td></td><td></td><td>44,186,121 59,856,446</td></t<>				44,186,121 59,856,446
Renovation Under construction works28,993,90720,483Miscellaneous44,608,41720,26527(a) Consolidated Other expenses1,364,772,9171,122,475Pobali Bank Limited1,364,772,9171,122,475Pobali Bank Securities Limited1,364,772,9171,122,47528Cash in hand (including foreign currencies)4,314,725,2885,454,333Balance with Bangladesh Bank and its agent bank(s)26,070,845,31218,902,277Balance with other banks and financial institutes9,152,599,75610,764,853Prize bonds24,027,20121,300Money at call on short notice44,351,184,22438,882,765Pubali Bank Limited44,351,184,22438,882,765Pubali Bank Limited27,358,3241,229,647Pubali Bank Securities Limited44,351,184,22438,882,765Pubali Bank Limited27,358,3241,229,647Pubali Bank Securities Limited27,137,86,9182,246,78429Basic and Diluted Earnings Per Share (EPS): Net Profit after taxes2,713,786,9182,246,782Number of ordinary shares outstanding Dease and Diluted Earnings Per Share (EPS)2,713,786,9182,246,782Net Profit after taxes2,713,786,9182,246,7821,028,294,2181,028,294,218Value Per Share (NAVPS): Total Shareholders' Equity Number of ordinary shares outstanding2,712,772,1112,425,3832,403,224,228Consolidated Met Aset Value Per Share (NAVPS): Total Shareholders' Equity43,218,355,40239,254,32339,266,89 <t< td=""><td></td><td></td><td></td><td>46,933,501</td></t<>				46,933,501
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27(a) Consolidated Other expenses Pubali Bank Limited 1,364,772,917 Pubali Bank Securities Limited 1,364,772,917 28 Cash in hand (including foreign currencies) Cash in hand (including foreign currencies) 4,314,725,288 Balance with Bangladesh Bank and its agent bank(s) 26,070,845,312 Balance with other banks and financial institutes 9,152,599,756 Prize bands 24,027,201 Money at call on short notice 4,788,986,667 Pubali Bank Securities Limited 44,351,184,224 Pubali Bank Securities Limited 42,351,184,224 Pubali Bank Securities Limited 27,13,786,918 29 Basic and Diluted Earnings Per Share (EPS): 2,713,786,918 Net Profit after taxes 2,713,786,918 2,246,787 Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 Pubali Bank currities Per Share (EPS) 2,711 2,425,387 Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 <		Miscellaneous		20,269,213
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28 Cash and cash equivalents at the end of the period 1.370,037,270 1.127,300 Cash in hand (including foreign currencies) 4.314,725,288 5,454,830 Balance with Bangladesh Bank and its agent bank(s) 26,070,845,312 18,902,270 Balance with other banks and financial institutes 9,152,599,756 10,0764,855 Prize bonds 24,027,201 21,300 Money at call on short notice 47,88,986,667 3,739,488 28(a) Consolidated Cash and cash equivalents at the end of the period 44,351,184,224 38,882,762 Pubali Bank Limited 44,351,184,224 38,882,762 44,0812,408 44,0812,408 Pubali Bank Securities Limited 44,351,184,224 38,882,762 44,0812,408 44,0812,408 29 Basic and Diluted Earnings Per Share (EPS): Net Profit after taxes 2,713,786,918 2,246,785 Number of ordinary shares outstanding 2,713,786,918 2,246,785 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 1,028,294,218				4,820,210
Cash in hand (including foreign currencies)4,314,725,2885,454,830Balance with Bangladesh Bank and financial institutes26,070,845,31218,902,276Balance with other banks and financial institutes9,152,599,75610,764,853Prize bonds24,027,20121,300Money at call on short notice4,788,986,6673,739,48628(a) Consolidated Cash and cash equivalents at the end of the period44,351,184,22438,882,763Pubali Bank Limited44,351,184,22438,882,763Pubali Bank Securities Limited44,351,184,22438,882,763Pubali Bank Securities Limited44,379,9042,54840,812,40929Basic and Diluted Earnings Per Share (EPS):2,713,786,9182,246,785Number of ordinary shares outstanding1,028,294,2181,028,2941,028,29429(a) Consolidated Basic and Diluted Earnings Per Share (EPS)2,7142,425,385Number of ordinary shares outstanding2,782,752,1112,425,378Number of ordinary shares outstanding1,028,294,2181,028,294Consolidated Basic and Diluted Earnings Per Share (EPS)2,7112,425,378Net Profit after taxes2,782,752,1112,425,378Number of ordinary shares outstanding1,028,294,2181,028,294Consolidated Basic and Diluted Earnings Per Share (EPS)2,711Net Asset Value Per Share (NAVPS): Total Shareholders' Equity43,218,355,40239,254,372Number of ordinary shares outstanding1,028,294,2181,028,294Consolidated Net Asset Value Per Share (NAVPS): Tota				1,127,300,057
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Balance with other banks and financial institutes 9,152,599,756 10,764,855 Prize bonds 24,027,201 21,304 Money at call on short notice 44,351,184,224 38,882,765 28(a) Consolidated Cash and cash equivalents at the end of the period 44,351,184,224 38,882,765 Pubali Bank Limited 44,351,184,224 38,882,765 Pubali Bank Securities Limited 627,858,324 1,929,644 29 Basic and Diluted Earnings Per Share (EPS): X 44,979,042,548 40,812,409 29 Basic and Diluted Earnings Per Share (EPS): X 1,028,294,218 1,028,294 29 Basic and Diluted Earnings Per Share (EPS): X 1,028,294,218 1,028,294 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,762,752,111 2,425,387 1,028,294,218 1,028,294 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,387 1,028,294,218 1,028,294 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,387 1,028,294,218 1,028,294 20(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,387 1,028,294,218 1,028,294				5,454,836,450
Prize bonds 24,027,201 21,300 Money at call on short notice 4,788,986,667 3,739,486 28(a) Consolidated Cash and cash equivalents at the end of the period 44,351,184,224 38,882,762 Pubali Bank Limited 44,351,184,224 38,882,762 Pubali Bank Limited 44,351,184,224 38,882,762 Pubali Bank Limited 44,351,184,224 38,882,762 Pubali Bank Securities Limited 44,979,042,548 40,912,409 29 Basic and Diluted Earnings Per Share (EPS): Net Profit after taxes 2,713,786,918 2,246,78: Number of ordinary shares outstanding 2,246,78: 1,028,294,218 1,028,294 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,782,752,111 2,425,38: Number of ordinary shares outstanding 1,028,294,218 1,028,294 Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,38: Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,38: Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 1,028,294,218 Consolidated Net				10,764,855,091
28(a) Consolidated Cash and cash equivalents at the end of the period 44,351,184,224 38,882,762 Pubali Bank Limited 44,351,184,224 38,882,762 Pubali Bank Securities Limited 44,351,184,224 38,882,762 29 Basic and Diluted Earnings Per Share (EPS): 44,979,042,548 40,812,405 29 Basic and Diluted Earnings Per Share (EPS): 2,713,786,918 2,246,785 Number of ordinary shares outstanding 1,028,294,218 1,028,294 Basic and Diluted Earnings Per Share (EPS) 2,764 2 Velay Consolidated Basic and Diluted Earnings Per Share (EPS) 2,782,752,111 2,425,387 Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 1,028,294,218		Prize bonds		21,308,351
28(a) Consolidated Cash and cash equivalents at the end of the period Pubali Bank Limited 44,351,184,224 38,882,765 Pubali Bank Securities Limited 44,351,184,224 38,882,765 Pubali Bank Securities Limited 44,351,184,224 38,882,765 Pubali Bank Securities Limited 44,351,184,224 38,882,765 9 Basic and Diluted Earnings Per Share (EPS): 44,979,042,548 40,812,409 29 Basic and Diluted Earnings Per Share (EPS): 2,713,786,918 2,246,785 Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 1,028,294,218 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) 2,782,752,111 2,425,385 Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 1,028,294 Consolidated Basic and Diluted Earnings Per Share (EPS) 2,711 2,425,385 2,711 Net Asset Value Per Share (NAVPS): 7,1028,294,218 1,028,294,218 1,028,294,218 1,028,294,218 Total Shareholders' Equity 43,218,355,402 39,254,375 39,264,375 39,264,375 Number of ordinary shares outstanding 43,218,355,402 39,254,375 39,264,392		Money at call on short notice		3,739,486,667
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Pubali Bank Securities Limited 627,858,324 1,929,644 29 Basic and Diluted Earnings Per Share (EPS): Net Profit after taxes 2,713,786,918 2,246,787 Number of ordinary shares outstanding 2,713,786,918 2,246,787 Basic and Diluted Earnings Per Share (EPS) 2.64 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) Number of ordinary shares outstanding 2,782,752,111 2,425,387 Number of ordinary shares outstanding 2,782,752,111 2,425,387 Number of ordinary shares outstanding 2,710,282,94,218 1,028,294 Consolidated Basic and Diluted Earnings Per Share (EPS) 2.711 2,425,387 Number of ordinary shares outstanding 2,713,786,918 2,782,752,111 2,425,387 Not Asset Value Per Share (NAVPS): 71 271 271 Net Asset Value Per Share (NAVPS): 43,218,355,402 39,254,372 39,254,372 Number of ordinary shares outstanding 1,028,294,218 1,028,294 42,03 Consolidated Net Asset Value Per Share (NAVPS): 43,947,470,588 39,766,890 Total Shareholders' Equity 43,947,470,588 39,766,890	zo(a)		44 351 184 224	38,882,763,429
29Basic and Diluted Earnings Per Share (EPS): Net Profit after taxes Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS)2,713,786,918 2,246,787 1,028,294,218 2.6429(a)Consolidated Basic and Diluted Earnings Per Share (EPS) Net Profit after taxes Number of ordinary shares outstanding Consolidated Basic and Diluted Earnings Per Share (EPS)2,782,752,111 1,028,294,218 1,028,294 2,782,752,111 2,425,387 1,028,294,218 2,0320Consolidated Net Asset Value Per Share (NAVPS): Total Shareholders' Equity43,947,470,588 39,766,890				1,929,646,423
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Basic and Diluted Earnings Per Share (EPS) 29(a) Consolidated Basic and Diluted Earnings Per Share (EPS) Net Profit after taxes Number of ordinary shares outstanding Consolidated Basic and Diluted Earnings Per Share (EPS) Net Asset Value Per Share (NAVPS): Total Shareholders' Equity Number of ordinary shares outstanding 1,028,294,218				1,028,294,218
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Consolidated Basic and Diluted Earnings Per Share (EPS) 2.71 Net Asset Value Per Share (NAVPS): 43,218,355,402 Total Shareholders' Equity 43,218,355,402 Number of ordinary shares outstanding 1,028,294,218 Consolidated Net Asset Value Per Share (NAVPS): 43,947,470,588 Total Shareholders' Equity 39,766,890				1,028,294,218
Total Shareholders' Equity 43,218,355,402 39,254,375 Number of ordinary shares outstanding 1,028,294,218 1,028,294 Consolidated Net Asset Value Per Share (NAVPS): 43,947,470,588 39,766,890				2,36
Total Shareholders' Equity 43,218,355,402 39,254,375 Number of ordinary shares outstanding 1,028,294,218 1,028,294 Consolidated Net Asset Value Per Share (NAVPS): 43,947,470,588 39,766,890		Net Asset Value Per Share (NAVPS):		
Number of ordinary shares outstanding 1,028,294,218 1,028,294,218 Consolidated Net Asset Value Per Share (NAVPS): 42,03		Total Shareholders' Equity		39,254,375,664
Consolidated Net Asset Value Per Share (NAVPS): Total Shareholders' Equity 43,947,470,588 39,766,890		Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
Total Shareholders' Equity 43,947,470,588 39,766,890			42,03	38.17
			12 047 470 200	20 766 800 606
				39,766,890,626 1,028,294,218
(2. (1995))_=// 42.74				38.67

ANGLAD

	June 2023 Taka	June 2022 Taka
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	(1,394,660,148)	(7,200,050,834)
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	(1.36)	(7.00)
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	(2,340,665,378)	(7,217,458,230)
Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	(2,28)	(7.02)
30 Reconcilation of statement of cash flows from operating activities Profit before provision	6 000 010 000	(0(0 410 004
Adjustment for non cash items	6,828,919,888	6,268,413,971
Depreciation on fixed asset	540,580,970	463,754,926
Amerization on software	49,590,467	44,759,500
	590,171,437	508,514,426
Adjustment with non-operating activities		
Gain on sale of shares	(2,307,419)	(16,263,663)
Capital gain on sale of treasury bond	(647,513,406)	(1,797,806,536)
Gain on sale of Bank's property	(525,383)	(2,013,637)
Loss on sale of bank's property	566,111	651,150
	(649,780,097)	(1,815,432,686)
Changes in operating assets and liabilities	(07.00 at (100)][
Changes in Joans & advances	(27,116,511,538)	(48,471,807,664)
Changes in deposit and other accounts Changes in investment	39,108,505,023	41,911,634,688
Changes in borrowings	(21,963,712,886)	(11,882,171,893)
Changes in other assets	3,221,299,102 (1,262,536,956)	7,471,197,046
Changes in other liabilities	1,928,330,961	834,200,591
	(6,084,626,294)	(11,259,637,892)
Income Tax Paid	(2,079,345,082)	(901,908,653)
Net cash flows from operating activities	(1,394,660,148)	(7,200,050,834)

31 Reason for significant deviation in Net Operating Cash Flow Per Share (NOCFPS):

Net Cash from/(used in) Operating activities

Operating profit before changes in operating assets & liabilities

Cash outflow in loans & advances Cash inflow in deposit and other accounts Cash outflow/inflow in investment Cash inflow in borrowings Cash outflow in Income Tax Paid Cash outflow in other assets Cash inflow in other liabilities

Net Cash from/(used in) Operating activities

June 2023	June 2022	Difference
(1,394,660,148)	(7,200,050,834)	5,805,390,686
8,807,593,165	8,368,720,580	438,872,585
(27,116,511,538)	(48,471,807,664)	21,355,296,126
36,628,917,004	39,726,324,934	(3,097,407,930)
(22,613,533,711)	(13,696,242,092)	(8,917,291,619)
3,221,299,102	7,471,197,046	(4,249,897,944)
(2,079,345,082)	(901,908,653)	(1,177,436,429)
(123,142,461)	(442,241,987)	319,099,526
1,880,063,373	745,907,002	1,134,156,371
(10,202,253,313)	(15,568,771,414)	5,366,518,101
(1,394,660,148)	(7,200,050,834)	5,805,390,686





Disclosure relating to un-audited Quarterly (Q2) Financial Statements

	30 Jun	e 2023	30 June 2022	
Measures	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	6,828,919,888	6,934,628,124	6,268,413,971	6,484,853,764
Net Profit / (Loss) after Taxation	2,713,786,918	2,782,752,111	2,246,787,629	2,425,387,148
Net Assets Value (NAV)	43,218,355,402	43,947,470,588	39,254,375,664	39,766,890,626
NAV Per Share	42.03	42.74	38.17	38.67
Earnings Per Share (EPS)	2.64	2.71	2.18	2.36
Net Operating Cash Flow Per Share (NOCFPS)	(1.36)	(2.28)	(7.00)	(7.02)

