



Pubali Bank Limited
Head Office

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

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





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

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





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

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

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





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

(Figures in Taka)

| Particulars | Paid-up capital | Statutory reserve | Retained earnings | Other reserves | Total |
|--|-----------------------|-----------------------|-----------------------|----------------------|-----------------------|
| For the period September 2021 | | | | | |
| Balance as at 1 January 2021 | 10,282,942,180 | 10,283,000,000 | 11,371,987,166 | 6,870,107,646 | 38,808,036,992 |
| Changes in accounting policy | - | - | - | - | - |
| Restated balance | 10,282,942,180 | 10,283,000,000 | 11,371,987,166 | 6,870,107,646 | 38,808,036,992 |
| Surplus/deficit on account of revaluation of properties | - | - | - | - | - |
| Adjustment of last year gain on investment | - | - | - | - | - |
| Surplus/deficit on account of revaluation of investments | - | - | - | (190,275,665) | (190,275,665) |
| Currency translation differences | - | - | - | 1,359,537 | 1,359,537 |
| Net gains and losses not recognised in the Profit and Loss Statement | - | - | - | - | - |
| Transfer regarding revaluation reserve on sale of properties | - | - | 420,000 | - | 420,000 |
| Net profit for the period | - | - | 4,392,670,297 | - | 4,392,670,297 |
| Transfer to statutory reserve | - | - | - | - | - |
| Issue of bonus shares - 2020 | - | - | - | - | - |
| Proposed dividend (bonus issue) | - | - | - | - | - |
| Dividends (cash) for 2020 | - | - | (1,285,367,773) | - | (1,285,367,773) |
| Balance as at 30 September 2021 | 10,282,942,180 | 10,283,000,000 | 14,479,709,690 | 6,681,191,518 | 41,726,843,388 |
| Balance as at 30 September 2020 | 10,282,942,180 | 10,283,000,000 | 7,300,125,827 | 6,222,297,368 | 34,088,365,375 |

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman



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

| September 2021 | December 2020 |
|----------------|---------------|
| Taka | Taka |

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2020.

2 Provision:**a) Loans & Advances:**

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

b) Investment

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

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2021, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

e) Credit Rating of the Bank

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

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

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

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

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

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

Sonali Bank as agent of Bangladesh Bank

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

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

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

Balance with Bangladesh Bank and its agent Bank (s)

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

| | | |
|--|-----------------------|-----------------------|
| | <u>22,314,340,758</u> | <u>24,146,439,622</u> |
|--|-----------------------|-----------------------|

4 Balance with other banks and financial institutions

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

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

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

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

Outside Bangladesh

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

| | | |
|--|-----------------------|-----------------------|
| | <u>27,421,193,123</u> | <u>18,580,803,997</u> |
|--|-----------------------|-----------------------|

5 Money at call on short notice

| | | |
|--|-------------------|----------------------|
| Banking company (note- 5.1) | 11,286,667 | 11,286,667 |
| Non-banking financial institution (note-5.2) | 32,300,000 | 1,189,500,000 |
| | <u>43,586,667</u> | <u>1,200,786,667</u> |

5.1 Banking company

| | | |
|-----------------------|-------------------|-------------------|
| ICB Islamic Bank Ltd. | 11,286,667 | 11,286,667 |
| | <u>11,286,667</u> | <u>11,286,667</u> |



| | September 2021 Taka | December 2020 Taka |
|--|------------------------|------------------------|
| 5.2 Non-banking Financial Institution | | |
| GSP Finance Co. (BD) Limited | 32,300,000 | 39,500,000 |
| IDLC Finance Limited | - | 960,000,000 |
| IPDC Finance Limited | - | 190,000,000 |
| | 32,300,000 | 1,189,500,000 |
| 6 Investments | | |
| Government securities | | |
| Government/ Bangladesh Bank bills | 23,640,790,903 | 26,091,013,587 |
| Government treasury bonds | 111,743,884,526 | 100,309,443,067 |
| National prize bonds | 14,065,101 | 27,572,001 |
| Total investment in government securities and bonds | 135,398,740,530 | 126,428,028,655 |
| Other investments | | |
| Shares | 5,619,890,506 | 6,522,869,417 |
| Debentures | 294,060 | 294,060 |
| Prime Bank Limited Bond | 400,000,000 | 500,000,000 |
| Dhaka Bank Limited Bond | 120,000,000 | 150,000,000 |
| Mercantile Bank Limited Bond | - | 20,000,000 |
| Trust Bank Limited Bond -1 | - | 50,000,000 |
| Southeast Bank Limited Bond -1 | 60,000,000 | 60,000,000 |
| Bank Asia Limited Bond -1 | 50,000,000 | 100,000,000 |
| EXIM Bank Limited Bond -1 | 60,000,000 | 120,000,000 |
| Social Islami Bank Limited Bond -1 | - | 40,000,000 |
| Southeast Bank Limited Bond -2 | 600,000,000 | 600,000,000 |
| Trust Bank Limited Bond -2 | 600,000,000 | 600,000,000 |
| One Bank Limited Bond -2 | 600,000,000 | 600,000,000 |
| Jamuna Bank Limited Bond | 180,000,000 | 240,000,000 |
| MTBL Bond -2 | 570,000,000 | 760,000,000 |
| Bank Asia Limited Bond -2 | 600,000,000 | 800,000,000 |
| EXIM Bank Limited Bond -2 | 600,000,000 | 800,000,000 |
| Dutch- Bangla Bank Limited Bond | 900,000,000 | 1,200,000,000 |
| Shahjalal Islami Bank Limited Bond | 420,000,000 | 560,000,000 |
| Social Islami Bank Limited Bond -2 | 200,000,000 | 300,000,000 |
| The City Bank Limited Bond -2 | 500,000,000 | 500,000,000 |
| Standard Bank Limited Bond | 300,000,000 | 400,000,000 |
| Islami Bank Bangladesh Limited Bond | 600,000,000 | 800,000,000 |
| UCBL Bond -1 | 600,000,000 | 600,000,000 |
| Southeast Bank Limited-3 | 120,000,000 | 150,000,000 |
| The City Bank Limited Bond -3 | 500,000,000 | 500,000,000 |
| Dutch- Bangla Bank Limited Bond -2 | 500,000,000 | 500,000,000 |
| One Bank Bond-3 | 300,000,000 | 300,000,000 |
| Eastern Bank Limited Bond | 1,000,000,000 | 1,000,000,000 |
| Bank Asia Limited Bond -3 | 500,000,000 | 500,000,000 |
| Dutch- Bangla Bank Limited Bond-3 | 500,000,000 | 500,000,000 |
| Trust Bank Limited Bond -3 | 500,000,000 | 500,000,000 |
| City Bank perpetual Bond | 1,000,000,000 | 1,000,000,000 |
| UCBL Perpetual Bond | 500,000,000 | - |
| Al-Arafah Islami Bank Limited Bond | 200,000,000 | 200,000,000 |
| Bridge financing advances | 4,813,910 | 4,813,910 |
| | 19,204,998,476 | 21,477,977,387 |
| | 154,603,739,006 | 147,906,006,042 |
| 6(a) Consolidated Investments | | |
| 1. Government | | |
| Pubali Bank Limited | 135,398,740,530 | 126,428,028,655 |
| Pubali Bank Securities Limited | - | - |
| | 135,398,740,530 | 126,428,028,655 |
| 2. Other | | |
| Pubali Bank Limited | 19,204,998,476 | 21,477,977,387 |
| Pubali Bank Securities Limited | 6,368,684,015 | 6,633,478,130 |
| | 25,573,682,491 | 28,111,455,517 |
| | 160,972,423,021 | 154,539,484,172 |
| 7 Loans, advances and leases | | |
| Loans, cash credits and overdrafts, etc. | 326,678,442,164 | 299,514,705,921 |
| Bills purchased and discounted | 24,913,329,822 | 16,064,193,319 |
| | 351,591,771,986 | 315,578,899,240 |



| | September 2021 Taka | December 2020 Taka | | |
|---|---------------------------|------------------------------|-----------------------|-----------------------|
| 7.1 Loans, cash credits, overdrafts, etc. | | | | |
| Inside Bangladesh: | | | | |
| Loans | 133,895,808,650 | 119,259,684,348 | | |
| Cash credits | 55,116,626,966 | 51,340,450,445 | | |
| Overdrafts | 76,017,496,050 | 77,317,682,640 | | |
| Earnest Money | 8,255,733,630 | 5,744,912,604 | | |
| Loan against merchandise | 3,212,012 | 4,240,723 | | |
| Packing credits | 716,315,056 | 450,241,175 | | |
| Loan against trust receipts | 8,153,378,158 | 8,280,615,537 | | |
| Pubali prochesta | 130,728,736 | 174,113,539 | | |
| Non-resident Credit Scheme | 178,944 | 618,920 | | |
| Pubali Subarna | 5,256,922,111 | 4,939,541,361 | | |
| Pubali Karmo Uddog | 297,603,387 | 268,103,173 | | |
| Pubali Sujon | 34,567,568 | 35,655,970 | | |
| Pubali Utsob | 16,624,601 | 17,018,210 | | |
| Payment against documents | 4,287,412,665 | 5,583,224,697 | | |
| Consumers loan scheme | 12,478,821,468 | 12,554,774,362 | | |
| EDF loan | 14,887,631,218 | 7,196,070,350 | | |
| Lease finance | 6,799,225,971 | 6,109,969,755 | | |
| Credit card | 226,360,899 | 218,752,236 | | |
| Others | 103,794,074 | 19,035,876 | | |
| | 326,678,442,164 | 299,514,705,921 | | |
| Outside Bangladesh | - | - | | |
| | 326,678,442,164 | 299,514,705,921 | | |
| 7.2 Bills purchased and discounted | | | | |
| Payable in Bangladesh: | | | | |
| Loans against accepted bills | 2,786,795,989 | 1,870,355,329 | | |
| Loans against demand draft purchased | 31,565 | 31,565 | | |
| | 2,786,827,554 | 1,870,386,894 | | |
| Payable outside Bangladesh: | | | | |
| Foreign bills purchased | 22,126,502,268 | 14,193,806,425 | | |
| Foreign drafts purchased | - | - | | |
| | 22,126,502,268 | 14,193,806,425 | | |
| | 24,913,329,822 | 16,064,193,319 | | |
| 7.3 Classification of loans and advances including bills purchased and discounted | | | | |
| Unclassified: | | | | |
| Standard | 325,850,522,553 | 292,675,837,444 | | |
| Special mention account (SMA) | 8,869,174,821 | 10,626,922,632 | | |
| | 334,719,697,374 | 303,302,760,076 | | |
| Classified: | | | | |
| Substandard (SS) | 1,176,105,101 | 1,200,977,784 | | |
| Doubtful (DF) | 558,211,799 | 547,010,405 | | |
| Bad or loss (B/L) | 11,298,397,670 | 6,874,021,980 | | |
| | 13,032,714,570 | 8,622,010,169 | | |
| Staff loan | 3,839,360,042 | 3,654,128,995 | | |
| | 351,591,771,986 | 315,578,899,240 | | |
| 7.4 Particulars of required provision for loans and advances | | | | |
| Status of Classification | Base for Provision | Rate of Provision (%) | | |
| General provision - Unclassified | | | | |
| Standard | 236,198,547,217 | 1 | 2,361,985,472 | 2,095,073,584 |
| Small & Medium Enterprise financing | 68,684,381,269 | 0.25 | 171,710,953 | 155,346,366 |
| Loans to BHs/MBs/SDs against share etc. | 184,652,790 | 2 | 3,693,056 | 1,183,811 |
| Housing Finance | 381,421,654 | 1 | 3,814,217 | 4,000,667 |
| Loan for Professional to setup business | 235,030,920 | 2 | 4,700,618 | 1,408,328 |
| Consumers loan scheme (Credit card) | 122,649,249 | 2 | 2,452,985 | 2,444,116 |
| Consumers loan scheme | 14,640,302,761 | 2 | 292,806,055 | 289,996,726 |
| Short Term Agri Credit and Micro credit | 5,403,536,693 | 1 | 54,035,367 | 58,782,168 |
| Special mention account (SMEF) | 3,580,001,630 | 0.25 | 8,950,004 | 5,446,755 |
| Special mention account (Credit Card) | 109,295 | 2 | 2,186 | 11,586 |
| Special mention account (CLS) | 320,241,111 | 2 | 6,404,822 | 2,645,758 |
| Special mention account (HF) | 8,728,455 | 1 | 87,285 | 45,779 |
| Special mention account (LP) | 443,160 | 2 | 8,863 | 72,062 |
| Special mention account (Others) | 4,294,323,755 | 1 | 42,943,238 | 71,741,467 |
| | | | 2,953,595,121 | 2,688,199,173 |
| Provision to be kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court. | | | 2,278,310,000 | 2,278,310,000 |
| 1% Special General Provision COVID-19 has been maintained as per BRPD circular no.56 | | | 530,400,000 | 530,400,000 |
| Provision to be kept as per instruction of Bangladesh Bank Inspection Team against poor recovery of some accounts. | | | 400,900,000 | 400,900,000 |
| | | | 6,163,205,121 | 5,897,809,173 |
| Specific provision - Classified | | | | |
| Substandard (Agri & Micro credit) | 468,259 | 5 | 23,413 | 52,191 |
| Substandard (small, Cottage, Micro credit) | 294,128,604 | 5 | 14,706,430 | 12,047,055 |
| Substandard (Others) | 66,676,274 | 20 | 13,335,255 | 35,925,398 |
| Doubtful (Agri & Micro credit) | - | 5 | - | 561,953 |
| Doubtful (small, Cottage, Micro credit) | 85,618,776 | 20 | 17,123,755 | 27,382,983 |
| Doubtful (Others) | 116,590,758 | 50 | 58,295,379 | 18,870,880 |
| Bad/Loss | 8,898,876,495 | 100 | 8,898,876,495 | 10,162,969,021 |
| | | | 9,002,360,727 | 10,257,809,481 |
| Required provision | | | 15,165,565,848 | 16,155,618,654 |
| Provision maintained | | | 16,326,364,485 | 17,155,618,654 |
| Excess provision | | | 1,160,798,637 | 1,000,000,000 |



| | September 2021 Taka | December 2020 Taka |
|--|------------------------|------------------------|
| 7(a) Consolidated Loans, Advances and Leases | | |
| Loans, cash credits, overdrafts, etc. | | |
| Pubali Bank Limited | 326,678,442,164 | 299,514,705,921 |
| Pubali Bank Securities Limited | 704,595,808 | 618,430,307 |
| | <u>327,383,037,972</u> | <u>300,133,136,228</u> |
| Less: Inter Company Transactions | - | - |
| | <u>327,383,037,972</u> | <u>300,133,136,228</u> |
| Bills discounted and purchased | | |
| Pubali Bank Limited | 24,913,329,822 | 16,064,193,319 |
| Pubali Bank Securities Limited | - | - |
| | <u>24,913,329,822</u> | <u>16,064,193,319</u> |
| | <u>352,296,367,794</u> | <u>316,197,329,547</u> |
| 8 Fixed Assets including Premises, Furniture & Fixtures | | |
| Tangible Assets | | |
| Land | 2,205,164,957 | 2,206,048,946 |
| Building | 150,653,142 | 154,516,042 |
| Vehicles | 75,482,160 | 95,837,736 |
| Machinery and equipment's | 364,962,467 | 373,514,846 |
| Computer & Computer Accessories | 308,155,874 | 237,035,219 |
| Furniture and fixtures | 576,473,350 | 543,647,044 |
| | <u>3,680,891,950</u> | <u>3,610,599,833</u> |
| Intangible Assets | | |
| Computer Software | 87,817,593 | 60,112,363 |
| | <u>87,817,593</u> | <u>60,112,363</u> |
| Lease assets | | |
| Right Of Use (ROU) Assets as per IFRS-16 | 1,619,220,067 | 1,417,280,464 |
| | <u>5,387,929,610</u> | <u>5,087,992,660</u> |
| 8(a) Consolidated Fixed Assets including premises, furniture & fixtures | | |
| Pubali Bank Limited | 5,387,929,610 | 5,087,992,660 |
| Pubali Bank Securities Limited | 3,534,788 | 4,177,854 |
| | <u>5,391,464,398</u> | <u>5,092,170,514</u> |
| 9 Other Assets | | |
| Interest accrued on investments | 3,017,727,772 | 2,332,061,528 |
| Accrued income on loans & advances | 1,118,016,571 | 2,427,258,094 |
| Investment in SWIFT | 3,387,591 | 3,387,591 |
| Advance security deposit, advance rent and prepaid expenses | 576,533,545 | 452,813,423 |
| Investment in Subsidiary Company | 6,599,998,700 | 6,599,998,700 |
| Stock dealing account | 2,070,828,400 | 378,872,920 |
| Stationery and stamps | 116,236,019 | 98,426,473 |
| Drafts payable | 16,580,858 | 17,021,131 |
| Sanchaypatra | 147,859,440 | 16,655,185 |
| Deferred tax assets (note-13.2) | 3,026,151,468 | 3,474,570,841 |
| Suspense account | 524,500,608 | 359,902,851 |
| Demonetized notes | 1,903,830 | 1,903,830 |
| Items in transit | 5,429,006,262 | 5,971,619,730 |
| Advance against income tax | 32,044,877,123 | 30,675,162,255 |
| Clearing house adjustment | 2,931,859 | 1,383,920 |
| Others | 3,561,969 | 3,562,388 |
| | <u>54,700,102,015</u> | <u>52,814,600,860</u> |
| Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.) | 280,565,527 | 283,838,040 |
| | <u>54,419,536,488</u> | <u>52,530,762,820</u> |
| 9(a) Consolidated Other Assets | | |
| Pubali Bank Limited | 54,419,536,488 | 52,530,762,820 |
| Pubali Bank Securities Limited | 492,635,135 | 368,391,928 |
| | <u>54,912,171,623</u> | <u>52,899,154,748</u> |
| Inter company Transactions | (2,030,699,663) | (378,886,730) |
| Pubali Bank Securities Limited | (6,599,998,700) | (6,599,998,700) |
| | <u>(8,630,698,363)</u> | <u>(6,978,885,430)</u> |
| | <u>46,281,473,260</u> | <u>45,920,269,318</u> |
| LIABILITIES AND CAPITAL | | |
| 10 Borrowings from other Banks, Financial Institutions and Agents | | |
| Inside Bangladesh | 9,009,123,274 | 4,783,592,656 |
| Outside Bangladesh | 22,084,650,000 | 12,703,204,780 |
| | <u>31,093,773,274</u> | <u>17,486,797,436</u> |
| 11 Subordinated bonds | | |
| Agrani Bank Limited | 4,800,000,000 | 4,800,000,000 |
| Janata Bank Limited | 1,300,000,000 | 1,300,000,000 |
| Rupali Bank Limited | 1,800,000,000 | 1,800,000,000 |
| Sonali Bank Limited | 1,800,000,000 | 1,800,000,000 |
| Uttara Bank Limited | 1,300,000,000 | 1,300,000,000 |
| Delta Life Insurance Company Limited | 500,000,000 | 500,000,000 |
| | <u>11,500,000,000</u> | <u>11,500,000,000</u> |



| | September 2021 | December 2020 |
|--|------------------------|------------------------|
| | Taka | Taka |
| 12 Details of deposits and other accounts | | |
| Current deposits and other accounts : | | |
| Current account | 51,914,823,091 | 47,706,101,588 |
| Cash credit A/C. (Cr. Balance) | 1,014,904,528 | 949,535,058 |
| Overdraft earned money (Cr. Balance) | 25,450 | 28,800 |
| Pubali Prochesta (Cr. Balance) | 8,974,793 | 4,539,040 |
| Credit card Account | 2,713,204 | 2,487,513 |
| Call deposits | 14,776,897 | 14,844,397 |
| Foreign currency deposits | 1,813,000,735 | 1,007,291,466 |
| Un- claimed drafts payable | 3,564 | 3,564 |
| Un- claimed dividend | 18,914 | 18,914 |
| Unclaimed deposits FDD A/C | - | 17,683,319 |
| | <u>54,769,241,176</u> | <u>49,702,533,459</u> |
| Bills payable | 17,234,939,420 | 14,657,445,295 |
| Savings Bank accounts | 109,832,947,851 | 100,270,298,831 |
| Term deposits | | |
| Fixed deposits | 112,922,777,004 | 116,998,827,377 |
| Special Notice Deposits | 53,829,850,519 | 53,016,106,853 |
| Deposit pension scheme | 1,777,540 | 9,132,824 |
| Interest payable on term deposit | 6,553,201,617 | 3,814,318,518 |
| Pubali pension scheme | 37,562,494,729 | 37,979,555,430 |
| Pubali sancharay prakalpa | 3,644,123,655 | 3,800,374,432 |
| Dwigun Sancharay Prokalpa | 21,351,987,590 | 20,865,329,697 |
| Target Based Small Deposit (Pubali shopnopuron) | 11,810,518,199 | 9,511,579,968 |
| Monthly profit base deposit | 3,380,128,930 | 3,151,598,651 |
| Monthly Profit Based Small Deposit (Pubali shadhin sonchloy) | 6,212,104,189 | 5,969,873,344 |
| Shikhya sancharay prokalpa | 169,306,930 | 198,375,295 |
| | <u>257,438,270,902</u> | <u>255,315,072,389</u> |
| Other deposits | 11,161,565,268 | 9,397,667,269 |
| | <u>450,436,964,617</u> | <u>429,343,017,243</u> |
| 12 (a) Consolidated Deposits and other accounts | | |
| Pubali Bank Limited | 450,436,964,617 | 429,343,017,243 |
| Pubali Bank Securities Limited | - | - |
| | <u>450,436,964,617</u> | <u>429,343,017,243</u> |
| Less: Inter Company Transactions | - | (1,340,479,296) |
| | <u>450,436,964,617</u> | <u>428,002,537,947</u> |
| 13 Other Liabilities | | |
| Accumulated provision for loans and advances | 8,031,907,769 | 9,265,045,514 |
| Accumulated provision for consumers loan | 899,326,257 | 921,637,266 |
| Accumulated provision for demand loan pubali star | 71,126,701 | 71,126,701 |
| | <u>9,002,360,727</u> | <u>10,257,809,481</u> |
| Provision for unclassified loans and advances | 6,793,603,758 | 6,367,409,173 |
| Special General Provision COVID-19 | 530,400,000 | 530,400,000 |
| Provision @1% against off-balance sheet exposure | 1,890,600,000 | 1,271,950,000 |
| Accumulated interest suspense | 5,485,011,982 | 4,569,922,382 |
| Provision for rebate on good borrower | 17,888,383 | 17,888,383 |
| Provision for doubtful investment | 253,500,000 | 253,500,000 |
| Additional profit payable A/C for Islamic banking | 1,319,918 | 1,319,917 |
| I.B. bad debt offsetting reserve | 10,703,834 | 10,703,834 |
| Compensation realised account | 9,297,163 | 6,985,159 |
| Compensation realisable account | 10,855,815 | 11,780,621 |
| Interest suspense on underwriting advances | 221,286,951 | 221,286,952 |
| CLS interest A/C | 3,419,194 | 3,383,619 |
| Unclaimed amount in ATMS | 65,000 | 65,000 |
| Consumers deposits | 261,523,156 | 268,488,801 |
| Unclaimed dividend | 308,474,062 | 326,773,244 |
| Special blocked account | 1,587,720 | 1,587,720 |
| Provision for Current Tax (note-13.1) | 34,600,608,559 | 33,244,997,770 |
| Deferred Tax Liabilities (note-13.3) | - | - |
| Valuation adjustment | 373,150,942 | 266,425,808 |
| Exchange adjustment account | 28,666,878 | 28,666,878 |
| Agri credit guarantee backing reserve | 70,261,300 | 70,261,300 |
| Pakistan account | 8,393,039 | 8,393,039 |
| Pension fund | 1,570,883 | 1,570,883 |
| L/C cover account in Bangladesh | 1,583,640 | 1,583,640 |
| EDF adjustment | 15,013,296,083 | 7,352,578,948 |
| Pubali Bank Adjustment | 49,919,933 | 34,804,838 |
| PBL Islamic Banking CSR fund | 19,439,239 | 17,804,370 |
| Card transaction fee (inter bank) | 3,056,702 | 2,682,090 |
| Foreign Currency FCC Account | 17,363,819 | 17,363,820 |
| Interest suspense account against 70% agri loan | 192,382 | 192,382 |
| Blocked account of UBI | 2,973,186 | 2,973,186 |
| Property account of UBI | 49,617 | 49,617 |
| Payable to other Banks and Financial Institution | 112,127,215 | 72,136,751 |
| Unearned interest income on ISW | 178,630,649 | 153,498,093 |
| Interest payable on Subordinated Bond | 200,000,000 | 166,200,000 |
| Start-up fund | 83,795,594 | 83,795,594 |
| Bangladesh Bank incentive | 7,734,845 | - |
| Lease rental receivable | 12,720 | - |
| CSR Fund for COVID-19 | 36,700,000 | - |
| Lease Liabilities as per IFRS-16 | 1,392,352,315 | 1,181,424,189 |
| Non resident blocked account of UBI | 34,487 | 34,487 |
| | <u>68,001,450,963</u> | <u>56,570,882,491</u> |
| Provision for expenses | 287,758,881 | 846,854,430 |



| | September 2021 Taka | December 2020 Taka |
|--|------------------------|----------------------------------|
| Provision for other assets: | | |
| Suspense account | 166,214,468 | 166,214,468 |
| Demonetized notes | 989,740 | 989,740 |
| Provision for Un-reconciled General Account debit entries | 13,724,657 | 13,724,657 |
| ICT Asset Insurance reserve | 22,530,164 | 20,435,365 |
| Provision for Customers liability and Others | 17,303,091 | 17,303,991 |
| | 220,762,120 | 218,668,221 |
| | 77,512,332,691 | 67,894,214,623 |
| 13.1 Provision for Current tax | | |
| Balance at the beginning of the period | 33,244,997,770 | 31,313,635,515 |
| Provision made for previous period | - | - |
| Provision made for current period | 1,355,610,789 | 1,931,362,255 |
| | 1,355,610,789 | 1,931,362,255 |
| Settlement of previous period tax liability | - | - |
| Balance at the end of the period | 34,600,608,559 | 33,244,997,770 |
| 13.1.1 Reconciliation of effective tax rate (Solo) | | |
| | Applicable Tax rate | September 2021 Rate Amount |
| Profit before income tax after provision as per profit & loss account | | 6,196,700,459 |
| Income tax as per applicable tax rate | 37.50% | 2,323,762,672 |
| Factors affecting the tax charge in current year | | |
| Tax Savings from reduced tax rates for Capital gain on share | 10.00% | (48,507,237) |
| Tax Savings from Tax exempted income | Exempted 20.00% | (895,508,235) |
| Tax Savings from reduced tax rates for Dividend | | (42,066,137) |
| Admissible expenses in current Year (i.e. Bad debt write off etc.) | 37.50% | (534,001,482) |
| Admissible expenses in current period | 37.50% | 37,600,748 |
| Inadmissible expenses in current period | 37.50% | 784,330,460 |
| Effect of deferred Tax | 37.50% | 448,419,373 |
| | | 33.47% |
| | | 2,074,030,162 |
| 13.2 Deferred tax assets | | |
| Balance at the beginning of the period | | 3,474,570,841 |
| Provision made during the period for loan loss (note 13.2.1) | | (474,034,697) |
| Deferred tax assets for fixed assets (note 13.2.2) | | 25,615,324 |
| Provision held at the end of the period | | 3,026,151,468 |
| | | 3,474,570,841 |
| 13.3 Deferred tax Liabilities | | |
| Balance at the beginning of the period | | - |
| Provision made during the period | | 91,920,888 |
| Provision held at the end of the period | | (91,920,888) |
| | | - |
| Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes and BRPD circular # 11 dated 12 December 2011. No deferred tax liability has been recognised revaluation reserve on land & Building due to the fact that taxes paid at the time of land & Building registration is final discharge of related tax liability under section 82(C) 2(d) of Income tax ordinance 1984. There is no other material temporary timing difference in classified assets/liabilities for which deferred tax assets/liability is required to be accounted for the quarter ended September 2021. | | |
| 13.2.1 Deferred Tax on loan loss provision | | |
| Cumulative Provision made against Bad/loss | 9,925,166,427 | 10,162,969,021 |
| Adjustment of Corresponding provision on write off | 1,026,289,932 | 1,160,390,387 |
| Deductible/(taxable) temporary difference | 8,898,876,495 | 9,002,578,634 |
| Tax Rate | 37.50% | 37.50% |
| Closing Deferred tax assets* | 3,337,078,686 | 3,375,966,988 |
| Opening Deferred tax assets | 3,811,113,383 | 3,718,866,289 |
| Deferred tax (expense)/Income | (474,034,697) | (342,899,301) |
| * As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,026,151,468 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 2021 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital. (Please see note 16) | | |
| 13.2.2 Deferred Tax on Fixed Assets | | |
| Carrying amount | 3,768,709,543 | 3,670,712,196 |
| Tax Base | 4,099,960,681 | 3,933,655,804 |
| Deductible/(taxable) temporary difference | (331,251,138) | (262,943,608) |
| Tax Rate | 37.50% | 37.50% |
| Closing Deferred tax assets/(Liabilities) | 124,219,177 | 98,603,853 |
| Opening Deferred tax assets/(Liabilities) | 98,603,853 | (91,920,888) |
| Deferred tax (expense)/Income | 25,615,324 | 190,524,741 |
| 13 (a) Consolidated other liabilities | | |
| Pubali Bank Limited | 77,512,332,691 | 67,894,214,623 |
| Pubali Bank Securities Limited | 4,335,872,507 | 2,478,261,905 |
| Inter company payable | (2,030,699,663) | (378,886,730) |
| | 79,817,505,535 | 69,993,589,798 |
| 14 Capital | | |
| 14.1 Authorized Capital | | |
| 2,000,000,000 ordinary shares of Tk 10 each | 20,000,000,000 | 20,000,000,000 |



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

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

14.3 Paid up capital as per shareholders category

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

14.4 Range wise shareholdings

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

14.5 Particulars of shareholding of the directors

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



14.6 Related party disclosures

14.6.1 Particulars of directors and their shareholding in the Bank

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

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

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

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

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

15 Statutory reserve

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

16 Retained earnings

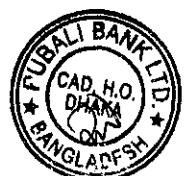
| | | |
|--|-----------------------|-----------------------|
| Balance as on beginning of the period | 11,371,987,166 | 8,724,067,943 |
| Addition during the period | 4,392,670,297 | 3,669,513,441 |
| Transfer in: Asset revaluation reserve | 420,000 | 6,700,000 |
| | <u>15,765,077,463</u> | <u>12,400,281,384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



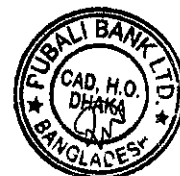
| | September 2021 Taka | December 2020 Taka |
|---|------------------------|-----------------------|
| As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,026,151,468 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended September 2021 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital. | | |
| 16(a) Consolidated Retained earnings | | |
| Pubali Bank Limited | 14,479,709,690 | 11,371,987,166 |
| Pubali Bank Securities Limited | 146,136,508 | (113,303,984) |
| | <u>14,625,846,198</u> | <u>11,258,683,182</u> |
| 17 Other reserves | | |
| 17.1 Assets revaluation reserve | | |
| Balance at the beginning of the period | 6,832,160,393 | 2,943,748,065 |
| Addition on revaluation of Fixed Assets/Investment During the period | 2,451,127,498 | 8,968,673,541 |
| Disposal during the period | (2,641,403,163) | (4,551,567,474) |
| Revaluation adjustment of Fixed Assets | - | (520,443,941) |
| Transfer out: Asset revaluation reserve | - | (8,249,798) |
| | <u>6,641,884,728</u> | <u>6,832,160,393</u> |
| Share forfeiture account | 333,984 | 333,984 |
| Balance at the end of the period | <u>6,642,218,712</u> | <u>6,832,494,377</u> |
| 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 | <u>29,959,972</u> | <u>29,959,972</u> |
| 17.3 Foreign currency translation reserve | | |
| Balance at the beginning of the period | 7,653,297 | 7,653,297 |
| Addition during the period | 1,359,537 | - |
| Balance at the end of the period | <u>9,012,834</u> | <u>7,653,297</u> |
| | <u>6,681,191,518</u> | <u>6,870,107,646</u> |
| 17(a) Consolidated Other reserves | | |
| Pubali Bank Limited | 6,681,191,518 | 6,870,107,646 |
| Pubali Bank Securities Limited | - | - |
| | <u>6,681,191,518</u> | <u>6,870,107,646</u> |
| 18 Non-controlling interest | | |
| Balance at the beginning of the period | 894 | 881 |
| Share of current period profit | 51 | 13 |
| | <u>945</u> | <u>894</u> |
| | September 2021 | September 2020 |
| | Taka | Taka |
| 19 Interest income | | |
| Loans | 2,287,631,202 | 2,221,938,266 |
| Cash credits | 2,989,663,492 | 3,004,252,282 |
| Over drafts | 3,935,851,518 | 4,524,475,087 |
| Loan against imported merchandise | 2,078 | 242,587 |
| Loan against trust receipt | 428,751,197 | 629,611,510 |
| Inland bill purchased & demand draft purchased | 67,381,715 | 611,827,603 |
| Foreign bill purchased and Export development fund | 77,291,972 | 67,635,568 |
| Packing credits | 24,070,014 | 23,707,472 |
| Payments against document | 621,480,435 | 111,763,095 |
| Agricultural credits & rural credits | 3,176,913 | 5,221,408 |
| Sundries account | 46,520,748 | 90,122,149 |
| CLS account | 682,474,864 | 710,703,013 |
| Secured mortgages | 1,368,452,518 | 1,263,901,543 |
| Loan against Shikya Sanchay Prokalpa | 44,965 | 189,980 |
| Loan against Non-resident Credit Scheme | 1,941 | 3,771 |
| Lease finance | 372,127,656 | 300,427,785 |
| Loan against Pubali Sanchay Prokalpa | 5,909,420 | 8,233,788 |
| Term loans | 2,689,697,969 | 2,763,993,261 |
| Loan against Pubali Pension Scheme | 53,234,710 | 75,938,858 |
| Export Bill Discounting (EBD) | 572,322 | 1,720,621 |
| Syndication/Club Finance | 415,671,774 | - |
| Credit card | 20,596,917 | 21,153,070 |
| Interest on loans and advances | <u>16,090,606,340</u> | <u>16,437,062,717</u> |
| Interest on money at call and short notice | 43,257,922 | 78,600,787 |
| Interest on balance with other banks | 352,105,542 | 213,900,211 |
| Interest on fixed deposits with other banks | 254,125,641 | 396,026,415 |
| | <u>16,740,095,445</u> | <u>17,125,590,130</u> |
| 19(a) Consolidated Interest Income | | |
| Pubali Bank Limited | 16,740,095,445 | 17,125,590,130 |
| Pubali Bank Securities Limited | 42,729,196 | 9,352,036 |
| | <u>16,782,824,641</u> | <u>17,134,942,166</u> |



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



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



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

