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Pubali Bank PLC. Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2024

		June 2024	December 2023
Property and Assets	Notes	Taka	Taka
Troperty and Assets	-		Enteresconding to the lea
Cash	3 (a)	46,343,625,059	34,097,059,963
Cash In hand (Including foreign currencies)		13,233,401,050	9,130,422,101
Balance with Bangladesh Bank and its agent Bank (s)			
(Including foreign currencies)		33,110,224,009	24,966,637,862
		44 000 040 550	(101 495 702
Balance with Other Banks and Financial Institutions	4 (a)	11,033,343,552 6,359,325,847	6,191,485,702 4,387,306,510
Inside Bangladesh		4,674,017,705	1,804,179,192
Outside Bangladesh	L	4,074,017,703	1,001,177,172
Money at Call on Short Notice	5	37,686,667	37,686,667
Money at Can on Short Notice			155 220 021 022
Investments	6 (a)	171,477,433,031	155,339,821,033 127,519,310,934
Government		144,603,797,660	27,820,510,099
Others	<u> </u>	26,873,635,371	27,820,310,099
Loans, Advances/Investments and Leases	7 (a)	581,255,178,208	555,409,664,835
Loans, Cash Credits, Overdrafts, etc.) [548,321,272,627	520,152,676,891
Bills purchased & discounted		32,933,905,581	35,256,987,944
			2 < -2 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Fixed Assets Including Premises, Furniture & Fixtures	8 (a)	8,154,153,918	7,536,527,950
	9 (a)	73,798,978,364	58,978,541,662
Other Assets	9 (a)	375,246	375,246
Non-banking Assets			
Total Assets	_	892,100,774,045	817,591,163,058
Liabilities and Capital			
Liabilities Borrowings from Other Banks, Financial Institutions & Agents	10	56,761,196,314	55,316,476,156
	11		13,200,000,000
Subordinated bonds		13,200,000,000	
Perpetual bonds	11.1	5,000,000,000	5,000,000,000
Deposits and Other Accounts	12 (a)	654,721,951,898	605,747,988,873
Current accounts & other accounts	Γ	76,212,864,700	66,209,911,659
Bills payable	5	20,448,676,187	21,799,191,392
Savings bank deposits		136,130,382,538	135,066,105,808
Term deposits		393,140,707,475	358,472,730,225
Other deposits	L	28,789,320,998	24,200,049,789
Other Liabilities	13 (a)	111,185,923,111	90,681,141,004
Total Liabilities	_	840,869,071,323	769,945,606,033
G. t. NGL - L. H I.F ite.			
Capital/Shareholders' Equity	14.2	11,568,309,950	10,282,942,180
Paid up capital Statutory reserve	15	11,568,310,000	10,283,000,000
Retained earnings	16 (a)	23,976,838,112	23,767,042,094
Other reserves	17 (a)	4,118,243,489	3,312,571,604
C. 1101 1001 100		51,231,701,551	47,645,555,878
Non-controlling interest	18	1,171	1,147
Total Shareholders' Equity		51,231,702,722	47,645,557,025
Total Liabilities and Shareholders' Equity	_	892,100,774,045	817,591,163,058
Total Diabilities and Shareholders Equity	=		





Pubali Bank PLC. Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2024

Off-Balance Sheet Items	N	lotes	June 2024 Taka	December 2023 Taka
Contingent Liabilities		_		
Acceptances & endorsements		Г	91,448,283,685	85,520,080,684
Letters of guarantee			55,132,450,742	47,866,914,701
Irrevocable letters of credit			85,294,594,215	69,747,888,751
Bills for collection			40,037,118,412	37,191,310,041
Other contingent liabilities & forward contract			5,641,767,051	2,433,181,166
Total		_	277,554,214,105	242,759,375,343
Other Commitments				
Documentary credits and short term trade rela	ted transactions			-
Forward assets purchased and forward deposit			•	
Undrawn note issuance and revolving underwrited				
Undrawn formal standby facilities, credit lines				10 mg 10
Total				
Total Off-Balance Sheet Items Including Co	ntingent Liabilities		277,554,214,105	242,759,375,343
Bullen			No	hed!
Company Secretary	Chief Financial Officer		Manag j ng I	Director & CEO
			41	1. Donas



Pubali Bank PLC. Head Office Consolidated Profit and Loss Account (un-audited) for 6 months ended 30 June 2024

Interest income/profit on investment 19 27,337,575,722 17,870,126,491 14,170,977.905 29,28,28,28,101 14,170,977.905 18,170,170,170,170,170,170,170,170,170,170	O Peritura	Notes	January to June 2024 Taka	January to June 2023 Taka	April to June 2024 Taka	April to June 2023 Taka
Pates Pate	Operating Income	inotes .	Taka	Taka	Tura	
Interes paidprofit shard on deposits, borrowings etc.		19 (2)	27 337 575 722	17.870.126.491	14,170,977,905	9,298,428,210
Net Interest Income/profit on investment 1						(7,032,631,375)
December 19		20				
Commission, exchange and brokerage		21 (0)				
December						
Total Operating Income						
Salaries and allowances		23 (a)				
Salaries and allowances			20,391,390,009	13,020,203,001	10,001,220,700	1,200,100,100
Rent, taxes, insurance, electricity, etc. Legal Expenses 8,379,201 7,741,102 4,399,594 5,055,820 Postage, stamp, telecommunication, etc. 60,690,511 107,079,027 92,412,395 62,251,403 55,644,376 Managing Director's salary and fees 25 8,340,003 1,478,506 5,340,000 1,478,506 5,340,000 1,480,6775,525 Charges on loan losses 1,048,775,525 Charges on loan losses 26 1,048,775,525 Charges on loan losses 27 10 104,107,107 104,107 105,107 104,107 105,10		24(0)	4 734 102 310	4 046 997 948	2 637 223 490	2.354.804.116
Prof. Prof		24 (a)				
Postage, stamp, telecommunication, etc. 69,699,511 30,413,679 38,424,521 14,450,655 Stationery, printing, advertisements, etc. 107,079,027 92,412,395 62,251,403 55,644,376 Managing Director's salary and fees 25 8,340,000 7,478,066 5,340,000 1,4560,000 Directors' fees 3,405,835 3,328,162 1,842,722 1,208,428						
Stationery, printing, advertisements, etc.						
Managing Director's salary and fees 25 8,340,000 7,478,066 5,340,000 4,560,000 Director's fees 3,405,835 3,328,162 1,842,722 1,208,428 Auditor's fees 1,048,775,525 - 681,486,193 - 422,806,203 Depreciation and repair of bank's assets 26 (a) 945,295,884 779,218,048 490,637,483 422,806,203 Other expenses 27 (a) 1,561,182,410 1,370,037,270 836,205,455 644,113,822 Total Operating Expenses 27 (a) 1,561,182,410 1,370,037,270 4,976,428,191 3,699355,964 Profit/(Loss) before Provisions & Taxation 11,512,116,113 6,934,628,124 5,604,792,767 3,557,406,455 Provision for Loans, Advances/investments and leases Provision for classified loans, advances/investments and leases Provision for impairment clients' margin loan 1,295,00,000 1,225,300,000 1,589,975,000 575,300,000 Provision for exposure of off-balance sheet items 3,799,500,000 1,225,300,000 1,719,500,000 575,300,000 Provision for exposure of off-balance sheet items 4,157,000,000 1,225,300,000 1,896,000,000 1,896,000,000 1,896,000,000 Total Provision for deferred tax (938,466,477 (113,711,988 (808,410,042 (134,10,663) 1,700,000 1,700,						55,644,376
Directors Fees 3,405,835 3,328,162 1,842,722 1,208,428		25				4,560,000
Auditors' fees Charges on loan losses Charges					1,842,722	1,208,428
Charges on loan losses			.,			
Depreciation and repair of bank's assets 26 (a) 945,295,884 779,218,048 490,637,483 422,806,203 Chter expenses 27 (a) 1,561,182,410 1,370,037,270 836,205,455 644,113,822 779,218,048 779,21			1,048,775,525		681,486,193	
Other expenses 27 (a) 1,561,182,410 1,370,037,270 836,205,455 644,113,822 Total Operating Expenses 8,879,280,496 6,693,657,677 4,976,428,191 3,699,355,064 Profit/(Loss) before Provisions & Taxation 11,512,116,113 6,934,628,124 5,604,792,767 3,557,406,455 Provision for classified loans, advances/investments and leases 450,025,000 1,225,300,000 1,589,975,000 575,300,000 Provision for diminution in value of investments 129,500,000 1,225,300,000 1,589,975,000 575,300,000 Provision for other assets 450,025,000 1,225,300,000 1,589,975,000 575,300,000 Provision for other assets 3,799,500,000 1,225,300,000 1,719,500,000 575,300,000 Provision for exposure of off-balance sheet items 3,799,500,000 442,700,000 1,719,500,000 575,300,000 Provision for current tax 3,798,505,253 2,597,588,001 1,789,500,000 978,000,000 Total Profit/(Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,792,767 2,579,406,455 Provision for current tax (93,464,477)		26 (a)		779,218,048	490,637,483	422,806,203
				1,370,037,270	836,205,455	
Provision for Loans, Advances/Investments, Leases and Other Assets Provision for classified loans, advances/investments and leases 450,025,000 1,225,300,000 1,589,975,000 575,300,000 Provision for diminution in value of investments 129,500,000 - 129,500,000 - 129,500,000 - Provision for other assets - - - - - - Provision for impairment clients' margin loan 3,799,500,000 1,225,300,000 1,719,500,000 575,300,000 Provision for exposure of off-balance sheet items 357,500,000 442,700,000 176,500,000 402,700,000 Total Provisions 4,157,000,000 1,668,000,000 1,896,000,000 978,000,000 Total Profit/Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,792,767 2,579,406,455 Provision for current tax 3,978,055,253 2,597,588,001 1,986,843,450 1,298,775,711 Provision for Taxes 3,039,588,776 2,438,876,013 1,178,433,408 1,164,405,048 Net Profit After Taxes 4,315,527,333 2,782,752,111 2,530,359,359 1,414,941,			8,879,280,496	6,693,657,677	4,976,428,191	3,699,355,964
Provision for Loans, Advances/Investments and leases 450,025,000 1,225,300,000 1,589,975,000 575,300,000 1,225,300	Profit/(Loss) before Provisions & Taxation		11,512,116,113	6,934,628,124	5,604,792,767	3,557,406,455
Provision for unclassified loans, advances/investments and leases 3,219,975,000 1,225,300,000 1,589,975,000 575,300,000 Provision for diminution in value of investments 129,500,000 - 129,500,0		s				
Provision for unclassified loans, advances/investments 3,219,975,000 1,225,300,000 1,589,975,000 575,300,000 Provision for diminution in value of investments 129,500,000 - 129,500,000 - Provision for other assets - - - - - Provision for impairment clients' margin loan 3,799,500,000 1,225,300,000 1,719,500,000 575,300,000 Provision for exposure of off-balance sheet items 357,500,000 442,700,000 176,500,000 402,700,000 Total Provisions 4,157,000,000 1,668,000,000 1,896,000,000 978,000,000 Total Profit/(Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,792,767 2,579,406,455 Provision for deferred tax (938,466,477) (113,711,988) (808,410,042) (134,310,663) Total Provision for Taxes 3,039,588,776 2,483,876,013 1,178,433,408 1,164,465,048 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,307 Profit attributable to: 24 14 15 12 E			450,025,000	-	25,000	
Provision for diminution in value of investments 129,500,000 - 129,500,000 - <th< td=""><td></td><td></td><td>3,219,975,000</td><td>1,225,300,000</td><td>1,589,975,000</td><td>575,300,000</td></th<>			3,219,975,000	1,225,300,000	1,589,975,000	575,300,000
Provision for other assets - </td <td></td> <td></td> <td>129,500,000</td> <td></td> <td>129,500,000</td> <td></td>			129,500,000		129,500,000	
Provision for impairment clients' margin loan - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Provision for exposure of off-balance sheet items 3,799,500,000 1,225,300,000 1,719,500,000 575,300,000 1,225,300,000 1,719,500,000 402,700,000 1,650,0000 1,650,0000 402,700,000 1,668,000,000 1,896,000,000 978,000,000 1,896,000,000 1,996,000,000 1,996,						
Total Provisions 4,157,000,000 1,668,000,000 1,896,000,000 978,000,000 Total Profit/(Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,792,767 2,579,406,455 Provision for current tax 3,978,055,253 2,597,588,001 1,986,843,450 1,298,775,711 Provision for deferred tax (938,466,477) (113,711,988) (808,410,042) (134,310,663) Total Provision for Taxes 3,039,588,776 2,483,876,013 1,178,433,408 1,164,650,48 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: 4,315,527,313 2,782,752,097 2,530,359,354 1,414,941,395 Non- controlling interest 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,4	Tronsion for impairment entend mangin reas		3,799,500,000	1,225,300,000	1,719,500,000	575,300,000
Total Provisions 4,157,000,000 1,668,000,000 1,896,000,000 978,000,000 Total Profit/(Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,72,767 2,579,406,455 Provision for current tax 3,78,055,253 2,597,588,001 1,986,843,450 1,298,775,711 Provision for deferred tax (938,466,477) (113,711,988) (808,410,042) (134,310,663) Total Provision for Taxes 3,039,588,776 2,483,876,013 1,178,433,408 1,164,650,48 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: 4,315,527,313 2,782,752,097 2,530,359,344 1,414,941,395 Non-controlling interest 4,315,527,313 2,782,752,111 2,530,359,354 1,414,941,395 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,97	Provision for exposure of off-balance sheet items		357,500,000	442,700,000	176,500,000	402,700,000
Total Profit/(Loss) Before Taxes 7,355,116,113 5,266,628,124 3,708,792,767 2,579,406,455 Provision for current tax 3,978,055,253 2,597,588,001 1,986,843,450 1,298,775,711 Provision for deferred tax (938,466,477) (113,711,988) (808,410,042) (134,310,663) Total Provision for Taxes 3,039,588,776 2,483,876,013 1,78,433,408 1,164,650,48 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: 4,315,527,313 2,782,752,097 2,530,359,354 1,414,941,395 Non- controlling interest 24 14 15 12 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421			4,157,000,000	1,668,000,000	1,896,000,000	978,000,000
Provision for current tax 3,978,055,253 2,597,588,001 1,986,843,450 1,298,775,711 Provision for deferred tax (938,466,477) (113,711,988) (808,410,042) (134,310,663) Total Provision for Taxes 3,039,588,776 2,483,876,013 1,178,433,408 1,164,650,048 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: 4,315,527,313 2,782,752,097 2,530,359,354 1,414,941,395 Non- controlling interest 24 14 1.5 12 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Total Profit/(Loss) Before Taxes		7,355,116,113	5,266,628,124	3,708,792,767	2,579,406,455
Total Provision for Taxes 3,039,588,776 2,483,876,013 1,178,433,408 1,164,665,048 Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: Equity holders of parents 4,315,527,313 2,782,752,097 2,530,359,344 1,414,941,395 Non- controlling interest 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421			3,978,055,253	2,597,588,001	1,986,843,450	1,298,775,711
Net Profit After Taxes 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Profit attributable to: Equity holders of parents 4,315,527,313 2,782,752,097 2,530,359,344 1,414,941,395 Non- controlling interest 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Provision for deferred tax		(938,466,477)	(113,711,988)	(808,410,042)	(134,310,663)
Profit attributable to: Equity holders of parents 4,315,527,313 2,782,752,097 2,530,359,344 1,414,941,395 Non- controlling interest 24 14 15 12 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Total Provision for Taxes		3,039,588,776	2,483,876,013	1,178,433,408	
Equity holders of parents 4,315,527,313 2,782,752,097 2,530,359,344 1,414,941,395 Non- controlling interest 24 14 15 12 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Net Profit After Taxes		4,315,527,337	2,782,752,111	2,530,359,359	1,414,941,407
Non- controlling interest 24 14 15 12 Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Profit attributable to:					
Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Equity holders of parents		4,315,527,313	2,782,752,097	2,530,359,344	1,414,941,395
Appropriations: 4,315,527,337 2,782,752,111 2,530,359,359 1,414,941,407 Statutory reserve 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421	Non- controlling interest		24			
Statutory reserve 1,285,310,000 - 1,285,310,000 - Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421			4,315,527,337	2,782,752,111	2,530,359,359	1,414,941,407
Coupon/dividend on perpetual bond 250,465,753 249,150,687 215,452,054 214,273,974 Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421			1,285,310,000	-	1,285,310,000	
Retained surplus carried forward 4,065,061,560 2,533,601,410 2,314,907,290 1,200,667,421			250,465,753	249,150,687		214,273,974
			4,065,061,560	2,533,601,410	2,314,907,290	1,200,667,421
	Consolidated Earnings Per Share (Restated EPS)	29 (a)	3.73	2.41	2.19	1.22

Chief Financial Officer



Pubali Bank PLC. Head Office Consolidated Cash Flows Statement (un-audited) for 6 months ended 30 June 2024

		January to June 2024	January to June 2023
	Notes	Taka	Taka
a Cash Flows from Operating Activities	<u>inotes</u>	Tunu	
Interest/investment income receipts in cash		32,931,807,651	23,807,623,539
Interest/profit paid on deposits, borrowings etc.		(16,214,520,657)	(11,389,180,674)
Dividend receipts		386,645,595	312,682,223
Fees and commission receipts		2,284,820,645	1,049,065,476
Recoveries of loans previously written off		116,701,577	49,057,763
Cash payment to employees		(4,742,532,319)	(4,054,476,014)
Cash payment to suppliers		(184,447,708)	(129,889,990)
Current income tax paid		(2,759,898,801)	(2,079,345,082)
Receipts from other operating activities		1,007,974,452	1,187,539,314
Cash payments for other operating activities		(2,181,272,455)	(1,918,183,588)
Operating profit before changes in operating assets & liabilities	<u> </u>	10,645,277,980	6,834,892,967
Cash flows from operating assets & liabilities:			
Statutory deposits		(16,833,848,316)	(23,540,630,960)
Purchase/sale of trading securities		703,982,778	(79,554,904)
Loans and advances to customers (other than banks)		(26,037,434,008)	(27,116,511,538)
Other assets		(9,456,214,869)	(247,955,762)
Deposits to/from other banks		1,444,720,158	3,221,299,102
Deposits from customers (other than banks)		45,806,695,256	36,628,917,004
Other liabilities account of customers		12,472,020,579	1,402,396,901
Other liabilities		1,089,885,536	556,481,812
Total Increase/(decrease) in operating assets and liabilities		9,189,807,114	(9,175,558,345)
Net Cash from/(used in) Operating Activities	_	19,835,085,094	(2,340,665,378)
b Cash Flows from Investing Activities			
Purchase of property, plant & equipment		(1,174,785,342)	(435,058,758)
Sale of property, plant & equipment		3,141,060	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
Net Cash from/(used in) Investing Activities	-	(1,171,644,282)	(435,058,758)
c Cash Flows from Financing Activities			
Receipts from issue of perpetual bonds		•	2,600,000,000
Coupon interest payment against perpetual bond		(250,465,753)	(249,150,687)
Dividend paid		(1,285,367,772)	(1,285,367,773)
Net Cash from/(used in) Financing Activities	-	(1,535,833,525)	1,065,481,540
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		17,127,607,287	(1,710,242,596)
e Effects of exchange rate changes on cash and cash equivalents		8,562,481	1,071,311
f Cash and cash equivalents at the beginning of the period	_	40,896,454,262	46,688,213,833
g Cash and cash equivalents at the end of the period (d+e+f)	$^{28}(a)_{=}$	58,032,624,030	44,979,042,548

Company Secretary

Director

Chief Financial Officer

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Pubali Bank PLC. Head Office

Consolidated Statement of Changes in Equity (un-audited)

Mentus.			6 months ended 30 June				(Figures in Taka)
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Parent's equity	Non- controlling interest	Total
For the period June 2024							
Balance as at 1 January 2024	10,282,942,180	10,283,000,000	23,767,042,094	3,312,571,604	47,645,555,878	1,147	47,645,557,025
Changes in accounting policy							
Restated balance	10,282,942,180	10,283,000,000	23,767,042,094	3,312,571,604	47,645,555,878	1,147	47,645,557,025
Surplus/deficit on account of							
revaluation of properties						-	
Adjustment of last year							- III - II
gain on investment		-				-	
Surplus/deficit on account of							
revaluation of investments				797,109,404	797,109,404		797,109,404
Currency translation differences				8,562,481	8,562,481	-	8,562,481
Coupon interest payment against							
Perpetual Bond	-		(250,465,753)		(250,465,753)		(250,465,753)
Transfer regarding revaluation reserve							
on sale of properties	-		780,000		780,000		780,000
Non-controlling capital				- 3			
Net profit for the period			4,315,527,313	-	4,315,527,313	24	4,315,527,337
Transfer to statutory reserve		1,285,310,000	(1,285,310,000)	- 1		-	
Dividends (stock) for 2023	1,285,367,770	-	(1,285,367,770)	-		•	
Proposed dividend (bonus issue)		•					
Dividends (cash) for 2023			(1,285,367,772)		(1,285,367,772)		(1,285,367,772)
Balance as at 30 June 2024	11,568,309,950	11,568,310,000	23,976,838,112	4,118,243,489	51,231,701,551	1,171	51,231,702,722
	10 202 042 100	10 202 000 000	19,950,585,092	3,430,943,316	43,947,470,588	1,133	43,947,471,721
Balance as at 30 June 2023	10,282,942,180	10,283,000,000	19,950,585,092	3,430,943,316	43,947,470,588	1,133	43,747,471,721

Company Secretary

Director

Chief Financial Officer

Managing Director & GEO



Pubali Bank PLC. Head Office Balance Sheet (Un-audited) as at 30 June 2024

		June 2024	December 2023
Property and Assets	Notes _	Taka	Taka
Cash	3	46,343,625,059	34,097,059,963
Cash in hand (Including foreign currencies)		13,233,401,050	9,130,422,101
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		33,110,224,009	24,966,637,862
Balance with Other Banks and Financial Institutions	4	10,874,290,904	6,156,645,838
Inside Bangladesh		6,200,273,199	4,352,466,646
Outside Bangladesh		4,674,017,705	1,804,179,192
Money at Call on Short Notice	5	37,686,667	37,686,667
Investments	6	163,355,485,917	147,495,495,296
Government		143,892,649,295	127,051,054,519
Others		19,462,836,622	20,444,440,777
Loans, Advances/Investments and Leases	7	580,532,930,044	554,495,496,036
Loans, cash credits, overdrafts, etc.		547,599,024,463	519,238,508,092
Bills purchased and discounted		32,933,905,581	35,256,987,944
Fixed Assets Including Premises, Furniture & Fixtures	8	8,146,748,651	7,529,264,170
Other Assets	9	80,005,371,764	65,054,550,749
Non-banking Assets		375,246	375,246
Total Assets	<u> </u>	889,296,514,252	814,866,573,965
Liabilities and Capital			
Liabilities			
Borrowings from Other Banks, Financial Institutions & Agents	10	56,761,196,314	55,316,476,156
Subordinated bonds	11	13,200,000,000	13,200,000,000
Perpetual bonds	11.1	5,000,000,000	5,000,000,000
Deposits and Other Accounts	12	655,310,376,649	606,296,413,262
Current accounts & other accounts	Name of the	76,520,583,244	66,414,271,964
Bills Payable		20,448,676,187	21,799,191,392
Savings bank deposits		136,130,382,538	135,066,105,808
Term deposits		393,421,413,682	358,816,794,309
Other deposits		28,789,320,998	24,200,049,789
Other Liabilities	13	108,718,476,930	88,209,647,317
Total Liabilities		838,990,049,893	768,022,536,735
Capital / Shareholders' Equity			
Paid up capital	14.2	11,568,309,950	10,282,942,180
Statutory reserve	15	11,568,310,000	10,283,000,000
Retained earnings	16	23,084,224,379	22,998,146,905
Other reserves	17	4,085,620,030	3,279,948,145
Total Shareholders' Equity	_	50,306,464,359	46,844,037,230
Total Liabilities and Shareholders' Equity	_	889,296,514,252	814,866,573,965





Director

Pubali Bank PLC. Head Office Balance Sheet (Un-audited) as at 30 June 2024

Off-Balance Sheet Items	Notes	June 2024 Taka	December 2023 Taka
Contingent Liabilities			
Acceptances & endorsements		91,448,283,685	85,520,080,684
Letters of guarantee		55,132,450,742	47,866,914,701
Irrevocable letters of credit		85,294,594,215	69,747,888,751
Bills for collection		40,037,118,412	37,191,310,041
Other contingent liabilities & forward contract		5,641,767,051	2,433,181,166
Total	_	277,554,214,105	242,759,375,343
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	5	277,554,214,105	242,759,375,343
Company Secretary Chief Financial Office	er	Mahagir	oheal' ag Director & CEO



Pubali Bank PLC.

Head Office

Profit and Loss Account (Un-audited) for 6 months ended 30 June 2024

		January to June 2024	January to June 2023	April to June 2024	April to June 2023
				Taka	Taka
Operating Income	Notes	Taka	Taka	14,155,831,329	9,281,141,105
Interest income/profit on investment	19	27,305,748,924	17,839,292,261		7.032.631,375
Interest paid/profit shared on deposits, borrowings etc.	20	(19,421,788,788)	(13,868,768,693)	(10,541,146,825) 3,614,684,504	2,248,509,730
Net Interest Income/Profit on Investment		7,883,960,136	3,970,523,568		3,530,163,723
Income from investment	21	9,053,505,355	7,313,742,428	4,932,757,288 1,317,759,310	798,852,978
Commission, exchange and brokerage	22	2,270,209,324	1,450,618,149		586,661,666
Other operating income	23	980,840,619	746,883,268	594,704,648	7,164,188,097
Total Operating Income		20,188,515,434	13,481,767,413	10,459,905,750	7,104,100,037
Operating Expenses			1 010 101 050	2 (1(042 052	2 225 127 066
Salaries and allowances	24	4,703,394,562	4,018,101,958	2,616,842,853	2,335,127,966
Rent, taxes, insurance, electricity, etc.		388,958,931	352,253,130	216,596,474	194,775,123
Legal expenses		7,903,229	7,262,574	3,952,372	4,640,542
Postage, stamp, telecommunication, etc.		69,618,853	30,398,584	38,376,504	14,442,061
Stationery, printing, advertisements, etc.		106,925,626	92,228,832	62,191,101	55,528,906
Managing Director's salary and fees	25	8,340,000	7,478,066	5,340,000	4,560,000
Directors' fees		2,729,335	2,783,662	1,331,222	1,010,428
Auditors' fees		-			•
Charges on loan losses		1,048,775,525		681,486,193	•
Depreciation and repair of bank's assets	26	943,511,599	777,567,802	489,611,591	421,860,004
Other expenses	27	1,557,374,430	1,364,772,917	834,055,665	640,908,486
Total Operating Expenses		8,837,532,090	6,652,847,525	4,949,783,975	3,672,853,516
Profit/(Loss) before Provisions & Taxation		11,350,983,344	6,828,919,888	5,510,121,775	3,491,334,581
Provision for Loans & Advances, Investments & Other A	Assets				
Provision for classified loans and advances		450,025,000	-	25,000	•
Provision for unclassified loans and advances		3,219,975,000	1,225,300,000	1,589,975,000	575,300,000
Provision for diminution in value of investments		129,500,000	•	129,500,000	-
Provision for other assets		•	-	<u>-</u>	•
		3,799,500,000	1,225,300,000	1,719,500,000	575,300,000
Provision for exposure of off-balance sheet items		357,500,000	442,700,000	176,500,000	402,700,000
Total Provisions		4,157,000,000	1,668,000,000	1,896,000,000	978,000,000
Total Profit/(Loss) Before Taxes		7,193,983,344	5,160,919,888	3,614,121,775	2,513,334,581
Provision for current tax		3,940,641,052	2,560,844,958	1,971,142,261	1,289,204,700
Provision for deferred tax		(938,466,477)	(113,711,988)	(808,410,042)	(134,310,663)
Total Provision for Taxes		3,002,174,575	2,447,132,970	1,162,732,219	1,154,894,037
Net Profit After Taxes		4,191,808,769	2,713,786,918	2,451,389,556	1,358,440,544
Appropriations:					
Statutory reserve		1,285,310,000		1,285,310,000	
Coupon/dividend on perpetual bond		250,465,753	249,150,687	215,452,054	214,273,974
Retained surplus (general reserve) carried forward		2,656,033,016	2,464,636,231	950,627,502	1,144,166,570
Earnings Per Share (Restated P)	29	3.62	2.35	2.12	1.17
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SONAS	A			rohe	Zely'
Company Secretary	Chief	Financial Officer		fanaging Director & C	EO
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			V	11 - 11	24
				Maria	
1 huy	/				
Director	V			Chairman	



Pubali Bank PLC.

Head Office

Cash Flows Statement (Un-audited) for 6 months ended 30 June 2024

		January to June 2024	January to June 2023
	Notes	Taka	Taka
a Cash Flows from Operating Activities			
Interest/investment income receipts in cash		32,862,218,787	23,760,324,493
Interest/profit paid on deposits, borrowings etc.		(16,214,520,657)	(11,389,180,674)
Dividend receipts		296,611,522	252,790,318
Fees and commission receipts		2,270,209,324	1,033,992,510
Recoveries of loans previously written off		116,701,577	49,057,763
Cash payment to employees		(4,711,734,562)	(4,025,580,024)
Cash payment to suppliers		(184,447,708)	(129,889,990)
Current income tax paid		(2,699,929,263)	(2,079,345,082)
Receipts from other operating activities		979,697,518	1,163,284,843
Cash payments for other operating activities		(2,171,890,494)	(1,907,206,074)
Operating profit before changes in operating assets & liabilities		10,542,916,044	6,728,248,083
Cash flows from operating assets & liabilities:			
Statutory deposits		(16,833,848,316)	(23,540,630,960)
Purchase/sale of trading securities		981,604,155	927,097,249
Loans and advances to customers (other than banks)		(26,037,434,008)	(27,116,511,538)
Other assets		(9,714,276,571)	(123,142,461)
Deposits to/from other banks		1,444,720,158	3,221,299,102
Deposits from customers (other than banks)		45,806,695,256	36,628,917,004
Other liabilities account of customers		12,472,020,579	1,402,396,901
Other liabilities		1,007,134,459	477,666,472
Total Increase/(decrease) in operating assets and liabilities:		9,126,615,712	(8,122,908,231)
Net Cash from/(used in) Operating Activities		19,669,531,756	(1,394,660,148)
L. Cook Character and in a cativities			
b Cash flows from investing activities			
Proceeds from sale of securities		(1,173,445,150)	(432,481,938)
Purchase of property, plant & equipment including lease assets		3,141,060	(432,461,736)
Sale of property, plant & equipment		(1,170,304,090)	(432,481,938)
Net Cash from/(used in) Investing Activities		(1,170,304,030)	(432,401,730)
c Cash Flows from Financing Activities			
Receipts from issue of Perpetual Bonds			2,600,000,000
Coupon interest payment against Perpetual Bond		(250,465,753)	(249,150,687)
Dividend Paid		(1,285,367,772)	(1,285,367,773)
Net Cash from/(used in) Financing Activities		(1,535,833,525)	1,065,481,540
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		16,963,394,141	(761,660,546)
e Effects of exchange rate changes on cash and cash equivalents		8,562,481	1,071,311
f Cash and cash equivalents at the beginning of the period		40,313,190,009	45,111,773,459
g Cash and cash equivalents at the beginning of the period g Cash and cash equivalents at end of the period (d+e+f)	28	57,285,146,631	44,351,184,224
g Cash and cash equivalents at end of the period (u-e-1)	20	37,403,140,031	77,001,107,887

Company Secretary

Director

Chief Financial Officer

Chairman

Managing Director & CEO



Pubali Bank PLC.

Head Office
Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2024

d)smru		t of Changes in Eq 6 months ended 30	(Figures in Taka)		
Particulars	Paid-up capital	Statutory reserve	Retained earnings	Other reserves	Total
For the period June 2024					
Balance as at 1 January 2024	10,282,942,180	10,283,000,000	22,998,146,905	3,279,948,145	46,844,037,230
Changes in accounting policy					
Restated balance	10,282,942,180	10,283,000,000	22,998,146,905	3,279,948,145	46,844,037,230
Surplus/deficit on account of					
revaluation of properties			•		•
Adjustmant of last year					
gain on investment					•
Surplus/deficit on account of					
revaluation of investments		•		797,109,404	797,109,404
Currency translation differences				8,562,481	8,562,481
Coupon interest payment against					
Perpetual Bond			(250,465,753)		(250,465,753)
Transfer regarding revaluation reserve					
on sale of properties			780,000		780,000
Net profit for the period			4,191,808,769		4,191,808,769
Transfer to statutory reserve		1,285,310,000	(1,285,310,000)		
Issue of bonus shares - 2023					•
Proposed dividend (bonus issue)					
Dividends for 2023: Stock	1,285,367,770		(1,285,367,770)		
Cash		•	(1,285,367,772)	<u> </u>	(1,285,367,772)
Balance as at 30 June 2024	11,568,309,950	11,568,310,000	23,084,224,379	4,085,620,030	50,306,464,359

Balance as at 30 June 2023

10,282,942,180

10,283,000,000

19,221,469,906

3,430,943,316

43,218,355,402

Director

Chief Financial Officer



PUBALI BANK PLC.

Some selected notes to the financial statements for 6 months ended 30 June 2024

June 2024	December 2023
Taka	Taka

Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2023.

Provision:

a) Loans & Advances:
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

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

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 Act 2023 and other relevant legislation as applicable.

d) Others:

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

e) Credit Rating of the Bank

As per BRPD circular no. 6 dated 5 September 2006, the bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the financial statements as at and for the year ended 31 December 2023. The following ratings have been awarded:

Periods	Date of Declaration	Surveillance Rating		Date of Expiry	Outlook
		Long Term	Short Term		
January to December 2023	24-Jun-24	AAA	ST-1	23-Jun-25	Stable
January to December 2022	25-Jun-23	AA+	ST-1	24-Jun-24	Stable

PROPERTY AND ASSETS

Cash

	Cash in hand (Including foreign currencies)		
	In local currency	13,180,860,475	9,115,035,165
	In foreign currencies	52,540,575	15,386,936
	in loveign currences	13,233,401,050	9,130,422,101
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
	Bangladesh Bank		
	In local currency	27,973,524,424	22,141,218,196
	In foreign currencies	2,475,022,520	694,381,564
		30,448,546,944	22,835,599,760
	Sonali Bank as agent of Bangladesh Bank	2 ((1 (22 0(5	2 121 020 102
	In local currency	2,661,677,065	2,131,038,102 24,966,637,862
		33,110,224,009 46,343,625,059	34,097,059,963
		40,343,023,039	34,097,039,903
3(a)	Consolidated Cash		
	Cash In hand (Including foreign currencies)	12 222 401 050	0.120.422.101
	Pubali Bank PLC.	13,233,401,050	9,130,422,101
	Pubali Bank Securities Limited	13,233,401,050	9,130,422,101
		13,233,401,030	9,130,422,101
	Balance with Bangladesh Bank and its agent Bank (s)		
	Pubali Bank PLC.	33,110,224,009	24,966,637,862
	Pubali Bank Securities Limited	•	
	I doan bank Securities Emined	33,110,224,009	24,966,637,862
		46,343,625,059	34,097,059,963
	Balance with other banks and financial institutions		
4	Inside Bangladesh	6,200,273,199	4,352,466,646
	Outside Bangladesh	4,674,017,705	1,804,179,192
	Outside Dangiadesii	10,874,290,904	6,156,645,838
	C. W. D. D. M. M. D. L. D. J. C. and J. Barthutians		
4(a)	Consolidated Balance with other banks and financial institutions		
	Inside Bangladesh Pubali Bank PLC.	6,200,273,199	4,352,466,646
	Pubali Bank P.C. Pubali Bank Securities Limited	747,477,399	583,264,253
	Tuban Bank Securities Emined	6,947,750,598	4,935,730,899
	Less: Inter Company Transactions	588,424,751	548,424,389
	Less. Intel Company Transactions	6,359,325,847	4,387,306,510
	Outside Bangladesh		
	Pubali Bank PLC.	4,674,017,705	1,804,179,192
	Pubali Bank Securities Limited		
		4,674,017,705	1,804,179,192
		11,033,343,552	6,191,485,702
5	Money at call on short notice		11 207 777
	Banking company (note- 5.1)	11,286,667	11,286,667
	Non-banking financial institution (note-5.2)	26,400,000 37,686,667	26,400,000 37,686,667
		37,080,007	37,000,007
5.1	Banking company		
	The Premier Bank PLC.	11,286,667	11,286,667
	ICB Islamic Bank PLC.	11,286,667	11,286,667
		11,200,007	
5.2	Non-banking Financial Institution		24 100 222
	GSP Finance Co. (BD) Limited	26,400,000	26,400,000
	IDLC Finance Limited	26 400 000	26 400 000
		26,400,000	26,400,000



		June 2024 Taka	December 2023 Taka
6	Investments		iana
	Government securities		
	Government/ Bangladesh Bank bills	3,667,079,420	15,530,470,259
	Government treasury bonds	140,196,025,874	111,498,786,719
	National prize bonds	29,544,001	21,797,541
	Reverse Repo		
	Total investment in government securities and bonds	143,892,649,295	127,051,054,519
	Other investments		
	Shares	8,960,954,652	8,390,058,807
	Debentures	294,060	294,060
	Prime Bank PLC. Bond	200,000,000	200,000,000
	Dhaka Bank PLC. Bond	60,000,000	60,000,000
	Jamuna Bank PLC. Bond		60,000,000
	Mutual Trust Bank PLC. Bond -2		190,000,000
	Bank Asia PLC. Bond -2		200,000,000
	EXIM Bank PLC Bond -2		200,000,000
	Dutch- Bangla Bank PLC. Bond-1		300,000,000
	Shahjalal Islami Bank PLC. Bond		140,000,000
	The City Bank PLC. Bond -2		87,500,000
	Standard Bank PLC. Bond	100,000,000	100,000,000
	Islami Bank Bangladesh PLC. Bond	200,000,000	200,000,000
	United Commercial Bank PLC. Bond -1	150,000,000	150,000,000
	Southeast Bank PLC3	60,000,000	60,000,000
	The City Bank PLC. Bond -3	200,000,000	200,000,000
	Dutch- Bangla Bank PLC. Bond -2	200,000,000	
	One Bank PLC. Bond-3		200,000,000
	Eastern Bank PLC. Bond	210,000,000	255,000,000
	Bank Asia PLC. Bond -3	400,000,000	600,000,000
	Dutch- Bangla Bank PLC. Bond-3	300,000,000	300,000,000
	Trust Bank PLC. Bond -3	400,000,000	400,000,000
	The City Bank perpetual Bond	400,000,000 799,000,000	500,000,000 799,000,000
	United Commercial Bank PLC. Perpetual Bond	500,000,000	500,000,000
	PRAN AGRO Limited Green Bond	150,000,000	180,000,000
	NCC Bank Perpetual Bond	650,000,000	650,000,000
	Islami Bank Bangladesh PLC. Perpetual Bond	100,000,000	100,000,000
	Mercantile Bank PLC. Perpetual Bond	1,000,000,000	1,000,000,000
	Mutual Trust Bank PLC. Bond-3	2,500,000,000	2,500,000,000
	United Commercial Bank PLC. Bond-2	1,000,000,000	1,000,000,000
	Mercantile Bank PLC. Perpetual Bond-2	499,910,000	499,910,000
	Dhaka Bank PLC. Perpetual Bond	157,955,000	157,955,000
	Banga Buliding Material PLC. 1st Sukuk Baond	100,000,000	100,000,000
	Al-Arafah Islami Bank PLC. Bond	160,000,000	160,000,000
	Bridge financing advances	4,722,910	4,722,910
		19,462,836,622	20,444,440,777
		163,355,485,917	147,495,495,296
(Consolidated Investments		
	1. Government		
	Pubali Bank PLC.	143,892,649,295	127,051,054,519
	Pubali Bank Securities Limited	711,148,365	468,256,415
		144,603,797,660	127,519,310,934
	2. Other		21,012,010,204
	Pubali Bank PLC.	19,462,836,622	20,444,440,777
	Pubali Bank Securities Limited	7,410,798,749	7,376,069,322
		26,873,635,371	27,820,510,099
		171,477,433,031	155,339,821,033
L	oans, advances/investments and leases	,,,	200,000,021,000
	Loans, cash credits and overdrafts, etc.	447.000.00	
	Bills purchased and discounted	547,599,024,463	519,238,508,092
	parenties of the discounted	32,933,905,581	35,256,987,944
		580,532,930,044	554,495,496,036

6(a)



				June 2024 Taka	December 2023 Taka
7.1	Loans, cash credits, overdrafts, etc. Inside Bangladesh:				
	Loans			224,553,754,154	209,216,420,429
	Cash credits			95,226,871,386	95,195,820,089
	Overdrafts			121,365,676,665	122,692,880,111
	Earnest Money Loan against merchandise			5,260,330,091 2,620,740	9,466,818,539 3,211,972
	Packing credits			5,182,985,100	4,306,471,154
	Loan against trust receipts			20,931,323,164	13,040,066,438
	Pubali prochesta			77,495,919	100,512,561
	Non-resident Credit Scheme			213,634	250,160 5,050,300,333
	Pubali Subarna Pubali Karmo Uddog			4,101,103,989 188,909,214	244,358,338
	Pubali Sujon			23,968,899	30,134,552
	Pubali Shufala Rin			512,737	
	Pubali Krishi Uddokta Rin			55,694,223	-
	Pubali Utsob			26,226,304	29,923,590
	Payment against documents Consumers loan scheme			13,708,098,873 13,627,674,048	9,385,219,755 12,836,417,238
	EDF loan			21,600,367,759	18,728,520,578
	Lease finance			18,550,257,051	17,356,434,915
	Credit card			482,192,224	441,052,072
	Others			2,632,748,289	1,113,695,268
	Outside Bangladesh			547,599,024,463	519,238,508,092
7.2	Bills purchased and discounted		-	547,599,024,463	519,238,508,092
	Payable in Bangladesh: Loans against accepted bills			6,429,112,556	8,117,595,410
	Loans against demand draft purchased		-	31,565 6,429,144,121	31,565 8,117,626,975
	Payable outside Bangladesh: Foreign bills purchased			26,504,761,460	27,139,360,969
	Foreign drafts purchased		<u> </u>	26,504,761,460	27,139,360,969
7.3	Classification of loans and advances including bills purchased and dis	counted		32,933,905,581	35,256,987,944
	Unclassified: Standard		Г	546,327,319,746	526,912,479,072
	Special mention account (SMA)			12,350,665,816	6,102,162,568
	operation account (county			558,677,985,562	533,014,641,640
	Classified:		_		
	Substandard (SS)			2,188,734,913	1,149,360,137 2,716,524,269
	Doubtful (DF) Bad or loss (B/L)			675,355,746	11,996,139,061
	bad of ross (B/D)		_	15,827,445,403	15,862,023,467
	Staff loan		-	6,027,499,079 580,532,930,044	5,618,830,929 554,495,496,036
7.4	Particulars of required provision for loans and advances/investment				
	Status of Classification	Base for Provision	Rate of Provision (%)		
	General provision - Unclassified				
	General provision Chemosinea		1	4 100 270 (22	
	Standard	418,837,962,190	0.25	4,188,379,622	3,923,832,580
	Standard Small & Medium Enterprise financing	99,680,595,563	0.25	249,201,489	270,437,037
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc.			249,201,489 4,373,152	
	Standard Small & Medium Enterprise financing	99,680,595,563 437,315,206 5,162,235,429 20,257,854	1 1 2	249,201,489	270,437,037 5,207,834
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590	1 1 2 2	249,201,489 4,373,152 51,622,354 405,157 5,262,572	270,437,037 5,207,834 43,169,747 218,966 4,403,177
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995	1 1 2	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920	1 1 2 2 2 2 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995	1 1 2 2	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890	1 1 2 2 2 2 1 0.25	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776	1 1 2 2 2 2 1 0.25	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (CLS) Special mention account (CLS) Special mention account (HF) Special mention account (Others)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780	1 1 2 2 2 2 1 0.25	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776	1 1 2 2 2 2 1 0.25	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (CLS) Special mention account (CLS) Special mention account (HF) Special mention account (Others)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079	1 1 2 2 2 1 0.25 2 2 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079	1 1 2 2 2 1 0.25 2 2 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble High	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble High	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Hights SRPD circular letter no.56/2020, 50/	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1 1 200 1 200 1 1 200 1 200 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Ctedit Card) Special mention account (Ct.S) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction at General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Given Barbar Stay Order given by Hon'ble Higher Given Barbar Stay Order given Barbar Stay Order given by Hon'ble Higher Given Barbar Stay Order given Barbar Stay Order given Ba	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1 2 2 2 2 1 1 2 2 3 1 1 2 2 3 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,20 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Stay order given by	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1 1 2021, 52/2021,	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (CLS) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Others)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Given Barbar Stay Order given by Hon'ble Higher Given Barbar Stay Order given Barbar Stay Order given by Hon'ble Higher Given Barbar Stay Order given Barbar Stay Order given Ba	1 1 2 2 2 2 1 0.25 2 2 2 1 1 1 1 2 2 2 2 1 1 2 2 3 1 1 2 2 3 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Hight Sta	1 1 2 2 2 2 2 1 1 0.25 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498 31,853 14,736,701 261,147,392 - 29,914,185
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Ctait Card) Special mention account (Ctait Card) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction at General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Others)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Stay order given b	1 1 2 2 2 2 1 1 0.25 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498 31,853 14,736,701 261,147,392 29,914,185 2,558,781,167
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Hight Sta	1 1 2 2 2 2 2 1 1 0.25 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646 100,781 18,330,173 285,087,689 2,566 16,346,520 1,250,033,934 14,983,007,402	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498 31,853 14,736,701 261,147,392 - 29,914,185 2,558,781,167 12,603,766,042
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Credit Card) Special mention account (CLS) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction a General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Others) Bad/Loss	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Stay order given b	1 1 2 2 2 2 1 1 0.25 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498 31,853 14,736,701 261,147,392 29,914,185 2,558,781,167 12,603,766,042 15,468,377,340
	Standard Small & Medium Enterprise financing Loans to BHs/MBs/SDs against share etc. Housing Finance Loan for Professional to setup business Consumers loan scheme (Credit Card) Consumers loan scheme Short Term Agri Credit and Micro credit Special mention account (SMEF) Special mention account (Ctait Card) Special mention account (Ctait Card) Special mention account (HF) Special mention account (Others) Staff Loan Provision kept as per Bangladesh Bank Inspection Team instruction at General provision to mitigate future risk Special General Provision-COVID 19 has been maintained as per B 53/2021 and 53/2022. Specific provision - Classified Substandard (Agri & Micro credit) Substandard (Small, Cottage, Mirco credit) Substandard (Others) Doubtful (Agri & Micro credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Small, Cottage, Mirco credit) Doubtful (Others)	99,680,595,563 437,315,206 5,162,235,429 20,257,854 263,128,590 20,314,854,995 1,610,969,920 3,174,831,890 967,628 139,129,811 7,303,776 8,228,276,780 6,027,499,079 gainst stay order given by Hon'ble Higher Stay order given b	1 1 2 2 2 2 1 1 0.25 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	249,201,489 4,373,152 51,622,354 405,157 5,262,572 406,297,100 16,109,699 7,937,080 19,353 2,782,596 73,038 82,282,767 60,274,991 5,075,020,970 1,595,168,098 1,380,836,638 930,338,940 8,981,364,646 100,781 18,330,173 285,087,689 2,566 16,346,520 1,250,033,934 14,983,007,402	270,437,037 5,207,834 43,169,747 218,966 4,403,177 391,263,482 17,223,668 5,926,505 128,861 2,990,197 241,049 33,225,410 56,188,309 4,754,456,822 1,595,168,098 1,380,836,638 930,338,940 8,660,800,498 31,853 14,736,701 261,147,392 - 29,914,185 2,558,781,167 12,603,766,042



		June 2024 Taka	December 2023 Taka
7(a)	Consolidated Loans, Advances/Investments and Leases		
	Loans, cash credits, overdrafts, etc.		
	Pubali Bank PLC.	547,599,024,463	519,238,508,092
	Pubali Bank Securities Limited	722,248,164	914,168,799
		548,321,272,627	520,152,676,891
	Less: Inter Company Transactions		
		548,321,272,627	520,152,676,891
	Bills discounted and purchased		
	Pubali Bank PLC.	32,933,905,581	35,256,987,944
	Pubali Bank Securities Limited		•
		32,933,905,581	35,256,987,944
		581,255,178,208	555,409,664,835
8	Fixed Assets including Premises, Furniture & Fixtures		
	Tangible Assets		
	Land	1,117,377,420	1,117,377,420
	Lease land	1,121,195,000	1,121,195,000
	Building	418,660,966	418,660,966
	Vehicles	450,812,042	450,812,042
	Machinery and equipment	1,706,712,374	1,570,586,587
	Computer & Computer Accessories	3,061,942,509	2,377,697,526
	Furniture and fixtures	1,542,184,337	1,462,049,470
	Capital Work-in Progress*	611,463,993	549,207,069
	Total Tangible Assets	10,030,348,641	9,067,586,080
	Accumulated Depreciation	(3,979,212,892)	(3,642,586,742)
	Net book value of Tangible assets	6,051,135,749	5,424,999,338
	Intangible Assets		STEEL ST
	Computer Software	835,695,597	771,436,796
	Accumulated Amortization	(642,385,624)	(574,148,042)
	Net book value of Intangible assets	193,309,973	197,288,754
	Net book value of Intangible assets	6,244,445,722	5,622,288,092
1	Lease assets		
	Right Of Use (ROU) Assets as per IFRS-16	4,450,712,526	4,193,178,237
	Accumulated Depreciation	(2,548,409,597)	(2,286,202,159)
	Net book value of Lease assets	1,902,302,929	1,906,976,078
	Net book value of total fixed assets at the end of the period**	8,146,748,651	7,529,264,170

*Capital Work-in Progress

Initial payment made for automation or upgradation of bank's different hardware and software is recognised as capital-work-in-progress as per IAS 16, until the development work is completed and/or the assets is ready for intended use. These assets are stated at cost and depreciation of these assets will be charged from the date of intended use.

**The above amount includes revaluation surplus of Tk 8,103,355, Tk 230,540,953, Tk 86,361,299,Tk 800,757,736 and Tk. 189,39,34,000 ascertained by independent valuers in 1986, 1992, 1996, 2006,2010 and 2020 respectively, on land and buildings of the Bank at different locations. The above stated revaluation surplus amounts have been credited to Fixed Assets Revaluation reserve.

8(a) Consolidated Fixed Assets including premises, furniture & fixtures Cost

Pubali Bank PLC.
Pubali Bank Securities Limited

9(a) Cons

Pubali Bank Securities Limited

Other Assets		
Interest accrued on investments	3,334,487,447	2,448,199,081
Accrued income on loans & advances	1,477,729,227	465,847,235
Investment in SWIFT AC	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	961,414,463	1,465,458,711
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	162,049,439	34,846,335
Stationery and stamps	189,710,604	131,977,562
Drafts payable	15,491,506	16,444,707
Remittance Disbursement to Bikash	31,373,008	17,625,302
Remittance Disbursement to Nagad	3,754	-
Sanchaypatra	31,149,960	61,785,118
Deferred tax assets (note 13.2)	5,731,596,616	4,793,130,139
Suspense account	622,121,908	407,132,159
Items in transit	20,014,818,148	10,751,881,053
Advance against income tax	40,857,344,005	38,157,414,742
Clearing house adjustment	346,125	656,811
Net EDF Balance	319,711,730	-
Fair Value of Plan Assets	22,892,015	22,892,015
Others	3,583,443	3,562,378
	80,379,209,689	65,382,239,639
Less: Advance Rent (For implementing IFRS 16 Leases, advance rent has been considered separately.)	373,837,925	327,688,890
	80,005,371,764	65,054,550,749
onsolidated Other Assets		
Pubali Bank PLC.	80,005,371,764	65,054,550,749
Pubali Bank Securities Limited	552,659,248	558,830,777
	80,558,031,012	65,613,381,526
Inter Company Transactions	(159,053,948)	(34,841,164
	(,)	(,, ,



(6,599,998,700)

(6,634,839,864) 58,978,541,662

8,146,748,651

7,405,267 8,154,153,918

(6,599,998,700)

(6,759,052,648) 73,798,978,364 7,529,264,170

7,263,780 7,536,527,950

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Page	10 Borrowings from	other Banks, Financial Institutions and Agents		
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Agam Bask PLC			20170111201214	2001011101100
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Rapall Bank PLC				
Sonial Bash PLC				
Usura Bash PLC				
NEG Commercial Bank PLC				
Triast Bank PLC 3,000,0000				
Propertial bond				
1.1. Perpetual bonds				
Prepretate bonds	Other than	Bank & NBFI		
Trust Bank PLC			10,200,000,000	10,200,000,000
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12 Details of deposits and other accounts Current deposits and other accounts Current deposits and other accounts Current account Cash credit AC. (Cr. Balance) 32,04 3,070 32,04 3,070 32,04 3,070 3,070 3,0				
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Current account 71,334,779,501 62,888,87,63 Cash credit AC. (Cr. Balance) 926,766,574 624,37,074 Overdraft acmest money (Cr. Balance) 3,00 Pubali Prochesta (Cr. Balance) 7,285,024 2,597,245 Credit card AC 8,811,539 4,586,638 621 deposits 14,366,035 1,474,897 Foreigo currency deposits 4,266,378,945 3,564 3,564 3,564 Un- claimed drividend 3,564 3,564 18,914 18,914 Unclaimed dividend 22,508,844 21,541,077 66,520,583,244 66,412,711,964 Bills payable 20,448,676,187 21,799,191,302 3,700,867,188 20,448,676,187 21,799,191,302 Savings Bank accounts 3136,130,382,538 135,066,105,808 40,240,079,468 203,102,923,503 Fixed Deposits from customers 240,240,079,468 203,102,923,503 59,216,508 40,240,709,468 203,102,923,503 59,218,508 40,240,709,468 203,102,923,503 59,218,508 59,219,508 42,240,709,468 203,102,923,503 59,218,508 59,219,508 42,240,709,468 203	The state of the s			
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Bills payable 20,448,676,187 21,799,191,392 Savings Bank accounts 136,130,382,538 135,066,105,808 Term deposits Fixed Deposits from customers 240,240,079,468 203,102,232,503 Special Notice Deposits 53,725,197,204 57,306,867,138 Deposit Pension Scheme 992,940 26,809,344 Interest Payable on Term Deposit 8,574,357,902 5,367,089,771 Pubali Pension Scheme 41,906,706,425 43,157,405,533 Pubali Sanchay Prokalpa 3,955,275,725 4,123,549,477 Dwigun Sanchay Prokalpa 21,198,163,696 20,609,709,802 Target Based Small Deposit (Pubali shopnopuron) 10,745,435,648 32,710,27,576 Monthly Profit Based Fixed Deposit 4,373,473,000 4,841,956,029 Monthly Profit Based Small Deposit (Pubali shadhin sonchoy) 6,443,472,082 6,807,992,129 Shikhya Sanchay Prokalpa 194,198,88 197,514,854 Peoples Pubali Pension Scheme 56,581,05 3,949,153 Senior Citizen Pubali Deposit Scheme 28,789,320,98 24,200,049,789 Other deposits 28,789,320,9	Unclaimed	deposits FDD A/C		
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Fixed Deposits from customers 240,240,079,468 203,102,923,503 Special Notice Deposits 53,725,197,204 57,306,867,138 Deposit Pension Scheme 992,940 26,809,344 10terest Payable on Term Deposit 8,574,357,902 5,367,089,771 Pubali Pension Scheme 41,906,706,425 43,157,405,533 Pubali Sanchay Prakalpa 3,955,275,725 4,123,549,477 Dwigun Sanchay Prokalpa 21,198,163,666 20,609,709,802 7 arget Based Small Deposit (Pubali shopnopuron) 10,745,435,648 13,271,027,576 Monthly Profit Based Fixed Deposit 10,745,435,648 13,271,027,576 Monthly Profit Based Small Deposit (Pubali shadhin sonchoy) 6,443,472,082 6,807,992,129 Shikhya Sanchay Prokalpa 194,198,888 197,514,854 Peoples Pubali Pension Scheme 2,007,479,649 2,007,47	Savings Ba	ik accounts	136,130,382,538	135,066,105,808
Special Notice Deposits 53,725,197,204 57,306,867,138 Deposit Pension Scheme 992,940 26,809,344 Interest Payable on Term Deposit 8,574,357,902 5,367,089,771 Pubali Pension Scheme 41,906,706,425 43,157,405,533 Pubali Sanchay Prakalpa 3,955,275,725 4,123,549,477 Dwigun Sanchay Prokalpa 21,198,163,696 20,609,709,802 Target Based Small Deposit (Pubali shopnopuron) 10,745,435,648 13,271,027,576 Monthly Profit Based Fixed Deposit 4,373,473,000 4,841,956,029 Monthly Profit Based Small Deposit (Pubali shadhin sonchoy) 6,443,472,082 6,807,921,29 Shikhya Sanchay Prokalpa 194,198,888 197,514,854 Peoples Pubali Pension Scheme 56,581,055 3,949,153 Senior Citizen Pubali Deposit Scheme 2,007,479,649				
Deposit Pension Scheme				
Interest Payable on Term Deposit 8,574,357,902 5,367,089,771 Pubali Pension Scheme 41,906,706,425 43,157,405,533 Pubali Sanchay Prakalpa 3,955,275,725 4,123,549,477 Dwigun Sanchay Prokalpa 21,198,163,696 20,609,709,802 21,198,163,696 20,609,709,802 21,198,163,696 20,609,709,802 21,198,163,696 20,609,709,802 21,198,163,696 20,609,709,802 20,009,709,709,802 20,009,709,802 20,009,709,802 20,009,709,709,802 20,009,709,709,802 20,009,709,802 20,009,709,709,802 20,009,709,709,802 20,009,709,709,709,709,709,709,709,709,70		왕(2007) (1. 1988) - 1985 - 1985 - 1985 - 1985 - 1985 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 -		
Pubali Pension Scheme 41,906,706,425 43,157,405,533 Pubali Sanchay Prakalpa 3,955,275,725 4,123,549,477 Dwigun Sanchay Prokalpa 21,198,163,696 20,609,709,802 Target Based Small Deposit (Pubali shopnopuron) 10,745,435,648 13,271,027,576 Monthly Profit Based Fixed Deposit 4,373,473,000 4,841,956,029 Monthly Profit Based Small Deposit (Pubali shadhin sonchoy) 6,443,472,082 6,807,992,129 Shikhya Sanchay Prokalpa 194,198,888 197,514,854 Peoples Pubali Pension Scheme 56,581,055 3,949,153 Senior Citizen Pubali Deposit Scheme 2,007,479,649 - Other deposits 28,789,320,998 24,200,049,789 Other deposits and other accounts 28,889,320,998 24,200,049,789 Pubali Bank PLC. 655,310,376,649 606,296,413,262 Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions (588,424,751) (548,424,389)				
Dwigun Sanchay Prokalpa				
Target Based Small Deposit (Pubali shopnopuron)			3,955,275,725	4,123,549,477
Monthly Profit Based Fixed Deposit Monthly Profit Based Fixed Deposit Pubali shadhin sonchoy) 4,841,956,029 6,807,992,129 6,807,99				
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy) Shikhya Sanchay Prokalpa				
Shikhya Sanchay Prokalpa 194,198,888 197,514,854 Peoples Pubali Pension Scheme 56,581,055 3,949,153 Senior Citizen Pubali Deposit Scheme 2,007,479,649 2,007,479,649 Other deposits 28,789,320,998 24,200,49,789 Other deposits and other accounts 655,310,376,649 606,296,413,262 Pubali Bank PLC. 655,310,376,649 606,296,413,262 Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions (588,424,751) (548,424,389)				
Peoples Pubali Pension Scheme 56,581,055 3,949,153 Senior Citizen Pubali Deposit Scheme 2,007,479,649 393,421,413,682 358,816,794,309 Other deposits 28,789,320,998 24,200,049,789 655,310,376,649 665,310,376,649 606,296,413,262 Pubali Bank PLC. 655,310,376,649 606,296,413,262 Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions (588,424,751) (548,424,389)				
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Other deposits 28,789,320,998 (55,310,376,649) 24,200,049,789 (655,310,376,649) 24,200,049,789 (655,310,376,649) 6655,310,376,649 (606,296,413,262) Pubali Bank PLC. Pubali Bank Securities Limited 655,310,376,649 (606,296,413,262) 665,31			2,007,479,649	
12 (a) Consolidated Deposits and other accounts Pubali Bank PLC. 655,310,376,649 606,296,413,262 Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions 658,424,751 (548,424,389)	Other dense			
12 (a) Consolidated Deposits and other accounts 655,310,376,649 606,296,413,262 Pubali Bank PLC. 655,310,376,649 606,296,413,262 Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions (588,424,751) (548,424,389)	Other depos	iis		
Pubali Bank Securities Limited 655,310,376,649 606,296,413,262 Less: Inter Company Transactions (588,424,751) (548,424,389)				
Less: Inter Company Transactions 655,310,376,649 606,296,413,262 (588,424,751) (548,424,389)			655,310,376,649	606,296,413,262
Less: Inter Company Transactions (588,424,751) (548,424,389)	ruban Bank	Securics Limited	655,310,376,649	606,296,413,262
	Less: Inter C	ompany Transactions	(588,424,751)	(548,424,389)



			June 2024 Taka	December 2023 Taka
13	Other Liabilities		15 551 000 503	14 484 017 550
	Accumulated provision for loans and advances/Investments Accumulated provision for consumers loan		15,564,998,583 916,783,781	14,484,017,559 913,233,080
	Accumulated provision for consumers loan Accumulated provision for demand loan pubali star		71,126,701	71,126,701
			16,552,909,065	15,468,377,340
	Provision for unclassified loans and advances/investments		9,551,131,187 930,338,940	7,775,918,548 930,338,940
	Special general provision COVID-19 Provision against off-balance sheet exposure		2,752,450,000	2,394,950,000
	Accumulated interest suspense		9,049,893,011	8,042,758,553
	Provision for doubtful investment		385,000,000	255,500,000 6,996,289
	Additional profit payable A/C for Islamic banking I.B. bad debt offsetting reserve		4,788,994 40,123,756	40,123,756
	Compensation realised account		52,569,485	36,467,993
	Compensation realisable account		44,478,311	31,992,247
	Interest suspense on underwriting advances		219,648,924 4,567,159	219,648,924 4,148,523
	CLS interest A/C Unclaimed amount in ATM		65,000	65,000
	Consumers deposits		233,554,075	223,045,852
	Unclaimed dividend		298,959,263	247,823,091
	Provision for Current Tax Deferred Tax Liabilities		47,726,394,118 175,117,290	43,785,753,066 175,117,290
	Valuation adjustment		2,237,875,635	1,020,752,893
	Exchange adjustment account		28,666,878	28,666,878
	Agri credit guarantee backing reserve		70,261,300	70,261,300 8,393,039
	Pakistan account Pension fund		8,393,039 1,570,883	1,570,884
	L/C cover account in Bangladesh		1,583,640	1,583,640
	Pubali Bank Adjustment		12,100,468,020	1,370,277,600
	PBL Islamic Banking CSR fund		42,445,362 9,826,487	36,850,139 7,459,609
	Card transaction fee (inter bank) Foreign currency FCC account		17,363,819	17,363,819
	Interest suspense account against 70% agri loan		192,382	192,381
	Blocked account of UBI		2,973,186	2,973,186
	Property account of UBI Payable to other Banks and Financial Institution		49,617 752,088,892	49,617 574,672,501
	Unearned interest income on IBW		1,091,002,014	931,120,884
	Interest payable on Subordinated Bond		142,750,000	133,000,000
	Bangladesh Bank incentive		23,518,747 24,466,667	23,518,747 24,466,667
	CSR Fund for COVID-19 Start-up fund		205,098,000	205,098,000
	Lease Liabilities as per IFRS-16		1,616,820,840	1,661,053,186
	Non resident blocked account of UBI		34,488	34,487
	Late Vault -Cash Received ICT Asset Insurance reserve		1,039,981,900 28,779,670	294,200,000 26,634,011
	ic i Asset insulance reserve		90,915,290,979	70,610,841,540
	Provision for expenses		937,862,296	1,818,013,847
	Provision for other assets:			
	Suspense account		298,689,933 13,724,657	298,689,933 13,724,657
	Provision for Un-reconciled General Account debit entries		312,414,590	312,414,590
			108,718,476,930	88,209,647,317
13.1	Provision for Current tax			
	Balance at the beginning of the period		43,785,753,066	38,378,841,223 160,000,000
	Provision made for previous period Provision made for current period		3,940,641,052	5,246,911,843
			3,940,641,052	5,406,911,843
	Settlement of previous period tax liability Balance at the end of the period		47,726,394,118	43,785,753,066
13.1.1	Reconciliation of effective tax rate (Solo)	Applicable Tax rate	June 20 Rate	Amount
			Kate	
	Profit before income tax after provision as per profit & loss account	37.50%	37.50%	7,193,983,344 2,697,743,754
	Income tax as per applicable tax rate Factors affecting the tax charge in current year	37.3070	37.3070	2,071,143,134
	Tax Savings from reduced tax rates for Capital gain on share	10.00%	0.00%	(164,745)
	Tax Savings from reduced tax rates for capital gain on Govt. Sec.(Treasury bills, bonds)	15.00%	-4.07%	(292,872,272)
	Tax Savings from reduced tax rates for Dividend Admissible expenses in current Year (i.e. Bad debt write off etc.)	20.00%	-0.72% -5.75%	(51,907,016) (414,001,012)
	Admissible expenses in current period	37.50% 37.50%	-0.03%	(2,131,513)
	Inadmissible expenses in current period	37.50%	25.63%	1,843,973,856
	Effect of deferred Tax	37.50%	-13.05%	(938,466,477) 160,000,000
	Provision for uncertainty over Income Tax treatments by NBR	37.50%	2.22% 41.73%	3,002,174,575
13.2	Deferred tax assets			
	Balance at the beginning of the period		4,793,130,139	4,557,181,100
	Provision made during the period for loan loss (note 13.2.1) Deferred tax assets for fixed assets (note 13.2.2)		892,215,510 46,250,967	202,886,566 33,062,473
	Provision held at the end of the period		5,731,596,616	4,793,130,139



	June 2024 Taka	December 2023 Taka
13.3 Deferred tax Liabilities Balance at the beginning of the period	175,117,290	83,458,196
Deferred Tax on Revalued land	production of the second of th	83,074,588
Deferred tax liabilities for Defined benefit plan Provision held at the end of the period	175,117,290	8,584,506 175,117,290

Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income taxes and BRPD circular no. 11 dated 12 December 2011. There is no other material temporary timing difference in classified assets/liabilities for which deferred tax assets/liability is required to be accounted for the quarter ended 30 June 2024.

892,215,510	202,886,566
4 726 412 266	4,523,525,700
5,618,627,776	4,726,412,266
37.50%	37.50%
14,983,007,402	12,603,766,042
1,104,002,698	346,626
16,087,010,100	12,604,112,668
	1,104,002,698 14,983,007,402 37.50% 5,618,627,776 4,726,412,266

^{*}As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 5,618,627,776 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended June 2024 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital. (Please see note 16).

Carrying amount	13.2.2	Deferred Tax on Fixed Assets		
Tax Base	10.2.2		5,632,981,729	
Defuctible (tasable) temporary difference			5,934,231,970	
Tax Rate			(301,250,241)	(177,914,328)
Classing Deferred tax assets/(Liabilities)				37.50%
Popening Deferred tax (expense)/Income			112,968,840	66,717,873
Deferred tax (expense)/Income			66,717,873	33,655,400
Carying amount			46,250,967	33,062,473
Carying amount	13.2.3	Deferred Tax on Revalued land		
Tax Base		Carrying amount	2,236,269,890	2,236,269,890
Deductible/(taxable) temporary difference				• 1.
Tax Rate			(2,236,269,890)	
Consolidated other liabilities 10,000,000,000 10,000,000,000 11,146,000,000 11,146,000,000 14,000,000,000 14,000,000,000 14,000,000,000 14,000,000,000 14,000,000,000 14,000,000				
Depart Defarred tax (expense)/Income (166,532,784) (186,532,785)			(166,532,784)	
13.2.4 Deferred tax (expense)/Income (net)			(166,532,784)	
Deferred tax (expense)/Income arisen in WDV of Fixed Assets 46,250,67 33,062,473 Deferred tax (expense)/Income arisen in WDV of Fixed Assets 46,250,67 33,062,473 Deferred tax (expense)/Income arisen in Defined benefit plan 938,466,477 227,364,533 3				(83,074,588)
Deferred tax (expense)/Income arisen for charging specific provision Deferred tax (expense)/Income arisen in WDV of Fixed Assets Deferred tax (expense)/Income arisen in WDV of Fixed Assets Subserved tax (expense)/Income arisen in Defined benefit plan Subserved Subse	13.2.4	Deferred toy (eynonce)/Income (not)		
Deferred tax (expense)/Income arisen in DPO of Fixed Assets Deferred tax (expense)/Income arisen in Defined benefit plan Deferred tax (expense)/Income arisen in Deferred tax (expense)/Income arisen	13.2.4		892,215,510	202,886,566
Consolidated other liabilities			46,250,967	33,062,473
13 (a) Consolidated other liabilities Pubali Bank PLC Pubali Bank PLC 108,718,476,930 88,209,647,317 227,364,533 26,624,98,829 2,506,333,551 2,600,000,000 20,000,000,000 20,000,00				(8,584,506)
Pubali Bank PLC. Pubali Bank Securities Limited 2,626,498,829 2,506,333,551 2,626,498,829 2,506,333,551 2,506,33		Deferred tax (expense)/meonic arisen in bernied ocient plan	938,466,477	227,364,533
Pubali Bank PLC. Pubali Bank Securities Limited 2,626,498,829 2,506,333,551 2,626,498,829 2,506,333,551 2,506,33	12 ()	C. Plantaka Bakikia		
Pubali Bank Securities Limited 2,626,498,829 2,506,333,551 (159,052,648) (159,052,648) (134,039,864) (159,052,648) (159,052,64	13 (a)		108.718.476.930	88,209,647,317
This company payable (159,052,648) (34,839,864) (34,89,864) (34,89,89,89) (34,89,89,89,89) (34,89,89,89,89) (34,89,89,89,89) (34,89,89,89,89,89) (34,89,89,89,89,89,89,89,89,89,89,89,89,89,				
Table Capital Capital Authorized Capital 2,000,000,000 ordinary shares of Tk 10 each 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000,000 20,000,000				
14.1 Authorized Capital 20,000,000,000 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 eash 160,000,000 40,000,000 400,000 ordinary shares of Tk 100 each as bonus share in 2000 20,000,000 ordinary shares of Tk 100 each as bonus share in 2005 800,000,000 800,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 800,000,000 800,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 800,000,000 800,000,000 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 840,000,000 882,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 11,466,000,000 1,139,010,000 1,139,010,000 11,466,000 ordinary shares of Tk 100 each as bonus share in 2019 1,739,010,000 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2014 475,401,850 475,401,850 29,950,317 ordinary shares of Tk 1		inter company payaote		
2,000,000,000 ordinary shares of Tk 10 each 20,000,000,000 20,000,000,000 14.2 Issued, subscribed and paid up capital 160,000,000 160,000,000 1,600,000 ordinary shares of Tk 100 each as bonus share in 2000 40,000,000 40,000,000 200,000,000 2,000,000 ordinary shares of Tk 100 each as bonus share in 2004 800,000,000 800,000,000 800,000,000 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005 900,000,000 900,000,000 900,000,000 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006 900,000,000 800,000,000 800,000,000 8,20,000 ordinary shares of Tk 100 each as bonus share in 2007 840,000,000 882,000,000 882,000,000 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008 11,466,000,000 1,139,010,000 1,139,010,000 173,901,000 ordinary shares of Tk 100 each as bonus share in 2019 1,739,010,000 1,739,010,000 1,739,010,000 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 1,676,902,500 1,676,902,500 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013 419,225,620 419,225,620 70,429,904 ordinary shares of Tk 10 each as bonus share in 2014 475,401,850 475,401,850 29,9	14			
14.2 Issued, subscribed and paid up capital 1,600,000 ordinary shares of Tk 100 each issued for cash 40,000 ordinary shares of Tk 100 each as bonus share in 2000 20,000,000 ordinary shares of Tk 100 each as bonus share in 2004 200,000,000 2	14.1		20,000,000,000	20 000 000 000
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20,000,000 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 2006 8,820,000 ordinary shares of Tk 100 each as bonus share in 2007 8,820,000 ordinary shares of Tk 100 each as bonus share in 2007 11,466,000 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 11,301,000 ordinary shares of Tk 100 each as bonus share in 2010 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 11,922,562 ordinary shares of Tk 10 each as bonus share in 2011 11,922,562 ordinary shares of Tk 10 each as bonus share in 2011 11,922,562 ordinary shares of Tk 10 each as bonus share in 2013 11,922,562 ordinary shares of Tk 10 each as bonus share in 2013 11,900 ordinary shares of Tk 10 each as bonus share in 2013 11,922,562 ordinary shares of Tk 10 each as bonus share in 2013 11,922,562 ordinary shares of Tk 10 each as bonus share in 2013 11,922,562 ordinary shares of Tk 10 each as bonus share in 2016 11,900 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018 11,922,562 ordinary shares of Tk 10 each as bonus share in 2018				
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29,990,317 ordinary shares of Tk 10 each as bonus share in 2023 1,285,367,770				
				299,303,170
		128,536,777 ordinary shares of Tk 10 each as bonus share in 2023	11,568,309,950	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 2024		
Particular	No. of share	Percentage (%)	Amount	Amount
Directors	364,240,869	31.4861%	3,642,408,690	3,237,696,680
Co-operative societies	9,873,481	0.8535%	98,734,810	88,483,070
Banks and financial institutions	15,160,291	1.3105%	151,602,910	518,288,780
Government	2,792	0.0002%	27,920	24,820
Other institutions	325,914,841	28.1731%	3,259,148,410	2,517,689,970
Non resident Bangladeshi	2,132,854	0.1844%	21,328,540	21,611,510
General public	439,505,867	37.9922%	4,395,058,670	3,899,147,350
General public	1,156,830,995	100.00%	11,568,309,950	10,282,942,180



14.4 Range wise shareholdings

		June 2024			
Range wise shareholdings	Number of shareholders	Percentage of holding of shares (%)	Number of Shares	Number of Shares	
Up to 500 shares	17,612	0.20%	2,295,929	2,383,193	
501 to 5,000 "	9,622	1.44%	16,646,415	16,071,856	
5,001 " 10,000 "	1,173	0.65%	7,507,683	7,018,432	
10,001 " 20,000 "	471	0.57%	6,564,900	6,440,669	
20,001 " 30,000 "	177	0.37%	4,253,932	3,378,590	
30,001 " 40,000 "	161	0.48%	5,607,194	5,131,969	
40,001 " 50,000 "	51	0.20%	2,270,868	2,314,213	
50,001 " 100,000 "	123	0.76%	8,842,446	15,285,559	
100,001 and above	354	95.33%	1,102,841,628	970,269,737	
Toojoor and accre	29,744	100.00%	1,156,830,995	1,028,294,218	

14.5 Particulars of shareholding of the directors

88 80		0.00		J	une 2024	December 2023	
SL No.	Name of the directors		Status	No of shares	Amount (Tk)	No of shares	Amount (Tk)
1	Mr. Monzurur Rahman	Chairman		23,137,468	231,374,680	20,566,639	205,666,390
2	Mr. Moniruddin Ahmed	Director		37,796,113	377,961,130	33,596,545	335,965,450
3	Mr. Habibur Rahman	Director		23,153,864	231,538,640	20,581,213	205,812,130
4	Mr. Fahim Ahmed Faruk Chowdhury	Director		23,739,283	237,392,830	21,101,586	211,015,860
5	Ms. Rumana Sharif	Director	Nominated by Delta Life Insurance Co. Ltd.	57,846,045	578,460,450	51,418,707	514,187,070
			Personal	288,469	2,884,690	256,417	2,564,170
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),	CGMA	Director	23,139,777	231,397,770	20,568,691	205,686,910
7	Mr. Musa Ahmed	Director	Philadelphia and a	23,192,768	231,927,680	20,615,794	206,157,940
8	Mr. Azizur Rahman	Director		25,146,166	251,461,660	22,352,148	223,521,480
9	Mr. Md. Abdur Razzak Mondal	Director	Nominated by That's It fashions Ltd.	40,488,926	404,889,260	35,990,157	359,901,570
			Personal				
10	Ms. Rana Laila Hafiz	Director		23,136,625	231,366,250	20,565,889	205,658,890
11	Mr. Mustafa Ahmed	Director		40,326,676	403,266,760	35,845,935	358,459,350
12	Mr. Arif Ahmed Choudhury	Director		23,137,158	231,371,580	20,566,364	205,663,640
13	Dr. Shahdeen Malik	Independe	ent Director				•
14	Mr. Mohammad Naushad Ali Chowdhury	Independe	ent Director				
15	Mr. Mohammad Ali	Managing	Director & CEO				
				364,529,338	3,645,293,380	324,026,085	3,240,260,850

14.6 Related party disclosures

14.6.1 Particulars of directors and their shareholding in the Bank

SL NO.	Name of the Directors		Designation	Percentage of shareholding at June 2024	Percentage of shareholding at December 2023
1	Mr. Monzurur Rahman	Chairman		2.00	2.00
2	Mr. Moniruddin Ahmed	Director		3.27	3.27
3	Mr. Habibur Rahman	Director		2.00	2.00
4	Mr. Fahim Ahmed Faruk Chowdhury	Director		2.05	2.05
-	M D 61 16	Director	Nominated by Delta Life Insurance Co. Ltd.	5.00	5.00
5	Ms. Rumana Sharif	Director	Personal	0.02	0.02
6	Mr. M. Kabiruzzaman Yaqub FCMA (UK),CGMA	Director		2.00	2.00
	Mr. Musa Ahmed	Director		2.00	2.00
8	Mr. Azizur Rahman	Director		2.17	2.17
9	Mr. Md. Abdur Razzak Mondal	Director	Nominated by That's It fashions Ltd. Personal	3.50	3.50
10	Ms. Rana Laila Hafiz	Director		2.00	2.00
11	Mr. Mustafa Ahmed	Director		3.49	3.49
12	Mr. Arif Ahmed Choudhury	Director		2.00	2.00
13	Dr. Shahdeen Malik	Independent Director		-	-
14	Mr. Mohammad Naushad Ali Chowdhury	Independent	Director	-	
15	Mr. Mohammad Ali	Managing Di	rector & CEO	-	•



14.6.2 Name of directors and the entities in which they have interest as on 30 June 2024 Percentages of interest/ Status in the Name of the entities in which the directors have Status in the Bank SL Name of the Directors No. of shares in entities NO the entities 12.13% Chairman Mr. Monzurur Rahman Chairman Rema Tea Company Ltd. 1 share Chairman Mr. Moniruddin Ahmed Director Pubali Bank Securities Ltd. 3.17% Chairman 1. Delta Hospital Ltd. 1 share Director 3 Mr. Habibur Rahman Director 2. Pubali Bank Securities Ltd. Global Pharmaceutical Company Ltd. Director 15,000 shares Managing Director 1. Chittagong Electric Manufacturing Co. Ltd. 413 shares Managing Director 2. F. A. C Eastern Enterprise Ltd. Representative Director of FC Managing Director 3. Ranks FC Properties Ltd. Holdings Ltd. Managing Director 2,000 shares 4. FC Holdings Ltd. 7.500 shares Managing Director 5. CEM Readymix Concrete Ltd. Mr. Fahim Ahmed Faruk Chowdhury Director 7,000 shares 6. CEM UPVC Ltd. Managing Director 5,000 shares 7. Surgiscope Hospital Pvt. Ltd. Director 7,55,065 shares Director 8. Globex Pharmaceuticals Ltd. 10,08,155 shares Director 9. Delta Hospital Ltd. Director 1,50,000 shares 10. Euro Petro Product Ltd. 11. Baraka Shikalbaha Power Ltd Director 35,00,000 shares Nil Nil Nominee Director None Ms. Rumana Sharif 50.00% 1 Imagine Properties Ltd. Chairman Director Mr. M. Kabiruzzaman Yaqub FCMA 6 22.55% 1. Popular Jute Exchange Ltd. Director Director 8.10% Popular Jute Mills Ltd. Director 10.88% 3. Comilla Food and Allied Ind. Ltd. Mr. Musa Ahmed Director 11.35% Director 4. Popular Food and Allied Ind. Co. Ltd. 22.41% 5. Tejgaon Engineering and Construction Co. Ltd. Director 1 share Director 1. Pubali Bank Securities Ltd. Managing Director 54,167 shares 2. National Ceramic Industries Ltd. Mr. Azizur Rahman Director 40.00% 3. Dressmen Fashionwear Ltd. Director Nominee Director Nomince 1. That's It Fashions Ltd. Mr. Md. Abdur Razzak Mondal 9 42.50% 1. Trouser Line Ltd. Managing Director 2.19% 2. SP Garments Ltd. Managing Director Director Ms. Rana Laila Hafiz 10 Managing Director 3.94% 3. SP Washing Ltd. 23.81% Director 4. Green Valley Plantation Ltd Director 1 share Director Pubali Bank Securities Ltd. 11 Mr. Mustafa Ahmed 19000 Shares Managing Director Director Transcom Securities Ltd. 12 Mr. Arif Ahmed Choudhury Independent Director Pubali Bank Securities Ltd. Independent Director Dr. Shahdeen Malik 13 Nil Mr. Mohammad Naushad Ali Chowdhury Independent Director None Nil 14 Director (Representative of Pubali Bank PLC.) Nil Managing Director & CEO 1. Pubali Bank Securities Ltd. 15 Mr. Mohammad Ali Director Nil 2. Uttara Finance and Investments Limited (Representative of

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

15 Statutory reserve

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

13	Balance at the beginning of the period	10,283,000,000	10,283,000,000
	Addition during the period	1,285,310,000	
	Balance at the end of the period	11,568,310,000	10,283,000,000
16	Retained earnings		
	Balance at the beginning of the year	22,998,146,905	18,040,396,448
	Net profit for the year	4,191,808,769	6,808,468,920
	Deferred tax expense against loan loss provision		
	Transfer regarding revaluation reserve on sale of Fixed Assets	780,000	929,000
	Coupon interest payment against Perpetual Bond	(250,465,753)	(500,000,000)
	Transfer to Start-up fund		(68,084,689)
	Transfer to Statutory Reserve	(1,285,310,000)	
	Net income and expenses not recognised in the Profit and Loss Statement		1,804,999
	The fine did expenses not troop in	25,654,959,921	24,283,514,678
	Issue of dividend	(2,570,735,542)	(1,285,367,773)
	Balance as on end of the period	23,084,224,379	22,998,146,905
	Daniel and the second property of the second		

As per BRPD Circular no.11 dated 12 December 2011, total amount of Tk. 5,618,627,776 has been recognized as Deferred Tax Assets (DTA) included in Retained Earnings for the quarter ended June 2024 based on the provision against classified loans and such earnings against Deferred Tax Assets (DTA) shall not be distributed as dividend. Moreover, while calculating the Regulatory Eligible Capital such Deferred Tax Assets (DTA) also deducted as Regulatory adjustment from Common Equity Tier-1 (CET-1) capital.

16(a)	Consolidated Retained earnings Pubali Bank PLC. Pubali Bank Securities Limited	23,084,224,379 892,613,733 23,976,838,112	22,998,146,905 768,895,189 23,767,042,094
17	Other reserves		
17.1	Investment Revaluation Reserve		
	Balance at the beginning of the year	727,576,625	1,248,583,316
	Addition/(disposal) during the year	797,109,404	(521,006,691)
	Balance at the end of the year	1,524,686,029	727,576,625



June 2024

Taka

December 2023

Taka

		June 2024 Taka	December 2023 Taka
17.2	Fixed Assets revaluation reserve Balance at the beginning of the year Recognition of deferred tax on revaluation reserve of fixed assets	2,475,738,817	2,558,813,405 (83,074,588)
	Transfer out: Fixed Asset revaluation reserve Balance at the end of the year	2,475,738,817	2,475,738,817
17.3	Share forfeiture account	333,984	333,984
17.4	Exchange Equalization Fund Balance at the beginning of the period Addition during the period	29,959,972	29,959,972
	Balance at the end of the period	29,959,972	29,959,972
17.5	Foreign currency translation reserve	46,338,747	42,058,873
	Balance at the beginning of the period Addition during the period	8,562,481	4,279,874
	Balance at the end of the period Other reserves	54,901,228 4,085,620,030	46,338,747 3,279,948,145
17(a)	Consolidated Other reserves Pubali Bank PLC.	4,085,620,030	3,279,948,145
	Pubali Bank Securities Limited	32,623,459 4,118,243,489	32,623,459 3,312,571,604
18	Non-controlling interest	1,147	1,119
	Balance at the beginning of the period Share of current period profit	<u>24</u> 1,171	28 1,147
		June 2024	June 2023
		Taka	Taka
19	Interest income Loans	4,486,581,691	2,313,028,426
	Cash credits	4,843,598,642 6,377,251,283	2,894,498,992 4,368,642,420
	Over drafts Loan against trust receipt	848,382,490	386,880,655
	Inland bill purchased & demand draft purchased	306,445,433	230,679,596
	Foreign bill purchased and Export development fund	241,611,942 163,720,510	180,112,727 43,658,287
	Packing credits Payments against document	1,473,782,670	1,461,777,186
	Agricultural credits & rural credits	50,897,186	71,802,728
	Sundries account	20,817,786 628,925,699	17,827,377 599,384,417
	CLS account Secured mortgages	2,061,051,757	1,147,687,683
	Loan against Shikya Sanchay Prokalpa	28,972,229	32,785,758
	Loan against Non-resident Credit Scheme	14,822 826,468,264	484,795,603
	Lease finance Loan against Pubali Sanchay Prokalpa	3,738,907	3,720,476
	Term loans	4,163,980,574	2,873,445,201 33,985,712
	Loan against Pubali Pension Scheme	32,934,060 80,138	33,963,712
	Interest on Probashee Nibash Export Bill Discounting (EBD)	31,413,250	14,361,496
	Syndication/Club Finance	260,920,548 19,130	174,016,714
	Interest on Bridge Loan/ short term loans Credit card	31,075,331	20,553,617
	Interest on loans and advances	26,882,684,342	17,353,645,071
	Interest on money at call and short notice	40,724,444 306,987,646	114,610,500 242,582,790
	Interest on balance with other banks Interest on fixed deposits with other banks	75,352,492	128,453,900
		27,305,748,924	17,839,292,261
19(a)	Consolidated Interest Income Pubali Bank PLC.	27,305,748,924 31,826,798	17,839,292,261 30,834,230
	Pubali Bank Securities Limited	27,337,575,722	17,870,126,491
20	Interest paid on deposits, borrowings, etc. Fixed deposit	8,660,638,421	5,084,791,651
	Short-notice deposit	1,205,400,217	1,076,261,317 747,179,787
	Savings bank deposit	815,531,300 1,772,764,925	1,846,972,671
	Pubali bank pension scheme Monthly profit based deposit Scheme	33,320	79,474
	Pubali Sanchay Prokalpa	138,838,300	142,821,155 7,057,560
	Shikhya Sanchay Prokalpa	6,846,642 921,647,220	886,779,786
	Dwigun Sanchay Prokalpa Interest on MPSD	196,999,089	187,973,992
	Interest on TBSD	394,820,545 164,779,512	360,708,688 147,927,600
	Interest on MFD A/C	46,772,074	61,154,099
	Sundry accounts Interest paid on Deposits	14,325,071,565	10,549,707,780
	Interest on call loan	41,602,458	34,382,569 1,533,014,064
	Interest on borrowings from Bank and Fis	1,547,827,693 669,883,381	63,367,786
	Interest on repo borrowings Interest on Treasury bond	608,300,932	313,061,465
	Interest on HFT Securities	1,246,437,113	569,095,404
	Interest on HTM Securities	260,045,254 36,873,207	205,716,551 90,017,923
	Interest on borrowings from Bangladesh Bank Interest on borrowings from Bangladesh Bank (prefinance)	90,083,103	-
	Interest on Subordinated Bond	595,664,082	510,405,151
	interest on Subordinated Bond	19,421,788,788	13,868,768,693



100 100			June 2024 Taka	June 2023 Taka
Interest on resumy band	21		662 885 208	993 321 275
Interest caprivate lood \$73,000,000 \$70,000,000 \$70,000,000 \$70,00			이 없는 얼마나 있는데 그렇게 없는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하	
Interest ne Revote Rops				
Commission of Possing Polish Trassay Floor 1905,000,000,000,000,000,000,000,000,000,			4,786,859	
Probable on shores Probable on shores Probable shows Probable show				
140 Commission certange and brokerage 180				
100		Dividend on shares		
Path I Bask PLC. 951,555,255 73,137,452,255 Poblis Bask Securities Limited 118,251,250 73,137,242,255 20 Commission, exchange and brokerage 193,157,11 \$10,157,13 SC, LSC, DO, TLAII and PC 330,158,10 \$10,157,13 \$10,157,13 LOUC 33,155,10 \$13,157,13 \$10,157,13<			7,000,000,000	
Publis Bask Scornics Lented 1,500,000,000 1,000,	21(a)		9.053.505.355	7.313.742.428
SC, LS, CD, LT, MT and PO 19,151,711 19,151,71 19,105,75 Foreign LC 33,101,005,70 33,011,005 20,317,83 Local LC 1,156,50 38,310 38,310 Issuance of recolleg paramete 21,100,80 13,60 10,60 Other transaction 1,27,10 15,00 10,00 Other transaction 1,27,10 15,00 10,00 Mincellances handling commission 18,00 10,00 10,00 Commonicon on 187,978,179 to Bload 8,00 12,00 12,00 LC Acceptance charges 12,00 12,00 12,00 12,00 LC Processing 3,00 12,00 <td< td=""><td></td><td>1 doub Bank Securites Emilied</td><td></td><td>7,398,910,149</td></td<>		1 doub Bank Securites Emilied		7,398,910,149
SC, LS, DD, TL, MT and PO 19,151,511 19,151,511 19,105,515 19,015,511 19,015,515	22	Commission exchange and brokerage		
Foreign LC	22		19,315,711	15,102,575
Sounce of foreig puramete \$1,516,550 \$24,107,850 \$				
Sounce of food gasanete \$2,00,000 \$1,0				
Source of raweller's scheepe				
Obler transcison 9,187,190 50,000,000 Miscellenous handing commission 42,85,16 3,007,500 Commission on SISP Pyrite Bind 4,000,000 1,000,000 C.C. Accepture Charges 12,03,100 18,000,000 C.C. Accepture Charges 12,03,100 18,000,000 C.C. Accepture Charges 12,03,100 18,000,000 Exclusing 93,30,105 1,000,000 Exclusing 2,070,000,301 1,500,000 Exclusing 2,000,000,000 1,500,000 Poble Bank PLC 2,000,000 1,500,000 Poble Bank PLC 1,500,000 1,500,000 Poble special fictories 2,270,000,301 1,500,000 Restructory 4,500,000 1,500,000 Poster generaling factories 1,500,000 1,500,000 Restructory 4,500,000 1,500,000 Restructory 4,500,000 1,500,000 Account Spating factor 1,500,000 1,500,000 Service charge 1,500,000 1,500,000 Service charge 1,500,000				
Miscellaneous hadding comunision 4,50,110,100 5,007,200 5,				67,069,039
Commission on ISP/PSP/Tree Broff EA copyment of ISP/PSP/Tree Broff Early E				
Companies Disconer charges				3,072,570
Claysment Directments				326 226 875
Total commission				
Fachange				
Pubsit Bank PLC Pubsit Ban				
Pubsil Bank PLC			2,270,209,324	1,450,618,149
Pubali Bank Securities Limited \$14,000,000 \$14,000,0	22(a)		2 270 200 224	1 450 619 140
Part of the operating income				
Rent recovery		Fuoan Bank Securities Limited		
Postage and telecommunication recovery	23		4 549 174	4 106 310
Swift income 84,270,199 60,356,589 Account opening charge of CLS account 10,80 4,000 4,000 Account opening charge of CLS account 4,100 4,500 4,500 4,500 4,500 4,500 4,500 2,500 1,500 2,500				
Account opening charge of CLS account				60,536,589
Service charge		Application fee of CLS account		
Sale of feesed asset				
Processing Fee on Pubali Abashon				
19,386,630 28,690,380 Accounts Maintenance fee 19,386,630 16,280,380 Accounts Maintenance fee 19,386,630 16,280,533 Sk service charges 5,888,152 78,566,543 Card Fees and charges 2,786,210 10,790,700 Processing Fee on Lease Financing 41,187,41 24,944,250 Processing Fee on Lease Financing 41,187,41 24,561,838 Income from Pic apps 46,600 5.80,244 Early Settlement Fee 2,47,870 2,850,244 Fee on card transection 2,473,870 2,850,244 Fee on card transection 2,473,870 2,850,244 Fee on card transection 2,473,870 2,850,244 Fee on card transection 1,143,101 525,385 Miscellaneous income supervision and monitoring 166,808,108 500 Miscellaneous income transfer fee 77,902,62 43,676,038 Miscellaneous income transfer fee 77,902,62 43,676,038 Miscellaneous income transfer fee 77,902,62 43,676,038 Miscellaneous income supervision and monitoring 77,902,62 43,676,038 Miscellaneous income fransfer fee 77,902,62 43,676,038 Miscellaneous income fransfer fee 77,902,62 43,676,038 Miscellaneous income fransfer fee 77,902,62 43,676,038 Miscellaneous income supervision and monitoring 77,902,62 43,676,038 Miscellaneous income fransfer fee 77,902,62 43,676,038 Miscellaneous income f				
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Card Fees and charges				
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Loan Reschedule/Restructure Fee				
Pec on card transection 23,75,2854 17,618,205 5				
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Pubali Bank Securities Limited 7,908,461 15,443,471 18,444,471 18,443,471 18,444,471	23(a)		000.040.410	746 992 269
Salary and allowances (excluding Managing Director) Basic salary 1,902,035,400 1,720,757,413 1,002,035,400 1,720,757,413 1,002,035,400 1,720,757,413 1,002,035,400 1,007,163,044 1,008,114,684 1,017,163,044 1,008,114,684 1,017,163,044 1,008,114,684 1,017,163,044 1,008,114,184,957 124,299,548 1,008,108,108,108 1,008,108,108 1,008,108 1				
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Medical allowances 221,956,954 208,307,441 House maintenance 147,184,957 124,299,548 Other allowances 480,275,640 168,061,428 Contributory provident fund 175,352,202 151,339,788 General provident fund 89,612 105,656 Bonus to employees 688,385,113 628,067,638 Bonus to employees 4,703,394,562 4,018,101,958 Consolidated Salary and allowances (excluding Managing Director) 4,703,394,562 4,018,101,958 Pubali Bank PLC 4,703,394,562 4,018,101,958 Pubali Bank Securities Limited 30,797,757 28,895,990 Anaging Director's salary and fees 4,680,000 4,560,323 Bank's contributory provident fund 1,320,000 1,343,517 Bank's contributory provident fund 2,340,000 1,560,000 Bonus 2,340,000 1,560,000				
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General provident fund 89,612 105,656 Bonus to employees 688,385,113 628,067,638 A703,394,562 4,018,101,958 Pubali Bank PLC. 4,703,394,562 4,018,101,958 Pubali Bank Securities Limited 30,797,757 28,895,990 Pubali Bank Securities Limited 4,734,192,319 4,046,997,948 Pubali Bank Securities Limited 4,680,000 4,560,323 Basic pay 4,680,000 1,343,517 Bank's contributory provident fund 6,000 1,560,000 Bonus 6,000 1,560,000 1,560,000				
Bonus to employees 688,385,113 628,067,638 4,703,394,562 4,018,101,958 4,703,394,562 4,018,101,958 4,703,394,562 4,018,101,958 4,703,394,562 4,018,101,958 4,703,394,562 4,018,101,958 4,703,4192,319 4,046,997,948 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,319 4,703,4192,3				
24(a) Consolidated Salary and allowances (excluding Managing Director) Pubali Bank PLC. 4,703,394,562 4,018,101,958 4,703,394,562 4,018,101,958 30,797,757 28,895,990 4,734,192,319 4,046,997,948 2,000 4,734,192,319 4,046,997,948 2,000 2,00				
Pubali Bank PLC. 4,703,394,562 4,018,101,958 Pubali Bank Securities Limited 30,797,757 28,895,990 25 Managing Director's salary and fees 4,680,000 4,560,323 Basic pay 4,680,000 1,343,517 Allowances 1,320,000 1,343,517 Bank's contributory provident fund - 14,226 Bonus 2,340,000 1,560,000		Bonus to employees		
Pubali Bank Securities Limited 30,797,757 (28,895,990) 28,895,990 (4,734,192,319) 28,895,990 (4,046,997,948) 4,046,997,948 25 Managing Director's salary and fees 4,680,000 (4,560,323) 4,560,323 (3,233) 3,20,000 (1,343,517) 1,320,000 (1,343,517) 1,4226 (3,233) 3,20,000 (1,256,000) 1,560,000 (1,560,000)	24(a)		4 703 394 562	4.018.101.958
Managing Director's salary and fees 4,680,000 4,560,323 Basic pay 4,680,000 4,560,323 Allowances 1,320,000 1,343,517 Bank's contributory provident fund 0 - 14,226 Bonus 2,340,000 1,560,000				28,895,990
Basic pay 4,680,000 4,560,323 Allowances 1,320,000 1,343,517 Bank's contributory provident fund - 14,226 Bonus 2,340,000 1,560,000				4,046,997,948
Basic pay 4,680,000 4,560,323 Allowances 1,320,000 1,343,517 Bank's contributory provident fund - 14,226 Bonus 2,340,000 1,560,000	25	Managing Director's salary and fees		and the second
Bank's contributory provident fund - 14,226 Bonus 2,340,000 1,560,000		Basic pay		
Bonus 2,340,000 1,560,000			1,320,000	
			2.340.000	
		Dollas		



		June 2024 Taka	June 2023 Taka
26	Depreciation and repair of bank's assets	22 201 420	25,831,562
	Repairs to fixed assets	32,281,439 138,743,107	114,786,540
	Maintenance of assets	52,530,225	46,778,263
	Maintenance of assets -Wages Depreciation on fixed assets	719,956,828	590,171,437
		943,511,599	777,567,802
26(a)	Consolidated depreciation and repair of bank's assets Pubali Bank PLC.	943,511,599	777,567,802
	Pubali Bank Securities Limited	1,784,285 945,295,884	1,650,246 779,218,048
27	Other expenses Repairs to rented property	5,708,773	1,316,023
	Newspapers	2,429,535	2,076,272 43,214,299
	Petrol consumption	47,992,002 37,475,513	32,275,445
	Travelling	93,585,724	113,368,545
	Donations Card expenditure	140,151,625	1,132,903
	NOSTRO account charges	15,917,800	12,457,969
	Honorarium	1,541,345	327,814
	Subscriptions	8,406,971 11,845,082	8,114,484 9,681,332
	Sub-ordinate staff clothing	18,754,092	17,114,089
	Conveyance	21,702,931	16,500,678
	Entertainment Training	9,177,532	10,961,485
	Photocopying	45,170	236,874
	Branches' opening expenses	1,888,739 350,001	2,791,312 791,870
	Shifting expenses	1,751,645	2,219,230
	Carrying expenses	35,264,715	14,466,950
	Professional fees Security and Auxiliary Services	175,849,195	133,641,506
	Gun license fees	4,741,511	866,544
	Overtime	18,319,950	16,488,595
	Staff Recreation and Rewards	189,235,882	168,569,344 107,957,966
	Promotional expenses	110,415,219 5,780,951	4,321,020
	Card transection fee	-	224,913,400
	Gratuity Current service cost (Gratuity fund)	164,390,000	-
	Group insurance	5,000,000	19,878,108
	Car allowance	28,018,317	24,746,192
	Chemicals for office equipment's	292,980 726,973	381,264 566,111
	Loss on sale of bank's property	132,000	132,220
	CDBL fees	370,980	1,061,855
	Annual general meeting Service charge for CLS Agents	137,515,386	130,125,269
	Bank Charges & Others	2,073,770	2,887,090
	VAT on Rent Expenses	53,476,279	48,880,323 67,428,544
	Interest expenses for lease liability as per IFRS-16	100,890,930 49,255,284	49,277,668
	Bandwidth charges	21,687,430	28,993,907
	Renovation Under construction works Paid to CLS Agents-QR/EKYC	2,378,200	-
	Miscellaneous	32,833,998	44,608,417
		1,557,374,430	1,364,772,917
27(a)	Consolidated Other expenses	1,557,374,430	1,364,772,917
	Pubali Bank PLC. Pubali Bank Securities Limited	3,807,980	5,264,353
	Tuban Bank Securites Emilied	1,561,182,410	1,370,037,270
28	Cash and cash equivalents at the end of the period		
20	Cash in hand (including foreign currencies)	13,233,401,050	4,314,725,288
	Balance with Bangladesh Bank and its agent bank(s)	33,110,224,009	26,070,845,312
	Balance with other banks and financial institutes	10,874,290,904	9,152,599,756 24,027,201
	National Prize bonds	29,544,001 37,686,667	4,788,986,667
	Money at call on short notice	57,285,146,631	44,351,184,224
28(a)	Consolidated Cash and cash equivalents at the end of the period		
20(11)	Pubali Bank PLC.	57,285,146,631	44,351,184,224
	Pubali Bank Securities Limited	747,477,399 58,032,624,030	627,858,324 44,979,042,548
29	Earnings Per Share (EPS):	4,191,808,769	2,713,786,918
	Net Profit after taxes	1,156,830,995	* 1,156,830,995
	Number of ordinary shares outstanding Earnings Per Share (EPS)	3.62	* 2.35
29(a)	Consolidated Earnings Per Share (EPS)		
27(a)	Net Profit after taxes	4,315,527,337	2,782,752,111 * 1,156,830,995
	Number of ordinary shares outstanding		* 1,156,830,993
	Consolidated Earnings Per Share (EPS)	3.73	2171

^{*} In accordance with para 64 of IAS-33: "Earnings Per Share (EPS)", EPS for the current and prior period has been calculated based on new number of shares as though the stock issue took place during the current year. Accordingly, last year's EPS figure is adjusted by the reciprocal of the stock issue and effect of the fact considered in the financial statements retrospectively.

29(1)	Net Asset	Value	Per	Share	(NAVPS):

Total Shareholders' Equity
Number of ordinary shares outstanding

43.49	42.03
1,156,830,995	1,028,294,218
30,300,404,339	43,210,333,402



			June 2024 Taka	June 2023 Taka
29(1)(a) Consolidated Net Asset Value Per Share (NAVPS):		Tuku	
27(1)(Total Shareholders' Equity		51,231,701,551	43,947,470,588
	Number of ordinary shares outstanding		1,156,830,995	1,028,294,218
		_	44.29	42.74
29(2)	Net Operating Cash Flow Per Share (NOCFPS):		19,669,531,756	(1,394,660,148)
	Net cash from/(used in) operating activities		1,156,830,995	1,028,294,218
	Number of ordinary shares outstanding	<u> </u>	17.00	(1.36)
29(2)(a) Consolidated Net Operating Cash Flow Per Share (NOCFPS):			
	Net cash from/(used in) operating activities		19,835,085,094	(2,340,665,378)
	Number of ordinary shares outstanding		1,156,830,995	1,028,294,218
		-	17.15	(2.28)
30	NOCFPS indicates a positive trend during the second quarter ended 2024 Tk.17 (cons. Tk.17.15) con notable growth. This significant improvement demonstrates bank's focus on high-yield lending, divers transformation. Higher deposit collection and increase in other liabilities with strategic loans and adv during this quarter (see note 31). Reconcilation of statement of cash flows from operating activities	sification of fees and commissio	on income, cost optimizations which affecting NOC	ion and digital FPS positively
	Profit before provision		11,350,983,344	6,828,919,888
	Adjustment for non cash items	_	651,719,246	540,580,970
	Depreciation on fixed asset		68,237,582	49,590,467
	Amortization on software Bad debt written-off		1,048,775,525	49,590,407
	Bad debt written-off		1,768,732,353	590,171,437
	Adjustment with non-operating activities			
	Gain on sale of shares	(Englishment of the	(599,071)	(2,307,419)
	Capital gain on sale of treasury bond		(1,301,654,541)	(647,513,406)
	Gain on sale of Bank's property		(1,143,101)	(525,383)
	Loss on sale of bank's property	L	726,973 (1,302,669,740)	566,111 (649,780,097)
	Changes in operating assets and liabilities	-	(1,502,005,740)	(045,700,057)
	Changes in loans & advances		(26,037,434,008)	(27,116,511,538)
	Changes in deposit and other accounts		49,013,963,387	39,108,505,023
	Changes in investment		(15,852,244,161)	(21,963,712,886)
	Changes in borrowings		1,444,720,158	3,221,299,102
	Changes in other assets		(11,495,745,352)	(1,262,536,956)
	Changes in other liabilities		13,479,155,038	1,928,330,961
		<u> </u>	10,552,415,062	(6,084,626,294) (2,079,345,082)
	Income tax paid		(2,699,929,263) 19,669,531,756	(1,394,660,148)
	Net cash flows from operating activities	-	19,009,331,730	(1,574,000,140)
31	Reason for significant deviation in Net Operating Cash Flow Per Share (NOCFPS):	June 2024	June 2023	Difference
	Net cash from/(used in) operating activities	19,669,531,756	(1,394,660,148)	21,064,191,904
	Operating profit before changes in operating assets & liabilities	13,242,845,307	8,807,593,165	4,435,252,142
	Cash inflow in loans & advances	(26,037,434,008)	(27,116,511,538)	1,079,077,530
	Cash inflow in deposit and other accounts	45,806,695,256	36,628,917,004	9,177,778,252
	Cash ouflow in investment	(15,852,244,161)	(22,613,533,711)	6,761,289,550
	Cash outflow in borrowings	1,444,720,158	3,221,299,102	(1,776,578,944)
	Cash outflow in Income Tax Paid	(2,699,929,263)	(2,079,345,082)	(620,584,181)
	Cash outflow in other assets	(9,714,276,571)	(123,142,461)	(9,591,134,110)
	Cash inflow in other liabilities	13,479,155,038	1,880,063,373	11,599,091,665
		6,426,686,449	(10,202,253,313)	16,628,939,762
	Net cash from/(used in) operating activities	19,669,531,756	(1,394,660,148)	21,064,191,904





CENTRAL ACCOUNTS DIVISION
Head Office, Pubali Bank PLC.
Level-9, Dilkusha C/A, Dhaka-1000
Tet+8809612821262-1285
cad@pubalibankbd.com | www.pubalibangba.com

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

Measures	30 June 2024		30 June 2023	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	11,350,983,344	11,512,116,113	6,828,919,888	6,934,628,124
Net Profit / (Loss) after Taxation	4,191,808,769	4,315,527,337	2,713,786,918	2,782,752,111
Net Assets Value (NAV)	50,306,464,359	51,231,701,551	43,218,355,402	43,947,470,588
NAV Per Share	43.49	44.29	42.03	42.74
Earnings Per Share (EPS)	3.62	3.73	*2.35	*2.41
Net Operating Cash Flow Per Share (NOCFPS)	17.00	17.15	(1.36)	(2.28)

*Restated

NOCFPS indicates a positive trend during the second quarter ended 2024 Tk.17 (cons. Tk. 17.15) compared with the second quarter end 2023 Tk. -1.36 (Cons. Tk. -2.28), with notable growth. This significant improvement demonstrates bank's focus on high-yield lending, diversification of fees and commission income, cost optimization and digital transformation. Higher deposit collection and increase in other liabilities with strategic loans and advance results higher free cash flows which affecting NOCFPS positively during this quarter (see note 31).

