

Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2022

		June 2022	December 2021
Property and Assets	Notes	Taka	Taka
	2 (a)	24,357,113,320	24,646,332,580
Cash Cash In hand (Including foreign currencies)	3 (a)	5,454,836,450	5,088,411,673
Balance with Bangladesh Bank and its agent Bank (s)			
(Including foreign currencies)		18,902,276,870	19,557,920,907
Balance with Other Banks and Financial Institutions	4 (a)	11,193,743,840	21,691,865,880
Inside Bangladesh		9,278,939,692	20,460,626,000
Outside Bangladesh		1,914,804,148	1,231,239,880
Money at Call on Short Notice	5	3,739,486,667	241,986,667
Investments	6 (a)	165,093,509,543	151,927,577,152
Government		137,325,934,377	125,104,787,314
Others		27,767,575,166	26,822,789,838
Loans, Advances and Leases	7 (a)	425,790,376,050	377,437,494,655
Loans, Cash Credits, Overdrafts, etc.		388,177,703,093	350,407,454,307
Bills purchased & discounted		37,612,672,957	27,030,040,348
Fixed Assets including premises, furniture & fixtures	8 (a)	5,881,915,198	5,789,396,646
Other assets	9 (a)	50,366,393,688	48,365,281,074
Non-banking Assets		375,246	375,246
Total Assets		686,422,913,552	630,100,309,900
Liabilities and Capital			
Liabilities	10	27 404 026 060	20 010 820 023
Borrowings from other banks, financial institutions & agents	10	37,491,036,969	30,019,839,923
Subordinated Bonds	11	10,500,000,000	10,500,000,000
Perpetual Bonds	11.1	4,500,000,000	2,800,000,000
Deposits and other accounts	12 (a)	502,811,095,701	460,662,845,575
Current accounts & other accounts		64,318,545,485	59,104,754,646
Bills payable		16,015,333,716	13,829,749,009
Savings bank deposits		120,915,740,628	115,249,019,676
Term deposits		288,325,282,452	261,951,557,060 10,527,765,184
Other deposits Other Liabilities	13 (a)	13,236,193,420 91,353,889,166	86,330,156,477
Total Liabilities	10 ()	646,656,021,836	590,312,841,975
Total Madmites			
Capital / Shareholders' Equity	14.2	10,282,942,180	10,282,942,180
Paid up Capital	14.2	10,282,942,180	10,283,000,000
Statutory Reserve	16 (a)	15,761,192,648	14,760,650,131
Retained Earnings Other Reserves	17 (a)	3,439,755,798	4,460,874,559
Office Reserves	(")	39,766,890,626	39,787,466,870
Non-Controlling Interest	18	1,090	1,055
Total Shareholders' Equity		39,766,891,716	39,787,467,925
Total Liabilities and Shareholders' Equity		686,422,913,552	630,100,309,900





Consolidated Balance Sheet (un-audited) as at 30 June 2022

		June 2022	December 2021
Off-balance sheet items	Notes	<u>Taka</u>	Taka
Contingent liabilities		105 260 101 005	00 542 006 252
Acceptances & Endorsements		105,260,191,085	89,543,886,252
Letters of guarantee		34,223,757,938	32,360,536,133
Irrevocable letters of credit		79,246,709,772	83,959,348,873
Bills for collection		22,031,247,494	17,208,217,494
Other Contingent Liabilities		2,421,845,353	2,383,598,956
Total		243,183,751,642	225,455,587,708
Other Commitments			
Documentary credits and short term trade related transactions			<u></u>
Forward assets purchased and forward deposits placed			<u>.</u>
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities, credit lines and other commitments			
Total		243,183,751,642	225,455,587,708
Total Off-Balance Sheet items including Contingent Liabilities		243,103,731,042	220,100,007,700
Company Secretary Chief Financial Office Director	er	Lague	Director & CEO



Consolidated Profit & Loss Account (un-audited) for 6 months ended 30 June 2022

		January to June 2022	January to June 2021	April to June 2022	April to June 2021
	Notes	Taka	Taka	Taka	Taka
Operating Income					5 220 200 407
Interest Income	19 (a)	13,405,339,757	11,072,547,209	7,104,796,381	5,230,300,407
Less :Interest paid on Deposits, Borrowings, etc.	20	11,742,052,363	9,312,600,618	6,541,586,204	4,474,186,026
Net Interest Income		1,663,287,394	1,759,946,591	563,210,177	756,114,381
Income from Investment	21 (a)	7,636,109,424	6,212,032,614	4,386,497,769	3,002,213,448
Commission, Exchange and Brokerage	22 (a)	1,830,788,608	1,058,432,698	1,070,943,956	391,994,044
Other Operating Income	23 (a)	747,225,353	677,914,715	578,619,431	935,183,957
Total Operating Income		11,877,410,779	9,708,326,618	6,599,271,333	5,085,505,830
Operating Expenses					
Salaries and allowances	24 (a)	3,226,415,955	2,749,271,423	1,914,642,984	1,507,145,342
Rent, taxes, insurance, electricity, etc.		291,163,562	254,537,102	165,242,829	142,946,466
Legal Expenses		8,379,334	12,031,718	3,921,449	5,439,712
Postage, Stamp, telecommunication, etc.		43,449,331	45,855,195	16,993,426	21,998,144
Stationery, Printing, Advertisements, etc.		61,736,622	61,023,577	34,590,550	36,597,596
Managing Director's salary and Fees	25	6,720,000	7,426,666	4,020,000	3,199,999
Directors' Fees		4,044,333	2,682,226	2,433,729	787,616
Auditors' Fees			1,437,750		1,437,750
Charges on loan losses				-	-
Depreciation and repair of bank's assets	26 (a)	623,347,821	496,526,601	336,033,827	265,721,905
Other Expenses	27 (a)	1,127,300,057	1,053,541,729	582,252,678	551,251,364
Total Operating Expenses		5,392,557,015	4,684,333,987	3,060,131,472	2,536,525,894
Profit/(Loss) before Provisions & Taxation		6,484,853,764	5,023,992,631	3,539,139,861	2,548,979,936
Provision for loans & advances, investments & of	her assets				
Provision for Classified loans and advances			-		
Provision for unclassified loans and advances		2,410,000,000	1,280,000,000	1,710,000,000	430,000,000
Provision for other assets		48,800,000	-	3,800,000	
Provision for impairment clients' margin loan				-	
Trovision for impunition contains		2,458,800,000	1,280,000,000	1,713,800,000	430,000,000
Provision for exposure of off-balance sheet items		130,100,000	433,650,000	(105,000,000)	175,150,000
Total Provisions		2,588,900,000	1,713,650,000	1,608,800,000	605,150,000
Total Profit/(Loss) before taxes		3,895,953,764	3,310,342,631	1,930,339,861	1,943,829,936
Provision for current tax		1,512,939,749	1,187,786,011	495,508,896	432,693,964
Provision for deferred tax		(42,373,133)	269,810,293	236,675,207	669,953,618
Total provision for taxes		1,470,566,616	1,457,596,304	732,184,103	1,102,647,582
Net Profit after Taxes		2,425,387,148	1,852,746,327	1,198,155,758	841,182,354
Profit attributable to:					
Equity holders of parents		2,425,387,113	1,852,746,301	1,198,155,729	841,182,340
		35	26	29	14
Non- controlling interest		2,425,387,148	1,852,746,327	1,198,155,758	841,182,354
Appropriations:		2,120,007,110		-	
Statutory Reserve	ALCOHOL: NE	2,425,387,148	1,852,746,327	1,198,155,758	841,182,354
Retained surplus carried forward	20 (c)	2,425,387,148	1,832,740,327	1,198,133,738	0.82
Earnings Per Share (EPS) Basic	29 (a)	2.36	1.80	1.17	0.82
Diluted					

Company Secretary

Director

Chief Financial Officer



Head Office

Consolidated Cash Flow Statement (un-audited) for 6 months ended 30 June 2022

	<u>Notes</u>	January to June 2022 Taka	January to June 2021 Taka
a Cash flows from operating activities			
Interest receipts in cash		19,833,079,856	17,020,778,928
Interest payments		(9,556,742,609)	(7,772,614,018)
Dividend receipts		424,484,942	310,291,234
Fees and commission receipts		1,119,014,094	587,349,827
Recoveries of loans previously written off		88,944,739	16,500
Cash payment to employees		(3,233,135,955)	(2,756,698,089)
Cash payment to suppliers		(113,314,823)	(120, 130, 593)
Current income tax paid		(901,908,653)	(1,164,717,429)
Receipts from other operating activities		1,560,421,940	1,410,995,530
Cash payments for other operating activities		(1,537,084,808)	(1,396,042,936)
Operating profit before changes in operating assets & liabilities		7,683,758,723	6,119,228,954
Cash flavor from anausting assets & liabilities			
Cash flows from operating assets & liabilities:		(13,259,651,892)	613,474,424
Statutory deposits		(944,785,328)	1,430,779,820
Purchase/sale of trading securities		(48,471,807,664)	(10,864,414,976)
Loans and advances to customers (other than banks)		(516,809,033)	(1,054,332,410)
Other assets		7,471,197,046	4,799,074,617
Deposits to/from other banks		39,726,324,934	6,275,202,041
Deposits from customers (other than banks)		659,043,750	1,842,570,780
Other liabilities account of customers		435,271,234	1,454,572,084
Other liabilities		(14,901,216,953)	4,496,926,380
Total Increase/(decrease) in operating assets and liabilities: Net Cash from/(used in) Operating activities		(7,217,458,230)	10,616,155,334
b Cash Flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(601,539,981)	(612,419,533)
Net Cash from/(used in) Investing Activities		(601,539,981)	(612,419,533)
c Cash flows from financing activities			
Receipts from issue of Perpetual Bonds		1,700,000,000	
Coupon interest payment against Perpetual Bond		(139,476,822)	· · · · · · · · · · · · · · · · · · ·
Effects of exchange rate changes on cash and cash equivalents		13,676,628	36,280
Dividend Paid		(1,285,367,773)	(1,285,367,773)
Net cash from/(used in) Financing activities		288,832,033	(1,285,331,493)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(7,530,166,178)	8,718,404,308
e Cash and cash equivalents at the beginning of the period		48,342,576,030	45,296,081,583
f Cash and cash equivalents at the end of the period (d+e)	28 (a)	40,812,409,852	54,014,485,891
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Company Secretary Chief Financial Officer		Managing Direc	ctor & CEO
Gran Contraction of the Contract		Lagu	mekakaan

Director

Chairman



Head Office

Consolidated Statement of Changes in Equity (un-audited)

for 6 months ended 30 June 2022 (F						Figures in Taka)	
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Parent's equity	Non- controlling interest	Total
For the period June 2022							
Balance as at 1 January 2022	10,282,942,180	10,283,000,000	14,760,650,131	4,460,874,559	39,787,466,870	1,055	39,787,467,925
Changes in accounting policy	-						
Restated balance	10,282,942,180	10,283,000,000	14,760,650,131	4,460,874,559	39,787,466,870	1,055	39,787,467,925
Surplus/deficit on account of							
revaluation of properties						-	
Adjustment of last year					-		-
gain on investment	1	-		_		-	-
Surplus/deficit on account of							-
revaluation of investments	-		-	(1,034,795,389)	(1,034,795,389)	-	(1,034,795,389)
Currency translation differences		-		13,676,628	13,676,628	-	13,676,628
Coupon interest payment against					<u>-</u>		
Perpetual Bond Transfer regarding revaluation	-	-	(139,476,823)	-	(139,476,823)	-	(139,476,823)
reserve on sale of properties		_			-		
Non-controlling capital	-	-			-	- 1	
Net profit for the period	2		2,425,387,113	_	2,425,387,113	35	2,425,387,148
Transfer to statutory reserve	-		-	-		-	<u> </u>
Issue of bonus shares - 2021			-	-		-	
Proposed dividend (bonus issue)	-	-	-	-			- i
Dividends (cash) for 2021	-		(1,285,367,773)		(1,285,367,773)		(1,285,367,773
Balance as at 30 June 2022	10,282,942,180	10,283,000,000	15,761,192,648	3,439,755,798	39,766,890,626	1,090	39,766,891,716

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10,282,942,180

10,283,000,000

Balance as at 30 June 2021

Company

Chief Financial Officer

11,826,061,710

8,006,034,633

Managing Virector & CEO

920

40,398,039,443

40,398,038,523

Director

Chairman



Balance Sheet (Un-audited) as at 30 June 2022

		June 2022	December 2021
Property and Assets	Notes	Taka	Taka
			24 (4(222 500
Cash	3 _	24,357,113,320	24,646,332,580
Cash In hand (Including foreign currencies)		5,454,836,450	5,088,411,673
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,902,276,870	19,557,920,907
Balance with Other Banks and Financial Institutions	4	10,764,855,091_	21,481,970,782
Inside Bangladesh		8,850,050,943	20,250,730,902
Outside Bangladesh	L	1,914,804,148	1,231,239,880
Money at Call on Short Notice	5	3,739,486,667	241,986,667
Investments	6	158,290,499,001	145,632,761,738
Government	Γ	137,325,934,377	125,104,787,314
Others		20,964,564,624	20,527,974,424
O			
Loans, Advances and Leases	7 _	425,128,239,602	376,656,431,938
Loans, Cash Credits, Overdrafts, etc.		387,515,566,645	349,626,391,590
Bills purchased and discounted	, L	37,612,672,957	27,030,040,348
Fixed Assets including premises, furniture & fixtures	8	5,878,558,354	5,785,747,190
0.4	9	56,765,675,660	54,739,062,710
Other assets Non-banking Assets		375,246	375,246
Total Assets	_	684,924,802,941	629,184,668,851
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	37,491,036,969	30,019,839,923
Subordinated bonds	11	10,500,000,000	10,500,000,000
Perpetual Bonds	11.1	4,500,000,000	2,800,000,000
D. V. Jahan assault	12	504,311,853,375	462,400,218,687
Deposits and other accounts Current accounts & other accounts	" г	64,898,315,291	59,945,604,283
Bills Payable		16,015,333,716	13,829,749,009
Savings bank deposits		120,915,740,628	115,249,019,676
Term deposits		289,246,270,320	262,848,080,535
Other deposits		13,236,193,420	10,527,765,184
Other Liabilities	13	88,867,536,933	84,011,058,850
Total Liabilities	_	645,670,427,277	589,731,117,460
Conital / Sharahaldars' Fauity			
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	15,248,677,686	14,426,734,652
Other Reserves	17	3,439,755,798	4,460,874,559
Total Shareholders' Equity		39,254,375,664	39,453,551,391
Total Liabilities and Shareholders' Equity		684,924,802,941	629,184,668,851





Pubali Bank Limited Head Office Balance Sheet (Un-audited) as at 30 June 2022

Off-balance sheet items	Notes	June 2022 Taka	December 2021 Taka
Contingent liabilities Acceptances & Endorsements Letters of guarantee Irrevocable letters of credit Bills for collection		105,260,191,085 34,223,757,938 79,246,709,772 22,031,247,494 2,421,845,353	89,543,886,252 32,360,536,133 83,959,348,873 17,208,217,494 2,383,598,956
Other Contingent Liabilities Total		243,183,751,642	225,455,587,708
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	<u> </u>	243,183,751,642	225,455,587,708

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Chief Financial Officer



Profit & Loss Account (Un-audited) for 6 months ended 30 June 2022

		January to June 2022	January to June 2021	April to June 2022	April to June 2021
Operating Income	Notes	Taka	Taka	Taka ·	Taka
Interest income	19	13,383,470,838	11,057,755,562	7,095,295,571	5,221,868,960
Less :Interest paid on deposits, borrowings, etc.	20 _	11,742,052,363	9,312,600,618	6,541,586,204	4,474,186,026
Net Interest Income		1,641,418,475	1,745,154,944	553,709,367	747,682,934
Income from investment	21	7,450,170,085	6,087,035,803	4,244,265,640	2,918,687,545
Commission, exchange and brokerage	22	1,805,415,846	1,034,339,482	1,061,932,720	378,077,009
Other operating income	23	735,026,276	660,248,137	569,163,715	922,001,164
Total Operating Income		11,632,030,682	9,526,778,366	6,429,071,442	4,966,448,652
Operating Expenses					
Salaries and allowances	24	3,204,774,386	2,732,212,215	1,900,654,130	1,496,155,502
Rent, taxes, insurance, electricity, etc.		290,854,054	254,332,158	165,020,496	142,836,388
Legal expenses		8,379,334	12,031,718	3,921,449	5,439,712
Postage, stamp, telecommunication, etc.		43,366,775	45,767,821	16,943,513	21,945,615
Stationery, printing, advertisements, etc.		61,568,714	60,893,554	34,506,138	36,519,313
Managing Director's salary and fees	25	6,720,000	7,426,666	4,020,000	3,199,999
Directors' fees		2,971,833	2,154,226	1,361,229	413,616
Auditors' fees			1,437,500		1,437,500
Charges on loan losses			•	•	
Depreciation and repair of bank's assets	26	622,501,768	495,717,196	335,585,287	265,310,022
Other expenses	27	1,122,479,847	1,049,253,095	579,942,196	548,868,200
Total Operating Expenses		5,363,616,711	4,661,226,149	3,041,954,438	2,522,125,867
Profit/(Loss) before Provisions & Taxation Provision for loans & advances, investments & other	r assets	6,268,413,971	4,865,552,217	3,387,117,004	2,444,322,785
Provision for classified loans and advances		2,410,000,000	1,280,000,000	1,710,000,000	430,000,000
Provision for unclassified loans and advances		48,800,000	1,280,000,000	3,800,000	
Provision for other assets	L	2,458,800,000	1,280,000,000	1,713,800,000	430,000,000
D		130,100,000	433,650,000	(105,000,000)	175,150,000
Provision for exposure of off-balance sheet items	•	2,588,900,000	1,713,650,000	1,608,800,000	605,150,000
Total Provisions	•	3,679,513,971	3,151,902,217	1,778,317,004	1,839,172,785
Total Profit/(Loss) before taxes		1,475,099,475	1,159,386,011	490,106,699	425,621,240
Provision for current tax		(42,373,133)	269,810,293	236,675,207	669,953,618
Provision for deferred tax		1,432,726,342	1,429,196,304	726,781,906	1,095,574,858
Total Provision for taxes		2,246,787,629	1,722,705,913	1,051,535,098	743,597,927
Net Profit after Taxes		2,240,707,025	1,722,700,710		
Appropriations:	Г		_		
Statutory Reserve		2,246,787,629	1,722,705,913	1,051,535,098	743,597,927
Retained surplus (general reserve) carried forward	29	2,240,787,029	1.68	1.02	0.72
Earnings Per Share (EPS) Basic Diluted	29 =	2.18	1.68	1.02	0.72
Diluted	-	2.10		4	
Choa	5	The	6	1	-E
Company Secretary	ChiefFina	ancial Officer		Managing Director &	CEO .
yes -			X	Chairman	
Director				Chairman	



Head Office

Cash Flow Statement (Un-audited) for 6 months ended 30 June 2022

		January to June 2022	January to June 2021
	<u>Notes</u>	Taka	<u>Taka</u>
a Cash flows from operating activities		10.011.210.027	17.005.007.201
Interest receipts in cash		19,811,210,937	17,005,987,281
Interest payments		(9,556,742,609)	(7,772,614,018)
Dividend receipts		339,967,676	228,887,760
Fees and commission receipts		1,093,641,332	563,256,611
Recoveries of loans previously written off		88,944,739	16,500
Cash payment to employees		(3,211,494,386)	(2,739,638,881)
Cash payment to suppliers		(113,314,823)	(120,130,593)
Current income tax paid		(901,908,653)	(1,164,717,429)
Receipts from other operating activities		1,446,800,790	1,349,735,615
Cash payments for other operating activities		(1,530,293,076)	(1,389,994,306)
Operating profit before changes in operating assets & liabilities		7,466,811,927	5,960,788,540
Cash flows from operating assets & liabilities:			
Statutory deposits		(13,259,651,892)	613,474,424
Purchase/sale of trading securities		(436,590,200)	1,476,861,008
Loans and advances to customers (other than banks)		(48,471,807,664)	(10,864,414,976)
Other assets		(442,241,987)	(1,042,370,025)
Deposits to/from other banks		7,471,197,046	4,799,074,617
Deposits from customers (other than banks)		39,726,324,934	6,275,202,041
Other liabilities account of customers		659,043,750	1,842,570,780
Other liabilities Other liabilities		86,863,252	638,526,228
		(14,666,862,761)	3,738,924,097
Total Increase/(decrease) in operating assets and liabilities: Net Cash from/(used in) Operating activities		(7,200,050,834)	9,699,712,637
b Cash flows from investing activities		((01 225 500)	(612.066.670)
Purchase /Sale of property, plant & equipment		(601,325,590)	(612,966,679)
Net Cash from/(used in) Investing Activities		(601,325,590)	(612,966,679)
c Cash flows from financing activities			
Receipts from issue of Perpetual Bonds		1,700,000,000	-
Coupon interest payment against Perpetual Bond		(139,476,822)	
Effects of exchange rate changes on cash and cash equivalents		13,676,628	36,280
Dividend Paid		(1,285,367,773)	(1,285,367,773)
Net cash from/(used in) Financing activities		288,832,033	(1,285,331,493)
			= 004 444 46=
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(7,512,544,391)	7,801,414,465
e Cash and cash equivalents at the beginning of the period		46,395,307,820	43,955,602,287
f Cash and cash equivalents at the end of the period (d+e)	28	38,882,763,429	51,757,016,752

Company Secretary

Director

Chief Financial Officer



Statement of Changes in Equity (Un-audited) for 6 months ended 30 June 2022

(Figures in Taka)

	for	6 months ended 30	June 2022	(Figur	(Figures in Taka)		
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total		
For the period June 2022							
Balance as at 1 January 2022	10,282,942,180	10,283,000,000	14,426,734,652	4,460,874,559	39,453,551,391		
Changes in accounting policy			1.				
Restated balance	10,282,942,180	10,283,000,000	14,426,734,652	4,460,874,559	39,453,551,391		
Surplus/deficit on account of revaluation of properties	-			•			
Adjustmant of last year gain on investment				•	-		
Surplus/deficit on account of				(1,034,795,389)	(1,034,795,389)		
revaluation of investments				13,676,628	13,676,628		
Currency translation differences				13,070,028	15,070,020		
Coupon interest payment against Perpetual Bond	·		(139,476,822)	-	(139,476,822)		
Transfer regarding revaluation							
reserve on sale of properties			2,246,787,629		2,246,787,629		
Net profit for the period			2,240,707,027				
Transfer to statutory reserve							
Issue of bonus shares - 2021		•					
Proposed dividend (bonus issue)	-		(1 205 267 772)		(1,285,367,773)		
Dividends (cash) for 2021		10 202 000 000	(1,285,367,773) 15,248,677,686	3,439,755,798	39,254,375,664		
Balance as at 30 June 2022	10,282,942,180	10,283,000,000	15,240,077,000	3,437,733,770	37,20 1,0 10 0 1		

Balance as at 30 June 2021

10,282,942,180

10,283,000,000

11,809,325,306

8,006,034,633

40,381,302,119

Cha

Company Secretary

Chief Financial Officer

PUBALI BANK LIMITED



Some selected notes to the financial statements for the half year ended 30 June 2022

June 2022

December 2021 Taka

Taka

Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2021.

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 2022, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

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

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 2020. The following ratings have been awarded:

Periods	Date of Declaration	Surveillance Rating		Surveillance Rating		Surveillance Rating Date of Expiry	
Teneds		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

Mutual Trust Bank Limited

Janata Bank Limited

Eastern Bank Limited

ICB Islamic Bank Ltd.

NCC Bank Limited

3	Cash		
	Cash In hand (Including foreign currencies)		
	In local currency	5,440,258,410	5,064,304,533
	In foreign currencies	14,578,040	24,107,140
		5,454,836,450	5,088,411,673
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
	Bangladesh Bank		17 (02 ((0 (70
	In local currency	18,092,952,913	17,692,669,678 23,493,024
	In foreign currencies	191,895,790 18,284,848,703	17,716,162,702
		18,284,848,703	17,710,102,702
	Sonali Bank as agent of Bangladesh Bank	617,428,167	1,841,758,205
	In local currency	18,902,276,870	19,557,920,907
		24,357,113,320	24,646,332,580
3(a)	Consolidated Cash		
	Cash In hand (Including foreign currencies)	5 454 026 450	5 000 411 672
	Pubali Bank Limited	5,454,836,450	5,088,411,673
	Pubali Bank Securities Limited	5,454,836,450	5,088,411,673
		5,454,830,430	3,000,411,073
	Balance with Bangladesh Bank and its agent Bank (s)	18,902,276,870	19,557,920,907
	Pubali Bank Limited	18,902,270,870	17,557,720,707
	Pubali Bank Securities Limited	18,902,276,870	19,557,920,907
		10,302,270,070	15,007,520,501
		24,357,113,320	24,646,332,580
4	Balance with other banks and financial institutions	8,850,050,943	20,250,730,902
	Inside Bangladesh	1,914,804,148	1,231,239,880
	Outside Bangladesh	10,764,855,091	21,481,970,782
	Consolidated Balance with other banks and financial institutions		
4(a)			
	Inside Bangladesh Pubali Bank Limited	8,850,050,943	20,250,730,902
	Pubali Bank Cimited Pubali Bank Securities Limited	1,929,646,423	1,947,268,210
	Puban Bank Securities Limited	10,779,697,366	22,197,999,112
	Less: Inter Company Transactions	1,500,757,674	1,737,373,112
	Less: mier Company Transactions	9,278,939,692	20,460,626,000
	Outside Bangladesh	,	
	Pubali Bank Limited	1,914,804,148	1,231,239,880
	Pubali Bank Securities Limited		
	Tubuh Sahi Sectiones Samuel	1,914,804,148	1,231,239,880
		11,193,743,840	21,691,865,880
5	Money at call on short notice		11 207 777
	Banking company (note- 5.1)	2,111,286,667	11,286,667
	Non-banking financial institution (note-5.2)	1,628,200,000	230,700,000
		3,739,486,667	241,986,667
5.1	Banking company		
		350,000,000	
	Mutual Trust Bank Limited	550,000,000	



11,286,667 11,286,667

500,000,000

650,000,000

600,000,000

11,286,667 **2,111,286,667**

		June 2022 Taka	December 2021 Taka
5.2	Non-banking Financial Institution	1,000,000,000	
	Delta Brac Housing & Finance Corporation Ltd.	28,200,000	30,700,000
	GSP Finance Co. (BD) Limited	500,000,000	50,700,000
	IDLC Finance Limited	100,000,000	
	United Finance Limited	100,000,000	200,000,000
	IPDC Finance Ltd.	1,628,200,000	230,700,000
		1,020,200,000	
6	Investments		
	Government securities	23,296,884,713	11,146,071,611
	Government/ Bangladesh Bank bills	112,223,462,163	113,933,697,912
	Government treasury bonds	21,308,351	25,017,791
	National prize bonds	1,784,279,150	20,017,771
	Reverse Repo	137,325,934,377	125,104,787,314
	Total investment in government securities and bonds		
	Other investments Shares	8,219,547,654	7,077,957,454
	Debentures	294,060	294,060
	The City Bank perpetual Bond	800,000,000	1,000,000,000
	United Commercial Bank Limited Perpetual Bond	500,000,000	500,000,000
	PRAN AGRO Limited Green Bond	270,000,000	300,000,000
	NCC Bank Perpetual Bond	650,000,000	650,000,000
	Islami Bank Bangladesh Perpetual Bond	100,000,000	
	Prime Bank Limited Bond	400,000,000	400,000,000
	Dhaka Bank Limited Bond	120,000,000	120,000,000
	Bank Asia Limited Bond -1		50,000,000
	EXIM Bank Limited Bond -1		60,000,000
	Southeast Bank Limited Bond - 2	400,000,000	400,000,000
	Trust Bank Limited Bond -2	400,000,000	400,000,000
	One Bank Limited Bond -2	400,000,000	400,000,000
	Jamuna Bank Limited Bond	120,000,000	180,000,000
	Mutual Trust Bank Limited Bond -2	380,000,000	570,000,000
	Bank Asia Limited Bond -2	400,000,000	600,000,000
	EXIM Bank Limited Bond -2	400,000,000	600,000,000
	Dutch- Bangla Bank Limited Bond-1	600,000,000	900,000,000
	Shahjalal Islami Bank Limited Bond	280,000,000	420,000,000
	Social Islami Bank Limited Bond -2	100,000,000	200,000,000
	The City Bank Limited Bond -2	350,000,000	425,000,000
	Standard Bank Limited Bond	300,000,000	300,000,000
	Islami Bank Bangladesh Limited Bond	600,000,000	600,000,000
	United Commercial Bank Limited Bond -1	450,000,000	450,000,000
	Southeast Bank Limited-3	120,000,000	120,000,000
	The City Bank Limited Bond -3	400,000,000	400,000,000
	Dutch- Bangla Bank Limited Bond -2	400,000,000	400,000,000
	One Bank Bond-3	300,000,000	300,000,000
	Eastern Bank Limited Bond	800,000,000	1,000,000,000
	Bank Asia Limited Bond -3	500,000,000	500,000,000 500,000,000
	Dutch- Bangla Bank Limited Bond-3	500,000,000	
	Trust Bank Limited Bond -3	500,000,000	500,000,000 200,000,000
	Al-Arafah Islami Bank Limited Bond	200,000,000	200,000,000
	Mercantile Bank Perpetual Bond	1,000,000,000 4,722,910	4,722,910
	Bridge financing advances	20,964,564,624	20,527,974,424
		158,290,499,001	145,632,761,738
		= 130,290,499,001	140,002,701,700
6(a)	Consolidated Investments		
	1. Government	137,325,934,377	125,104,787,314
	Pubali Bank Limited	137,323,334,377	125,104,707,511
	Pubali Bank Securities Limited	137,325,934,377	125,104,787,314
		137,323,934,377	123,104,707,314
	2. Other	20,964,564,624	20,527,974,424
	Pubali Bank Limited	6,803,010,542	6,294,815,414
	Pubali Bank Securities Limited	27,767,575,166	26,822,789,838
		165,093,509,543	151,927,577,152
7	Loans, advances and leases		
7		387,515,566,645	349,626,391,590
7	Loans, advances and leases Loans, cash credits and overdrafts, etc. Bills purchased and discounted	387,515,566,645 37,612,672,957	349,626,391,590 27,030,040,348



Packing credits \$4,949,703,503 \$7,817,134,726 \$1,000,000 \$1,					June 2022 Taka	December 2021 Taka
Loos	7.1	Loans, cash credits, overdrafts, etc.				
Controlled		그 경기에서 가장 가장 수 있다. 그런 가장 하는 사람들이 되었다면 하는 것이 되었다면 하는 것이 없는 것이 없는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하			159 693 450 617	142,497,590,954
Coverlands						60,550,059,467
Fames Manage 1,21,21,000 1,21,21,21,21,21 1,21,21,21,21,21 1,21,21,21,21,21 1,21,21,21,21,21,21 1,21,21,21,21,21,21,21,21,21,21 1,21,21,21,21,21,21,21,21,21,21,21,21,21						
Lean sgamet mertendische Lean sgamet mertendische Lean sgamet mertendische Lean sgamet mertendische Publist prachests Nere selbed Credit Scheme Nere selbed Credit Scheme Nere selbed Credit Scheme Publist Sthemas Publist S						
Package Pack		BOOK OF THE STREET				725,130,490
Public procedure 1.0 1.						7,817,134,742
Non-resident Credit Scheme \$1,713,804,805 \$3,003,1487 \$1,002,1203 \$3,003,1487 \$1,003,1203 \$3,003,1487 \$1,003,1203 \$3,003,1487 \$1,003,1203 \$3,003,1487 \$1,003,1203 \$1,034,120						
Publish Nome 1312.012.03 295.02.03 205.02.03						
Page						
Pubmit Uncols Pupmer against documents \$1,35,35,866 \$1,35,35,866 \$1,35,35,866 \$1,35,35,866 \$1,35,35,866 \$1,35,35,866 \$1,35,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,32 \$1,850,00,760,662 \$2,950,6662						
Popular in glantin coloniants 12,790,202,788 12,853,170,258 18,670,276,198 18,670,276,198 18,670,276,198 18,670,276,198 18,670,276,198 18,670,276,198 18,670,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 18,700,276,198 19,700,276 18,700,276,198 19,700,276 19						
Lesse finance 1,000,000,000 1,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000						
Product read Product						
Outsite Banglandesh		Credit card				
Statistication of foors and advance including bills purchased and fire provision for foors and advance; (SA)		Others		-		349,626,391,590
Papale in Impulsation Papa		Outside Bangladesh		_		-
Paysis Interplace 15,000 15,00				-	387,515,566,645	349,626,391,590
Lone against accepted bills Septiment	7.2					
Process passes Process		Loans against accepted bills				
Payable outside Ramplachen:				-		
Foreign bills purchased \$2,015,07,134 \$2,37,268,299 \$7,016,07,135 \$2,37,268,299 \$7,016,07,135 \$2,37,268,299 \$7,016,07,135 \$2,07,688,290 \$7,016,07,135 \$2,07,688,290 \$2,000,07,135 \$2	*	Payable outside Bangladesh:				
		Foreign bills purchased				23,472,658,998
Classification of loans and advances including bills purchased and discounted Unclassified: Standard Special mention account (SMA) \$4,08,423,992 \$4,522,416,300 \$4,08,423,992 \$4,08,423,992 \$4,022,446,300 \$4,022,423,900 \$4,022,446,300 \$4,022,423,900 \$4,022,446,300 \$4,022,423,900 \$1,132,28,1016 \$1,132,28,1016 \$1,122,29,674,89 \$8,668,439,997 \$1,132,28,1016 \$1,122,29,674,89 \$8,668,439,997 \$2,022,132,132,132,132,132,132,133,133,133,1		r oreign drans purchased				23,472,658,998
Substandard Special mention account (SMA) Special mention account (CMA) Special Mentio	7.3		d discounted	=	37,012,072,507	
Classified: Substandard (SS) Doubtful (DF) Doubtful (Agri & Micro credit)						356,673,535,974
Substandard (SS) 1,133,281,016 1,133,281,016 1,132,296,074,80 8.658,489,007 1,322,907,480 8.658,489,007 1,322,907,480 8.658,489,007 1,322,907,480 8.658,489,007 1,322,907,480 8.658,489,007 1,322,907,480 4,283,043 4,180,339,378 4,283,043 4,180,339,378 4,283,043 4,180,339,378 4,283,043 4,180,339,378 4,283,043 4,180,339,378 4,283,043 4,283,		Special mention account (SMA)		L		360,995,982,283
Doubtifu (DF) Bad or loss (BrL) 1328,684,676 1329,967,898 1328,964,976 1329,967,989 1329,967,989 1329,967,989 1329,967,989 1329,967,989 1329,967,989 1329,967,989 148,013,028 148,013,02		Classified:		-	1 122 201 016	1 710 110 775
Bad or loss (BL) Bad loss (BL) Bad or loss (BL) Bad or loss (BL) Bad or loss (B						
Saff loan Saff						8,658,439,097
Table Temperature Temper		Bad of loss (B/L)		_	15,721,932,972	11,480,110,280
General provision - Unclassified 296,602,737,961 1 2,966,027,380 2,630,991,865 Sandard 296,602,737,961 1 2,966,027,380 180,505,009 2,000,000,000 180,505,009 2,000,000,000 180,505,009 2,000,000,000 2,000,000 2,000		Staff loan		-		4,180,339,375 376,656,431,938
Standard	7.4	Particulars of required provision for loans and advances		-		
Standard 296,602,737,961 1 2,966,027,380 2,610,991,805 Small & Medium Enterprise financing 79,880,014,785 0.25 199,700,037 180,505,009		Status of Classification	Base for Provision			
Standard			206 602 727 041	1	2.966.027.380	2,630,991,865
Loans to BHS/MBs/SDs against share etc. 406,365,038 2 8,127,301 5,207,658						180,505,009
Housing Finance						5,207,685
Loan for Professional to Setup business 136,151,155 2 2,723,023 2,706,766				1		
Consumers loan scheme (Cedit card) Consumers loan scheme (Cedit and Micro credit 15,302,657,520 2 306,053,150 294,723,197 Short Term Agri Credit and Micro credit 8,100,954,491 1 81,009,545 57,129,087 Special mention account (CREF) 2,41,518,790 0.25 5,353,797 4,741,015 Special mention account (Credit Card) 2,015,161 2 40,303 55,598 Special mention account (Credit Card) 243,237,180 2 4,864,744 4,933,227 Special mention account (HP) 15,154,092 1 151,541 51,388 Special mention account (LP) - 2 12,226 Special mention account (CP) 1,684,176,757 1 16,841,768 18,710,223 Special mention account (Others) 1,884,176,757 1 16,841,768 18,710,223 Special mention account (Others) 3,262,701,000 3,262,701,000 Special General Provision-COVID 19 has been maintained as per BRPD circular letter no.56/2000, 50/2021, 52/2021 and 53/2021. Specific provision - Classified 1,988,832 5 99,442 52,300 Substandard (Agri & Micro credit) 1,988,832 5 99,442 52,300 Substandard (Ghers) 1,988,832 5 99,442 52,300 Substandard (Ghers) 1,988,832 5 99,442 52,300 Substandard (Others) 177,6503 20 43,555,301 56,719,086 Substandard (Others) 170,198 5 8,510 - 50,000 Doubtful (Agri & Micro credit) 33,6782,112 20 67,356,422 25,021,555 Doubtful (Others) 10,477,920,525 100 10,477,920,525 10,453,937,707 Bad/Loss 10,477,920,525 10,453,937,707 19,242,426,304 Provision maintained 19,377,797,949 19,242,426,304 Provision maintained 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,235,555 10,				2		
Short Term Agri Credit and Micro credit 8,100,954,491 1 81,009,545 57,129,087 Special mention account (SMEF) 2,141,518,790 0.25 5,353,797 4,741,015 Special mention account (Credit Card) 2,015,161 2 40,303 55,598 Special mention account (CLS) 243,237,180 2 4,864,744 4,933,227 Special mention account (CLS) 243,237,180 2 4,864,744 4,933,227 Special mention account (HF) 15,154,092 1 151,541 51,383 Special mention account (HF) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191 Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191 Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191 Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191 Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191 Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,223 3,207,627,191 Special mention account (Others) 1,684,176,757 1 1,684,176 Special mention account (Others) 1,684,176,757 1 1,684,176 Special mention account (Others) 1,684,176,757 1 1,684,176 Special mention account (Others) 1,988,832 5 1,944,250 1,947,9561 Special mention account (Others) 1,988,832 5 1,944,250 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1,947,450 1						294,723,197
Special mention account (SMEF)				1	81,009,545	57,129,087
Special mention account (CLS) 243,237,180 2 4,864,744 4,933,227		Special mention account (SMEF)				
Special mention account (HF) 15,154,092 1 151,541 51,383 12,226 Special mention account (HF) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191						
Special mention account (LP) 1,684,176,757 1 16,841,768 18,710,223 3,593,938,297 3,207,627,191				1		51,383
Special mention account (Others) 1,684,176,757 1 16,841,768 18,710,225 13,593,938,297 3,207,627,191 3,593,938,297 3,207,627,191 3,593,938,297 3,207,627,191 3,593,938,297 3,207,627,191 3,207,627,191 3,262,701,000 3,262,701,			-	2	·	12,226
Provision kept as per Bangladesh Bank Inspection Team instruction against stay order given by Hon'ble High Court. Provision kept as per instruction of Bangladesh Bank Inspection Team against some accounts has been considered uncertainity of the recovery due to present pandemic situation. Special General Provision-COVID 19 has been maintained as per BRPD circular letter no.56/2000, 50/2021, 52/2021 and 53/2021. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Synall, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Bad/Loss Required provision Provision maintained 3,262,701,000 3,262,701,000 766,949,850 766,949			1,684,176,757	1		
Provision kept as per instruction of Bangladesh Bank Inspection Team against some accounts has been considered uncertainity of the recovery due to present pandemic situation. Special General Provision-COVID 19 has been maintained as per BRPD circular letter no.56/2000, 50/2021, 52/2021 and 53/2021. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Synall, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Others) Doubtful (Others) Bad/Loss Touch and a gainst some accounts has been considered 766,949,850 766,949,850 915,201,520 916,910,910 916,910,910 916,910,910 916,910,910 916,910,910 916,910,910 91					3,593,938,297	3,207,627,191
Uncertainty of the recovery due to present pandemic situation. 760,949,830 760,940,830 760,940,940,940,940,940,940,940,940,940,94					3,262,701,000	3,262,701,000
Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit) 1,988,832 5 99,442 52,300		uncertainity of the recovery due to present pandemic situation.			766,949,850	766,949,850
Specific provision - Classified Substandard (Agri & Micro credit) 1,988,832 5 99,442 52,300			er BRPD circular letter no.56/2000	, 50/2021,	915.201.520	915,201,520
Substandard (Agri & Micro credit) 1,988,832 5 99,442 52,300 Substandard (small, Cottage, Mirco credit) 437,088,403 5 21,854,420 24,377,068 Substandard (Others) 217,776,503 20 43,555,301 56,719,086 Doubtful (Agri & Micro credit) 170,198 5 8,510 56,719,086 Doubtful (small, Cottage, Mirco credit) 336,782,112 20 67,356,422 25,021,555 Doubtful (Others) 456,425,324 50 228,212,662 529,839,027 Bad/Loss 10,477,920,525 100 10,477,920,525 10,453,937,707 Required provision 19,377,797,949 19,242,426,304 Provision maintained 1,187,660,566 10,735,755		52/2021 and 53/2021.				8,152,479,561
Substandard (Agri & Micro credit) Substandard (Ismall, Cottage, Mirco credit) Substandard (Ismall, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Substandard (Others) Doubtful (Ismall, Cottage, Mirco credit) Substandard (Others) Substandard (Others) Substandard (Others) Substandard (Ismall, Cottage, Mirco credit) Subs			1,000,022	دا	99 442	52 300
Substandard (Others) Substandard (Others) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Substandard (Others) Su						24,377,068
Doubtful (Agri & Micro credit) 170,198 5 8,510 170,198 5 170,198 5 170,198 5 170,198 5 170,198 5 170,198 5 170,198 5 170,198 5 170,198				20	43,555,301	56,719,086
Doubtful (small, Cottage, Mirco credit) 336,782,112 20 61,356,422 22,921,535			170,198			25.021.555
Bad/Loss 10,477,920,525 100 10,477,920,525 10,453,937,707 Required provision Provision maintained 10,452,452,452,452,452,452,452,452,452,452		Doubtful (small, Cottage, Mirco credit)				
Bad/Loss 10,839,007,282 11,089,946,743 Required provision 19,377,797,949 19,242,426,304 Provision maintained 20,565,458,515 19,253,162,055 1187,660,566 10,735,751						10,453,937,707
Provision maintained 20,565,458,515 19,253,162,055		Bad/Loss L	10,477,720,323	.00	10,839,007,282	11,089,946,743
Provision maintained 20,505,438,515 19,233,102,033		Required provision				
Excess provision Excess provision		Provision maintained		-		
		Excess provision		=		



		June 2022 Taka	December 2021 Taka
7(a)	Consolidated Loans, Advances and Leases		
	Loans, cash credits, overdrafts, etc. Pubali Bank Limited	387,515,566,645	349,626,391,590
	Pubali Bank Securities Limited	662,136,448 388,177,703,093	781,062,717 350,407,454,307
	Less: Inter Company Transactions	388,177,703,093	350,407,454,307
	Bills discounted and purchased Pubali Bank Limited Pubali Bank Securities Limited	37,612,672,957	27,030,040,348
	Fuban Bank Securities Limited	37,612,672,957 425,790,376,050	27,030,040,348 377,437,494,655
8	Fixed Assets including Premises, Furniture & Fixtures		
	Tangible Assets	1,127,377,431	1,127,377,430
	Land Lease land	1,076,944,623	1,077,520,251
	Building	148,769,976	150,653,141
	Vehicles	93,030,774	87,414,275 367,595,528
	Machinery and equipment's	355,377,550 408,811,421	406,032,570
	Computer & Computer Accessories Furniture and fixtures	646,041,023	604,703,891
	Furniture and fixtures	3,856,352,798	3,821,297,086
	Intangible Assets	181,395,130	222,982,839
	Computer Software	181,395,130	222,982,839
	Lease assets Right Of Use (ROU) Assets as per IFRS-16	1,840,810,426	1,741,467,265
	Right of ose (Roo) Assets as pet it Rooto	5,878,558,354	5,785,747,190
8(a)	Consolidated Fixed Assets including premises, furniture & fixtures Pubali Bank Limited	5,878,558,354	5,785,747,190
	Pubali Bank Securities Limited	3,356,844	3,649,456
9	Other Assets	5,881,915,198	5,789,396,646
	Interest accrued on investments	2,478,974,289	2,579,937,060
	Accrued income on loans & advances	1,172,616,182	389,191,101
	Investment in SWIFT	3,387,591	3,387,591
	Advance security deposit, advance rent and prepaid expenses	539,376,936 6,599,998,700	486,353,902 6,599,998,700
	Investment in Subsidiary Company Stock dealing account	458,127,730	218,377,519
	Stationery and stamps	135,681,312	112,282,554
	Drafts payable	16,606,998	16,540,503
	Sanchaypatra	122,531,900 4,062,485,931	17,551,607 4,020,112,798
	Deferred tax assets (note-13.2) Suspense account	493,729,072	346,089,155
	Demonetized notes	1,903,830	1,903,590
	Items in transit	7,635,785,640	7,758,535,689
	Advance against income tax	33,386,513,098 1,378,476	32,484,604,445 1,400,931
	Clearing house adjustment Others	12,158,886	3,739,932
		57,121,256,571	55,040,007,077
	Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	355,580,911	300,944,367
		56,765,675,660	54,739,062,710
9(a)	Consolidated Other Assets Pubali Bank Limited	56,765,675,660	54,739,062,710
	Pubali Bank Securities Limited	629,620,587	436,125,972
		57,395,296,247	55,175,188,682
	Inter company Transactions	(428,903,859) (6,599,998,700)	(209,908,908) (6,599,998,700)
	Pubali Bank Securities Limited	(7,028,902,559)	(6,809,907,608)
	A LADIU STUDE AND CADITAL	50,366,393,688	48,365,281,074
	LIABILITIES AND CAPITAL Description from other Bender Einensial Institutions and Agents		
10	Borrowings from other Banks, Financial Institutions and Agents Inside Bangladesh	4,112,929,868	6,999,699,923
	Outside Bangladesh	33,378,107,101	23,020,140,000
		37,491,036,969	30,019,839,923
11	Subordinated bonds Agrani Bank Limited	4,600,000,000	4,600,000,000
	Janata Bank Limited	1,100,000,000	1,100,000,000
	Rupali Bank Limited	1,600,000,000	1,600,000,000 1,600,000,000
	Sonali Bank Limited	1,600,000,000 1,100,000,000	1,100,000,000
	Uttara Bank Limited Delta Life Insurance Company Limited	500,000,000	500,000,000
11.1	Perpetual bonds	10,500,000,000	10,500,000,000
11.1	Trust Bank Limited	2,350,000,000	2,350,000,000
	Jamuna Bank Limited	450,000,000 200,000,000	450,000,000
	Community Bank Limited	1,000,000,000	
	Bank Asis Limited Initial Public Offering (IPO)	500,000,000	
	man i asia onema (ii o)	4,500,000,000	2,800,000,000



Page			June 2022 Taka	December 2021 Taka
Carron account	12	Details of deposits and other accounts		
Section Sect			61 388 277 750	57,056,939,792
Covering temest amony Cr. Bulance)				721,308,651
Post protecting contents 5,009,109 13,723,507 1			5 001 407	
Caldeyosite				
Peccis curroxy deposits			14,775,897	
1. 1. 1. 1. 1. 1. 1. 1.		Foreign currency deposits		
December 1751-1643 1751-1578 1751-				
Bill payable Seveng Brita recorns			17,514,433	
Term deposits				
Term deposits 15,639,610,000 17,562,287,465 18,639,610,000 17,562,287,465 18,639,610,000 18,532,700 18,532				
Fixed deposits				
Special Notice Depairs 62,994,812 53,83,23,106 Depois protion scheme 33,93,906,977 43,63,33,03,03,63 Interest pyshibe on term deposit 33,939,006,977 43,63,85,009 Poblis unetted pyshibe on term deposit 20,118,11,222 21,118,11,223 Tage Bace and Deposit (Poblis shepropurum) 10,070,483,208 40,070,483,208 Monthly profit base deposit 40,107,441,711 42,440,605,843,000 Monthly profit base deposit 79,241,823,728 22,448,005,333 Shiklys asserbuly prokalpa 79,241,823,728 22,448,005,335 Shiklys asserbuly prokalpa 79,241,823,728 42,440,101,885 Less: Inter Company Transactions 79,411,853,727 42,400,118,807 Less: Inter Company Transactions 50,411,853,757 42,400,118,807 Accommitted provision for Journal and showner 93,713,853,833 101,530,102,807 Accommitted provision for Journal and showner 93,713,853,833 101,530,102,807 Accommitted provision for Journal and showner 93,721,852,808 101,530,102,808 Accommitted provision for Journal and showner 93,241,243,300 101,530,102,802 Acc			136,439,616,023	
Polishi pension scheme \$1,845,313,619 \$1,318,201,865 Polishi pension scheme \$3,959,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,613,6109 \$1,965,016,610,610,611,11,11,11,11,11,11,11,11,11,11,11,11				
1. 1. 1. 1. 1. 1. 1. 1.				
Public sinchey prokalps 3,78,0,96,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,0,78,128 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87,000 1,78,14,87			39,599,206,937	
Designation of the profit place of the profi		Pubali sanchay prakalpa		
Monthly profit hase deposit 3,464,693,491,10 Monthly profit hase Small Deposit (Pubali shadiini sorichoy) 1,766,191,200 Shidiya sunchay prokalpa 172,61,191,200 Other deposits 12,165,191,200 10. Other deposits and other accounts 50,11,185,1375 462,001,18,687 Pobali Bank Limited 50,311,853,375 462,001,18,687 Pobali Bank Securible Limited 1,500,207,676 0,511,1853,375 462,001,18,687 Term Company Transactions 9,811,1853,375 462,001,18,687 Accumulated provision for loans and advances 9,811,100,500 1,112,600 Accumulated provision for demand losn pubali star 10,839,007,281 1,112,600 Provision for undersatifications and advances 8,811,407,11 2,248,013,820 Accumulated provision for demand for pubali star 10,839,007,281 1,112,600 Provision for undersatifications and advances 8,811,407,11 2,248,013,92 Accumulated provision for demand for pubali star 10,839,007,282 1,112,600 Provision for undersatifications and advances 8,111,407,11 2,486,11,797,13 Accumulated provision for demand for pubali star 1,112,60				
Monthly Profit Based Small Deposit (Pubals shadiin) soncheys 12,635,636,835,835,835,835,835,835,835,835,835,835			3,631,487,030	
Shatops sational processins 289,246,270,320 26,224,880,831,53 Other deposits and other accounts 5,431,853,375 44,400,216,867 Pabal Bank Lumicd 69,431,853,375 44,000,116,867 Pabal Bank Securities Limited 61,118,53,375 44,000,116,867 Less: Inter Company Transactions (1,500,757,679) (1,707,373,132) 13 Other Liabilities 98,77,058,788 10,115,303,192 Accumulated provision for Jonns and advances 98,77,058,788 10,115,303,192 Accumulated provision for consumers lean 830,821,793 90,468,850 Accumulated provision for consumers lean 81,126,701 11,150,701 Provision for unclassified leans and advances 81,126,701 12,162,701 Recommission of Company Internations of College and the contraction of College and Provision CoVID-19 13,100,100 20,205,500,000 Provision for fund future surface 21,150,000 20,205,500,000 20,205,500,000 20,205,500,000 Provision for Liaberity of Expanded Account of Company and College and				
1,236,194.00 1,23		Shikhya sanchay prokalpa		
Publis Bank Limited Publis Bank Limited Publis Bank Securities Publ		Other deposits	13,236,193,420	
Pobali Bank Limited \$04,311,85,375 402,000,186,877 Peabli Bank Securities Limited \$04,318,507,507 41,200,275,701 42,200,218,687 Less: Inter Company Transactions (1,500,275,701) 42,302,275,701 42,302,275,701 42,302,275,701 42,302,275,701 42,302,275,275,275,275 13 Offer Labilities 87,70,85,783 80,131,303,302 80,348,783,303 90,34,783,303 90,34,783,303 90,34,783,303 90,34,783,303 90,34,783,303 90,34,783,303 9			<u>504,311,853,375</u>	462,400,218,687
Less: Inter Company Transactions	12	Pubali Bank Limited	504,311,853,375	462,400,218,687
13 10		Tuodi Sain Sociation Elimen		
Accumulated provision for loans and advances		Less: Inter Company Transactions		
Accumulated provision for consumers loan 890,821,793 903,489,850 Accumulated provision for demand loan pubal star 10,839,007,282 11,108,904,731 Provision for unclassified loans and advances 81,212,201,202 915,201,520 Special General Provision COVID-19 2,213,090,000 2,082,390,502 Provision of 19th against off-balance sheet exposure 62,28,003,005 61,411,397,533 Accumulated interest suspense 17,888,818 17,888,818 Provision for rebate on good borrower 235,000,000 2,359,000,000 Provision for rebate on good borrower 13,191,918 3,139,000 1.B. bad debt offsetting reserve 12,258,669 2,297,160 Compensation realised account 43,479,668 18,956,380 Compensation realised account 219,648,924 219,648,924 CI.S interest ACC 5,000 65,000 CI.S interest ACC 5,000 65,000 CI.S interest ACC 65,000 65,000 CI.S interest ACC 13,302,119 3,299,761 CI.S interest ACC 13,002,119 3,299,761 CI.S interest ACC <td< td=""><td>13</td><td>Other Liabilities</td><td></td><td></td></td<>	13	Other Liabilities		
Accumulated provision for demand loan pubali star 7,1,26,701 Accumulated provision for demand loan pubali star 1,033,007,282 Provision for unclassified loans and advances 8,11,249,713 7,248,013,792 Special General Provision CVDID-19 2,218,000,000 2,082,050,000 Accumulated interest suspense 1,288,000 6,141,193,000 Accumulated interest suspense 17,888,383 17,888,383 Provision for doubtful investment 23,500,000 23,500,000 Additional profits payable ACF for Islamic banking 13,19,918 1,319,918 I.B. bad debt offsetting reserve 12,258,669 9,297,163 Compensation realisable account 12,258,669 9,297,163 Interest suspense on underwriting advances 219,468,294 219,468,294 CLS. interest A/C 3,021,19 3,299,761 Unclaimed amount in ATMS 6,500 65,000 Consumers deposits 214,447,955 245,512,079 Unclaimed dividend 21,500,200 1,587,200 Special blocked account 3,125,601,137 3,465,006,200 Power of Consumers deposits 2,000,200				
1,083,007,282 1,089,046,743 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,744 1,089,046,74				
Special General Provision COVID-19		Accumulated provision for demand roun passar our		
Provision (QFF) ** against of T-balance sheet exposure				
Accumulated interest suspense				
Provision for doubtful investment 233,500,000 253,500,000 Provision for doubtful investment 1,319,918 1,319,919				
Additional profit payable ACF for Islamic banking 1,319,918 1,319,918 1,319,918 1,80,65,380 18,05,65,380 18,05,65,380 18,05,65,380 18,05,65,380 1,80,720 1,80,720 1,				
R. B. bad debt offsetting reserve 12.238,669 9,297,163 Compensation realisable account 43,547,968 10,855,815 Compensation realisable account 43,547,968 10,855,815 Interest suspense on underwriting advances 219,648,924 219,648,924 219,648,924 CLS interest A/C 3,302,119 3,299,761 Unclaimed amount in ATMS 65,000 65,000 Consumers deposits 241,447,985 245,512,079 Unclaimed dividend 213,099,292 171,903,062 171,903,				
Compensation realisable account 12,288,669 9,297,163 Compensation realisable account 43,547,968 10,855,815 Interest suspense on underwriting advances 3302,119 3,299,761 CLS interest A/C 65,000 65,000 Consumers deposits 241,447,985 245,512,079 Unclaimed dividend 213,099,292 171,003,062 Special blocked account 1,587,720 1,587,720 Provision for Current Tax (note-13.1) 81,344,110 83,544,110 Deferred Tax Liabilities (note-13.3) 91,3724,229 405,908,239 Valuation adjustment 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 LC cover account in Bangladesh 1,538,640 1,538,640 EDF adjustment 780,755,530 309,304,604 Pubali Bank Adjustment 3,714,974 3,247,787 EDF adjustment 1,736,819 17,363,819 Proeign Currency FCC Account				
Compensation reanisation account 19,648,924 219,648,924 CLS interest AVC 3,302,119 3,299,761 CLS interest AVC 65,000 65,		프로그 Bernel Bee 경영화 프레이터를 가는 경영 경영화 경영화 회원 전략을 다시다면 하는 것으로 되었다. 그는 그는 그는 그는 그는 그는 그는 그는 그는 그를 하는 것을 하는 것이다. 그는 다른		
CLS interest A/C				
Consumers deposits 241,447,985 245,512,079 Unclaimed dividend 11,309,292 171,903,602 Special blocked account 1,587,720 1,587,720 Provision for Current Tax (note-13.1) 36,125,604,137 34,650,504,662 Deferred Tax Liabilities (note-13.3) 913,724,229 405,908,239 Exchange adjustment account 28,666,878 28,666,878 Exchange adjustment account 8,393,039 8,393,039 Pakistan account 8,393,039 8,393,039 Pakistan account in Bangladesh 1,570,883 1,570,883 L/C cover account in Bangladesh 1,583,640 1,583,640 EDF adjustment 780,755,530 309,304,604 PBL Islamic Banking CSR fund 23,477,873 23,450,298 PBL Islamic Banking CSR fund 3,714,994 3,197,272 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 49,617 49,617 Payable to other Banks and Financial Institution 323,117,501 208,855,747			3,302,119	
Consumers depoised 213,099,292 171,903,062 Special blocked account 1,587,720 1,587,720 Provision for Current Tax (note-13.1) 34,650,501,662 Provision for Current Tax (note-13.3) 83,544,110 83,544,110 Valuation adjustment 28,666,878 28,666,878 Exchange adjustment account 28,666,878 28,666,878 Agri credit guarantee backing reserve 70,261,300 Pakistan account 1,570,883 Pension fund 1,570,883 1,570,883 L/C cover account in Bangladesh 1,570,883 1,570,883 L/C cover account in Bangladesh 17,900,537,513 16,480,491,078 Pubali Bank Adjustment 780,755,530 309,304,604 PBL Islamic Banking CSR fund 23,477,873 23,450,298 Card transaction fee (inter bank) 3,714,994 3,197,272 Foreign Currency FCC Account 17,363,819 17,363,819 Interest suspense account againt 70% agri loan 2,973,186 2,973,186 Blocked account of UBI 2,973,186 2,973,186 Property account of UBI 33,311,501 2,885				
Special blocked account 1,587,720 1,587,720 Provision for Current Tax (note-13.1) 34,650,501,662 50,501,662 Deferred Tax Liabilities (note-13.3) 83,544,110 83,544,110 Valuation adjustment 28,666,878 28,666,878 Exchange adjustment account 70,261,300 70,261,300 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 LC cover account in Bangladesh 1,583,640 1,583,640 EDF adjustment 780,755,530 309,304,604 PBL Islamic Banking CSR fund 23,477,873 23,402,98 Card transaction fee (inter bank) 3,714,994 3,197,272 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 49,617 49,617 Payable to other Banks and Financial Institution 277,607,771 123,857,348 Unearned interest income on ISW 36,744,999 15,400,000				
Provision for Current Tax (note-13.1) 36,125,004,137 34,505,004,603 Deferred Tax Liabilities (note-13.3) 83,544,110 83,544,110 Valuation adjustment 913,724,229 405,908,239 Exchange adjustment account 28,666,878 28,666,878 Agri credit guarantee backing reserve 8,393,039 8,393,039 Pakistan account 1,570,883 1,570,883 LC cover account in Bangladesh 1,583,640 1,583,640 EDF adjustment 780,755,530 309,304,604 EDF adjustment 780,755,530 309,304,604 PBL Islamie Banking CSR fund 23,477,873 23,450,298 Card transaction fee (inter bank) 3,714,994 3,197,272 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 49,617 49,617 Payable to other Banks and Financial Institution 323,117,501 28,855,747 Uncarrency FCC Account 32,117,501 28,855,747 Interest payable on Subordinated Bond 36,470,909			1,587,720	
Defend fast Lamints (Incers 3) 405,088,239 Valuation adjustment 913,724,229 405,088,239 Exchange adjustment account 70,261,300 70,261,300 Agri credit guarantee backing reserve 8,393,039 8,393,039 Pakistan account 8,393,039 8,393,039 Pakistan account in Bangladesh 1,570,883 1,570,883 L'C cover account in Bangladesh 17,900,537,513 16,480,491,078 EDF adjustment 780,755,503 309,304,604 Pubali Bank Adjustment 780,755,503 309,304,604 PBL Islamic Banking CSR fund 23,471,873 23,450,298 Card transaction fee (inter bank) 3,714,994 3,197,272 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 2,973,186 2,973,186 Property account of UBI 27,607,771 23,857,348 Payable to other Banks and Financial Institution 323,117,501 208,855,747 Interest payable on Subordinated Bond 36,474,999 15,400,000 <td></td> <td>Provision for Current Tax (note-13.1)</td> <td></td> <td></td>		Provision for Current Tax (note-13.1)		
Exchange adjustment account 28,666,878 Agri credit guarantee backing reserve 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 17,900,537,513 16,480,491,078 EDF adjustment 780,755,530 309,304,604 PBL Islamic Banking CSR fund 23,477,873 23,450,298 Card transaction fee (inter bank) 3,714,994 3,197,272 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 49,617 49,617 Property account of UBI 49,617 49,617 Payable to other Banks and Financial Institution 277,607,771 123,857,348 Unearmed interest income on ISW 110,650,000 114,000,000 Interest payable on Perpetual Bond 36,474,999 15,400,000 Interest payable on Perpetual Bond 36,474,999 15,400,000 Interest payable on Perpetual Bond 36,700,000 12,720 12,720 12,720				
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Pension fund 1,570,883 1,570,883 L/C cover account in Bangladesh 1,583,640 1,583,640 1,583,640 EDF adjustment 17,900,537,513 16,480,491,078 Pubali Bank Adjustment 780,755,530 309,304,604 PBL Islamic Banking CSR fund 23,477,873 23,450,298 Card transaction fee (inter bank) 73,14,994 3,197,272 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 2,973,186 2,973,186 Property account of UBI 49,617 49,617 Property account of UBI 277,607,771 123,857,348 Uncarmed interest income on ISW 123,311,501 208,855,747 Interest payable on Subordinated Bond 110,650,000 Interest Payable on Perpetual Bond 83,795,594 83,795,594 Start-up fund 83,795,594 83,795,594 Bangladesh Bank incentive Lease rental receivable 12,720 12,720 CSR Fund for COVID-19 1,546,670,216 1,504,589,67 Non resident blocked account of UBI 34,487 34,487 ICT Asset Insurance reserve 77,666,605,854 71,548,187,660 TASSET Insurance reserve 77,666,605,854 71,54		Agri credit guarantee backing reserve		
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Publi Blamic Banking CSR fund 23,477,873 23,450,298 Card transaction fee (inter bank) 3,714,994 3,197,272 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 2,973,186 2,973,186 Property account of UBI 49,617 49,617 Payable to other Banks and Financial Institution 277,607,771 123,887,348 Unearned interest income on ISW 323,117,501 208,855,747 Interest payable on Subordinated Bond 110,650,000 114,000,000 Interest Payable on Perpetual Bond 36,474,999 15,400,000 Start-up fund 83,795,594 83,795,594 Bangladesh Bank incentive 12,720 12,720 Lease rental receivable 36,700,000 36,700,000 CSR Fund for COVID-19 15,456,72,216 1,500,458,967 Non resident blocked account of UBI 34,487 34,487 ICT Asset Insurance reserve 77,666,600,884 71,548,187,660				
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Foreign Currency FCC Account 17,363,819 17,363,819 17,363,819 17,363,819 17,363,819 17,363,819 17,363,819 18,363,819 192,382				
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Property account of UBI				
Payable to other Banks and Financial Institution 277,607,771 123,857,348 278,600 124,994,463 22,530,164 175,666,605,834 71,548,187,660 125,747 125,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,348 123,857,949 15,400,000				
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Interest payable on Subordinated Solid 36,474,999 15,400,000 15,400,000 15,400,000 15,400,000 15,400,000 15,400,000 15,400,000 15,400,000 15,400,000 16,806,377 14,848,356 12,720 12		Unearned interest income on ISW		
Start-up fund 83,795,594				
Bangladesh Bank incentive 72,806,377 14,848,356 Lease rental receivable 12,720 12,720 CSR Fund for COVID-19 36,700,000 36,700,000 Lease Liabilities as per IFRS-16 1,545,672,216 1,500,458,967 Non resident blocked account of UBI 34,487 34,487 ICT Asset Insurance reserve 77,666,605,854 71,548,187,660 93,903,007 1,152,693,747 93,903,007 1,152,693,747			83,795,594	83,795,594
Case rental receivable		Bangladesh Bank incentive		
Lease Liabilities aper IFRS-16 1,545,672,216 1,500,458,967 Non resident blocked account of UB1 24,094,463 22,530,164 ICT Asset Insurance reserve 77,666,603,854 71,548,187,660				
Non resident blocked account of UBI 34,487 34,487 ICT Asset Insurance reserve 24,094,463 22,530,164 77,666,605,854 71,548,187,660 92,993,007 1,152,693,747			1,545,672,216	1,500,458,967
77,666,605,854 71,548,187,660		Non resident blocked account of UBI		
92 893 997 1 152 693 747		ICT Asset Insurance reserve		
		Provision for expenses		1,152,693,747



			June 2022 	December 2021 Taka
P	rovision for other assets:		254,316,303	188,214,468
	Suspense account		989,740	989,740
	Demonetized notes Provision for Un-reconciled General Account debit entries		13,724,657	13,724,657
	Provision for Customers liability and Others			17,301,835
	Trovision for Customers having and Cultur		269,030,700	220,230,700
			88,867,536,933	84,011,058,850
13.1 P	rovision for Current tax		34,650,504,662	33,244,997,770
	Balance at the beginning of the period Provision made for previous period		-	-
	Provision made for current period		1,475,099,475	1,405,506,892 1,405,506,892
	Settlement of previous period tax liability		36,125,604,137	34,650,504,662
	Balance at the end of the period		30,123,004,137	34,030,304,002
13 1 1 D	econciliation of effective tax rate (Solo)	Applicable	June 2	022
15.1.1	(2-1-)	Tax rate	Rate	Amount
	Profit before income tax after provision as per profit & loss account Income tax as per applicable tax rate	37.50%	37.50%	3,679,513,971 1,379,817,739
F	actors affecting the tax charge in current year		-0.12%	(4,472,507)
	Tax Savings from reduced tax rates for Capital gain on share	10.00%	-0.12%	(404,506,471)
	Tax Savings from reduced tax rates for capital gain on Govt. Sec.(Treasury bills, bonds)	15.00% 20.00%	-1.62%	(59,494,343)
	Tax Savings from reduced tax rates for Dividend Admissible expenses in current Year (i.e. Bad debt write off etc.)	37.50%	-15.89%	(584,543,153)
	Admissible expenses in current period	37.50%	-1.83%	(67,461,344)
	Inadmissible expenses in current period	37.50%	30.32%	1,115,759,554 (42,373,133)
	Effect of deferred Tax	37.50%	-1.15% 2.72%	100,000,000
	Provision for uncertainty over Income Tax treatments by NBR	37.50%	38.94%	1,432,726,342
13.2 D	eferred tax assets		4,020,112,798	3,909,717,236
	Balance at the beginning of the period Provision made during the period for loan loss (note 13.2.1)		8,993,557	109,113,257
	Deferred tax assets for fixed assets (note 13.2.2)		33,379,576	1,282,305
	Provision held at the end of the period		4,062,485,931	4,020,112,798
13.3 D	eferred tax Liabilities		02.544.110	
	Balance at the beginning of the period		83,544,110	83,544,110
	Provision made during the period Provision held at the end of the period		83,544,110	83,544,110
te	teferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes a emporary timing difference in classified assets/liabilities for which deferred tax assets/liability is recognised.	nd BRPD circular # 11 dar equired to be accounted fo	ted 12 December 2011. The r the period 30 June 2022	re is no other material
13.2.1 D	eferred Tax on loan loss provision Cumulative Provision made against Bad/loss		12,036,702,267	11,879,395,948
	Adjustment of Corresponding provision on write off		1,558,781,742	1,425,458,241
	Deductible/(taxable) temporary difference		10,477,920,525	10,453,937,707
	Tax Rate		37.50% - 3,929,220,197	37.50% 3,920,226,640
	Closing Deferred tax assets*		3,920,226,640	3,811,113,383
	Opening Deferred tax assets Deferred tax (expense)/Income		8,993,557	109,113,257
E di (C	As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,929,220,197 arnings for the half year ended June 2022 based on the provision against classified loans and s ividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (ICET-1) capital. (Please see note 16)	uch earnings against Defei	red Tax Assets (DTA) shar	I not be distributed as
13.2.2 D	eferred Tax on Fixed Assets Carrying amount		4,037,747,928	4,044,279,925
	Tax Base		4,393,123,219 (355,375,291)	4,310,643,012 (266,363,087)
	Deductible/(taxable) temporary difference		37.50%	37.50%
	Tax Rate Closing Deferred tax assets/(Liabilities)		133,265,734	99,886,158
	Opening Deferred tax assets/(Liabilities) Deferred tax (expense)/Income		99,886,158 33,379,576	98,603,853 1,282,305
13.2.3 D	eferred Tax on Revalued land		2,238,572,000	2,238,572,000
	Carrying amount Tax Base		(2,238,572,000)	(2,238,572,000)
	Deductible/(taxable) temporary difference Tax Rate		3.73%	3.73% (83,544,110)
	Closing Deferred tax assets/(Liabilities)		(83,544,110) (83,544,110)	(03,344,110)
	Opening Deferred tax assets/(Liabilities) Deferred tax (expense)/Income		(05,544,110)	(83,544,110)
12115				
13.2.4 D	eferred tax (expense)/Income (net) Deferred tax (expense)/Income arisen for charging specific provision (note 13.2.1)		8,993,557	387,714,419
	Deferred tax (expense)/Income arisen in WDV of Fixed Assets (note 13.2.2)		33,379,576	12,428,907
			42,373,133	400,143,326



		June 2022 <u>Taka</u>	December 2021 Taka
13 (a)	Consolidated other liabilities Pubali Bank Limited Pubali Bank Securities Limited Inter company payable	88,867,536,933 2,915,254,792 (428,902,559) 91,353,889,166	84,011,058,850 2,529,006,535 (209,908,908) 86,330,156,477
14	Capital		
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 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 2,000,000 ordinary shares of Tk 100 each as bonus share in 2004 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 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 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 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 70,429,904 ordinary shares of Tk 10 each as bonus share in 2014 47,540,185 ordinary shares of Tk 10 each as bonus share in 2017 29,950,317 ordinary shares of Tk 10 each as bonus share in 2017	160,000,000 40,000,000 200,000,000 800,000,000 900,000,000 840,000,000 1,146,600,000 1,739,010,000 1,676,902,500 419,225,620 704,299,040 475,401,850 299,503,170 10,282,942,180	160,000,000 40,000,000 200,000,000 800,000,000 840,000,000 882,000,000 1,739,010,000 1,676,902,500 419,225,620 704,299,040 475,401,850 299,503,170 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

	June 2022			2021	
Particular	No. of share	Percentage (%)	Amount	Amount	
Directors Co-operative societies Banks and financial institutions Government Other institutions Non resident Bangladeshi General public	323,911,299 8,638,535 36,905,238 2,482 225,317,528 2,287,009 431,232,127	31.50% 0.87% 5.01% 0.0002% 21.55% 0.22% 40.85%	3,239,112,990 88,884,890 515,475,790 24,820 2,216,142,010 22,789,150 4,200,512,530	3,239,112,990 88,589,210 498,532,730 24,820 2,190,401,940 22,943,900 4,243,336,590	
General public	1,028,294,218	100.00%	10,282,942,180	10,282,942,180	

14.4 Range wise shareholdings

		June 2022			
Range wise shareholdings	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares	
Up to 500 shares	20,392	0.26%	2,629,600	2,765,421	
501 to 5,000 "	10,779	1.74%	17,938,332	19,108,904	
5,001 " 10,000 "	1,242	0.76%	7,805,839	8,553,385	
10,001 " 20,000 "	531	0.71%	7,345,046	7,916,566	
20,001 " 30,000 "	151	0.35%	3,622,754	4,213,163	
	168	0.53%	5,435,536	5,723,720	
- C - 1 THE \$20 II I I I ST I I COLUMN TO SEE THE SEE OF THE SEE	64	0.28%	2,835,266	2,706,843	
기 - 조하하게 하게 하는 가는 사람들이 되었다면 하게 하는 것이 되었다. 그렇게 하는 것이 없는 것이 없는 것이 없는 것이 없는데 없었다.	213	1.64%	16,836,265	16,991,837	
50,001 " 100,000 "	280	93.73%	963,845,580	960,314,379	
100,001 and above	33,820	100.00%	1,028,294,218	1,028,294,218	



14.5 Particulars of shareholding of the directors

SL.No	Name of the directors	Status		June 2022		2021	
SL.NO	Traine of the directors			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	Nominate d by Transcom Ltd.	20,707,995	207,079,950	20,707,995	207,079,950
			Personal	83,505	835,050	83,505	835,050
5	Mr. Fahim Ahmed Faruk Chowdhury	Director	T Croomar	21,101,586	211,015,860	21,101,586	211,015,860
6	Ms. Rumana Sharif	Director	Nominate d by Delta Life Insurance Co. Ltd.	51,418,707	514,187,070	51,418,707	514,187,070
			Personal	256,417	2,564,170	256,417	2,564,170
7	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director		20,568,691	205,686,910	20,568,691	205,686,910
8	Mr. Musa Ahmed	Director		20,615,794	206,157,940	20,615,794	206,157,940
9	Mr. Azizur Rahman	Director	N. E. Control	22,352,148	223,521,480	22,352,148	223,521,480
10	Mr. Md. Abdur Razzak Mondal	Director	Nominate d by That's It fashions Ltd.	35,990,157	359,901,570	35,990,157	359,901,570
			Personal				
11	Ms. Rana Laila Hafiz	Director		20,565,889	205,658,890	20,565,889	205,658,890
12	Mr. Mustafa Ahmed	Director	Mark Co.	35,845,935	358,459,350	35,845,935	358,459,350
13	Dr. Shahdeen Malik	Independe	ent Director				-
14	Mr. Mohammad Naushad Ali Chowdhury	Independe	ent Director		- ·		-
				324,251,221	3,242,512,210	324,251,221	3,242,512,210

14.6 Related party disclosures

14.6.1 Particulars of directors and their shareholding in the Bank

SL NO.	Name of the Directors		Designation		Percentage of shareholding at December 2021
1	Mr. Monzurur Rahman	Chairman	1	2.00	2.00
2	Mr. Moniruddin Ahmed	Director		3.27	3.27
3	Mr. Habibur Rahman	Director		2.00	2.00
		D: .	Nominated by Transcom Ltd.	2.01	2.01
4	Mr. Ahmed Shafi Choudhury	Director	Personal	0.01	0.01
5	Mr. Fahim Ahmed Faruk Chowdhury	Director		2.05	2.05
		a mismoral	Nominated by Delta Life Insurance Co. Ltd.	5.00	5.00
6	s. Rumana Sharif	Director	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
-	Mr. Azizur Rahman	Director		2.17	2.17
		ST KORNOVAN	Nominated by That's It fashions Ltd.	3.50	3.50
10	Mr. Md. Abdur Razzak Mondal Di	Director	Personal		- 1
11	Ms. Rana Laila Hafiz	Director		2.00	2.00
12	Mr. Mustafa Ahmed	Director		3.49	3.49
	Dr. Shahdeen Malik	Independent Director		-	
	Mr. Mohammad Naushad Ali Chowdhury		ent Director	•	



SL NO.	Name of directors and the entities in which 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	Rema Tea Company Ltd.	Chairman	12.13%
2	Mr. Moniruddin Ahmed	Director	Pubali Bank Securities Ltd.	Chairman	1 share
-		West will be been	1. Delta Hospital Ltd.	Director	3.41%
3	Mr. Habibur Rahman	Director	2. Pubali Bank Securities Ltd.	Director	1 share
			3. Global Pharmaceutical Company Ltd.	Director	-
			Pubali Bank Securities Ltd.	Director	1 share
4	Mr. Ahmed Shafi Choudhury	Nominee Director	Eskayef Pharmaceuticals Company Ltd.	Director	
			Chittagong Electric Manufacturing Co. Ltd.	Managing Director	15,000 shares
			2. F. A. C Eastern Enterprise Ltd.	Managing Director	413 shares
			Z. F. A. C Eastern Enterprise Etc.		Representative
			3. Ranks FC Properties Ltd.	Managing Director	Director of FC
			3. Kanks I'C Hoperties Etd.	gg =	Holdings Ltd.
			4. FC Holdings Ltd.	Managing Director	2,000 shares
5	M. E. L. H. J. E. J. Chamilton	Director	5. CEM Readymix Concrete Ltd.	Managing Director	7,500 shares
	Mr. Fahim Ahmed Faruk Chowdhury	Director	6. CEM UPVC Ltd.	Managing Director	7,000 shares
			7. Surgiscope Hospital Pvt. Ltd.	Director	5,000 shares
			8. Globex Pharmaceuticals Ltd.	Director	7,55,065 shares
				Director	10,08,155 shares
			9. Delta Hospital Ltd.	Director	1,50,000 shares
			10. Euro Petro Product Ltd.	Director	3,50,000 shares
		N 1 D	11. Baraka Shikalbaha Power Ltd. None	Nil	Nil
6	Ms. Rumana Sharif	Nominee Director		Chairman	50.00%
7	Mr. M. Kabiruzzaman Yaqub FCMA	Director	1 Imagine Properties Ltd.	Director	1 share
	(UK),CGMA		2. Pubali Bank Securities Ltd.	Director	22.55%
			1. Popular Jute Exchange Ltd.	Director	8.10%
			2. Popular Jute Mills Ltd.	Director	10.88%
8	Mr. Musa Ahmed	Director	3. Cumilla Food and Allied Ind. Ltd.	Director	11.35%
			4. Popular Food and Allied Ind. Co. Ltd.	Director	22.41%
	Brown and the control of the control		5. Tejgaon Engineering and Construction Co. Ltd.	Director	1.75%
			6. Peoples Equities Ltd.	Director	1 share
			1. Pubali Bank Securities Ltd.	Managing Director	50.000 shares
9	Mr. Azizur Rahman	Director	2. National Ceramic Industries Ltd.	Director	40.00%
		<u> </u>	3. Dressmen Fashionwear Ltd.	Nominee	40.0070
10	Mr. Md. Abdur Razzak Mondal	Nominee Director	1. That's It Fashions Ltd.	Managing Director	30.00%
			1. Trouser Line Ltd.		25.00%
11	Ms. Rana Laila Hafiz	Director	2. SP Garments Ltd.	Managing Director	25.00%
	1715, Kuna Zana Hanz		3. SP Washing Ltd.	Managing Director	25.00%
			4. Green Valley Plantation Ltd.	Director	1 share
12	Mr. Mustafa Ahmed	Director	Pubali Bank Securities Ltd.	Director	1 share
13	Dr. Shahdeen Malik	Independent Director		Independent Director	- 201
14	Mr. Mohammad Naushad Ali Chowdhury	Independent Director	None	Nil	Nil

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

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

10,283,000,000	10,283,000,000
10,283,000,000	10,283,000,000
14,426,734,652	11,807,133,561
2,246,787,629	3,904,548,864
	420,000
(139,476,822)	
16,534,045,459	15,712,102,425
(1,285,367,773)	(1,285,367,773)
15,248,677,686	14,426,734,652
	10,283,000,000 14,426,734,652 2,246,787,629 (139,476,822) 16,534,045,459 (1,285,367,773)

^{*} As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 3,929,220,197 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the half year ended June 2022 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)	6(a) Consolidated Retained earnings Pubali Bank Limited Pubali Bank Securities Limited	15,248,677,686 512,514,962 15,761,192,648	14,426,734,652 333,915,479 14,760,650,131
17	Other reserves	13,701,172,040	1111001000122
17.1	Assets revaluation reserve Balance at the beginning of the period Addition on revaluation of Fixed Assets/Investment During the period Disposal during the period Recognition of deferred tax on revaluation reserve of fixed assets	4,420,703,355 842,267,700 (1,877,063,089)	6,832,160,393 2,678,620,766 (5,006,533,694) (83,544,110)
	Transfer out: Asset revaluation reserve Share forfeiture account	3,385,907,966 333,984	4,420,703,355 333,984
	Balance at the end of the period	3,386,241,950	4,421,037,339



		June 2022 Taka	December 2021 Taka
17.2	Exchange Equalization Fund		22.050.000
	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	9,877,248	7,653,297
	Addition during the period	13,676,628 23,553,876	2,223,951 9,877,248
	Balance at the end of the period	3,439,755,798	4,460,874,559
17(a)	Consolidated Other reserves	3,439,755,798	4,460,874,559
	Pubali Bank Limited Pubali Bank Securities Limited	3,439,755,798	4,460,874,559
18	Non-controlling interest		
	Balance at the beginning of the period	1,055 35	894 161
	Share of current period profit	1,090	1,055
		June 2022 Taka	June 2021 Taka
19	Interest income	1 024 179 756	1,464,407,278
	Loans	1,924,178,756 2,256,124,769	1,944,616,014
	Cash credits Over drafts	3,018,591,691	2,697,038,823
	Loan against imported merchandise		2,078
	Loan against trust receipt	303,358,804	290,352,965
	Inland bill purchased & demand draft purchased	81,983,357	44,505,691 50,422,881
	Foreign bill purchased and Export development fund	112,297,084 38,981,916	14,796,806
	Packing credits	599,734,634	382,908,940
	Payments against document Agricultural credits & rural credits	49,697,291	1,764,266
	Sundries account	21,292,907	35,023,313
	CLS account	512,605,326	476,337,817
	Secured mortgages	813,319,067	977,647,609
	Loan against Shikya Sanchay Prokalpa	23,475,188	30,092 965
	Loan against Non-resident Credit Scheme	337,511,797	253,565,453
	Lease finance Loan against Pubali Sanchay Prokalpa	3,671,499	4,112,057
	Term loans	2,494,323,363	1,765,584,195
	Loan against Pubali Pension Scheme	31,900,111	36,788,357
	Export Bill Discounting (EBD)	4,878,910	423,294 218,421,107
	Syndication/Club Finance	214,190,140 16,405,645	13,850,716
	Credit card Interest on loans and advances	12,858,522,255	10,672,600,717
	Interest on money at call and short notice	76,416,706	29,269,444
	Interest on balance with other banks	284,610,861	180,578,855
	Interest on fixed deposits with other banks	163,921,016	175,306,546 11,057,755,562
		13,383,470,838	11,037,733,302
19(a)	Consolidated Interest Income	13,383,470,838	11,057,755,562
	Pubali Bank Limited Pubali Bank Securities Limited	21,868,919	14,791,647
	. Wall ball country	13,405,339,757	11,072,547,209
20	Interest paid on deposits, borrowings, etc.	3,165,800,040	2,888,840,185
	Fixed deposit Short-notice deposit	955,205,668	684,686,767
	Savings bank deposit	732,984,669	676,686,739
	Pubali bank pension scheme	1,840,874,006	1,805,180,035
	Monthly Monafa based deposit Scheme		163,229
	Pubali Sanchay Prokalpa	140,062,043	142,838,634 7,958,258
	Shikhya Sanchay Prokalpa	7,318,941 954,740,790	1,006,122,574
	Dwigun Sanchay Prokalpa Interest on MPSD	151,074,103	157,023,440
	Interest on IMPSD	272,681,969	274,664,575
	Interest on MFD A/C	132,432,746	123,878,578
	Sundry accounts	7,967,659	3,965,623 7,772,008,637
	Interest paid on Deposits	8,361,142,634 17,208,125	2,133,472
	Interest on call loan Interest on borrowings from Bank and Fis	483,425,582	252,491,112
	Interest on corrowings from Bank and Fis	14,839,216	10,061,748
	Interest on Treasury bond	58,029,039	122,121,556
	Interest on HFT Securities	2,059,221,109	627,968,758
	Interest on HTM Securities	240,061,378 84,725,547	142,147,043 2,286,100
	Interest on borrowings from Bangladesh Bank	23,814,391	2,230,700
	Interest on Perpetual Bond Interest on Subordinated Bond	399,585,342 11,742,052,363	381,382,192 9,312,600,618



		June 2022 Taka	June 2021 Taka
21	Income from investment		50 207 054
	Interest on treasury bill	228,567,907	58,287,854 4,383,660,926
	Interest on treasury bond	4,451,089,571 519,724,445	567,055,361
	Interest on private bond	96,750,287	1,276,441
	Interest on Reverse Repo Gain on sale of shares	16,263,663	4,932,642
	Gain on Treasury Bill & Treasury Bond	1,797,806,536	842,934,819
	Dividend on shares	339,967,676	228,887,760
		7,450,170,085	6,087,035,803
21(a)	Consolidated Income from investment	7 450 170 005	6 007 025 002
. ,	Pubali Bank Limited	7,450,170,085 185,939,339	6,087,035,803 124,996,811
	Pubali Bank Securities Limited	7,636,109,424	6,212,032,614
		7,050,105,121	
22	Commission, exchange and brokerage	17,481,000	20,175,690
	SC, LSC, DD, TT, MT and PO	316,336,448	238,764,770
	Foreign L/C	34,291,058	31,314,970
	Local L/C	1,117,668	1,390,493
	Issuance of foreign guarantee Issuance of local guarantee	174,422,047	152,699,275
	Issuance of reveiler's cheque	2,725	600
	Other transactions	97,844,288	82,927,493
	Miscellaneous handling commission	49,475,319 400	32,991,922 96,900
	Consumers credit	3,334,775	2,894,498
	Commission on stationery articles	980,584	2,500,000
	Fees and Commission (Syndication/Club Finance)	311,079,431	225,076,301
	LC Acceptance charges LC Payment & Discrepancy Charges	87,275,589	53,432,920
	Total commission	1,093,641,332	844,265,832
	Exchange	711,774,514	190,073,650
		1,805,415,846	1,034,339,482
22(a)	Consolidated Commission, exchange and brokerage		
	Pubali Bank Limited	1,805,415,846 25,372,762	1,034,339,482 24,093,216
	Pubali Bank Securities Limited	1,830,788,608	1,058,432,698
- 22	Other secondary become		
23	Other operating income Rent recovery	3,684,024	3,741,000
	Postage and telecommunication recovery	2,527,115	5,189,888
	Swift income	74,333,899	68,809,747
	Application fee of CLS account	71,574	767,754 1,018,400
	Account opening charge of CLS account	38,500 32,752,108	9,064,060
	Service charge	3,490,468	3,468,703
	Sale of leased asset	456,074	75,500
	Processing Fee on Pubali Abashon Online service charge	275,114,026	255,883,379
	Accounts Maintenance fee	156,156,403	149,789,460
	SMS service charges	62,043,833	62,755,124
	Card Fees and charges	15,997,374 9,633,160	8,596,335 8,482,960
	CIB service charges	9,033,100	16,500
	Recovered from Bad Debt Written Off	20,950,655	
	Processing Fee on Lease Financing	7,747	
	Loan Reschedule/Restructure Fee Early Settlement Fee	1,352,244	
	Fee on card transection	13,438,942	6,968,658
	Sale of Bank's property	2,013,637	3,177,515
	Miscellaneous income supervision and monitoring	813,641	2,125 937,507
	Miscellaneous income transfer fee	60,150,852	71,503,522
	Miscellaneous income	735,026,276	660,248,137
23(0)	Consolidated Other operating income		
25(4)	Pubali Bank Limited	735,026,276	660,248,137
	Pubali Bank Securities Limited	12,199,077 747,225,353	17,666,578 677,914,715
			077,714,710
24	Salary and allowances (excluding Managing Director)	1,355,607,620	1,249,539,446
	Basic salary	798,894,621	759,398,130
	House rent allowances Medical allowances	162,872,425	155,974,490
	House maintenance	113,017,918	92,058,726
	Other allowances	139,845,879	147,154,368
	Contributory provident fund	126,141,449	121,258,605 140,170
	General provident fund	140,919 508,253,555	206,688,280
	Bonus to employees	3,204,774,386	2,732,212,215
• • • •	Consolidated Salary and allowances (excluding Managing Director)		
24(a)	Pubali Bank Limited	3,204,774,386	2,732,212,215
	Pubali Bank Securities Limited	21,641,569	17,059,208
		3,226,415,955	2,749,271,423
25	Managing Director's salary and fees	3,600,000	3,395,000
	Basic pay	1,440,000	3,092,166
	Allowances Bank's contributory provident fund	360,000	339,500
	Bonus	1,320,000	7 426 666
		6,720,000	7,426,666
			T. T. Walley



		June 2022 Taka	June 2021 Taka
26	Depreciation and repair of bank's assets	19,842,772	12,809,648
	Repairs to fixed assets	74,207,895	60,073,527
	Maintenance of assets Maintenance of assets -Wages	19,936,675	11,371,652
	Depreciation on fixed assets	508,514,426	411,462,369
26(a)	Consolidated depreciation and repair of bank's assets	<u>622,501,768</u> =	495,717,196
20(a)	Pubali Bank Limited	622,501,768	495,717,196
	Pubali Bank Securities Limited	846,053 623,347,821	809,405 496,526,601
27	Other supposes	023,347,321	470,320,001
27	Other expenses Repairs to rented property	570,061	575,168
	Newspapers	1,635,352	1,437,415
	Petrol consumption	29,853,339 22,475,714	24,773,781 15,819,268
	Travelling	137,785,709	111,201,722
	Donations Cond. For an eliterature	28,616,882	36,642,211
	Card Expenditure NOSTRO account charges	8,447,034	5,504,669
	Honorarium	702,395	168,000
	Subscriptions	6,279,234	11,512,790
	Sub-ordinate staff clothing	9,742,525	9,903,530 52,581,766
	Conveyance	14,282,433 15,419,874	10,496,741
	Entertainment	4,700,543	805,667
	Training Photocopying	143,361	82,758
	Branches' opening expenses	1,521,933	460,915
	Shifting expenses	602,121	525,787
	Carrying expenses	1,064,414 14,404,678	776,930 5,859,285
	Professional fees	102,895,301	86,254,053
	Security and Auxiliary Services	890,419	771,445
	Gun license fees Overtime	16,098,915	14,945,410
	Lunch subsidy	143,512,137	131,228,604
	Promotional expenses	38,568,577	21,924,709
	Card transection fee	3,322,922	2,434,985 240,871,720
	Gratuity	281,273,000 19,628,119	17,479,690
	Group insurance	20,955,580	17,701,032
	Car allowance Chemicals for office equipment's	364,256	284,934
	Loss on sale of bank's property	651,150	1,110,226
	CDBL fees	106,000	107,710
	Annual general meeting	2,165,262	2,879,031
	Bank, Charges & Others	2,067,832	1,689,405 41,691,495
	VAT on Rent Expenses	44,186,121 59,856,446	78,747,055
	Interest Expenses for lease liability as per IFRS-16	46,933,501	43,465,849
	Bandwidth charges Renovation Under construction works	20,487,494	15,655,370
	Miscellaneous	20,269,213	40,881,969
	Miscolanico	1,122,479,847	1,049,253,095
27(a)	Consolidated Other expenses	1,122,479,847	1,049,253,095
	Pubali Bank Limited	4,820,210	4,288,634
	Pubali Bank Securities Limited	1,127,300,057	1,053,541,729
28	Cash and cash equivalents at the end of the period		
	Cash in hand (including foreign currencies)	5,454,836,450	3,317,806,100
	Balance with Bangladesh Bank and its agent bank(s)	18,902,276,870	21,805,984,226
	Balance with other banks and financial institutes	10,764,855,091 21,308,351	19,119,725,958 18,813,801
	Prize bonds	3,739,486,667	7,494,686,667
	Money at call on short notice	38,882,763,429	51,757,016,752
28(a)	Consolidated Cash and cash equivalents at the end of the period		51 757 016 752
	Pubali Bank Limited	38,882,763,429 1,929,646,423	51,757,016,752 2,257,469,139
	Pubali Bank Securities Limited	40,812,409,852	54,014,485,891
29	Basic and Diluted Earnings Per Share (EPS):	2,246,787,629	1,722,705,913
	Net Profit after taxes Number of ordinary shares outstanding	1,028,294,218	1,028,294,218
	Basic and Diluted Earnings Per Share (EPS)	2.18	1.68
29(a)	Consolidated Basic and Diluted Earnings Per Share (EPS)	2,425,387,148	1,852,746,327
	Net Profit after taxes	1,028,294,218	1,028,294,218
	Number of ordinary shares outstanding Consolidated Basic and Diluted Earnings Per Share (EPS)	2.36	1.80
	Collocation		
	Net Asset Value Per Share (NAVPS):	20 254 275 664	40,381,302,119
	Total Shareholders' Equity	39,254,375,664 1,028,294,218	1,028,294,218
	Number of ordinary shares outstanding	38.17	39.27
	Consolidated Net Asset Value Per Share (NAVPS):	20 7// 200 /2/	40 200 020 522
	Total Shareholders' Equity	39,766,890,626 1,028,294,218	40,398,038,523 1,028,294,218
	Number of ordinary shares outstanding	38.67	39.29
			BANA

			June 2022 Taka	June 2021 Taka
	N. O d. C. I. El B (NOCEDE).			
	Net Operating Cash Flow Per Share (NOCFPS): Net Cash from/(used in) Operating activities		(7,200,050,834)	9,699,712,637
	Number of ordinary shares outstanding		1,028,294,218	1,028,294,218
	Number of ordinary shares outstanding		(7.00)	9.43
	Consolidated Net Operating Cash Flow Per Share (NOCFPS):			
	Net Cash from/(used in) Operating activities		(7,217,458,230)	10,616,155,334
	Number of ordinary shares outstanding		1,028,294,218	1,028,294,218
	•	_	(7.02)	10.32
30	Reconcilation of statement of cash flows from operating activities		6,268,413,971	4,865,552,217
	Profit before provision		0,200,110,571	,
	Adjustment for non cash items	_	462 754 025	204 222 500
	Depreciation on fixed asset		463,754,926	394,232,588
	Amortization on software	L	44,759,500	17,229,781 411,462,369
		-	508,514,426	411,402,309
	Adjustment with non-operating activities			
	Gain on sale of shares		(16,263,663)	(4,932,642)
	Capital gain on sale of treasury bond		(1,797,806,536)	(842,934,819)
	Gain on sale of Bank's property		(2,013,637)	(3,177,515)
	Loss on sale of bank's property		651,150	1,110,226
	Loss on saile or country property		(1,815,432,686)	(849,934,750)
	Changes in operating assets and liabilities	-	(48,471,807,664)	(10,864,414,976)
	Changes in loans & advances		41,911,634,688	7,815,188,641
	Changes in deposit and other accounts		(11,882,171,893)	2,938,202,893
	Changes in investment		7,471,197,046	4,799,074,617
	Changes in borrowings		(1,122,690,660)	(730,687,727)
	Changes in other assets		834,200,591	2,479,986,782
	Changes in other liabilities		(11,259,637,892)	6,437,350,230
	Income Toy Daid		(901,908,653)	(1,164,717,429)
	Income Tax Paid Net cash flows from operating activities		(7,200,050,834)	9,699,712,637
	Net cash hows from operating activities	_		
31	Reason for significant deviation in Net Operating Cash Flow Per Share (NOCFPS):			
		June 2022	June 2021	Difference
	Net Cash from/(used in) Operating activities	(7,200,050,834)	9,699,712,637	(16,899,763,471)
	Operating profit before changes in operating assets & liabilities	8,368,720,580	7,125,505,969	1,243,214,611
	Cash outflow in loans & advances	(48,471,807,664)	(10,864,414,976)	(37,607,392,688)
	Cash inflow in deposit and other accounts	39,726,324,934	6,275,202,041	33,451,122,893
	Cash outlow/inflow in investment	(13,696,242,092)	2,090,335,432	(15,786,577,524)
	Cash inflow in borrowings	7,471,197,046	4,799,074,617	2,672,122,429
	Cash outflow in Income Tax Paid	(901,908,653)	(1,164,717,429)	262,808,776
	Cash outflow in there assets	(442,241,987)	(1,042,370,025)	600,128,038
	Cash inflow in other liabilities	745,907,002	2,481,097,008	(1,735,190,006)
	Cust miles in once monities	(15,568,771,414)	2,574,206,668	(18,142,978,082)
	Net Cash from/(used in) Operating activities	(7,200,050,834)	9,699,712,637	(16,899,763,471)
	the case nonequeed in) Operating mentions			





CENTRAL ACCOUNTS DIVISION

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

	30 June 2022		30 June 2021	
Measures	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	6,268,413,971	6,484,853,764	4,865,552,217	5,023,992,631
Net Profit /(Loss) after Taxation	2,246,787,629	2,425,387,148	1,722,705,913	1,852,746,327
Net Assets Value (NAV)	39,254,375,664	39,766,890,626	40,381,302,119	40,398,038,523
NAV Per Share	38.17	38.67	39.27	39.29
Earnings Per Share (EPS)	2.18	2.36	1.68	1.80
Net Operating Cash Flow Per Share (NOCFPS)	(7.00)	(7.02)	9.43	10.32



