

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

| Property and Assets | Notes | March 2020 Taka | December 2019 Taka |
|---|---|----------------------------------|--|
| | , | | - 44444 |
| Cash | 3 (a) | 28,195,717,041 | 25,902,988,481 |
| Cash In hand (Including foreign currencies) Balance with Bangladesh Bank and its agent Bank (s) | | 4,936,771,929 | 4,208,445,687 |
| (Including foreign currencies) | | 23,258,945,112 | 21,694,542,794 |
| Balance with Other Banks and Financial Institutions | 4 (a) | 15,092,003,165 | 13,086,547,908 |
| Inside Bangladesh Outside Bangladesh | | 12,422,140,467 2,669,862,698 | 11,569,394,369 1,517,153,539 |
| Money at Call on Short Notice | 5 | 324,286,667 | 126,786,667 |
| Investments | 6 (a) | 110,326,386,069 | 107,107,015,433 |
| Government | | 82,604,377,081 | 79,473,544,362 |
| Others | | 27,722,008,988 | 27,633,471,071 |
| Loans, Advances and Leases | 7 (a) | 286,193,668,198 | 287,613,059,940 |
| Loans, Cash Credits, Overdrafts, etc. | | 272,983,201,899 | 273,520,289,757 |
| Bills purchased & discounted | | 13,210,466,299 | 14,092,770,183 |
| Fixed Assets including premises, furniture & fixtures | 8 (a) | 5,204,175,080 | 5,185,669,169 |
| Other assets | 9 (a) | 36,672,088,793 | 36,025,448,664 |
| Non-banking Assets | | 375,246 | 375,246 |
| Total Assets | | 482,008,700,259 | 475,047,891,508 |
| Liabilities and Capital | | | |
| Liabilities | | | |
| Borrowings from other banks, financial institutions & agents | 10 | 16,253,345,950 | 16,970,348,305 |
| Subordinated bond | 11 | 9,000,000,000 | 9,000,000,000 |
| Deposits and other accounts | 12 (a) | 362,531,179,914 | 358,429,090,568 |
| Current accounts & other accounts | - | 42,488,898,363 | 40,774,392,889 |
| Bills payable | | 11,605,541,537 | 14,602,544,955 |
| Savings bank deposits Term deposits | | 81,897,403,463 | 82,675,389,187 |
| Other deposits | | 217,812,660,064 8,726,676,487 | 212,716,562,946 |
| Other Liabilities | 13 (a) | 64,608,255,444 | 7,660,200,591 62,246,218,800 |
| Total Liabilities | | 452,392,781,308 | 446,645,657,673 |
| Capital / Shareholders' Equity | | | |
| Paid up Capital | 14.2 | 10,282,942,180 | 10,282,942,180 |
| Statutory Reserve | 15 | 10,283,000,000 | 10,283,000,000 |
| Retained earnings (general reserve) | 16 (a) | 5,736,981,081 | 4,854,595,456 |
| Other Reserves | 17 (a) | 3,312,994,805 | 2,981,695,318 |
| | | 29,615,918,066 | 28,402,232,954 |
| Non-Controlling Interest | 18 | 885 | 881 |
| Total Shareholders' Equity | _ | 29,615,918,951 | 28,402,233,835 |
| Total Liabilities and Shareholders' Equity | _ | 482,008,700,259 | 475,047,891,508 |





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

| | | March 2020 | December 2019 |
|--|-------|-----------------|-----------------|
| Off-balance sheet items | Notes | Taka | Taka |
| Contingent liabilities | | | |
| Acceptances & Endorsements | = = = | 46,651,932,755 | 44,598,746,938 |
| Letters of guarantee | | 23,344,638,721 | 21,614,440,241 |
| Irrevocable letters of credit | | 39,716,769,866 | 30,104,501,790 |
| Bills for collection | | 9,824,796,330 | 9,862,686,330 |
| Other Contingent Liabilities | | 2,319,836,392 | 2,319,836,392 |
| Total | | 121,857,974,064 | 108,500,211,691 |
| | | | |
| Other Commitments | | | |
| Documentary credits and short term trade related transactions | 1 | - | 9 |
| Forward assets purchased and forward deposits placed | | | - |
| Undrawn note issuance and revolving underwriting facilities | | " all 1 m m 4 1 | - |
| Undrawn formal standby facilities, credit lines and other commitment | S | - | - |
| Total | | | |
| Total Off-Balance Sheet items including Contingent Liabilities | | 121,857,974,064 | 108,500,211,691 |
| | - | | |

Company Secretary

Director

Chief Financial Officer

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

| | Notes | January to March 2020 Taka | January to March 2019 Taka |
|---|--------------|----------------------------------|----------------------------------|
| Operating Income | ivotes _ | 1 aka | 1 aka |
| Interest Income | 19 (a) | 6,327,756,559 | 6,359,524,449 |
| Less :Interest paid on Deposits, Borrowings, etc. | 20 | 4,824,149,366 | 3,983,582,636 |
| Net Interest Income | | 1,503,607,193 | 2,375,941,813 |
| Income from Investment | 21 (a) | 2,435,365,481 | 1,641,892,831 |
| | 22 (a) | 435,020,474 | 515,582,813 |
| Commission, Exchange and Brokerage | | | |
| Other Operating Income | 23 (a) _ | 107,920,090 | 116,832,755 |
| Total Operating Income | - | 4,481,913,238 | 4,650,250,212 |
| Operating Expenses | 24 (a) | 1 210 202 502 | 1 004 026 401 |
| Salaries and allowances | 24 (a) | 1,219,382,582 | 1,004,936,491 |
| Rent, taxes, insurance, electricity, etc. | | 106,210,244 4,871,087 | 250,193,915 5,985,404 |
| Legal Expenses Postage, Stamp, telecommunication, etc. | | 24,158,424 | 23,941,411 |
| Stationery, Printing, Advertisements, etc. | | 22,288,180 | 25,532,931 |
| Managing Director's salary and Fees | 25 | 3,000,000 | 3,000,000 |
| Directors' Fees | 23 | 1,607,253 | 583,110 |
| Auditors' Fees | | 1,007,233 | 505,710 |
| Charges on loan losses | | | 84,057 |
| Depreciation and repair of bank's assets | 26 (a) | 248,461,911 | 105,158,736 |
| Other Expenses | 27 (a) | 550,979,068 | 396,221,447 |
| Total Operating Expenses | - / (ii) _ | 2,180,958,749 | 1,815,637,502 |
| Profit/(Loss) before Provisions & Taxation | | 2,300,954,489 | 2,834,612,710 |
| Provision for loans & advances, investments & other assets | _ | | |
| Provision for Classified loans and advances | | | 619,554,050 |
| Provision for unclassified loans and advances | | 412,486,808 | 402,445,950 |
| Provision for diminution in value of Investments | | ,, | |
| | | | |
| Provision for impairment clients' margin loan | _ | 412,486,808 | 1,022,000,000 |
| Desiring Community of off balance about itams | | 134,000,000 | 78,000,000 |
| Provision for exposure of off-balance sheet items Total Provisions | - | 546,486,808 | 1,100,000,000 |
| | - | 1,754,467,681 | 1,734,612,710 |
| Total Profit/(Loss) before taxes | _ | | |
| Provision for current tax | | 861,291,371 | 894,415,326 |
| Provision for deferred tax | _ | 10,790,681 | 904 415 226 |
| Total provision for taxes | _ | 872,082,052 | 894,415,326 840,197,384 |
| Net Profit after Taxes | - | 882,385,629 | 040,197,304 |
| Profit attributable to: | | 992 295 (25 | 940 107 246 |
| Equity holders of parents | | 882,385,625 | 840,197,346 |
| Non- controlling interest | L | 4 | 38 |
| Appropriations: | | 882,385,629 | 840,197,384 |
| Statutory Reserve | | - | |
| Retained surplus (general reserve) carried forward | | 882,385,629 | 840,197,384 |
| Earnings Per Share (EPS) Basic | $^{29}(a) =$ | 0.86 | * 0.82 |
| * Restated | _ | 0.86 | 0.82 |

* Restated

Chie Financial Officer





Head Office

Consolidated Cash Flow Statement (un-audited) for 3 months ended 31 March 2020

| | N | January to March 2020 | January to March 2019 |
|---|--------|-----------------------|--------------------------|
| | Notes | Taka | Taka |
| a Cash flows from operating activities | | 9 157 520 272 | 7 574 171 510 |
| Interest receipts in cash | | 8,157,529,372 | 7,574,171,518 |
| Interest payments | | (3,074,487,836) | (2,649,995,835) |
| Dividend receipts | | 109,995,233 | 216,465,299 |
| Fees and commission receipts | | 330,616,736 | 303,457,449 |
| Recoveries of loans previously written off | | - | (055,022,615) |
| Cash payment to employees | | (1,222,382,582) | (977,032,617) |
| Cash payment to suppliers | | (51,255,368) | (55,279,452) |
| Current income tax paid | | (663,536,706) | (664,995,157) |
| Receipts from other operating activities | | 213,986,127 | 419,724,193 |
| Cash payments for other operating activities | | (708,692,481) | (705,761,206) |
| Operating profit before changes in operating assets & liabilities | | 3,091,772,495 | 3,460,754,192 |
| Cash flows from operating assets & liabilities: | | | |
| Statutory deposits | | (2,808,093,295) | (1,798,101,635) |
| Purchase/sale of trading securities | | 88,509,161 | 271,309,464 |
| Loans and advances to customers (other than banks) | | 1,398,988,816 | 7,673,803,991 |
| Other assets | | 132,817,031 | (941,717,076) |
| Deposits to/from other banks | | (717,002,355) | (2,020,974,654) |
| Deposits from customers (other than banks) | | 2,699,767,290 | (615,847,740) |
| Other liabilities account of customers | | 570,227,049 | 472,187,052 |
| Other liabilities | | 594,611,265 | 626,983,872 |
| Total Increase/(decrease) in operating assets and liabilities: | | 1,959,824,962 | 3,667,643,274 |
| Net Cash from/(used in) Operating activities | | 5,051,597,457 | 7,128,397,466 |
| b Cash Flows from Investing Activities | | | |
| Proceeds from sale of securities | | | |
| (Purchase) /Sale of property, plant & equipment | | (217,134,229) | (133,547,547) |
| | | (217,134,229) | (133,547,547) |
| Net Cash from/(used in) Investing Activities | | (217,134,229) | (133,347,347) |
| c Cash flows from financing activities | | | |
| Payment for redemption of loan capital and debt security | | | - |
| Effects of exchange rate changes on cash and cash equivalents | | 9,663 | 87,560 |
| Net cash from/(used in) Financing activities | | 9,663 | 87,560 |
| d Net increase/ (decrease) in cash and cash equivalents (a+b+c) | | 4,834,472,891 | 6,994,937,479 |
| e Cash and cash equivalents at the beginning of the period | | 40,133,375,280 | 39,565,251,206 |
| f Cash and cash equivalents at the end of the period (d+e) | 28 (a) | 44,967,848,171 | 46,560,188,685 |

Company Secretary



Chief Financial Officer



Head Office

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

hs ended 31 March 2020 (Figures in Taka)

| | | | | | | | (x igui es in x min) |
|--|--------------------|----------------------|--|-------------------|-----------------|---------------------------------|----------------------|
| Particulars | Paid-up capital | Statutory reserve | Retained earnings (general reserve) | Other reserves | parent's equity | Non- controlling interest | Total |
| For the period March 2020 | | | | | | | |
| Balance as at 1 January 2020 | 10,282,942,180 | 10,283,000,000 | 4,854,595,456 | 2,981,695,318 | 28,402,232,954 | 881 | 28,402,233,835 |
| Changes in accounting policy | - | - | | | | | - |
| Restated balance | 10,282,942,180 | 10,283,000,000 | 4,854,595,456 | 2,981,695,318 | 28,402,232,954 | 881 | 28,402,233,835 |
| Surplus/deficit on account of | | | | | | | |
| revaluation of properties | - | - | | - | | - | - |
| Adjustmant of last year | | | | | - | | - |
| gain on investment | - | - | - | | | 100 | - |
| Surplus/deficit on account of | | | | | | | |
| revaluation of investments | - | _ | × 2 | 331,289,824 | 331,289,824 | - | 331,289,824 |
| Currency translation differences | | | | 9,663 | 9,663 | - | 9,663 |
| Net gains and losses not recognised | | | | | - | | - |
| in the Profit and Loss Statement Transfer regarding revaluation | | | - | - | - | - | - |
| reserve on sale of properties | - | - | | | | - | - |
| Non-controlling capital | - | 2 | 12 | | | - | - |
| Net profit for the period | - | - | 882,385,625 | - | 882,385,625 | 4 | 882,385,629 |
| Transfer to statutory reserve | - | - | - | - | = | | - |
| Issue of bonus shares - 2019 | _ | | | | _ | - | - |
| Proposed dividend (bonus issue) | _ | - | | | _ | 2 | 2 |
| Dividends (cash) for 2019 | - | - | | | | | _ |
| Balance as at 31 March 2020 | 10,282,942,180 | 10,283,000,000 | 5,736,981,081 | 3,312,994,805 | 29,615,918,066 | 885 | 29,615,918,951 |
| Balance as at 31 March 2019 | 9,983,439,010 | 9,983,500,000 | 5,128,677,451 | 2,950,743,256 | 28,046,359,717 | 912 | 28,046,360,629 |

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO



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

| | | March 2020 | December 2019 | |
|--|---------|--------------------------------|-----------------|--|
| Property and Assets | Notes _ | Taka | Taka | |
| Cash | 3 | 28,195,717,041 | 25,902,988,481 | |
| Cash In hand (Including foreign currencies) | | 4,936,771,929 | 4,208,445,687 | |
| Balance with Bangladesh Bank and its agent Bank (s) | Δ. | 2000 (000000) to 1000000 00000 | | |
| (Including foreign currencies) | | 23,258,945,112 | 21,694,542,794 | |
| Balance with Other Banks and Financial Institutions | 4 | 15,092,003,165 | 13,086,547,908 | |
| Inside Bangladesh | | 12,422,140,467 | 11,569,394,369 | |
| Outside Bangladesh | | 2,669,862,698 | 1,517,153,539 | |
| Money at Call on Short Notice | 5 | 324,286,667 | 126,786,667 | |
| Investments | 6 _ | 103,734,708,832 | 100,603,861,735 | |
| Government | | 82,604,377,081 | 79,473,544,362 | |
| Others | | 21,130,331,751 | 21,130,317,373 | |
| Loans, Advances and Leases | 7 | 285,635,685,212 | 287,034,674,028 | |
| Loans, Cash Credits, Overdrafts, etc. | | 272,425,218,913 | 272,941,903,845 | |
| Bills purchased and discounted | | 13,210,466,299 | 14,092,770,183 | |
| Fixed Assets including premises, furniture & fixtures | 8 | 5,199,568,519 | 5,180,803,090 | |
| Other assets | 9 | 43,369,131,899 | 42,419,934,593 | |
| Non-banking Assets | | 375,246 | 375,246 | |
| Total Assets | | 481,551,476,581 | 474,355,971,748 | |
| Liabilities and Capital | | | | |
| Liabilities | | | | |
| Borrowings from other banks, financial institutions & agents | 10 | 16,253,345,950 | 16,970,348,305 | |
| Subordinated bond | 11 | 9,000,000,000 | 9,000,000,000 | |
| Deposits and other accounts | 12 | 363,868,323,511 | 359,418,894,691 | |
| Current accounts & other accounts | ·- [| 43,091,375,715 | 41,003,944,261 | |
| Bills Payable | | 11,605,541,537 | 14,602,544,955 | |
| Savings bank deposits | | 81,897,403,463 | 82,675,389,187 | |
| Term deposits | | 218,547,326,309 | 213,476,815,697 | |
| Other deposits | | 8,726,676,487 | 7,660,200,591 | |
| Other Liabilities | 13 | 62,674,417,930 | 60,413,889,600 | |
| Total Liabilities | _ | 451,796,087,391 | 445,803,132,596 | |
| Capital / Shareholders' Equity | | | | |
| Paid up Capital | 14.2 | 10,282,942,180 | 10,282,942,180 | |
| Statutory Reserve | 15 | 10,283,000,000 | 10,283,000,000 | |
| Retained earnings (general reserve) | 16 | 5,876,452,205 | 5,005,201,654 | |
| Other Reserves | 17 | 3,312,994,805 | 2,981,695,318 | |
| Total Shareholders' Equity | _ | 29,755,389,190 | 28,552,839,152 | |
| Total Liabilities and Shareholders' Equity | = | 481,551,476,581 | 474,355,971,748 | |





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

| | March 2020 | December 2019 |
|---|-----------------|-----------------|
| Off-balance sheet items Not | es Taka | Taka |
| Contingent liabilities | | |
| Acceptances & Endorsements | 46,651,932,755 | 44,598,746,938 |
| Letters of guarantee | 23,344,638,721 | 21,614,440,241 |
| Irrevocable letters of credit | 39,716,769,866 | 30,104,501,790 |
| Bills for collection | 9,824,796,330 | 9,862,686,330 |
| Other Contingent Liabilities | 2,319,836,392 | 2,319,836,392 |
| Total | 121,857,974,064 | 108,500,211,691 |
| 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 | 121,857,974,064 | 108,500,211,691 |

Company Secretary

Chie Financial Officer

Managing Director & CIO





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

| Operating Income Notes Taka Taks Interest income 19 6,324,792,77 6,356,014,70 Less Interest paid on deposits, borrowings, etc. 20 4,824,149,366 2,332,322,33 Net Interest Income 21 2,410,963,747 1,531,663,016 Commission, exchange and brokerage 22 430,440,742 508,895,933 Other operating income 23 98,697,136 108,299,955 Total Operating Income 4,440,745,236 4,512,867,938 Operating Expenses 24 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,977 Legal expenses 24 4,871,087 5,984,04 Postage, stantp, telecommunication, etc. 24,143,00 3,000,000 Director's selary and fees 25 3,000,000 3,000,000 Obicrector's fees 2 24,798,00 104,712,67 Obicrector's fees 2 24,798,00 394,691,87 Ober expenses 27 549,850,445 394,691,87 Ober expenses< | | | January to | January to |
|--|--|-------|---------------|--|
| Interest income | | | March 2020 | March 2019 |
| Interest income | Operating Income | Notes | Taka | Taka |
| Net Interest Income 1,500,643,611 2,372,427,834 Income from investment 21 2,410,963,747 1,531,663,016 Commission, exchange and brokerage 22 430,440,742 506,895,303 Other operating income 23 98,697,136 108,299,955 Total Operating Income 4,440,745,236 4,519,286,738 Operating Expenses 24 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,1977 Legal expenses 4,871,087 5,985,404 Postage, stamp, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees 2 427,989,000 104,971,267 Other expenses 26 247,989,000 104,971,267 Other expenses 2 2,172,365,462 1,807,927,716 Provision for lonans & advances, investments & other assets <t< td=""><td></td><td>-</td><td>6,324,792,977</td><td>6,356,010,470</td></t<> | | - | 6,324,792,977 | 6,356,010,470 |
| Net Interest Income 1,500,643,611 2,372,427,834 Income from investment 21 2,410,963,747 1,531,663,016 Commission, exchange and brokerage 22 430,440,742 506,895,933 Other operating income 23 98,697,136 108,299,955 Total Operating Expenses 24 1,212,943,907 999,205,981 Salaries and allowances 24 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,1977 Legal expenses 4,871,087 5,985,404 Postage, stampt, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees 2 247,989,000 104,971,267 Other expenses 26 247,989,000 104,971,267 Other expenses 2 2,172,365,462 1,807,927,10 Provision for loans & advances, investments & othe | Less :Interest paid on deposits, borrowings, etc. | 20 | 4,824,149,366 | 3,983,582,636 |
| Commission, exchange and brokerage 22 430,440,742 506,895,931 Other operating income 23 98,697,136 108,299,955 Total Operating Income 4,440,745,236 4,519,286,738 Operating Expenses 3 4,440,745,239 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,977 Legal expenses 4,871,087 5,985,404 Postage, stamp, telecommunication, etc. 24,143,70 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 23,783,48 Managing Director's salary and fees 25 3,000,000 3,000,000 Director's fees 1,200,253 583,110 Auditor's fees 1 2,002,53 583,110 Charges on loan losses 26 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2 2,172,365,462 1,807,927,716 Provision for classified loans and advances 4 412,486,808 402,445,950 Provision for exposure of off-balance she | | | 1,500,643,611 | 2,372,427,834 |
| Other operating income 23 98,697,136 108,299,958 Total Operating Income 4,440,745,236 4,519,286,738 Operating Expenses 3 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,977 Legal expenses 4,871,087 5,985,040 Postage, stamp, telecommunication, etc. 22,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 35,300,000 Managing Director's salary and fees 25 3,000,000 3,000,000 Director's fees 1,200,253 583,110 Auditors' fees 2 4,789,000 104,971,267 Observeriation and repair of bank's assets 26 247,899,001 104,971,267 Other expenses 27 549,850,445 394,618,172 Other expenses 2 2,172,365,462 1,807,927,10 Provision for classified loans and advances 4 42,248,899 402,415,950 Provision for classified loans and advances 4 412,486,808 402,45,950 Provision for expo | Income from investment | 21 | 2,410,963,747 | 1,531,663,016 |
| Other operating income 23 98,697,136 108,299,955 Total Operating Income 4,440,745,236 4,519,286,738 Operating Expenses 3 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,977 Legal expenses 4,871,087 5,985,404 Postage, stamp, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,83 Managing Director's salary and fees 25 3,000,000 25,375,83 Managing Director's salary and fees 12,200,253 583,110 Auditors' fees 1 2,00,253 583,110 Charges on loan losses 2 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2 2,172,365,462 1807,927,716 Provision for classified loans and advances 4 412,486,808 402,445,950 Provision for unclassified loans and advances 4 412,486,808 4,022,000,000 Provision | Commission, exchange and brokerage | 22 | 430,440,742 | 506,895,933 |
| Total Operating Expenses 4,440,745,236 4,519,286,738 Salaric and allowances 24 1,212,943,907 999,205,981 Rent, taxes, insurance, electricity, etc. 106,126,489 5,985,404 Legal expenses 4,871,087 5,985,404 Postage, stamp, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees 2 247,989,000 104,971,267 Charges on loan losses 2 247,989,000 104,971,267 Other expenses 2 247,989,000 104,971,267 Other expenses 2 247,989,000 104,971,267 Total Operating Expenses 2 2,478,800 104,971,267 Provision for classified loans and advances 2 2,412,365,462 1,807,971,105 Provision for classified loans and advances 412,486,808 1,022,000,000 Provision for diminution in value of Investments | | 23 | 98,697,136 | 108,299,955 |
| Salaries and allowances | | _ | 4,440,745,236 | 4,519,286,738 |
| Rent, taxes, insurance, electricity, etc. 106,126,489 250,111,977 Legal expenses 4,871,087 5,985,404 Postage, stamp, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees 2 247,989,000 104,971,267 Charges on loan losses 26 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,172,365,462 1,807,927,716 Provision for loans & advances, investments & other assets 2,268,379,774 2,711,359,022 Provision for loans & advances, investments & other assets 412,486,808 402,445,950 Provision for unclassified loans and advances 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provision 546,486,808 1,100,000,000 Total Provision for current tax | 7 | _ | | |
| Design Symmetric Symmetr | Salaries and allowances | 24 | 1,212,943,907 | 999,205,981 |
| Legal expenses | Rent, taxes, insurance, electricity, etc. | | 106,126,489 | 250,111,977 |
| Postage, stamp, telecommunication, etc. 24,143,770 23,918,214 Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees - - - Charges on loan losses 2 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,772,365,462 1,807,927,716 Provision for loans & advances, investments & other assets - - Provision for loans & advances, investments & other assets - - Provision for unclassified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Provision for current tax 839,851,734 876,759,633 Provision for current tax 850,642,415 876,7 | | | 4,871,087 | 5,985,404 |
| Stationery, printing, advertisements, etc. 22,240,511 25,375,834 Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees - - - Charges on loan losses - 84,057 Depreciation and repair of bank's assets 26 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,172,365,462 1,807,927,716 Provision for loans & advances, investments & other assets - - 412,486,808 402,445,950 Provision for unclassified loans and advances 412,486,808 402,445,950 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 78,000,000 78,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,64 | | | 24,143,770 | |
| Managing Director's salary and fees 25 3,000,000 3,000,000 Directors' fees 1,200,253 583,110 Auditors' fees - - Charges on loan losses 84,057 Depreciation and repair of bank's assets 26 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,172,365,462 1,807,927,716 Provision for loans & advances, investments & other assets 2,268,379,774 2,711,359,022 Provision for classified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for deferred tax 839,851,734 876,759,633 Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: | 30 A 190 | | 22,240,511 | 25,375,834 |
| Directors' fees | | 25 | 3,000,000 | 3,000,000 |
| Auditors' fees - 84,057 Charges on loan losses 26 247,989,000 104,971,267 Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,172,365,462 1,807,927,716 Profit/(Loss) before Provisions & Taxation 2,268,379,774 2,711,359,022 Provision for loans & advances, investments & other assets - 619,554,050 Provision for classified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: 871,250,551 734,599,389 Earnings | | | | |
| Depreciation and repair of bank's assets 26 | Auditors' fees | | | - |
| Depreciation and repair of bank's assets 26 | Charges on loan losses | | _ | 84,057 |
| Other expenses 27 549,850,445 394,691,872 Total Operating Expenses 2,172,365,462 1,807,927,716 Profit/(Loss) before Provisions & Taxation 2,268,379,774 2,711,359,022 Provision for loans & advances, investments & other assets — — Provision for classified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations : 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | 26 | 247,989,000 | 104,971,267 |
| Profit/(Loss) before Provisions & Taxation 2,172,365,462 1,807,927,716 Provision for loans & advances, investments & other assets - 619,554,050 Provision for classified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: 5 734,599,389 Statutory Reserve - - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.855 * 0.71 | | 27 | 549,850,445 | 394,691,872 |
| Provision for loans & advances, investments 619,554,050 Provision for classified loans and advances 412,486,808 402,445,950 Provision for unclassified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: 5 5 Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | _ | 2,172,365,462 | 1,807,927,716 |
| Provision for loans & advances, investments 619,554,050 Provision for classified loans and advances 412,486,808 402,445,950 Provision for unclassified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: 5 5 Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | Profit/(Loss) before Provisions & Taxation | | 2,268,379,774 | 2,711,359,022 |
| Provision for classified loans and advances - 619,554,050 Provision for unclassified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | ets – | - | |
| Provision for unclassified loans and advances 412,486,808 402,445,950 Provision for diminution in value of Investments 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: 542 0.85 * 0.71 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | Γ | | 619,554,050 |
| Provision for diminution in value of Investments — — 412,486,808 1,022,000,000 Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 — Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: Statutory Reserve — — Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | Provision for unclassified loans and advances | | 412,486,808 | The second secon |
| Provision for exposure of off-balance sheet items 412,486,808 1,022,000,000 Total Provisions 134,000,000 78,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | | |
| Provision for exposure of off-balance sheet items 134,000,000 78,000,000 Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | 412,486,808 | 1,022,000,000 |
| Total Provisions 546,486,808 1,100,000,000 Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | Provision for exposure of off-balance sheet items | | | |
| Total Profit/(Loss) before taxes 1,721,892,966 1,611,359,022 Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | - | | |
| Provision for current tax 839,851,734 876,759,633 Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | | |
| Provision for deferred tax 10,790,681 - Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | | |
| Total Provision for taxes 850,642,415 876,759,633 Net Profit after Taxes 871,250,551 734,599,389 Appropriations: - - Statutory Reserve - - Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | Provision for deferred tax | | | - |
| Net Profit after Taxes 871,250,551 734,599,389 Appropriations: Statutory Reserve Statutory Reserve Retained surplus (general reserve) carried forward 871,250,551 734,599,389 Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | Total Provision for taxes | - | | 876,759,633 |
| Appropriations: Statutory Reserve Retained surplus (general reserve) carried forward Earnings Per Share (EPS) Basic 29 0.85 871,250,551 734,599,389 29 0.85 * 0.71 | | - | | |
| Statutory Reserve Retained surplus (general reserve) carried forward Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | | |
| Retained surplus (general reserve) carried forward Earnings Per Share (EPS) Basic 29 871,250,551 734,599,389 29 0.85 * 0.71 | | | - | i e |
| Earnings Per Share (EPS) Basic 29 0.85 * 0.71 | | | 871,250,551 | 734,599,389 |
| | | 29 | | * 0.71 |
| | | | 0.85 | 0.71 |

*Restated

Company Secretary

Chief Financial Officer

irector

Managing Director & O

CAD, HO. DANA *



Cash Flow Statement (Un-audited) for 3 months ended 31 March 2020

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

Company Secretary

Chief Vinancial Officer

Managing Director & CO

Haul

Challenan





Statement of Changes in Equity (Un-audited)

| | for | · 3 months ended 3 | 1 March 2020 | (Figures in Taka) | | |
|---|--------------------|--------------------|--|-------------------|----------------|--|
| Particulars | Paid-up capital | Statutory reserve | Retained earnings (general reserve) | Other reserves | Total | |
| For the period March 2020 | | | | | | |
| Balance as at 1 January 2020 | 10,282,942,180 | 10,283,000,000 | 5,005,201,654 | 2,981,695,318 | 28,552,839,152 | |
| Changes in accounting policy | - | = | - | - | - | |
| Restated balance | 10,282,942,180 | 10,283,000,000 | 5,005,201,654 | 2,981,695,318 | 28,552,839,152 | |
| Surplus/deficit on account of revaluation of properties | _ | | II (| 9 | - | |
| Adjustmant of last year | | | | | | |
| gain on investment | 2 | 2 | | | 20 | |
| Surplus/deficit on account of | | | | | | |
| revaluation of investments | 190 | 2 | - | 331,289,824 | 331,289,824 | |
| Currency translation differences | - | | | 9,663 | 9,663 | |
| Net gains and losses not recognised | | | | | | |
| in the Profit and Loss Statement | 5 | - | (5) | | | |
| Transfer regarding revaluation | | | | | | |
| reserve on sale of properties | | | | 1 2 1 | | |
| Net profit for the period | - | ** | 871,250,551 | 18 | 871,250,551 | |
| Transfer to statutory reserve | | 2 | - | | 12 | |
| Issue of bonus shares - 2019 | - | - | | 75 | - | |
| Proposed dividend (bonus issue) | - | | | | | |
| Dividends (cash) for 2019 | - | | | | - | |
| Balance as at 31 March 2020 | 10,282,942,180 | 10,283,000,000 | 5,876,452,205 | 3,312,994,805 | 29,755,389,190 | |

Balance as at 31 March 2019

9,983,439,010

9,983,500,000

5,193,313,897

2,950,743,256

28,110,996,163

Company Secretary

Linaat an

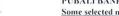
Chief inancial Officer

Managing Director & CKO

RANK JOO

PUBALI BANK LIMITED





March 2020 December 2019 Taka Taka

4,936,771,929

23,258,945,112

28,195,717,041

15,092,003,165

4,208,445,687

21,694,542,794

25,902,988,481

13,086,547,908

Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2019.

Provision:

a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted and unquoted shares on yearly basis.

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2020, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

PROPERTY AND ASSETS

Cash In hand (Including foreign currencies)

3 Cash

| In local currency | 4,907,755,844 | 4,192,403,245 |
|---|--|----------------|
| In foreign currencies | 29,016,085 | 16,042,442 |
| | 4,936,771,929 | 4,208,445,687 |
| Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) | | |
| Bangladesh Bank | | |
| In local currency | 21,356,704,622 | 18,719,679,906 |
| In foreign currencies | 1,109,625,184 | 328,973,550 |
| | 22,466,329,806 | 19,048,653,456 |
| Sonali Bank as agent of Bangladesh Bank | | |
| In local currency | 792,615,306 | 2,645,889,338 |
| | 23,258,945,112 | 21,694,542,794 |
| | 28,195,717,041 | 25,902,988,481 |
| Consolidated Cash | The second secon | |
| Cash In hand (Including foreign currencies) | | |

| 3(a) | Consolidated Cash |
|------|-------------------|
| | Cook to bond |

Pubali Bank Limited

| Pubali Bank Securities Limited | | |
|---|----------------|----------------|
| | 4,936,771,929 | 4,208,445,687 |
| Balance with Bangladesh Bank and its agent Bank (s) | | |
| Pubali Bank Limited | 23,258,945,112 | 21,694,542,794 |
| Pubali Bank Securities Limited | (H) | |

| 4 | Ralance with | other har | iks and f | inancial | institutions |
|---|--------------|-----------|-----------|----------|--------------|

| | - | |
|--|----------------|----------------|
| | 15,092,003,165 | 13,086,547,908 |
| Outside Bangladesh | 2,669,862,698 | 1,517,153,539 |
| Inside Bangladesh | 12,422,140,467 | 11,569,394,369 |
| ance with other banks and financial institutions | | |

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

| Pubali Bank Limited | 12,422,140,467 | 11,569,394,369 |
|----------------------------------|----------------|----------------|
| Pubali Bank Securities Limited | 1,337,143,597 | 989,804,123 |
| | 13,759,284,064 | 12,559,198,492 |
| Less: Inter Company Transactions | 1,337,143,597 | 989,804,123 |
| | 12,422,140,467 | 11,569,394,369 |
| Outside Bangladesh | | |
| Pubali Bank Limited | 2,669,862,698 | 1,517,153,539 |
| Pubali Bank Securities Limited | | - |
| | 2 669 862 698 | 1 517 153 530 |

Money at call on short notice

| | 324,286,667 | 126,786,667 |
|--|-------------|-------------|
| Non-banking financial institution (note-5.2) | 13,000,000 | 15,500,000 |
| Banking company (note- 5.1) | 311,280,007 | 111,280,007 |

5.1 Ban

| Bangladesh Krishi Bank ICB Islamic Bank Ltd. | 11,286,667 | 11,286,667 |
|---|-------------|-------------|
| Bangladesh Krishi Bank | ** | 100,000,000 |
| | | 100,000,000 |
| One Bank Limited | 300,000,000 | |
| inking company | | |

5.2 Non-banking Financial Institution

| GSP Finance Co. (BD) Limited | 13,000,000 | 15,500,000 |
|------------------------------|------------|------------|
| | 13,000,000 | 15,500,000 |



| Content Regulation Regula | 6 | Investments | March 2020 Taka | December 2019 Taka |
|---|------|---|--------------------|-----------------------|
| | | Government securities | | |
| Page | | | | |
| Position | | | | |
| Same | | Total investment in government securities and bonds | 82,604,377,081 | |
| Debentume | | | | |
| Fune Bank Limited Band 500,000,000 150,000,000 | | | | |
| Oblah Isak Isahi Is | | | | |
| One flate famile Bond I Among Medical Bond I Among Medical Bond I Trast Bank Limited Bond I Among Medical Medic | | | | |
| Trans flank Linnich Bond-1 10,000,000 12,000,000 Senke Sait Linnich Bond-1 10,000,000 120,000,000 EXM Mach Linnich Bond-10 10,000,000 130,000,000 EXM Mach Linnich Bond-10 80,000,000 100,000,000 Text Back Linnich Bond-2 80,000,000 300,000,000 James Back Linnich Bond-2 70,000,000 100,000,000 James Back Linnich Bond-2 70,000,000 100,000,000 Burk Act Linnich Bond-2 10,000,000 100,000,000 Burk Act Linnich Bond-2 10,000,000 100,000,000 Burk Act Linnich Bond-2 40,000,000 70,000,000 Scol Shaim Back Linnich Bond 70,000,000 70,000,000 Bock Burk Linnich Bond-2 50,000,000 70,000,000 Scol Shaim Back Linnich Bond-3 50,000,000 70,000,000 Bock Bond-1 70,000,000 70,000,00 | | One Bank Limited Bond -1 | | 20,000,000 |
| Southean Hank Limined Bond - 10,000,000 | | | | |
| Bits Assi Limited Boad -1 10,000,000 180,000,000 Secial Islami Bask Limited Hoad -2 80,000,000 80,000,000 Sulface Bask Limited Hoad -2 80,000,000 80,000,000 One Bask Limited Boad -2 100,000,000 100,000,000 James Bask Limited Boad -2 100,000,000 100,000,000 Bits Assi Limited Boad -2 100,000,000 100,000,000 Bits Assi Limited Boad -2 000,000,000 100,000,000 LXM Bask Limited Boad -2 000,000,000 700,000,000 Scoal Islami Bask Limited Boad -2 500,000,000 700,000,000 Scoal Islami Bask Limited Boad -2 500,000,000 700,000,000 Scoal Islami Bask Limited Boad -2 500,000,000 100,000,000 Standard Bask Limited Boad -2 500,000,000 100,000,000 Standard Bask Limited Boad -2 500,000,000 100,000,000 Boar Sandard Bask Limited Boad -2 | | | | |
| EXIM Back Limited Bond - | | | | |
| Social Islami Islamida Blond - 1 80,000,000 80,000,000 Trist Bark Limide Blond - 2 80,000,000 80,000,000 One Bark Limide Blond - 2 80,000,000 80,000,000 Lamma Bark Limide Blond - 2 1,000,000 1,000,000 Lamma Bark Limide Blond - 2 1,000,000 1,000,000 EXM Bark Limide Blond - 2 1,000,000 1,000,000 Dirch Bland Bark Limide Blond - 2 1,000,000 1,000,000 Scal Jakina Bark Limide Blond - 2 400,000,000 1,000,000 Scal Jakina Bark Limide Blond - 2 1,000,000 1,000,000 Scal Jakina Bark Limide Blond - 2 1,000,000 1,000,000 Scal Jakina Bark Limide Blond - 2 1,000,000 1,000,000 Scal Limide Blond - 3 1,000,000 1,000,000 Sulves Bark Limide Blond - 3 1,000,000 1,000,000 Sulves Bark Limide Blond - 3 1,000,000 1,000,000 Sulves Bark Limide Blond - 3 1,000,000 1,000,000 Less Financina alvores 1,000,000 1,000,000 Law Scal Limide Blond - 3 1,000,000 1,000,000 | | | | |
| Trast flank Limited Bond 2 | | | | |
| One Bank Linniced Bond J 300,000,000 300,000,000 Jamas Bank Linniced Bond J 300,000,000 300,000,000 Bank Ass Linniced Bond J 1,000,000,000 1,000,000,000 LXM Bank Linniced Bond J 1,000,000,000 1,000,000,000 Duch Planck Linniced Bond J 1,000,000,000 1,000,000,000 Bank Sax Linniced Bond J 300,000,000 300,000,000 Social Islami Bank Linniced Bond J 1,000,000,000 1,000,000,000 Islam Bank Linniced Bond J 1,000,000,000 1,000,000,000 Islam Bank Englacked Linniced Bond J 1,000,000,000 1,000,000,000 Islam Bank Englacked Linniced Bond J 1,000,000,00 1,000,000,000 Southers Bank Linniced Bond J 1,000,000,00 1,000,000,00 Islam Bank Englacked Linniced Bond J 1,000,000,00 1,000,000,00 Do Cry Bank Linniced Bond J 1,000,000,00 1,000,000,00 Bank South Bank Bank Bank Bank Bank Bank Bank Bank | | | | |
| Mill | | | | |
| MTBL Bond - 2 760,000,000 500,000,000 Bank Sat Inimited Bond - 2 1,000,000,000 1,000,000,000 EXIN Brank Limited Bond - 1 1,000,000,000 700,000,000 Scalpilal Islami Brank Limited Bond - 1 700,000,000 700,000,000 Scalpilal Islami Brank Limited Bond - 2 500,000,000 700,000,000 Name Training Brank Limited Bond - 2 500,000,000 700,000,000 Name Training Brank Limited Bond - 3 150,000,000 750,000,000 Cell Lord - 1 500,000,000 750,000,000 Duch Sang Brank Limited Bond - 3 500,000,000 750,000,000 Duch Bank Bond - 3 500,000,000 750,000,000 Easers Brank Limited Bond - 3 500,000,000 750,000,000 Brank Asia Limited Bond - 3 500,000,000 750,000,000 Brank Bond - 3 500,000,000 750,000,000 Brank Asia Limited Bond - 3 500,000,000 750,000,000 Brank Bond - 3 750,000,000 750,000,000 Brank Bond - 3 750,000,000 750,000,000 Brank Bond - 3 750,000,000 750,000,000 < | | | | |
| Bank Asa Lamirel Bond - 2 | | | | |
| Durch Hangla Bank Limited Bond 1,900,000,000 700,000 | | | | |
| Shalplal Islami Bank Limited Bond - Soci Boulm Bank Limited Bond - 1 (200,000) 400,000,000 Sci City Bank Limited Bond - 2 (200,000) 500,000,000 Stand Bank Limited Bond - 2 (200,000) 100,000,000 Islam Bank Bangladeh Limited Bond (100,000,000) 100,000,000 Southeast Bank Limited Bond - 3 (200,000) 150,000,000 Southeast Bank Limited Bond - 3 (200,000) 150,000,000 Doth- Bangla Bank Limited Bond - 3 (200,000) 150,000,000 Ober Bangla Bank Limited Bond - 3 (200,000) 150,000,000 Carrier Bank Limited Bond - 3 (200,000) 150,000,000 Bidge financing abances 100,000,000 Bidge financing abances 21,100,317,000 Bidge financing Bank Limited Bond - 3 (200,000) 100,000,000 Bidge financing Bank Limited Bond - 3 (200,000) 100,000,000 Bidge financing Bank Securities Bank | | EXIM Bank Limited Bond -2 | 1,000,000,000 | 1,000,000,000 |
| Social Islami Baik Limited Bond - 2 400,000,000 The City Baak Limited Bond - 2 500,000,000 Standard Bank Limited Bond - 1 500,000,000 Islam Banglascha Limited Bond - 1 170,000,000 Southeat Bank Limited Bond - 3 500,000,000 Southeat Bank Limited Bond - 3 500,000,000 Duch Band - 3 500,000,000 Batter Bang Bank Limited Bond - 3 500,000,000 Batter Bank Limited Bond - 3 100,000,000 Bark Shall Limited Bond - 3 500,000,000 Bark Asia Limited Bond - 3 500,000,000 Bark Asia Limited Bond - 3 500,000,000 Bridge Financing advances 90,000,000 Bonk Asia Limited Bond - 3 500,000,000 Bond Bank Stand Limited Bond - 3 500,000,000 Bond Bank Securities Limited 82,601,377,881 79,473,541,621 Low Bond Bank Securities Limited 82,601,377,881 79,473,541,621 Publi Bank Securities Limited 10,200,500,500 | | | | |
| The City Bank Limined Bond 1 500,000,000 Stand Bank Limined Bond 1 1,000,000,000 Islam Bank Bangladesh Limited Bond 1 1,000,000,000 Southeast Bank Limited 3 150,000,000 Southeast Bank Limited 3 150,000,000 Druck: Bank Limited Bond 2 300,000,000 One Bank Bond 3 300,000,000 Bank Asia Limited Bond 3 300,000,000 Bridge financing advances 21,000,000 Bridge financing advances 21,000,000 Brown Bond 3 300,000,000 Brown Bank Limited Bond 3 70,000,000 Brown Bond 3 21,000,000 Brown Bond 3 | | | | |
| Standard Hank Limited Bord 500,000,000 1,000,000,000 < | | | | |
| UCBI Bond | | | | |
| Southeast Bank Lamited Bord - 1 | | | | 1,000,000,000 |
| The City Bank Limited Bond-3 50,000,000 50,000,000 Come Bank Bank Limited Bond-3 30,000,000 100,000,000 Bank Asal Limited Bond-3 50,000,000 500,000,000 Bridge financing advances 4,813,000 200,000,000 Bridge financing advances 4,813,000 21,003,178,183 21,013,178,183 Cossilitated investments 3,000,000 70,000,000 70,000,000,000 70,000,000,000 70,000,000,000,000 70,000,000,000,000,000,000,000 70,000,000,000,000,000,000,000,000,000, | | | | |
| Dutch Bangla Bank Limited Bond 500,000,000 Geank Bond-3 300,000,000 Eastern Bank Limited Bond 500,000,000 Bridge financing advances 4,813,010 Considiated Invisions 103,743,788,82 Considiated Linicide 103,743,788,82 Pubuli Bank Limited 82,643,77,08 Pubuli Bank Limited 82,643,77,08 Pubuli Bank Limited 2,016 Pubuli Bank Limited 21,103,131,73 Pubuli Bank Limited 21,103,131,73 Pubuli Bank Securities Limited 21,103,131,73 Loans, cash credits and overlarifts, etc. 27,245,218,101 Fills 27,245,218,101 Loans, cash credits and discounted 13,210,466,299 Loans, cash credits and discounted 13,210,466,299 Loans, cash credits and discounted 13,210,466,299 < | | | | |
| One Bank Bond-3 300,000,000 300,000,000 Ease Bank Limited Bond -3 1,000,000,000 500,000,000 Bridge financing advances 4,813,00 1,813,00 Considered Investment 1,115,03,175,82 21,10,13,175,82 Considered Investment 8,204,37,000 70,473,514,62 Public Bank Limited 8,204,37,000 70,473,514,62 Public Bank Limited 21,130,31,751 21,130,31,751 Public Bank Securites Limited 21,130,31,751 21,130,31,751 Lours, cash credits and overdurality, etc. 272,425,218,913 272,918,103,103,103,103 Lours, cash credits and overdurality, etc. 272,425,218,913 272,918,103,103,103,103,103,103,103,103,103,103 | | | | |
| Easer Bank Limited Bond 3 1,000,000,000 1,000,000,000 Bidge financing advances 4,813,010 4,813,010 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,11,08,13,75 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13,13,13,13 2,13, | | | | |
| Bridge financing advances 4.81,30/1,30 2.13,10,31,71 2.13,10,31,71 2.13,10,31,71 2.13,10,31,71 2.13,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,10,31,71 2.10,31,71,71 < | | | | |
| | | | | |
| 10,734,708,832 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,603,861,735 10,703,861,735 10,703,861,735 10,703,861,735 10,703,861,735 10,703,861,735 10,703,861,861 10,703,861 10,703,861 10,703,861 10,703,861 10,703,861 10,703, | | Bridge financing advances | - | |
| Consolidated Investments | | | | |
| Pubali Bank Securities Limited \$2,001,377,081 79,473,514,362 2. Other \$2,001,377,081 79,473,514,362 2. Pubali Bank Securities Limited \$21,130,317,751 \$21,130,317,751 Pubali Bank Securities Limited \$6,591,677,337 \$6,503,150,808 \$72,703,3471,070 Pubali Bank Securities Limited \$6,591,677,337 \$6,503,150,808 \$72,703,3471,070 2. Toans, advances and leases \$272,435,218,913 \$72,941,903,845 Loans, cash credits and overdrafts, etc. \$272,435,218,913 \$72,941,903,845 Bills purchased and discounted \$285,605,685,212 \$285,605,685,212 \$285,005,6 | 6(a) |) Consolidated Investments | | |
| Pubali Bank Securities Limited | | 1. Government | | |
| 2, Other 82,043,37,081 79,73,544,502 Pubali Bank Limited 21,130,331,751 21,130,317,51 Pubali Bank Securities Limited 6,591,677,237 6,503,153,698 277,200,80,888 27,633,417,071 110,326,386,000 107,107,015,133 7 Loans, advances and leases 272,425,218,913 272,91,903,848 Loans, eash credits and overdrafts, etc. 13,210,466,299 14,092,770,183 15 Loans, eash credits overdrafts, etc. 13,210,466,299 14,092,770,183 15 Loans 103,338,595,212 287,034,674,028 15 Loans 103,338,595,212 287,034,674,028 15 Loans 103,338,595,918 97,550,311,148 16 Cash credits 47,142,30,5602 49,763,308,121 10 an against merchandise 8,291,580 6,099,092 10 an against merchandise 8,291,580 6,099,092 10 an against merchandise 9,786,608,730 10,950,632,463 10 pubali prochesta 14,962,426 16,761,569 10 pubali stamo Uddog 30,000,274,186 4,056,718,500 10 pubali Stamo Uddog | | | 82,604,377,081 | 79,473,544,362 |
| Pubali Bank Limited | | Pubali Bank Securities Limited | 82 601 377 081 | 70 173 511 362 |
| Pubali Bank Limited 21,130,31,751 21,180,317,317,36,58 Pubali Bank Securities Limited 6,591,677,23 6,593,157,68 27,722,008,988 27,633,471,071 10,326,388,069 107,107,015,133 7 Loans, cash credits and overdrafts, etc. 272,425,218,913 272,91,908,848 Bills purchased and discounted 13,210,466,299 14,092,770,183 28,035,688,212 287,034,674,028 *********************************** | | 2. Other | 02,004,377,001 | 77,475,544,502 |
| 1.0ans, advances and leases | | | 21,130,331,751 | 21,130,317,373 |
| 10,326,386,009 107,107,015,438 10,326,386,009 107,107,015,438 10,326,386,009 10,7107,015,438 10,321,016,029 10,409,27/0,188 10,321,016,029 10,409,27/0,188 10,321,016,029 10,409,27/0,188 10,321,016,029 10,409,27/0,188 10,338,585,18 10,338, | | Pubali Bank Securities Limited | | |
| Loans, cash credits and overdrafts, etc. 272,425,218,913 272,941,903,845 272,045,000,000 272,045,000 272,045,000,000 272,045 | | | | |
| Loans, cash credits and overdrafts, etc. 272,425,218,913 272,941,903,845 Bills purchased and discounted 13,210,466,299 14,092,770,183 7.1 Loans, cash credits, overdrafts, etc. 8 28,635,685,212 287,034,674,028 T. Loans 103,338,595,918 97,550,311,148 Cash credits 47,142,303,602 49,763,508,121 Overdrafts 47,142,303,602 49,763,508,121 Overdrafts 37,712,392,238 74,384,984,277 Loan against mechandise 8,291,580 6,099,692 Packing credits 670,869,576 591,517,685 Loan against trust receipts 9,786,608,730 10,990,632,463 Pubali prochesta 149,967,426 167,615,569 Non-resident Credit Scheme 626,920 626,920 626,920 Pubali Rarmo Uddog 33,632,473 204,274,186 Pubali Usob 31,861,281 32,239,714 Pubali Usob 36,732,473 4,236,093,012 Pubali Usob 31,882,887,410 31,726,281,099 Pubali Usob 31,882,887,410 31,72 | 2400 | | 110,326,386,069 | 107,107,015,433 |
| Bills purchased and discounted 13,210,466,299 14,092,770,183 287,035,685,212 287,034,674,028 7.1 Loans, cash credits, overdrafts, etc. Inside Bangladesh: Loans 103,338,595,918 97,550,311,148 Cash credits 47,142,303,602 49,763,508,121 Overdrafts 73,712,392,238 74,284,984,277 Loan against merchandise 8,291,580 6,099,692 Packing credits 9,786,608,730 109,053,2463 Loan against tust receipts 9,786,608,730 109,053,2463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 626,920 Pubali Sujon 31,861,281 32,239,714 Pubali Sujon 31,861,281 32,239,714 Pubali Litsob 31,861,281 32,239,714 Pubali Karmo Uddog 31,861,281 32,239,714 Pubali Litsob 31,861,281 32,239,714 Payment against documents 4,736,173,942 EDF Joan 5,220,096,711 5,104,393,111 | 7 | Loans, advances and leases | | |
| Bills purchased and discounted 13,210,466,299 14,092,770,183 287,035,685,212 287,034,674,028 7.1 Loans, cash credits, overdrafts, etc. Inside Bangladesh: Loans 103,338,595,918 97,550,311,148 Cash credits 47,142,303,602 49,763,508,121 Overdrafts 73,712,392,238 74,284,984,277 Loan against merchandise 8,291,580 6,099,692 Packing credits 9,786,608,730 109,053,2463 Loan against tust receipts 9,786,608,730 109,053,2463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 626,920 Pubali Sujon 31,861,281 32,239,714 Pubali Sujon 31,861,281 32,239,714 Pubali Litsob 31,861,281 32,239,714 Pubali Karmo Uddog 31,861,281 32,239,714 Pubali Litsob 31,861,281 32,239,714 Payment against documents 4,736,173,942 EDF Joan 5,220,096,711 5,104,393,111 | | Loans, eash credits and overdrafts, etc. | 272.425.218.913 | 272.941.903.845 |
| | | | | |
| Danish Bangladesh: | | | 285,635,685,212 | 287,034,674,028 |
| Danish Bangladesh: | 7.1 | Loans, cash credits, overdrafts, etc. | | |
| Cash credits 47,142,303,602 49,763,508,121 Overdrafts 73,712,392,238 74,284,984,277 Loan against merchandise 8,291,580 6,099,692 Packing credits 670,869,576 591,517,685 Loan against trust receipts 9,786,608,730 10,950,632,463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Karmo Uddog 332,004,833 204,274,186 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 Outside Bangladesh | | | | |
| Overdrafts 73,712,392,238 74,284,984,277 Loan against merchandise 8,291,580 6,099,692 Packing credits 670,869,576 591,517,685 Loan against trust receipts 9,786,608,730 10,950,632,463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 272,425,218,913 272,941,903,845 Outside Bangladesh 272,425,218,913 272,941,903,845 | | | | |
| Loan against merchandise 8,291,580 6,099,692 Packing credits 670,869,576 591,517,685 Loan against trust receipts 9,786,608,730 10,950,632,463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Karmo Uddog 232,004,833 204,274,186 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 272,425,218,913 272,941,903,845 Outside Bangladesh | | | | |
| Packing credits 670,869,576 591,517,685 Loan against trust receipts 9,786,608,730 10,950,632,463 Pubali prochesta 149,967,426 167,645,569 Non-resident Credit Scheme 626,920 626,920 Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Karmo Uddog 232,004,833 204,274,186 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 Outside Bangladesh 272,425,218,913 272,941,903,845 | | | | |
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| Non-resident Credit Scheme 626,920 626,920 Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Karmo Uddog 232,004,833 204,274,186 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 272,425,218,913 272,941,903,845 Outside Bangladesh | | | | |
| Pubali Subarna 4,656,718,500 4,505,939,612 Pubali Karmo Uddog 232,004,833 204,274,186 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,484,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 272,425,218,913 272,941,903,845 Outside Bangladesh | | | | |
| Pubali Karmo Uddog 232,004,833 204,274,186 Pubali Sujon 31,861,281 32,239,714 Pubali Utsob 36,732,473 26,228,302 Payment against documents 4,438,609,877 4,736,173,942 Consumers loan scheme 13,682,887,410 13,726,281,059 EDF loan 5,220,096,711 5,104,393,111 Lease finance 5,944,481,045 5,777,741,928 Credit card 223,307,575 206,218,384 Others 3,148,860,218 5,307,087,732 Outside Bangladesh 272,425,218,913 272,941,903,845 | | | | |
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| Outside Bangladesh 272,425,218,913 272,941,903,845 | | | | |
| | | | | |
| 272,423,210,713 272,941,793,043 | | Outside Bangladesh | 272 425 218 912 | 272 941 903 845 |
| | | | 2/2,423,210,913 | 272,741,703,043 |



| | | | | March 2020 Taka | December 2019 Taka |
|------|--|--------------------------------|---------------|---------------------------------|----------------------------------|
| 7.2 | Bills purchased and discounted Payable in Bangladesh: | | | | |
| | Loans against accepted bills | | | 2,222,883,589 | 2,520,609,554 |
| | Loans against demand draft purchased | | | 31,565 2,222,915,154 | 31,565 2,520,641,119 |
| | Payable outside Bangladesh: | | | | |
| | Foreign bills purchased | | | 10,987,551,145 | 11,572,129,064 |
| | Foreign drafts purchased | | | 10,987,551,145 | 11,572,129,064 |
| | | | | 13,210,466,299 | 14,092,770,183 |
| 7.3 | Classification of loans and advances including bills purchased an | d discounted | | | |
| | Unclassified: Standard | | Γ | 261,315,603,648 | 259,875,309,413 |
| | Special mention account (SMA) | | | 10,815,691,231 | 11,277,548,452 |
| | Clarife I | | | 272,131,294,879 | 271,152,857,865 |
| | Classified: Substandard (SS) | | | 937,651,045 | 1,976,721,770 |
| | Doubtful (DF) | | | 409,294,695 | 408,972,198 |
| | Bad or loss (B/L) | | | 8,829,960,267 10,176,906,007 | 10,174,906,505 12,560,600,473 |
| | Staff loan | | | 3,327,484,326 | 3,321,215,690 |
| | | | | 285,635,685,212 | 287,034,674,028 |
| 7.4 | Particulars of required provision for loans and advances | | | | |
| | Status of Classification | Base for Provision | Rate of | | |
| | | | Provision (%) | | |
| | General provision - Unclassified Standard | 186,566,868,303 | 1 | 1,865,668,683 | 1,834,273,722 |
| | Small & Medium Enterprise financing | 53,652,905,868 | 0.25 | 134,132,265 | 140,480,767 |
| | Loans to BHs/MBs/SDs against share etc. | 42,360 | 2 | 847 | 1,111,692 |
| | Housing Finance Loan for Professional to setup business | 307,196,936 24,789,749 | 1 2 | 3,071,969 495,795 | 3,383,416 523,110 |
| | Consumers loan scheme (Credit card) | 218,503,772 | 2 | 4,370,075 | 4,020,786 |
| | Consumers loan scheme | 14,941,064,454 | 5 | 747,053,223 | 743,038,391 47,737,418 |
| | Short Term Agri Credit and Micro credit Special mention account (SMEF) | 5,604,232,206 2,259,170,743 | 0.25 | 56,042,322 5,647,927 | 7,096,466 |
| | Special mention account (Credit Card) | 677,739 | 2 | 13,555 | 6,884 |
| | Special mention account (CLS) Special mention account (HF) | 160,020,302 4,580,897 | 5 | 8,001,015 45,809 | 9,580,784 72,120 |
| | Special mention account (TP) | 11,465,779 | 2 | 229,316 | 72,062 |
| | Special mention account (Others) | 7,301,684,022 | 1 | 73,016,840 | 72,082,014 |
| | Provision to be kept as per Bangladesh Bank Inspection Team i | nstruction | | 2,897,789,641 | 2,863,479,632 |
| | against stay order given by Hon'ble High Court . | | | 1,264,510,000 | 1,264,510,000 |
| | Specific provision - Classified | | | 4,162,299,641 | 4,127,989,632 |
| | Substandard (Agri & Micro credit) | 1,039,712 | 5 | 51,986 | 122,925 |
| | Substandard Doubtful (Agri & Micro credit) | 334,021,994 11,244,800 | 20 5 | 66,804,399 562,240 | 244,489,710 561,953 |
| | Doubtful (Agri & Wiero credit) | 144,921,349 | 50 | 72,460,675 | 91,341,291 |
| | Bad/Loss | 11,113,506,620 | 100 | 11,113,506,620 | 11,093,431,288 11,429,947,167 |
| | Required provision | | - | 15,415,685,561 | 15,557,936,799 |
| | Provision maintained | | _ | 15,972,244,471 | 15,559,760,000 |
| | Excess provision | | = | 556,558,910 | 1,823,201 |
| | | | | | |
| 7(a) | Consolidated Loans, Advances and Leases | | | | |
| () | Loans, cash credits, overdrafts, etc. | | | | 200 211 222 2 |
| | Pubali Bank Limited Pubali Bank Securities Limited | | | 272,425,218,913 557,982,986 | 272,941,903,845 578,385,912 |
| | Tuban Bank Securities Emitted | | | 272,983,201,899 | 273,520,289,757 |
| | Less: Inter Company Transactions | | | 272 093 201 900 | 273,520,289,757 |
| | Bills discounted and purchased | | - | 272,983,201,899 | 273,320,289,737 |
| | Pubali Bank Limited | | | 13,210,466,299 | 14,092,770,183 |
| | Pubali Bank Securities Limited | | | 13,210,466,299 | 14,092,770,183 |
| | | | | 286,193,668,198 | 287,613,059,940 |
| 8 | Fixed Assets including Premises, Furniture & Fixtures | | | 2 222 107 222 | 2 222 401 120 |
| | Land Building | | | 2,222,106,379 680,883,428 | 2,222,401,129 685,165,712 |
| | Vehicles | | | 82,615,541 | 91,027,690 |
| | Machinery and equipment's | | | 352,193,429 231,170,746 | 336,531,518 189,689,370 |
| | Computer & Computer Accessories Furniture and fixtures | | | 491,403,405 | 464,150,838 |
| | Right Of Use (ROU) Assets as per IFRS-16 | | | 1,110,323,176 | 1,157,935,902 |
| | Intangible Assets | | | 5,170,696,104 | 5,146,902,159 |
| | Computer Software | | | 28,872,415 | 33,900,931 |
| | | | - | 28,872,415 5,199,568,519 | 33,900,931 5,180,803,090 |
| | | | - | -1-2/10/09/11/ | -120010301030 |



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



| | March 2020 Taka | December 2019 Taka |
|--|----------------------------------|----------------------------------|
| 12—(a) Consolidated Deposits and other accounts | 363,868,323,511 | 359,418,894,691 |
| Pubali Bank Limited Pubali Bank Securities Limited | | |
| Less: Inter Company Transactions | 363,868,323,511 1,337,143,597 | 359,418,894,691 (989,804,123) |
| | 362,531,179,914 | 358,429,090,568 |
| 13 Other Liabilities Accumulated provision for loans and advances | 10,409,648,812 | 10,444,281,098 |
| Accumulated provision for consumers loan | 916,920,565 | 914,894,251 |
| Accumulated provision for demand loan pubali star | 70,890,982 | 70,771,818 |
| n and a constant of the consta | 11,397,460,359 4,574,784,112 | 11,429,947,167 4,129,812,833 |
| Provision for unclassified loans and advances Provision @1% against off-balance sheet exposure | 1,120,400,000 | 986,400,000 |
| Accumulated interest suspense | 3,707,388,326 | 3,414,216,268 |
| Provision for rebate on good borrower | 17,888,383 | 17,888,383 |
| Provision for doubtful investment Additional profit payable A/C for Islamic banking | 510,550,000 1,646,592 | 510,550,000 1,646,591 |
| I.B. bad debt offsetting reserve | 10,703,834 | 10,703,834 |
| Compensation realised account | 3,261,587 | 2,174,091 |
| Compensation realisable account Interest suspense on underwriting advances | 13,268,067 234,170,921 | 13,674,963 234,170,921 |
| CLS interest A/C | 4,332,179 | 4,105,800 |
| Unclaimed amount in ATMS | 129,000 | 48,000 |
| Consumers deposits | 248,134,372 675,231 | 250,548,026 675,231 |
| Unpaid dividend Special blocked account | 1,587,720 | 1,587,720 |
| Provision for Current Tax | 32,153,487,249 | 31,313,635,515 |
| Provision for Deferred Tax | 102,711,569 | 91,920,888 |
| Valuation adjustment Exchange adjustment account | 285,847,043 28,666,878 | 267,423,252 28,666,878 |
| Agri credit guarantee backing reserve | 70,261,300 | 70,261,300 |
| Excise duty | 25 | 2.5 |
| Pakistan account Pension fund | 8,393,039 1,570,883 | 8,393,039 1,570,883 |
| L/C cover account in Bangladesh | 1,583,640 | 1,583,640 |
| EDF adjustment | 5,816,927,282 | 5,511,163,652 |
| Pubali Bank Adjustment | 219,225,575 17,702,116 | 171,639,703 17,508,205 |
| Sadaqah fund Card transaction fee (inter bank) | 2,413,890 | 2,539,840 |
| Foreign Currency FCC Account | 17,363,819 | 17,363,819 |
| Interest suspense account against 70% agri loan | 192,382 | 192,382 |
| Blocked account of UBI Property account of UBI | 2,973,186 49,617 | 2,973,186 49,617 |
| Payable to other Banks and Financial Institution | 121,882,637 | 132,687,056 |
| Uncarned interest income on ISW | 1,192,581 | 2,253,297 |
| Interest payable on Subordinated Bond Lease Liabilities as per IFRS-16 | 259,000,000 889,483,736 | 28,000,000 935,745,388 |
| Non resident blocked account of UBI | 34,487 | 34,487 |
| | 50,449,883,258 | 48,183,808,713 |
| Provision for expenses Provision for other assets: | 422,703,074 | 395,762,481 |
| Suspense account | 63,714,468 | 63,714,468 |
| Demonetized notes | 989,740 | 989,740 |
| Provision for Un-reconciled General Account debit entries | 13,724,657 20,434,763 | 13,724,657 20,434,763 |
| ICT Asset Insurance reserve Reserve for unforeseen losses | 285,918,364 | 285,918,364 |
| Provision for Customers liability and Others | 19,589,247 | 19,589,247 |
| | 404,371,239 62,674,417,930 | 404,371,239 60,413,889,600 |
| 13 (a) Consolidated other liabilities | 02,074,417,750 | 00,413,887,000 |
| Pubali Bank Limited | 62,674,417,930 | 60,413,889,600 |
| Pubali Bank Securities Limited | 2,265,185,100 | 1,916,174,188 |
| Inter company payable | (331,347,586) 64,608,255,444 | (83,844,988) 62,246,218,800 |
| 14 Capital | | ,2,2, |
| 14.1 Authorized Capital 2,000,000,000 ordinary shares of Tk 10 each | 20,000,000,000 | 20,000,000,000 |
| 14.2 Issued, subscribed and paid up capital | 160,000,000 | 160,000,000 |
| 1,600,000 ordinary shares of Tk 100 each issued for cash 400,000 ordinary shares of Tk 100 each as bonus share in 2000 | 160,000,000 40,000,000 | 160,000,000 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 | 000,000,000 | 800,000,000 |
| 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 | 900,000,000 840,000,000 | 900,000,000 840,000,000 |
| 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 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 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 | 1,676,902,500 419,225,620 | 1,676,902,500 419,225,620 |
| 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 10,282,942,180 | 299,503,170 10,282,942,180 |
| | 10,202,742,100 | 10,202,272,100 |



| | | March 2020 Taka | December 2019 Taka |
|-------|--|--------------------------------|----------------------------------|
| 15 | Statutory reserve Balance at the beginning of the period | 10,283,000,000 | 9,983,500,000 |
| | Addition during the period Balance at the end of the period | 10,283,000,000 | 299,500,000 10,283,000,000 |
| 16 | | 10,265,000,000 | 10,243,000,000 |
| 16 | Retained earnings (General reserve) | | |
| | Balance as on beginning of the period | 5,005,201,654 | 4,458,714,508 1,843,774,217 |
| | Addition during the period Transfer in: Asset revaluation reserve | 871,250,551 | 560,000 |
| | | 5,876,452,205 | 6,303,048,725 |
| | Issue of dividend Balance as on end of the period | 5,876,452,205 | (1,297,847,071) 5,005,201,654 |
| | barance as on end of the period | 3,870,432,203 | 3,003,201,034 |
| 16(a) | Consolidated Retained earnings (General reserve) | | |
| | Pubali Bank Limited Pubali Bank Securities Limited | 5,876,452,205 (139,471,124) | 5,005,201,654 (150,606,198) |
| | Fuodi Bank Securics Linned | 5,736,981,081 | 4,854,595,456 |
| 17 | Other reserves | | |
| 17.1 | Assets revaluation reserve | 2.042.748.065 | 2.014.562.720 |
| | Balance at the beginning of the period Addition on revaluation of Fixed Assets/Investment During the period | 2,943,748,065 553,021,518 | 2,914,562,739 441,363,113 |
| | Disposal during the period | (221,731,694) | (411,427,787) |
| | Transfer out: Asset revaluation reserve | | (750,000) |
| | Share forfeiture account | 3,275,037,889 333,984 | 2,943,748,065 333,984 |
| | Balance at the end of the period | 3,275,371,873 | 2,944,082,049 |
| 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 Balance at the beginning of the period | 7,653,297 | 6,592,698 |
| | Addition during the period | 9,663 | 1,060,599 |
| | Balance at the end of the period | 7,662,960 | 7,653,297 |
| 17(a) | Consolidated Other reserves | 3,312,994,805 | 2,981,695,318 |
| 17(4) | Pubali Bank Limited | 3,312,994,805 | 2,981,695,318 |
| | Pubali Bank Securities Limited | 3,312,994,805 | 2,981,695,318 |
| 18 | Non-controlling interest | | |
| | Balance at the beginning of the period Share of current period profit | 881 | 874 |
| | | 885 | 881 |
| | | March 2020 Taka | March 2019 Taka |
| 19 | Interest income | | |
| | Loans Cash credits | 696,353,705 1,182,250,953 | 602,502,424 1,256,177,368 |
| | Over drafts | 1,659,843,357 | 1,608,601,256 |
| | Loan against imported merchandise | 115,873 | 96,332 |
| | Loan against trust receipt | 226,102,055 241,230,777 | 288,738,700 240,454,994 |
| | Inland bill purchased & demand draft purchased Foreign bill purchased and Export development fund | 23,380,055 | 30,213,977 |
| | Packing credits | 10,161,627 | 8,022,555 |
| | Payments against document | 38,516,400 | 21,173,593 |
| | Agricultural credits & rural credits Sundries account | 4,659,241 74,370,705 | 3,639,225 27,296,376 |
| | CLS account | 302,536,823 | 348,912,279 |
| | Secured mortgages | 353,690,815 | 396,308,179 |
| | Loan against Shikya Sanchay Prokalpa | 70,376 | 88,336 |
| | Lease finance Loan against Pubali Sanchay Prokalpa | 135,895,099 2,724,911 | 152,736,042 3,351,506 |
| | Term loans | 1,103,098,589 | 956,155,961 |
| | Loan against Pubali Pension Scheme | 25,103,911 | 26,198,128 |
| | Export Bill Discounting (EBD) | 553,606 | 979,508 |
| | Credit card Interest on loans and advances | 6,937,268 6,087,597,414 | 5,023,681 |
| | Interest on money at call and short notice | 24,405,479 | 25,838,056 |
| | Interest on balance with other banks | 57,969,296 | 94,497,115 |
| | Interest on fixed deposits with other banks | 154,820,788 6,324,792,977 | 259,004,879 6,356,010,470 |
| 19(a) | Consolidated Interest Income | | |
| | Pubali Bank Limited | 6,324,792,977 | 6,356,010,470 |
| | Pubali Bank Securities Limited | 2,963,582 6,327,756,559 | 3,513,979 6,359,524,449 |
| | | 3,521,130,000 | |



| | | March 2020 Taka | March 2019 Taka |
|-------|---|------------------------------|------------------------------|
| 20 | Interest paid on deposits, borrowings, etc. Fixed deposit | 1,819,286,236 | 1,346,389,367 |
| | Short-notice deposit | 559,652,190 | 384,145,189 |
| | Savings bank deposit | 346,546,165 | 351,583,534 |
| | Pubali bank pension scheme | 789,667,359 | 648,897,959 |
| | Monthly monafa based deposit scheme | 397,597 | 853,564 |
| | Pubali Sanchay Prokalpa | 63,262,504 | 55,915,591 |
| | Shikhya Sanchay Prokalpa Dwigun Sanchay Prokalpa | 4,287,831 491,253,778 | 3,841,963 527,266,161 |
| | Interest on MPSD | 95,962,442 | 80,242,976 |
| | Interest on TBSD | 138,090,873 | 101,642,963 |
| | Interest on MFD A/C | 71,375,683 | 64,718,748 |
| | Sundry accounts | 1,775,242 | 2,243,658 |
| | Interest paid on Deposits | 4,381,557,900 | 3,567,741,673 |
| | Interest on call loan | 2,329,722 | 4,439,722 |
| | Interest on borrowings from Bank and Fis | 177,490,751 | 207,533,839 |
| | Interest on repo borrowings | 6,316,737 | 398,620 |
| | Interest on Treasury bond Interest on borrowings from Bangladesh Bank | 25,234,345 219,911 | 89,935,185 833,597 |
| | Interest on borrowings from Bangladesh Bank Interest on Subordinated Bond | 231,000,000 | 112,700,000 |
| | merest on Subordinated Bond | 4,824,149,366 | 3,983,582,636 |
| 99000 | | | |
| 21 | Income from investment | 284 4/0 028 | 1.072.610 |
| | Interest on treasury bill Interest on treasury bond | 384,469,038 1,460,584,658 | 1,073,610 954,974,618 |
| | Interest on treasury bond Interest on other bond | 386,917,985 | 346,929,774 |
| | Interest on Other Gold | 62,458,041 | 22,195,979 |
| | Gain on Treasury Bill & Treasury Bond | 12,058,441 | |
| | Gain/ (Loss) on sale of shares | 17,219,786 | 9,487,477 |
| | Dividend on shares | 87,255,798 | 197,001,558 |
| | | 2,410,963,747 | 1,531,663,016 |
| 21(a) | Consolidated Income from investment | | |
| | Pubali Bank Limited | 2,410,963,747 | 1,531,663,016 |
| | Pubali Bank Securities Limited | 24,401,734 2,435,365,481 | 110,229,815 1,641,892,831 |
| | | 2,433,343,401 | 1,041,092,031 |
| 22 | Commission, exchange and brokerage | 0.264.402 | 9,890,791 |
| | SC, LSC, DD, TT, MT and PO Foreign L/C | 9,364,403 85,036,631 | 77,615,809 |
| | Local L/C | 12,105,120 | 14,739,770 |
| | Issuance of foreign guarantee | 1,688,456 | 3,771,612 |
| | Issuance of local guarantee | 84,307,753 | 45,126,422 |
| | Issuance of traveller's cheque | 400 | - |
| | Other transactions | 47,687,895 | 50,070,774 |
| | Miscellaneous handling commission | 83,949,034 | 93,229,536 |
| | Consumers credit | 36,320 1,860,992 | 21,565 303,890 |
| | Commission on stationery articles Income A/C commission Online | 1,800,992 | 400 |
| | Total commission | 326,037,004 | 294,770,569 |
| | Exchange | 104,403,738 | 212,125,364 |
| | | 430,440,742 | 506,895,933 |
| 22(a) | Consolidated Commission, exchange and brokerage | | |
| (n) | Pubali Bank Limited | 430,440,742 | 506,895,933 |
| | Pubali Bank Securities Limited | 4,579,732 | 8,686,880 |
| 23 | Other operating income | 435,020,474 | 515,582,813 |
| 23 | | 1.055.421 | 640.700 |
| | Rent recovery | 1,055,431 4,064,293 | 649,700 3,011,717 |
| | Postage and telecommunication recovery Miscellaneous income | 15,681,326 | 30,143,844 |
| | Miscellaneous income supervision and monitoring | 1,187,630 | 20,113,011 |
| | Miscellaneous income transfer fee | 177,084 | 108,097 |
| | Swift income | 32,346,414 | 32,306,327 |
| | Application fee of CLS account | 367,906 | 279,043 |
| | Account opening charge of CLS account | 495,630 | 552,600 |
| | Service charge | 4,042,521 | 3,925,953 |
| | Income on sale of leased asset | 842,286 3,000 | 761,378 1,000.00 |
| | Processing Fee on Pubali Abashon Online service charge | 8,400 | 9,968 |
| | Accounts Maintenance fee | 31,666 | 30,735 |
| | SMS service charges | 25,666,488 | 22,820,261 |
| | Card Fees and charges | 6,249,582 | 5,317,819 |
| | CIB service charges | 3,944,580 | 3,307,160 |
| | Fee on card transection | 2,260,746 | 1,802,032 |
| | Income on sale of Bank's property | 272,153 98,697,136 | 3,272,321 108,299,955 |
| 23(a) | Consolidated Other operating income | 20,027,130 | 100,277,7.13 |
| () | Pubali Bank Limited | 98,697,136 | 108,299,955 |
| | Pubali Bank Securities Limited | 9,222,954 | 8,532,800 |
| | | 107,920,090 | 116,832,755 |
| | | | |



| | | March 2020 Taka | March 2019 Taka |
|-------|--|--|-------------------------|
| 24 | Salary and allowances (excluding Managing Director) Basic salary | 627,661,876 | 498,156,181 |
| | House rent allowances | 344,532,898 | 297,424,049 |
| | Medical allowances | 72,740,867 | 61,673,918 |
| | House maintenance | 47.776.175 | 30,903,874 |
| | Other allowances | 64,355,733 | 63,687,947 |
| | Contributory provident fund | 55,750,952 | 47,199,140 |
| | General provident fund | 75,256 | 89,662 |
| | Bonus to employees | 50,150 | 71,210 |
| | | 1,212,943,907 | 999,205,981 |
| 24(a) |) Consolidated Salary and allowances (excluding Managing Director) | - | |
| , | Pubali Bank Limited | 1,212,943,907 | 999,205,981 |
| | Pubali Bank Securities Limited | 6,438,675 | 5,730,510 |
| | | 1,219,382,582 | 1,004,936,491 |
| 25 | Managing Director's salary and fees | | |
| | Basic pay | 2,100,000 | 2,100,000 |
| | Allowances | 690,000 | 690,000 |
| | Bank's contributory provident fund | 210,000 | 210,000 |
| | | 3,000,000 | 3,000,000 |
| | | | |
| 26 | Depreciation and repair of bank's assets | | |
| | Repairs to fixed assets | 4,615,971 | 5,130,168 |
| | Maintenance of assets | 41,048,698 | 20,271,069 |
| | Maintenance of assets -Wages | 3,696,013 | 2,005,803 |
| | Depreciation on fixed assets | 198,628,318 | 77,564,227 |
| | | 247,989,000 | 104,971,267 |
| 26(a) | Consolidated depreciation and repair of bank's assets | | |
| | Pubali Bank Limited | 247,989,000 | 104,971,267 |
| | Pubali Bank Securities Limited | 472,911 | 187,469 |
| | | 248,461,911 | 105,158,736 |
| | | The state of the s | |
| 27 | Other expenses | | |
| | Repairs to rented property | 220,392 | 188,325 |
| | Newspapers | 700,256 | 780,886 |
| | Petrol consumption | 13,640,668 | 13,763,379 |
| | Travelling | 14,650,957 | 14,038,132 |
| | Donations | 78,871,160 | 36,627,330 |
| | Card Expenditure | 5,130,478 | 4,573,214 |
| | NOSTRO account charges | 2,110,828 | 2,457,090 |
| | Honorarium | 89,242 | 32,000 |
| | Subscriptions | 5,534,482 | 5,012,428 |
| | Sub-ordinate staff clothing | 6,245,690 | 8,633,617 |
| | Conveyance | 6,076,329 | 5,951,461 |
| | Entertainment | 5,514,200 | 4,779,004 |
| | Training | 4,516,789 | 2,294,320 |
| | Photocopying | 22,144 | 22,146 |
| | Branches' opening expenses | 1,249,426 | 1,160,091 |
| | Shifting expenses | 499,718 | 271,707 406,565 |
| | Carrying expenses | 532,431 | |
| | Professional fees | 1,328,922 30,465,181 | 1,022,742 26,239,778 |
| | Security and Auxiliary Services Gun license fees | 693,966 | 521,163 |
| | Overtime | 5,719,496 | 5,766,297 |
| | Lunch subsidy | 60,094,437 | 51,920,145 |
| | Promotional expenses | 3,713,261 | 4,089,425 |
| | Card transection fee | 1,157,835 | 849,780 |
| | Gratuity | 207,713,100 | 157,173,700 |
| | Car allowance | 9,832,000 | 7,061,000 |
| | Chemicals for office equipment's | 231,020 | 194,120 |
| | Loss on sale of bank's property | 512,341 | 176,624 |
| | CDBL fees | 26,750 | |
| | Bandwidth charges | 20,052,887 | 16,921,714 |
| | Bank Charges & Others | 916,571 | |
| | VAT on Rent Expenses | 17,854,488 | - |
| | Interest Expenses for lease liability as per IFRS-16 | 19,180,913 | |
| | Renovation Under construction works | 7,310,076 | 8,134,982 |
| | Miscellaneous | 17,442,011 | 13,628,707 |
| | | 549,850,445 | 394,691,872 |
| | | | |
| 27(a) | Consolidated Other expenses | | |
| | Pubali Bank Limited | 549,850,445 | 394,691,872 |
| | Pubali Bank Securities Limited | 1,128,623 | 1,529,575 |
| | | 550,979,068 | 396,221,447 |
| 28 | Cash and cash equivalents at the end of the period | | |
| | Cash in hand (including foreign currencies) | 4,936,771,929 | 5,057,690,463 |
| | Balance with Bangladesh Bank and its agent bank(s) | 23,258,945,112 | 17,798,766,521 |
| | Balance with other banks and financial institutes | 15,092,003,165 | 20,991,863,807 |
| | Prize bonds | 18,697,701 | 25,769,901 |
| | Money at call on short notice | 324,286,667 | 1,161,286,667 |
| | | 43,630,704,574 | 45,035,377,359 |
| | | | |
| 28(a) | Consolidated Cash and cash equivalents at the end of the period | | |
| | Pubali Bank Limited | 43,630,704,574 | 45,035,377,359 |
| | Pubali Bank Securities Limited | 1,337,143,597 | 1,524,811,326 |
| | | 44,967,848,171 | 46,560,188,685 |



| | March 2020 Taka | March 2019 Taka |
|--|--|--------------------|
| 29 Basic and Diluted Earnings Per Share (EPS): | | |
| Net Profit after taxes | 871,250,551 | 734,599,389 |
| Number of ordinary shares outstanding | 1,028,294,218 | 1,028,294,218 |
| Basic and Diluted Earnings Per Share (E | | 0.71 |
| 29(a) Consolidated Basic and Diluted Earnings Per S | Share (EPS) | |
| Net Profit after tax | 882,385,629 | 840,197,384 |
| Number of ordinary shares outstanding | 1,028,294,218 | 1,028,294,218 |
| Consolidated Basic and Diluted Earnings | | 0.82 |
| Net Asset Value Per Share (NAVPS): | | |
| Total Shareholders' Equity | 29,755,389,190 | 28,110,996,163 |
| Number of ordinary shares outstanding | 1,028,294,218 | 998,343,901 |
| ramor of oranary states outstanding | 28.94 | 28.16 |
| Consolidated Net Asset Value Per Share (NAV) | 28): | |
| Total Shareholders' Equity | 29,615,918,066 | 28,046,359,717 |
| Number of ordinary shares outstanding | 1,028,294,218 | 998,343,901 |
| , and a second of the second o | 28.80 | 28.09 |
| Net Operating Cash Flow Per Share (NOCFPS |): | |
| Net Cash from/(used in) Operating activities | 4,704,517,501 | 6,500,028,536 |
| Number of ordinary shares outstanding | 1,028,294,218 | 998,343,901 |
| | 4.58 | 6.51 |
| Consolidated Net Operating Cash Flow Per Sha | nre (NOCFPS): | |
| Net Cash from/(used in) Operating activities | | 7,128,397,466 |
| Number of ordinary shares outstanding | 1,028,294,218 | 998,343,901 |
| | 4.91 | 7.14 |
| 30 Reconcilation of statement of cash flows from o Profit before provision | perating activities 2,268,379,774 | 2,711,359,022 |
| Tront before provision | 2,200,077,777 | 2,711,517,022 |
| Adjustment for non cash items | 195,588,857 | 74,524,766 |
| Depreciation on fixed asset Amortization on software | 3,039,461 | 3,039,461 |
| Amortization on software | 198,628,318 | 77,564,227 |
| Adjustment with non-operating activities | NAME OF THE PROPERTY OF THE PR | |
| Gain on sale of shares | (17,219,786) | (9.487,477) |
| Capital gain on sale of treasury bond | | - |
| Gain on sale of Bank's property | (272,153) | (3,272,321) |
| Gain on sale of leased asset | (842,286) | (761,378) |
| Loss on sale of bank's property | 512,341 | 176,624 |
| Changes in operating assets and liabilities | (17,821,884) | (13,344,552) |
| Changes in loans & advances | 1,398,988,816 | 7,671,768,059 |
| Changes in deposit and other accounts | 4,449,428,820 | 717,739,061 |
| Changes in investment | (2,790,887,887) | (1,685,608,928) |
| Changes in borrowings | (717,002,355) | (2,020,974,654) |
| Changes in other assets | (284,546,161) | (1,091,737,500) |
| Changes in other liabilities | 862,886,766 | 798,258,958 |
| | 2,918,867,999 | 4,389,444,996 |
| | 2,710,007,777 | |
| Income Tax Paid | (663,536,706) | (664,995,157) |







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

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

^{*}Restated

