



Financial Statements (Un-Audited)

as at 31 March 2016 (1st Quarter)




Consolidated Balance Sheet as at 31 March 2016

Particulars	Notes	Amount in Taka	
		Mar-16	2015
PROPERTY AND ASSETS			
Cash	3		
In hand (including foreign currencies)		2,490,223,920	2,447,641,587
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,524,725,017	15,069,879,177
		17,014,948,937	17,517,520,764
Balance with other banks and financial institutions	4		
In Bangladesh		104,403,426	132,673,471
Outside Bangladesh		2,070,868,609	1,878,431,497
		2,175,272,035	2,011,104,968
Money at call and short notice	5	190,000,000	420,000,000
Investments	6		
Government		68,290,434,410	61,752,411,722
Others		3,147,848,170	2,878,854,992
		71,438,282,581	64,631,266,714
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	139,826,997,525	145,181,210,690
Bills purchased and discounted	8	9,886,346,351	9,689,917,573
		149,713,343,876	154,871,128,263
Fixed assets including premises, furniture and fixtures	9	6,584,241,617	6,541,317,961
Other assets	10	5,752,931,647	7,261,557,214
Non - banking assets	11	220,500,640	220,500,640
Total assets		253,089,521,333	253,474,396,524
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	9,657,977,737	10,749,469,636
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		28,944,166,206	28,225,121,254
Bills payable		2,364,503,693	2,387,277,687
Savings bank / Mudaraba savings deposits		31,625,905,281	30,713,923,933
Term deposits / Mudaraba term deposits		131,361,958,219	133,488,225,827
Bearer certificate of deposit		-	-
Other deposits		-	-
		194,296,533,399	194,814,548,701
Other liabilities	14	23,584,630,010	21,406,506,239
Total liabilities		227,539,141,146	226,970,524,576
Capital / Shareholders' equity			
Paid -up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.5	2,241,230,396	2,241,230,396
Minority Interest	15.6	60	60
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / loss on investments	17	350,974,706	1,833,805,066
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19	5,994,395	6,145,156
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	2,384,230,215	1,854,740,857
Total Shareholders' equity		25,550,380,186	26,503,871,948
Total liabilities and Shareholders' equity		253,089,521,333	253,474,396,523
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21		
Acceptances and endorsements	21.1	24,738,743,819	26,440,235,317
Letters of guarantee	21.2	65,467,594,379	63,736,691,078
Irrevocable letters of credit	21.3	20,630,970,211	16,902,956,132
Bills for collection	21.4	8,305,657,696	8,607,304,495
Other contingent liabilities		-	-
		119,142,966,105	115,687,187,023
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		119,142,966,105	115,687,187,023


Chairman


Director


Managing Director


Company Secretary



Head of Financial Administration

Prime Bank Limited
and its subsidiaries
Consolidated Profit and Loss Account
for the period from January to March 31, 2016

Particulars	Notes	Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
Interest income / profit on investments	23	3,500,191,728	3,944,823,819
Interest / profit paid on deposits, borrowings, etc.	24	(2,874,536,184)	(3,743,027,155)
Net interest / net profit on investments		625,655,543	201,796,664
Investment income	25	2,688,630,678	1,974,634,762
Commission, exchange and brokerage	26	417,390,255	439,312,353
Other operating income	27	159,714,203	135,378,719
Total operating income (A)		3,891,390,681	2,751,122,498
Salaries and allowances	28	921,517,828	766,182,160
Rent, taxes, insurance, electricity, etc.	29	181,063,354	184,354,222
Legal expenses	30	19,486,672	34,004,028
Postage, stamp, telecommunication, etc.	31	21,634,299	33,742,309
Stationery, printing, advertisements, etc.	32	42,395,485	49,565,531
Managing Director's salary and fees	33	2,415,000	2,279,032
Directors' fees	34	839,680	897,321
Auditors' fees	35	344,263	345,445
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	92,976,773	91,413,694
Other expenses	38	231,632,699	241,811,976
Total operating expenses (B)		1,514,306,051	1,404,595,718
Profit / (loss) before provision (C=A-B)		2,377,084,630	1,346,526,780
<i>Provision for loans / investments</i>	39		
Specific provision		140,000,000	260,000,000
General provision		1,396,500,000	47,000,000
Provision for Off-Shore Banking Units		2,100,000	22,500,000
Provision for off-balance sheet exposures		35,000,000	31,200,000
		1,573,600,000	360,700,000
Provision for diminution in value of investments		15,089,883	35,575,232
Provision for impairment of client margin loan		19,911,012	18,362,590
<i>Other provisions</i>		40,069,577	-
Total provision (D)		1,648,670,472	414,637,822
Total profit / (loss) before taxes (C-D)		728,414,158	931,888,958
Provision for taxation:			
Current tax	40	201,479,769	150,000,000
Deferred tax		(816,154)	(230,228)
		200,663,615	149,769,772
Net profit after taxation		527,750,543	782,119,186
Retained earnings brought forward from previous year	20.1	1,856,479,672	1,864,877,617
		2,384,230,215	2,646,996,803
Appropriations			
Statutory reserve		-	-
Minority interest		(0.32)	0.43
General reserve		-	-
		(0.32)	0.43
Retained surplus	20	2,384,230,215	2,646,996,803
Earnings per share (EPS)	45	0.51	0.76


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to March 31, 2016

Particulars	Notes	Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
A) Cash flows from operating activities			
Interest receipts in cash		4,736,178,022	5,356,590,078
Interest payments		(3,089,207,284)	(3,580,082,019)
Dividend receipts		14,282,475	7,340
Fees and commission receipts in cash		417,390,256	439,312,353
Recoveries of loans previously written off		4,723,601	261,278
Cash payments to employees		(949,322,842)	(978,915,023)
Cash payments to suppliers		(149,599,083)	(247,949,040)
Income taxes paid		(10,211,400)	(472,701,192)
Receipts from other operating activities	41	1,829,449,263	764,594,800
Payments for other operating activities	42	(349,363,679)	(537,467,571)
Cash generated from operating activities before changes in operating assets and liabilities		2,454,319,329	743,651,005
Increase / (decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(22,690,951,791)	(5,474,292,143)
Loans and advances to other banks		-	-
Loans and advances to customers		3,941,273,684	181,765,932
Other assets	43	15,633,877,101	1,374,964,205
Deposits from other banks / borrowings		(1,380,064,262)	3,005,062,345
Deposits from customers		(6,724,213)	(1,202,482,590)
Other liabilities account of customers		(22,773,994)	(733,120,820)
Trading liabilities		-	-
Other liabilities	44	1,536,797,854	1,737,598,461
		(2,988,565,621)	(1,110,504,610)
Net cash from operating activities		(534,246,292)	(366,853,605)
B) Cash flows from investing activities			
Debentures		-	5,000,000
Payments for purchases of securities		7,099,857	6,857,308
Purchase of property, plant and equipment		(44,607,620)	(34,011,587)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		123,525	863,303
Net cash used in investing activities		(37,384,238)	(21,290,976)
C) Cash flows from financing activities			
Receipts from issue of sub-ordinated bond		-	-
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		-	-
Net cash used in financing activities		-	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		(571,630,530)	(388,144,581)
E) Effects of exchange rate changes on cash and cash equivalents		1,388,770	459,898
F) Cash and cash equivalents at beginning of the year		19,954,970,932	19,170,200,686
G) Cash and cash equivalents at end of the year (D+E+F)		19,384,729,172	18,782,516,003
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies)		2,490,223,920	2,705,445,150
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,524,725,017	14,559,734,766
Balance with other banks and financial institutions		2,175,272,035	1,510,588,686
Money at call and short notice		190,000,000	-
Reverse repo		-	-
Prize bonds (note-6a)		4,508,200	6,747,400
		19,384,729,172	18,782,516,003


Chairman


Director


Managing Director


Company Secretary



Head of Financial Administration

**Prime Bank Limited
and its subsidiaries**
**Consolidated Statement of Changes in Equity
for the period from January to March 31, 2016**

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Minority interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2016	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,857	26,503,871,948
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
Restated balance	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,857	26,503,871,948
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(1,597,824,976)	-	-	(1,597,824,976)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	114,994,616	-	-	114,994,616
Currency translation differences	-	-	-	-	-	-	-	(150,761)	1,738,815	1,588,054
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	350,974,706	5,994,395	1,856,479,672	25,022,629,642
Net profit for the year	-	-	-	-	-	-	-	-	527,750,543	527,750,543
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	(0.72)	-	-	-	-	(0.72)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2016	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	350,974,706	5,994,395	2,384,230,215	25,550,380,186
Balance as at 31 March 2015	10,293,486,160	8,184,646,579	28,002,888	2,241,230,396	60	1,503,518,556	334,165,732	5,069,687	2,646,996,803	25,237,116,860
Balance as at 31 December 2015	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,856	26,503,871,948


Chairman


Director


Managing Director


Company Secretary



Head of Financial Administration

Prime Bank Limited
Balance Sheet as at 31 March 2016

Particulars	Notes	Amount in Taka	
		Mar-16	2015
PROPERTY AND ASSETS			
Cash	3a		
In hand (including foreign currencies)		2,474,852,507	2,391,184,957
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,524,725,017	15,069,879,177
		16,999,577,524	17,461,064,134
Balance with other banks and financial institutions	4a		
In Bangladesh		83,807,790	112,219,948
Outside Bangladesh		1,995,440,673	1,845,464,037
		2,079,248,463	1,957,683,985
Money at call and short notice	5	190,000,000	420,000,000
Investments	6a		
Government		68,290,434,410	61,752,411,722
Others		1,256,542,976	980,449,941
		69,546,977,387	62,732,861,663
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	138,522,857,770	143,778,651,854
Bills purchased and discounted	8a	8,194,418,801	8,085,882,637
		146,717,276,571	151,864,534,491
Fixed assets including premises, furniture and fixtures	9a	6,560,827,242	6,516,429,422
Other assets	10a	9,437,265,581	10,988,158,051
Non - banking assets	11	220,500,640	220,500,640
Total assets		251,751,673,408	252,161,232,386
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	9,321,801,875	10,442,199,709
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		28,952,721,429	28,234,427,685
Bills payable		2,364,503,693	2,387,277,687
Savings bank / Mudaraba savings deposits		31,625,905,281	30,713,923,933
Term deposits / Mudaraba term deposits		131,363,102,235	133,489,471,451
Bearer certificate of deposit		-	-
Other deposits		-	-
		194,306,232,638	194,825,100,757
Other liabilities	14a	22,618,976,462	20,478,900,456
Total liabilities		226,247,010,974	225,746,200,922
Capital / Shareholders' equity			
Paid up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.5	2,241,230,396	2,241,230,396
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / (loss) on investments	17a	304,950,713	1,791,992,895
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19a	5,952,977	5,995,523
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	2,412,580,822	1,835,865,125
Total Shareholders' equity		25,504,662,434	26,415,031,464
Total liabilities and Shareholders' equity		251,751,673,408	252,161,232,386
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	24,738,743,819	26,440,235,317
Letters of guarantee	21a.2	65,467,594,379	63,736,691,078
Irrevocable letters of credit	21a.3	20,630,970,211	16,902,956,132
Bills for collection	21a.4	8,305,657,696	8,607,304,495
Other contingent liabilities		-	-
		119,142,966,105	115,687,187,023
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		119,142,966,105	115,687,187,023


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
Profit and Loss Account
for the period from January to March 31, 2016

Particulars	Notes	Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
Interest income / profit on investments	23a	3,519,057,606	3,958,136,062
Interest / profit paid on deposits, borrowings, etc.	24a	(2,867,160,146)	(3,731,627,088)
Net interest / net profit on investments		651,897,459	226,508,974
Investment income	25a	2,685,783,588	1,972,675,422
Commission, exchange and brokerage	26a	377,928,160	408,107,776
Other operating income	27a	147,111,915	115,824,123
Total operating income (A)		3,862,721,123	2,723,116,295
Salaries and allowances	28a	895,815,440	741,951,345
Rent, taxes, insurance, electricity, etc.	29a	170,597,395	173,694,393
Legal expenses	30a	19,105,226	33,553,741
Postage, stamp, telecommunication, etc.	31a	19,364,354	31,425,416
Stationery, printing, advertisements, etc.	32a	41,425,958	48,548,022
Managing Director's salary and fees	33	2,415,000	2,279,032
Directors' fees	34a	798,280	845,021
Auditors' fees	35a	287,490	287,500
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	91,186,410	88,557,384
Other expenses	38a	222,220,297	233,515,516
Total operating expenses (B)		1,463,215,849	1,354,657,370
Profit / (loss) before provision (C=A-B)		2,399,505,274	1,368,458,925
<i>Provision for loans / investments</i>	39a		
Specific provision		140,000,000	260,000,000
General provision		1,396,500,000	47,000,000
Provision for Off-Shore Banking Units		2,100,000	22,500,000
Provision for off-balance sheet exposures		35,000,000	31,200,000
		1,573,600,000	360,700,000
Provision for diminution in value of investments		9,120,000	30,000,000
<i>Other provisions</i>		40,069,577	-
Total provision (D)		1,622,789,577	390,700,000
Total profit / (loss) before taxes (C-D)		776,715,697	977,758,925
Provision for taxation			
Current tax	40a	200,000,000	150,000,000
Deferred tax		-	-
		200,000,000	150,000,000
Net profit after taxation		576,715,697	827,758,925
Retained earnings brought forward from previous years	20.1a	1,835,865,125	1,791,274,627
		2,412,580,822	2,619,033,552
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus	20a	2,412,580,822	2,619,033,552
Earnings per share (EPS)	45a	0.56	0.80


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
Cash Flow Statement
for the period from January to March 31, 2016

Particulars	Notes	Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
A) Cash flows from operating activities			
Interest receipts in cash		4,676,770,642	5,262,059,428
Interest payments		(3,003,557,989)	(3,460,839,059)
Dividend receipts		14,282,475	7,340
Fees and commission receipts in cash		377,928,160	408,107,776
Recoveries of loans previously written off		4,723,601	261,278
Cash payments to employees		(923,620,454)	(904,684,207)
Cash payments to suppliers		(127,896,102)	(158,357,139)
Income taxes paid		(10,211,400)	(472,701,192)
Receipts from other operating activities	41a	1,813,999,885	743,080,865
Payments for other operating activities	42a	(326,735,755)	(512,777,547)
Cash generated from operating activities before changes in operating assets and liabilities		2,495,683,063	904,157,543
Increase / (decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(22,690,951,791)	(5,474,292,143)
Loans and advances to other banks		-	-
Loans and advances to customers		3,930,747,216	40,561,429
Other assets	43a	15,676,144,004	1,249,407,341
Deposits from other banks / borrowings		(1,408,970,197)	3,009,353,883
Deposits from customers		(5,871,397)	(1,254,943,456)
Other liabilities account of customers		(22,773,994)	(733,120,820)
Trading liabilities		-	-
Other liabilities	44a	1,498,750,090	1,894,746,889
		(3,022,926,069)	(1,268,286,877)
Net cash from operating activities		(527,243,006)	(364,129,334)
B) Cash flows from investing activities			
Debentures		-	5,000,000
Proceeds from sale of securities		-	-
Payments for purchases of securities		-	-
Purchase of property, plant and equipment		(44,397,820)	(33,981,387)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		123,525	863,303
Net cash used in investing activities		(44,274,295)	(28,118,084)
C) Cash flows from financing activities			
Receipts from issue of sub-ordinated bond		-	-
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		-	-
Net cash used in financing activities		-	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		(571,517,301)	(392,247,418)
E) Effects of exchange rate changes on cash and cash equivalents		(241,831)	(568,767)
F) Cash and cash equivalents at beginning of the year		19,845,093,319	19,053,658,299
G) Cash and cash equivalents at end of the year (D+E+F)		19,273,334,187	18,660,842,114
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies)		2,474,852,507	2,693,905,964
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,524,725,017	14,559,734,766
Balance with other banks and financial institutions		2,079,248,463	1,400,453,984
Money at call and short notice		190,000,000	-
Reverse repo		-	-
Prize bonds		4,508,200	6,747,400
		19,273,334,187	18,660,842,114


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
Statement of Changes in Equity
for the period from January to March 31, 2016

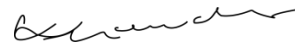
Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2016	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
Restated balance	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(1,597,824,976)	-	-	(1,597,824,976)
Surplus / deficit on account of revaluation of investments	-	-	-	-	110,782,794	-	-	110,782,794
Currency translation differences	-	-	-	-	-	(42,546)	-	(42,546)
Net gains and losses not recognized in the income statement	-	-	-	-	304,950,713	5,952,977	1,835,865,125	24,927,946,737
Net profit for the year	-	-	-	-	-	-	576,715,697	576,715,697
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2016	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	304,950,713	5,952,977	2,412,580,822	25,504,662,434
Balance as at 31 March 2015	10,293,486,160	2,241,230,396	8,184,646,579	1,503,518,556	316,843,209	5,077,955	2,619,033,552	25,163,836,407
Balance as at 31 December 2015	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465



Chairman



Director



Managing Director



Company Secretary



Head of Financial Administration

		Amount in Taka	
		Mar-16	2015
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	2,474,852,507	2,391,184,957
	Prime Bank Investment Limited	35,826	12,609
	Prime Bank Securities Limited	25,000	25,000
	Prime Exchange Co. Pte. Ltd., Singapore	15,310,587	56,419,021
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,490,223,920	2,447,641,587
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	14,524,725,017	15,069,879,177
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		14,524,725,017	15,069,879,177
		17,014,948,937	17,517,520,764
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	2,414,779,346	2,344,391,158
	In foreign currency	60,073,162	46,793,799
		2,474,852,507	2,391,184,957
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	13,704,948,115	14,336,197,689
	In foreign currency	403,076,970	239,355,016
		14,108,025,085	14,575,552,705
	Sonali Bank as agent of Bangladesh Bank (Local currency)	416,699,932	494,326,472
		14,524,725,017	15,069,879,177
		16,999,577,524	17,461,064,134
3a.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)		
	Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014.		
	The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 6.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking , excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:		
a)	Cash Reserve Requirement		
	Required reserve	12,832,010,670	13,236,417,440
	Actual reserve maintained (note-3a.2)	13,704,948,115	14,336,197,689
	Surplus / (deficit)	872,937,445	1,099,780,249
b)	Statutory Liquidity Ratio		
	Required reserve	24,626,535,870	25,422,733,180
	Actual reserve maintained- (note-3a.4)	71,736,301,320	64,877,278,167
	Surplus / (deficit)	47,109,765,450	39,454,544,987
	Total required reserve	37,458,546,540	38,659,150,620
	Actual reserve held	85,441,249,435	79,213,475,856
	Total surplus	47,982,702,895	40,554,325,236
3a.4	Held for Statutory Liquidity Ratio		
	Cash in hand (note -3a.1)	2,474,852,507	2,391,184,957
	Balance with Bangladesh Bank and its agent bank(s) (note-3a.2)	819,776,902	733,681,488
	Government securities (note-6a.ii)	6,187,827,834	7,026,719,442
	Government bonds (note-6a.ii)	34,845,371,810	50,730,260,280
	Bangladesh Bank bills (note-6a.ii)	27,257,234,766	3,995,432,000
	Commercial Paper of Envoy Textiles Limited (note-6a.ii)	151,237,500	-
		71,736,301,320	64,877,278,167
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank Limited (note-4a.1)	83,807,790	112,219,948
	Prime Bank Investment Limited	8,390,731	8,927,395
	Prime Bank Securities Limited	21,904,144	22,078,183
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		114,102,665	143,225,526
	Less: Inter-company transaction	9,699,239	10,552,055
		104,403,426	132,673,471
	Outside Bangladesh		
	Prime Bank Limited (note-4a.2)	1,995,440,673	1,845,464,037
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	51,804,303	-
	PBL Exchange (UK) Ltd.	187,074	19,892,087
	PBL Finance (Hong Kong) Limited	23,436,560	13,075,373
		2,070,868,609	1,878,431,497
		2,175,272,035	2,011,104,968
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	83,807,790	112,219,948
	Outside Bangladesh	1,995,440,673	1,845,464,037
		2,079,248,463	1,957,683,985

		Amount in Taka	
		Mar-16	2015
5	Money at call and short notice	190,000,000	420,000,000
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	68,290,434,410	61,752,411,722
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		68,290,434,410	61,752,411,722
	Others		
	Prime Bank Limited (note-6a)	1,256,542,976	980,449,941
	Prime Bank Investment Limited	1,139,679,060	1,146,778,917
	Prime Bank Securities Limited	751,626,134	751,626,134
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,147,848,170	2,878,854,992
		71,438,282,581	64,631,266,714
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	36,156,209,952	29,616,350,264
	Held to maturity (HTM)	32,129,716,259	32,129,716,259
	Other securities	1,261,051,176	986,795,141
		69,546,977,387	62,732,861,663
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	-	1,517,507,370
	182 days treasury bills	3,968,339,370	3,656,193,364
	364 days treasury bills	2,219,488,464	1,853,018,707
	5 years treasury bills	-	-
		6,187,827,834	7,026,719,442
	30 days Bangladesh Bank bills	27,257,234,766	3,995,432,000
	Government bonds:		
	Prize bonds	4,508,200	6,345,200
	Government bonds - (note-6a.1)	34,840,863,610	50,723,915,080
		34,845,371,810	50,730,260,280
		68,290,434,410	61,752,411,722
	b) Other investments:		
	Commercial Paper of Envoy Textiles Limited interest rate @ 9.00%	151,237,500	-
	Dhaka Bank Subordinated Bond interest rate @ 11.65%	123,467,128	120,001,253
	National Bank Subordinated Bond interest rate @ 11.50%	106,194,489	103,250,489
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50%	60,474,634	58,832,107
	Shares (note-6a.2)	321,910,842	321,910,842
	Reverse Repo	493,258,383	376,455,250
		1,256,542,976	980,449,941
		69,546,977,387	62,732,861,663
6a.1	Government bonds		
	HTM		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	900,000,000	900,000,000
	5 years Bangladesh Government treasury bonds (8.26%-9.66%)	1,705,169,400	1,705,169,400
	10 years Bangladesh Government treasury bonds(8.50%-11.80%)	18,518,818,202	18,518,818,202
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	6,304,873,171	6,304,873,171
	20 years Bangladesh Government treasury bonds(9.10%-13.29%)	4,700,855,486	4,700,855,486
		32,129,716,259	32,129,716,259
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (8.40%-8.50%)	475,054,080	778,878,184
	5 years Bangladesh Government treasury bonds (8.26-9.40%)	1,347,279,759	8,507,340,307
	10 years Bangladesh Government treasury bonds (8.50%)	584,882,180	8,621,770,200
	15 years Bangladesh Government treasury bonds(11.60%-12.30%)	303,931,333	686,210,130
	20 years Bangladesh Government treasury bonds	-	-
		2,711,147,352	18,594,198,822
		34,840,863,610	50,723,915,080
6a.2	Investment in shares		
	Quoted		
	AB Bank Ltd.	47,632,736	47,632,736
	Bank Asia Ltd.	24,429,908	24,429,908
	The City Bank Ltd.	29,538,943	29,538,943
	DESCO	19,262,511	19,262,511
	Dhaka Bank Ltd.	26,313,698	26,313,698
	Eastern Bank Ltd.	37,410,456	37,410,456
	Jamuna Bank Ltd.	18,370,447	18,370,447
	Mutual Trust Bank Ltd.	6,962,625	6,962,625
	National Bank Ltd.	27,970,098	27,970,098
	One Bank Ltd.	22,130,581	22,130,581
	Uttara Bank Ltd.	37,009,980	37,009,980
		297,031,983	297,031,983
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	MSF	5,000,000	5,000,000
		24,878,860	24,878,860
		321,910,842	321,910,842

Amount in Taka	
Mar-16	2015

7 Consolidated loans, advances and lease / Investments

Prime Bank Limited (note-7a)	138,522,857,770	143,778,651,854
Prime Bank Investment Limited	5,675,298,326	5,668,562,176
Prime Bank Securities Limited	345,385,327	350,622,901
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	144,543,541,423	149,797,836,931
Less: Inter-company transactions	4,716,543,898	4,616,626,241
	139,826,997,525	145,181,210,690
Consolidated bills purchased and discounted (note-8)	9,886,346,351	9,689,917,573
	149,713,343,876	154,871,128,263

7a Loans, advances and lease / investments of the Bank

i) Loans, cash credits, overdrafts, etc.

Inside Bangladesh

Secured overdraft / Quard against TDR	25,477,726,733	24,776,655,379
Cash credit / Murabaha	17,258,459,705	22,663,517,614
Loans (General)	31,398,663,925	32,097,906,688
House building loans	3,035,986,111	3,301,459,546
Loans against trust receipt	4,969,164,607	5,303,651,218
Payment against document	30,274,482	31,860,469
Retail loan	14,585,709,789	14,451,065,292
Lease finance / Izara	5,280,213,133	5,350,151,030
Credit card	1,136,570,803	1,122,503,659
SME loan	8,517,742,229	804,349,365
Hire purchase	6,407,130,484	6,225,517,167
Other loans and advances	20,425,215,769	27,650,014,427
	138,522,857,770	143,778,651,854
Outside Bangladesh	138,522,857,770	143,778,651,854

ii) Bills purchased and discounted (note-8a)

Payable Inside Bangladesh

Inland bills purchased	4,948,601,470	3,828,649,204
<i>Payable Outside Bangladesh</i>		
Foreign bills purchased and discounted	3,245,817,331	4,257,233,433
	8,194,418,801	8,085,882,637
	146,717,276,571	151,864,534,491

7a.2 Details of large loans, advances and lease / investments

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 29,064,57 million as at 31 March 2016 (Tk. 29,282.83 million in December 2015).

Number of clients	27	27
Amount of outstanding advances / investments	58,247,200,000	61,362,500,000
Amount of classified advances / investments	-	61,529,337
Measures taken for recovery	N/A	Negotiation under in Process

Name of clients	Outstanding (Tk. in million)		Total (Tk. in million)	Total (Tk. in million)
	Funded	Non-funded		
Abdul Monem Group	1,735.90	1,602.60	3,338.50	1,717.50
Annata Apparel Group	425.90	1,553.00	1,978.90	1,795.30
Abul Khair Group	1,612.20	591.90	2,204.10	4,276.10
BSRM Group	1,218.60	358.00	1,576.60	2,602.80
Bangladesh Rural Advancement Committee	3,954.80	2,814.20	6,769.00	6,254.60
BSA Group	5.60	1,088.80	1,094.40	749.70
City Group	-	1,416.30	1,416.30	2,658.90
Confidence Group	1,058.70	1,638.20	2,696.90	2,515.40
Energypac Group	89.60	296.20	385.80	404.00
Kabir Group	2,198.60	1,036.50	3,235.10	2,937.40
MAX Group	629.20	881.80	1,511.00	1,760.00
Meghna Group	4.50	4,008.00	4,012.50	3,342.30
Mir Group	876.70	418.40	1,295.10	1,183.80
Molla Group	474.10	572.30	1,046.40	1,009.10
Nasir Group	2,602.60	210.90	2,813.50	1,878.20
Noman Group	2,152.40	312.10	2,464.50	2,366.00
Prime Bank Investment Ltd	2,792.60	-	2,792.60	2,774.10
Pran-RFL Group	635.60	992.20	1,627.80	2,950.70
Project Builders Ltd.	1,151.50	80.20	1,231.70	3,071.80
Pakiza Group	1,611.00	738.70	2,349.70	1,722.50
RAK Group	1,977.00	267.00	2,244.00	2,402.10
Square Group	97.30	1,048.30	1,145.60	890.40
Standard Group	208.60	937.10	1,145.70	1,381.30
Summit Group	409.10	386.30	795.40	1,362.90
TK Group	172.80	2,693.50	2,866.30	3,397.60
Toma Group	892.80	2,306.30	3,199.10	3,097.70
Uttara Group	-	1,010.70	1,010.70	860.30
	28,987.70	29,259.50	58,247.20	61,362.50

		Amount in Taka	
		Mar-16	2015
7a.3	Classification of loans, advances and lease / investments		
	Unclassified		
	Standard including staff loan	125,740,380,801	132,243,318,958
	Special mention account (SMA)	8,110,251,952	7,738,420,321
		133,850,632,753	139,981,739,279
	Classified		
	Sub-standard	1,534,870,111	489,829,571
	Doubtful	343,599,106	342,861,718
	Bad / Loss	10,988,174,601	11,050,103,923
		12,866,643,818	11,882,795,211
		146,717,276,571	151,864,534,491
7a.4	Particulars of required provision for loans, advances and lease / investments		
		Base	Rate
	Status	for provision	(%)
	General Provision		
	Loans/investments (Including SMA)	133,850,632,753	*Various
	Interest receivable on loans/investments	587,762,138	1
			3,385,170,304
			5,877,621
			3,391,047,925
			2,029,309,713
			5,989,424
			2,035,299,138
	*General provision is kept @ 1% on general loans and advances / investments and 0.25% on small enterprise financing, 2% on certain other types of lending and 5% on consumer financing.		
		Base	Rate
	Status	for provision	(%)
	Specific provision		
	Sub-standard	776,650,973	20
	Doubtful	146,047,784	50
	Bad / Loss	5,578,166,263	100
			155,330,195
			73,023,892
			5,578,166,263
			5,806,520,349
			5,743,073,088
	Required provision for loans, advances and lease / investments		9,197,568,275
	Total provision maintained (note - 14, 14a3 & 14a.5)		9,265,245,020
	Excess / (short) provision at		67,676,745
			11,185,613
7a.5	Particulars of required provision on Off-balance Sheet Exposures		
		Base	Rate
		for provision	1%
	Acceptances and endorsements	24,738,743,819	247,387,438
	Letter of guarantee	65,467,594,379	654,675,944
	Letter of credit	20,630,970,211	206,309,702
	Bills for collection	8,305,657,696	83,056,577
	Required provision on Off-balance Sheet Exposures		1,191,429,661
	Total provision maintained (note - 14a.4)		1,191,890,000
	Excess / (short) provision at		460,339
			18,130
8	Consolidated bills purchased and discounted		
	Prime Bank Limited (note-8a)	8,194,418,801	8,085,882,637
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	1,691,927,550	1,604,034,937
		9,886,346,351	9,689,917,573
8a	Bills purchased and discounted		
	Payable in Bangladesh	4,948,601,470	3,828,649,204
	Payable outside Bangladesh	3,245,817,331	4,257,233,433
		8,194,418,801	8,085,882,637
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	6,560,827,242	6,516,429,422
	Prime Bank Investment Limited	9,498,707	9,288,907
	Prime Bank Securities Limited	728,611	949,602
	Prime Exchange Co. Pte. Ltd., Singapore	611,270	888,053
	PBL Exchange (UK) Ltd.	11,827,464	12,837,831
	PBL Finance (Hong Kong) Limited	748,323	924,146
		6,584,241,617	6,541,317,961
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,706,444,788	3,706,444,788
	Building	1,630,636,954	1,630,136,954
	Furniture and fixtures	460,406,895	447,464,521
	Office equipment and machinery	528,092,252	495,074,481
	Vehicles	57,611,731	54,599,059
	Library books	371,260	356,353
		6,383,563,880	6,334,076,154
	Leased property:		
	Leased vehicles	13	13
	ATM		
	Hardware & equipment	85,413,129	82,419,789
	Furniture & fixtures	27,369,319	27,240,259
		112,782,448	109,660,048
	Off-shore Banking Units		
	Furniture and fixtures	1,233,134	1,233,134
	Office equipment and machinery	365,780	365,780
	Vehicles	147,763	147,763
		1,746,676	1,746,676
		6,498,093,017	6,445,482,891
	Less: Accumulated depreciation	-	-
		6,498,093,017	6,445,482,891

Amount in Taka	
Mar-16	2015
50,968,572	59,180,878
11,765,653	11,765,653
62,734,225	70,946,531
-	-
62,734,225	70,946,531
6,560,827,242	6,516,429,422

Intangible assets

Software-core banking
Software-ATM
Cost of intangibles assets
Less: Accumulated amortization

10 Consolidated other assets

Prime Bank Limited (**note-10a**)
Less: Investment in Prime Bank Investment Limited (**note-10a.5**)
Less: Investment in Prime Bank Securities Limited (**note-10a.5**)
Less: PBIL investment in Prime Bank Securities Ltd.(**below**)
Less: Investment in PBL Exchange (UK) Ltd. (**note-10a.5**)
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (**note-10a.5**)
Less: Investment in PBL Finance (Hong Kong) Limited (**note-10a.5**)
Less: Interest receivable from PBL Finance (Hong Kong) Limited

9,437,265,581	10,988,158,051
(2,999,999,940)	(2,999,999,940)
(712,500,000)	(712,500,000)
(37,500,000)	(37,500,000)
(56,352,624)	(56,352,624)
(10,993,235)	(10,993,235)
(34,365,722)	(34,365,722)
-	-
5,585,554,060	7,136,446,530

Prime Bank Investment Limited (investment in PBSL)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

37,500,000	37,500,000
31,586,960	24,918,544
57,942,143	52,389,715
5,408,478	7,260,635
-	-
34,940,007	3,041,790
167,377,588	125,110,684
5,752,931,647	7,261,557,214

10a Other assets of the Bank

Stationery and stamps
Exchange adjustment account
Investment in subsidiary (**note-10a.5**)
Off-shore Banking Units
Due from Off-shore Banking Units
City Bank Limited
Commercial Bank of Ceylon
National Bank of Pakistan
Standard Bank Limited
BRAC Bank Limited
One Bank Limited
AB Bank Limited
IFIC Bank Limited
Dhaka Bank Limited
Southeast Bank Limited
Eastern Bank Limited
IDLC Finance Limited
United Finance
Delta Brac Housing Finance Corporation
Prepaid expenses
Interest / profit receivable on loan (**note-10a.1**)
Interest receivable on Govt. securities
Advance deposits and advance rent
Prepaid expenses against house furnishing
Branch adjustments account
Migration account
Suspense account (**note -10a.2**)
Encashment of PSP / BSP
ATM
Credit card
Sundry assets (**note -10a.3**)

31,457,470	29,548,731
-	986,757
3,814,211,521	3,814,211,521
7,667,363,200	7,789,741,770
38,473,250	129,879,902
500,000,000	-
-	300,000,000
-	20,000,000
-	200,000,000
600,000,000	600,000,000
-	400,000,000
400,000,000	400,000,000
-	200,000,000
550,000,000	550,000,000
-	500,000,000
392,000,000	785,003,000
350,000,000	350,000,000
150,000,000	150,000,000
150,000,000	150,000,000
43,169,015	14,718,908
587,762,138	598,942,439
1,009,034,456	1,151,010,115
385,627,248	259,576,914
8,699,199	8,068,884
18,983,206	18,996,235
-	-
83,228,297	138,049,975
169,388,897	171,932,724
5,921,436	3,201,558
91,313,117	79,984,853
96,469,582	93,925,437
17,143,102,031	18,907,779,723
7,705,836,450	7,919,621,671
9,437,265,581	10,988,158,051

Less: Off-shore Banking Units

10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.3 Sundry assets

Protested Bills
Islamic Transit account
Others

18,416,681	16,103,770
183,000	-
77,869,902	77,821,668
96,469,582	93,925,437

10a.4 Particulars of required provision for other assets

		Rate		
Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	18,416,681	100%	18,416,681	16,103,770
Legal Expenses	3,008,672	50%	1,504,336	1,409,798
Others	29,194,699	100%	29,194,699	23,969,368
Required provision for other assets			120,115,716	112,482,935
Total provision maintained (note - 14a.7)			120,116,648	112,506,648
Excess / (short) provision at			932	23,713

		Amount in Taka	
		Mar-16	2015
10a.5	Investment in subsidiaries		
	Prime Bank Investment Limited	2,999,999,940	2,999,999,940
	Prime Bank Securities Limited	712,500,000	712,500,000
	Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
	PBL Exchange (UK) Ltd.	56,352,624	56,352,624
	PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
		3,814,211,521	3,814,211,521

As per the provision of the Exchange Demutualization Act-2013 and in accordance with the Bangladesh Security Exchange Commission (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange Ltd. (DSE) allotted total 72,15,106 ordinary shares at a face value of Tk 10.00 each and Chittagong Stock Exchange Ltd. (CSE) allotted total 42,87,330 ordinary Shares at face value of Tk 10.00 each against the Membership of DSE and CSE respectively. Out of the above DSE transferred 2,886,042 shares and CSE transferred 1,714,932 shares directly to the credit of the Beneficiary Owner's account of the company. The remaining shares were credited to blocked accounts as per provisions of the Exchange Demutualization Act, 2013. As there is no active market for shares of DSE and CSE, we have shown the value at original cost as investment.

11 Non-Banking Assets

Name of Parties	Possession date		
M/s Rima Flour Mills	18.03.2014	124,438,400	124,438,400
M/s Ripon Motors	18.03.2014	51,902,240	51,902,240
M/s Megna Bangla Trade	28.04.2014	18,399,360	18,399,360
M/s Ampang Food Industries	28.04.2014	25,760,640	25,760,640
		220,500,640	220,500,640

The Bank has been awarded ownership of the mortgage properties of the above mentioned parties according to the verdict of the Honorable Court in accordance with the section 33(7) of "Artharin Adalat-2003". An amount of Tk.220,500,640/- is reported in the financial statements as Non -Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation report of an Independent valuer.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	9,321,801,875	10,442,199,709
Prime Bank Investment Limited	3,128,726,856	3,081,354,480
Prime Bank Securities Limited	374,024,904	375,927,982
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,549,968,000	1,466,613,706
	14,374,521,635	15,366,095,877
Less: Inter-company transactions	4,716,543,898	4,616,626,241
	9,657,977,737	10,749,469,636

12a Borrowings from other banks, financial institutions and agents of the Bank

In Bangladesh (note-12a.1)	3,833,801,875	5,104,179,309
Outside Bangladesh (note-12a.2)	5,488,000,000	5,338,020,400
	9,321,801,875	10,442,199,709

12a.1 In Bangladesh

PBL bond	3,750,000,000	5,000,000,000
NPSB Settlement	-	15,880,380
Repo of Treasury Bills	-	-
Refinance against SME loan from Bangladesh Bank	83,801,875	88,298,929
	3,833,801,875	5,104,179,309

12a.2 Outside Bangladesh

Emirates NBD, Dubai, UAE	588,000,000	392,501,500
Emirates NBD, Dubai, UAE	352,800,000	-
Habib Bank, Dubai, UAE	-	392,501,500
Habib Bank Ltd, Kabul, Afganistan	235,200,000	235,500,900
FMO, Netherlands	1,960,000,000	1,962,507,500
International Finance Corporation	2,352,000,000	2,355,009,000
	5,488,000,000	5,338,020,400

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	28,952,721,429	28,234,427,685
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	28,952,721,429	28,234,427,685
Less: Inter-company transactions	8,555,223	9,306,431
	28,944,166,206	28,225,121,254

Bills payable

Prime Bank Limited (note-13a.1.c)	2,364,503,693	2,387,277,687
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	2,364,503,693	2,387,277,687

Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)	31,625,905,281	30,713,923,933
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	31,625,905,281	30,713,923,933

		Amount in Taka	
		Mar-16	2015
Term / Fixed deposits			
Prime Bank Limited (note-13a.1.c)		131,363,102,235	133,489,471,451
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		131,363,102,235	133,489,471,451
Less: Inter-company transactions		1,144,016	1,245,624
		131,361,958,219	133,488,225,827
		194,296,533,399	194,814,548,702
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	354,750,206	643,322,569
	Deposits from customers (note-13a.1.b)	193,951,482,431	194,181,778,188
		194,306,232,638	194,825,100,757
13a.1	a) Deposits from Banks		
	Current deposits and other accounts	6,694,974	227,265,228
	Savings bank / Mudaraba savings deposits	107,268,822	63,787,472
	Special notice deposits	240,786,410	352,269,869
	Fixed deposits	-	-
		354,750,206	643,322,569
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	12,443,332,677	12,849,210,601
	Foreign currency deposits	4,026,434,872	3,878,870,738
	Security deposits	8,695,066	8,913,666
	Sundry deposits (note - 13a.2)	12,655,462,254	11,392,813,343
		29,133,924,868	28,129,808,348
	Less: Off-shore Banking Units	187,898,413	122,645,890
		28,946,026,455	28,007,162,457
	ii) Bills payable		
	Pay orders issued	2,320,963,400	2,344,782,078
	Pay slips issued	3,875,179	3,942,234
	Demand draft payable	39,349,516	38,238,164
	Foreign demand draft	313,592	313,592
	T. T. payable	-	-
	Bill Pay ATM	2,005	1,620
		2,364,503,693	2,387,277,687
	iii) Savings bank / Mudaraba savings deposits	31,518,636,459	30,650,136,461
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	68,695,144,384	73,131,243,276
	Special notice deposits	13,849,615,938	12,152,345,704
	Non resident Taka deposits	1,196,271,615	1,128,171,888
	Scheme deposits	47,381,283,888	46,725,440,713
		131,122,315,825	133,137,201,582
		193,951,482,431	194,181,778,188
		194,306,232,638	194,825,100,757
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks (note -13a.1.a)	6,694,974	227,265,228
	Deposits from customers (note-13a.1.b.i)	28,946,026,455	28,007,162,457
		28,952,721,429	28,234,427,685
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	2,364,503,693	2,387,277,687
		2,364,503,693	2,387,277,687
	Savings bank / mudaraba savings deposits		
	Deposits from banks (note -13a.1.a)	107,268,822	63,787,472
	Deposits from customers (note-13a.1.b.iii)	31,518,636,459	30,650,136,461
		31,625,905,281	30,713,923,933
	Term / Fixed deposits		
	Deposits from banks (note -13a.1.a)	240,786,410	352,269,869
	Deposits from customers (note-13a.1.b.iv)	131,122,315,825	133,137,201,582
		131,363,102,235	133,489,471,451
		194,306,232,638	194,825,100,757
13a.2	Sundry deposits		
	F.C. held against back to back L/C	6,516,548,221	5,275,533,369
	Sundry creditors	174,325,059	160,321,066
	Risk fund and service charges (CCS and lease finance)	57,350,749	57,193,734
	Sale proceeds of PSP / BSP	120,835,000	74,060,000
	Margin on letters of guarantee	1,109,028,270	1,118,046,375
	Margin on letters of credit	1,605,498,189	1,406,644,553
	Margin on FDBP / IDBP, export bills, etc	102,085,204	94,589,168
	Lease deposits	91,243,809	94,899,109
	Interest / profit payable on deposits	1,557,171,080	1,693,568,923
	Withholding VAT/Tax /Excise duty payable to Government Authority	250,135,670	364,619,972
	Others	1,071,241,002	1,053,337,075
		12,655,462,254	11,392,813,343

		Amount in Taka	
		Mar-16	2015
13a.3	Payable on demand and time deposits		
	a) Demand deposits		
	Current deposits	12,450,027,651	13,076,475,830
	Savings deposits (9%)	2,846,331,475	2,764,253,154
	Foreign currency deposits (Non interest bearing)	3,838,536,459	3,756,224,847
	Security deposits	8,695,066	8,913,666
	Sundry deposits	12,655,462,254	11,392,813,343
	Bills payable	2,364,503,693	2,387,277,687
		34,163,556,597	33,385,958,527
	b) Time deposits		
	Savings deposits (91%)	28,779,573,806	27,949,670,779
	Fixed deposits	68,695,144,384	73,131,243,276
	Special notice deposits	14,090,402,348	12,504,615,573
	Deposits under schemes	47,381,283,888	46,725,440,713
	Non resident Taka deposits	1,196,271,615	1,128,171,888
		160,142,676,041	161,439,142,230
		194,306,232,638	194,825,100,757
13a.4	Sector-wise break-up of deposits and other accounts		
	Government	-	1,690,489,720
	Deposit money banks	354,750,206	643,322,569
	Other public	-	4,691,418,255
	Foreign currency	3,838,536,459	3,756,224,847
	Private	190,112,945,973	184,043,645,366
		194,306,232,638	194,825,100,757
13a.5	Unclaimed deposits and valuables		
	Savings deposits	30,833	17,131
	SDR	-	165,000
	Pay order	-	400
	Sundry Deposit	128,638	236,041
		159,470	418,572
14	Consolidated other liabilities		
	Prime Bank Limited (note-14a)	22,618,976,462	20,478,900,456
	Prime Bank Investment Limited	761,241,036	766,708,351
	Prime Bank Securities Limited	116,091,668	81,890,065
	Prime Exchange Co. Pte. Ltd., Singapore	18,288,684	14,520,217
	PBL Exchange (UK) Ltd.	2,150,570	22,468,792
	PBL Finance (Hong Kong) Limited	67,881,591	42,018,360
		23,584,630,010	21,406,506,239
	Less: Inter-company transactions	-	-
		23,584,630,010	21,406,506,239
14a	Other liabilities of the Bank		
	Foreign currency held against EDF loan	2,952,572,151	3,054,078,509
	Exchange adjustment account	426,947	-
	Expenditure and other payables	259,389,740	108,705,671
	Provision for bonus	288,272,352	220,772,352
	Provision for income tax (note - 14a.1)	2,464,118,365	2,274,329,765
	Deferred tax liability (note-14a.2)	926,928,345	926,928,345
	Unearned commission on bank guarantee	36,073,825	54,304,595
	Credit card	13,327,825	10,499,916
	Provision for off-balance sheet exposures (note-14a.4)	1,191,890,000	1,156,890,000
	Provision for Off-shore Banking Units (note-14a.5)	540,500,000	538,400,000
	Fund for employee welfare fund (EWF)	5,504,033	5,504,033
	Fund for Prime Bank Foundation (PBF)	110,080,671	110,080,671
	Provision for loans and advances / investments (note - 14a.3)	8,715,227,720	7,241,640,538
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	77,444,749	68,324,749
	Interest suspense account (note - 14a.6)	4,791,591,698	4,502,882,848
	Provision for Impairment loss for investment in subsidiaries	108,994,092	76,534,515
	Provision for climate risk fund	2,000,000	2,000,000
	Provision of rebate for good borrower	5,000,000	5,000,000
	Other liabilities	-	-
	Other provision (note - 14a.7)	120,116,648	112,506,648
		22,618,976,462	20,478,900,456
14a.1	Provision for income tax		
	Advance tax		
	Balance of advance income tax on 1 January	15,161,222,206	14,306,077,038
	Paid during the year	10,211,400	855,145,169
	Settlement of previous year's tax liability	-	-
		15,171,433,606	15,161,222,206
	Provision		
	Balance of provision on 1 January	17,435,551,971	16,722,551,971
	Provision of previous year	-	-
	Provision made during the year (note-40a)	200,000,000	713,000,000
		17,635,551,971	17,435,551,971
	Net balance at	2,464,118,365	2,274,329,765

		Amount in Taka		
		Mar-16	2015	
14a.2	Deferred tax liability			
	Deferred tax liability			
	Balance as on 1 January	926,928,345	1,034,821,220	
	Add/(Less): Provision for revaluation of land and building	-	(7,892,875)	
	Add: Addition / Adjustment during the year (note-40a)	-	(100,000,000)	
	Balance as on	926,928,345	926,928,345	
14a.3	Provision for loans, advances and lease / investments			
	Movement in specific provision on classified loans / investments:			
	Provision held as on 1 January	5,326,596,814	4,165,296,479	
	Less: Fully provided debts written off during the year	(67,636,419)	(1,626,612,518)	
	Add: Recoveries of amounts previously written off	4,723,601	97,912,852	
	Add: Specific provision made during the year for other accounts	-	41,605,793	
	Add: Transferred from General Provision	-	-	
	Less: Provision no longer required	-	(41,605,793)	
	Add: Net charge to profit and loss account (note-39a)	140,000,000	2,690,000,000	
	Provision held as on	5,403,683,996	5,326,596,814	
	Movement in general provision on unclassified loans / investments			
	Provision held as on 1 January	1,915,043,724	1,663,649,518	
	Add: Amount transferred to classified provision	-	(41,605,794)	
	Add: General provision made during the year (note-39a)	1,396,500,000	293,000,000	
	Provision held as on	3,311,543,724	1,915,043,724	
		8,715,227,720	7,241,640,538	
14a.4	Provision for off-balance sheet exposures			
	Provision held as on 1 January	1,156,890,000	1,088,490,000	
	Add: Amount transferred from classified provision	-	-	
	Add: Provision made during the year (note-39a)	35,000,000	68,400,000	
	Provision held as on	1,191,890,000	1,156,890,000	
14a.5	Provision for Off-shore Banking Units			
	Movement in specific provision on classified loans / investments:			
	Provision held as on 1 January	422,700,000	421,000,000	
	Add: Transferred from Unclassified Provision of OBU	-	-	
	Add: Net charge to profit and loss account (note-39a)	-	1,700,000	
	Provision held as on	422,700,000	422,700,000	
	Movement in general provision on unclassified loans / investments			
	Provision held as on 1 January	115,700,000	77,500,000	
	Add: Amount transferred to classified provision of OBU	-	-	
	Add: General provision made during the year (note-39a)	2,100,000	38,200,000	
	Provision held as on	117,800,000	115,700,000	
		540,500,000	538,400,000	
14a.7	Other provision for classified assets			
	Balance as on 1 January	112,506,648	94,538,648	
	Add: Addition during the year (note-39a)	7,610,000	17,970,000	
	Less: Adjustment during the year	-	(2,000)	
	Balance as on	120,116,648	112,506,648	
15	Share capital			
15.1	Authorized capital			
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000	
15.2	Issued, subscribed and fully paid up capital			
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000	
	883,821,276 ordinary shares of Taka 10 each issued as bonus shares	8,838,212,760	8,838,212,760	
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400	
		10,293,486,160	10,293,486,160	
15.3	History of paid-up capital			
	Given below the history of raising of share capital of Prime Bank Limited:			
Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
		1,029,348,616	10,293,486,160	

Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014 and BRPD Circular no.18 dated 21 December 2014, required capital of the Bank (Consolidated) at the close of business on 31 March 2016 was Taka 21,846,732,170 as against available Tier-I capital of Taka 23,538,277,712 and Tier-II capital of Taka 5,496,138,947 making a total capital of Taka 29,034,416,659 thereby showing a surplus capital / equity of Taka 7,187,684,489 at that date. Details are shown below:

Tier-1 Capital**Common Equity Tier-1 (CET-1) Capital**

	Amount in Taka	
	Mar-16	2015
Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
Share premium (note-15.8)	2,241,230,396	2,241,230,396
Minority interest(note-15.9)	60	60
Statutory reserve (note-16)	8,735,049,935	8,735,049,935
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings (note-20)	2,384,230,215	1,854,740,857
	23,681,999,654	23,152,510,296

Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares	-	-
	-	-

Less: Regulatory Adjustments for CET-1 Capital

Goodwill and all other intangible assets	62,958,963	71,247,453
Reciprocal Crossholdings	80,762,979	82,236,679
	143,721,942	153,484,132

Total Tier-1 Capital

	23,538,277,712	22,999,026,164
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Tier-2 Capital

General provision maintained against unclassified loan / investments	-	-
General provision on off-balance sheet exposures	-	-
General provision on off-shore Banking Units	-	-
* General provision including off-balance sheet exposures	2,406,544,940	2,516,687,762
Revaluation gain / loss on investments-50% of total (note-17)	230,897,400	230,897,400
Revaluation reserve-50% of total (note-18)	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,500,000,000	3,000,000,000
	5,889,201,618	6,499,344,440

Less: Regulatory Adjustments

Revaluation Reserves for fixed assets, securities and equity securities	393,062,671	196,531,336
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Total Tier-2 Capital

	5,496,138,947	6,302,813,104
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A) Total Regulatory capital

	29,034,416,659	29,301,839,268
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Total assets including off-balance sheet exposures

	372,232,487,438	369,161,583,547
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B) Total risk weighted assets

	218,467,321,701	230,844,900,410
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C) Required capital based on risk weighted assets (10% on B)

	21,846,732,170	23,084,490,041
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D) Surplus (A-C)

	7,187,684,489	6,217,349,227
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Capital to risk weighted assets ratio

	13.29%	12.69%
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Capital requirement	Required	Held	Required	Held
Tier -1 Capital	5.50%	10.77%	5.50%	9.96%
Tier -2 Capital	4.50%	2.52%	4.50%	2.73%
Total Capital to risk weighted assets ratio	10.00%	13.29%	10.00%	12.68%

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.94%	3.00%	7.57%

* According to the Basel III guidelines, general provision eligible for inclusion in Tier-2 will be limited to a maximum 1.25 percentage points of credit risk-weighted assets.

Capital to risk weighted assets ratio (Solo)**Tier-1 Capital****Common Equity Tier-1 (CET-1) Capital**

Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
Share premium (note-15.8)	2,241,230,396	2,241,230,396
Statutory reserve (note-16)	8,735,049,935	8,735,049,935
Surplus in consolidated profit and loss account / Retained earnings (note-20a)	2,412,580,822	1,835,865,125
	23,682,347,313	23,105,631,616

Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares	-	-
	-	-

Less: Regulatory Adjustments for CET-1 Capital

Shortfall in provisions required against investments in shares	-	-
Goodwill and all other intangible assets	62,734,225	70,946,531
Reciprocal Crossholdings	56,624,862	58,051,004
	119,359,087	128,997,535

Total Tier-1 Capital

	23,562,988,227	22,976,634,081
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		Amount in Taka	
		Mar-16	2015
Tier-2 Capital			
General provision maintained against unclassified loan / investments		-	-
General provision on off-balance sheet exposures		-	-
General provision on off-shore Banking Units		-	-
* General provision including off-balance sheet exposures		2,418,083,440	2,528,201,094
Revaluation gain / loss on investments-50% of total (note-17a)		220,734,813	220,734,813
Revaluation reserve-50% of total (note-18)		751,759,278	751,759,278
Prime Bank Sub-ordinated Bond		2,500,000,000	3,000,000,000
		5,890,577,531	6,500,695,185
Less: Regulatory Adjustments			
Revaluation Reserves for fixed assets, securities and equity securities		388,997,636	194,498,818
Total Tier-2 Capital		5,501,579,894	6,306,196,367
A) Total Regulatory capital		29,064,568,121	29,282,830,448
Total assets including off-balance sheet exposures		370,894,639,513	367,848,419,408
B) Total risk weighted assets		217,576,564,926	229,842,911,808
C) Required capital based on risk weighted assets (10% on B)		21,757,656,493	22,984,291,181
D) Surplus (A-C)		7,306,911,629	6,298,539,267
Capital to risk weighted assets ratio		13.36%	12.74%
Capital requirement	Required	Held	Required
Tier -1 Capital	5.50%	10.83%	5.50%
Tier -2 Capital	4.50%	2.53%	4.50%
Total Capital to risk weighted assets ratio	10.00%	13.36%	10.00%
Leverage Ratio	Required	Held	Required
Leverage ratio	3.00%	7.98%	3.00%
* According to the Basel III guidelines, general provision eligible for inclusion in Tier-2 will be limited to a maximum 1.25 percentage points of credit risk-weighted assets.			
15.5 Share premium			
11,552,734 ordinary shares of Taka 200 each per share		2,310,546,800	2,310,546,800
Less: Income tax deduction at source @ 3% on total premium		69,316,404	69,316,404
		2,241,230,396	2,241,230,396
15.6 Minority interest			
Share capital		60	60
Retained earnings		(0.32)	0.40
		60	60
16 Statutory reserve			
Balance on 1 January		8,735,049,935	8,184,646,579
Addition during the year (20% of pre-tax profit)		-	550,403,356
Balance at		8,735,049,935	8,735,049,935
17 Consolidated revaluation gain / loss on investments			
Prime Bank Limited (note-17a)		304,950,713	1,791,992,895
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore		35,723,260	33,663,400
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.		1,276	1,780,776
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited		10,299,457	6,367,995
		350,974,706	1,833,805,066
17(a) Revaluation gain / loss on investments of the Bank			
Opening balance on 1 January		1,791,992,895	441,469,626
Add: Amortized/Revaluation Gain		110,782,794	3,113,018,555
Less: Adjustment of amortization/revaluation gain against sale/maturity		(1,597,827,643)	(1,762,480,631)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets		2,667	(14,654)
		304,950,713	1,791,992,895
18 Revaluation reserve			
Balance on 1 January		1,778,219,183	1,778,219,183
Addition during the year		-	-
Balance at		1,778,219,183	1,778,219,183
Less: Provision for deferred tax		(266,807,752)	(266,807,752)
		1,511,411,431	1,511,411,431
19 Consolidated foreign currency translation gain/ (loss)			
Prime Bank Limited (note-19a)		5,952,977	5,995,523
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		54,894	(164,670)
PBL Exchange (UK) Ltd.		1,311	23,223
PBL Finance (Hong Kong) Limited		(14,787)	291,081
		5,994,395	6,145,156
19a Foreign currency translation gain/ (loss)			
Balance on 1 January		5,995,523	5,086,036
Addition during the year		(42,546)	909,487
Balance at		5,952,977	5,995,523

		Amount in Taka	
		Mar-16	2015
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	2,412,538,276	1,836,774,612
	Prime Bank Investment Limited	(15,981,171)	19,922,830
	Prime Bank Securities Limited	(62,505,213)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	8,129,458	7,018,200
	PBL Exchange (UK) Ltd.	(46,489,932)	(47,872,274)
	PBL Finance (Hong Kong) Limited	88,537,669	126,313,545
		2,384,229,087	1,912,030,403
	Less: Minority Interest	0.32	(0.40)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(1,627,343)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(54,603,082)
	Less: Foreign currency translation gains	1,128	(1,059,120)
		2,384,230,215	1,854,740,857
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	1,835,865,125	1,791,274,627
	Addition during the year	576,715,697	2,139,016,778
	Transfer to statutory reserve	-	(550,403,356)
	Cash dividend	-	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance at	2,412,580,822	1,835,865,125
	Add: Foreign currency translation gain/ (loss)	(42,546)	909,487
		2,412,538,276	1,836,774,612
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	1,835,865,125	247,251,703
	Prime Bank Investment Ltd.	19,922,830	14,117,109
	Prime Bank Securities Ltd.	(30,126,512)	17,484,332
	Prime Exchange Co. Pte. Ltd., Singapore	5,390,858	38,460
	PBL Exchange (UK) Ltd.	(47,872,274)	(48,578,004)
	PBL Finance (Hong Kong) Limited	71,710,463	609,689
		1,854,890,490	230,923,288
	Foreign currency translation gain on 1 January	1,589,182	1,219,320
		1,856,479,672	232,142,608
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	1,835,865,125	1,791,274,627
	Bonus shares issued	-	-
	Cash dividend paid	-	(1,544,022,924)
	Balance at	1,835,865,125	247,251,703
	Foreign currency translation gain on 1 January	-	-
		1,835,865,125	247,251,703
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	24,738,743,819	26,440,235,317
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		24,738,743,819	26,440,235,317
21.2	Letters of guarantee		
	Prime Bank Limited (note-21a.2)	65,467,594,379	63,736,691,078
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		65,467,594,379	63,736,691,078
21.3	Irrevocable Letters of Credit		
	Prime Bank Limited (note-21a.3)	20,630,970,211	16,902,956,132
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		20,630,970,211	16,902,956,132
21.4	Bills for collection		
	Prime Bank Limited (note-21a.4)	8,305,657,696	8,607,304,495
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		8,305,657,696	8,607,304,495
		119,142,966,105	115,687,187,022
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	20,116,553,330	22,217,861,839
	Back to back bills (Local)	4,213,415,807	3,795,495,346
	Back to back bills (EPZ)	408,774,681	426,878,132
		24,738,743,819	26,440,235,317
	Less: Margin	(6,516,548,221)	(5,275,533,369)
		18,222,195,598	21,164,701,948

		Amount in Taka	
		Mar-16	2015
21a.2	Letters of guarantee		
	Letters of guarantee (Local)	20,080,253,132	19,902,808,871
	Letters of guarantee (Foreign)	45,387,341,247	43,833,882,206
	Foreign counter guarantees	-	-
		65,467,594,379	63,736,691,078
	Less: Margin	(1,109,028,270)	(1,118,046,375)
		64,358,566,109	62,618,644,703
21a.3	Irrevocable Letters of Credit		
	Letters of credit (Sight)	5,432,334,048	4,797,132,088
	Letters of credit (Deferred)	8,232,495,834	6,213,489,934
	Back to back L/C	6,966,140,329	5,892,334,110
		20,630,970,211	16,902,956,132
	Less: Margin	(1,605,498,189)	(1,406,644,553)
		19,025,472,022	15,496,311,580
21a.4	Bills for collection		
	Outward bills for collection	8,305,657,696	8,607,304,495
		8,305,657,696	8,607,304,495
	Less: Margin	(102,085,204)	(94,589,168)
		8,203,572,492	8,512,715,328

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	6,190,558,719	5,930,804,144
	Dividend income (note-25a)	14,282,475	7,340
	Fees, commission and brokerage (note-22.2)	228,625,954	245,495,346
	Gains <i>less</i> losses arising from dealing in securities	-	-
	Gains <i>less</i> losses arising from investment securities	-	-
	Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)	149,302,206	162,612,430
	Income from non-banking assets	-	-
	Other operating income (note-27a)	147,111,915	115,824,123
	Profit <i>less</i> losses on interest rate changes	-	-
		6,729,881,270	6,454,743,384
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	2,867,160,146	3,731,627,088
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses (note-22.3)	1,164,364,653	1,044,372,853
	Other operating expenses (note-38a)	222,220,297	233,515,516
	Depreciation on banking assets (note-37a)	76,630,899	76,769,000
		4,330,375,995	5,086,284,459
		2,399,505,274	1,368,458,925
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	3,519,057,606	3,958,136,062
	Interest income on treasury bills / reverse repo / bonds (note-25a)	996,909,701	1,335,566,803
	Gain on Discounted bond / bills (note-25a)	187,408,915	365,529,815
	Gain on sale of shares (note-25a)	-	-
	Gain on Govt. security trading (note-25a)	1,479,535,123	262,218,339
	Interest on debentures (note-25a)	7,647,375	9,353,125
		6,190,558,719	5,930,804,144
	Less: Loss on sale/revaluation of security trading (note-25a)	-	-
		6,190,558,719	5,930,804,144
22.2	Fees, commission and brokerage		
	Commission (note-26a)	228,625,954	245,495,346
	Settlement fee-PBIL (note-26a)	-	-
		228,625,954	245,495,346
22.3	Administrative expenses		
	Salary and allowances (note-28a)	895,815,440	741,951,345
	Rent, taxes, insurance, electricity, etc. (note-29a)	170,597,395	173,694,393
	Legal expenses (note-30a)	19,105,226	33,553,741
	Postage, stamp, telecommunication, etc. (note-31a)	19,364,354	31,425,416
	Stationery, printing, advertisement, etc. (note-32a)	41,425,958	48,548,022
	Managing Director's salary and fees (note-33)	2,415,000	2,279,032
	Directors' fees (note-34a)	798,280	845,021
	Auditors' fees (note-35a)	287,490	287,500
	Repair of Bank's assets (note-37a)	14,555,511	11,788,384
		1,164,364,653	1,044,372,853
23	Consolidated interest income / profit on investment		
	Prime Bank Limited (note-23a)	3,519,057,606	3,958,136,062
	Prime Bank Investment Limited	37,060,160	64,347,809
	Prime Bank Securities Limited	1,432,251	2,081,789
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	20,914,968	28,101,052
		3,578,464,984	4,052,666,713
	Less: Inter-company transactions	78,273,257	107,842,893
		3,500,191,728	3,944,823,819
23a	Interest income / profit on investment of the Bank		
	Loans (General) / Musharaka	592,591,358	858,866,204
	Loans against imported merchandise / Murabaha	-	128,858
	Loans against trust receipts	111,778,135	174,534,541
	Packing credit	9,658,757	8,677,058
	House building loan	98,942,911	111,694,984
	Lease finance / Izara	128,283,698	145,169,030
	Hire purchase	171,586,452	172,057,275
	Payment against documents	660,598	4,028,559
	Cash credit / Bai-Muajjal	468,974,607	533,025,718
	Secured overdraft	457,369,652	785,368,767
	Consumer credit scheme	490,058,201	450,544,991
	Staff loan	30,038,859	29,019,402
	Small and Medium Enterprise (SME)	240,210,635	193,129,342
	Agricultural Loan	20,242,147	18,488,894
	Forced loan	4,904,473	27,513
	Documentary bills purchased	109,465,179	87,583,371
	Interest income from credit card	51,112,643	56,231,580
	Other loans and advances / Investments	429,394,519	277,921,741
	Total interest / profit on loans and advances / investments	3,415,272,823	3,906,497,826
	Interest / profit on balance with other banks and financial institutions	41,084,018	2,546,753
	Interest on call loans	4,596,944	2,899,750
	Interest / profit received from foreign banks	58,103,820	46,191,733
		3,519,057,606	3,958,136,062

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	2,867,160,146	3,731,627,088
	Prime Bank Investment Limited	70,242,239	99,471,716
	Prime Bank Securities Limited	8,424,939	10,781,994
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	6,982,117	8,989,250
		2,952,809,441	3,850,870,049
	Less: Inter-company transactions	78,273,257	107,842,893
		2,874,536,184	3,743,027,155
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
i)	Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	269,568,615	259,413,509
	Special notice deposits	91,289,030	172,376,204
	Term deposits / Mudaraba term deposits	995,495,624	1,836,404,847
	Deposits under scheme	1,259,089,646	1,238,314,199
	Foreign currency deposits (note-24a.1)	8,072,691	3,038,445
	Others	10,521,517	10,492,974
		2,634,037,124	3,520,040,179
ii)	Interest / Profit paid for borrowings:		
	Call deposits	533,542	9,970,972
	Repurchase agreement (repo)	37,614	740,648
	Bangladesh Bank-refinance	590,648	11,712,281
	Local bank accounts	56,068,418	35,734,325
	Foreign bank accounts	57,020,083	48,839,642
	PBL bond	118,872,718	104,589,041
		233,123,023	211,586,910
		2,867,160,146	3,731,627,088
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	7,003,527	2,148,757
	Interest / profit paid on N.F.C.D	1,069,165	889,689
	Interest / profit paid on R. F.C.D	-	-
		8,072,691	3,038,445
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	2,685,783,588	1,972,675,422
	Prime Bank Investment Limited	2,847,090	1,959,340
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,688,630,678	1,974,634,762
	Less: Inter-company transactions	-	-
		2,688,630,678	1,974,634,762
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	996,909,701	1,335,566,803
	Interest on debentures / bonds	7,647,375	9,353,125
	Gain on discounted bond / bills	187,408,915	365,529,815
	Gain on sale of shares	-	-
	Gain on Govt. security trading	1,479,535,123	262,218,339
	Dividend on shares	14,282,475	7,340
		2,685,783,588	1,972,675,422
	Less: Loss on sale/revaluation of security trading	-	-
		2,685,783,588	1,972,675,422
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	377,928,160	408,107,776
	Prime Bank Investment Limited	7,001,105	3,780,860
	Prime Bank Securities Limited	5,962,934	2,846,877
	Prime Exchange Co. Pte. Ltd., Singapore	13,303,074	16,265,273
	PBL Exchange (UK) Ltd.	9,176,043	8,311,567
	PBL Finance (Hong Kong) Limited	4,018,940	-
		417,390,255	439,312,353
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	46,985,800	63,008,049
	Commission on L/Cs-back to back	73,780,495	103,085,596
	Commission on L/Gs	88,700,923	55,871,976
	Commission on remittance	18,195,732	17,469,345
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	-	-
	Underwriting Commission regarding Treasury bill/ Bond	-	4,878,635
	Commission from sale of BSP /PSP	963,004	1,181,745
		228,625,954	245,495,346
	Exchange gain (note - 26a.1) - including gain from FC dealings	149,302,206	162,612,430
	Settlement fees / Brokerage	-	-
		377,928,160	408,107,776

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
26a.1	Exchange gain		
	Exchange gain	151,077,303	162,716,482
	Exchange gain-credit card	-	-
	Less: Exchange loss	(1,775,096)	(104,052)
		149,302,206	162,612,430
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	147,111,915	115,824,123
	Prime Bank Investment Limited	2,131,001	3,639,821
	Prime Bank Securities Limited	32,760	172,055
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	10,438,527	15,742,719
		159,714,203	135,378,719
	Less: Inter-company transactions	-	-
		159,714,203	135,378,719
27a	Other operating income of the Bank		
	Rent recovered	5,011,238	4,171,350
	Service and other charges	9,030,346	12,275,940
	Retail Income	17,250,806	12,850,516
	Income from ATM service	4,169,229	5,164,072
	Credit card income (note-27a.2)	10,817,674	10,765,788
	Postage / telex / SWIFT/ fax recoveries	44,527,330	41,605,333
	Rebate from foreign Bank outside Bangladesh	1,617,578	2,793,353
	Profit on sale of fixed assets	56,068	491,413
	Miscellaneous earnings (note-27a.1)	54,631,646	25,706,360
		147,111,915	115,824,123
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2	Credit card income		
	Annual fees	5,537,432	5,442,669
	Inter-change fees	5,276,502	5,319,107
	Others	3,740	4,012
		10,817,674	10,765,788
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	895,815,440	741,951,345
	Prime Bank Investment Limited	7,283,402	5,740,594
	Prime Bank Securities Limited	2,656,837	2,528,970
	Prime Exchange Co. Pte. Ltd., Singapore	5,273,621	5,569,789
	PBL Exchange (UK) Ltd.	4,391,685	5,093,622
	PBL Finance (Hong Kong) Limited	6,096,843	5,297,841
		921,517,828	766,182,160
28a	Salaries and allowances of the Bank		
	Basic pay	401,830,956	358,200,833
	Allowances	272,008,521	249,339,245
	Bonus	67,500,000	220,000
	Bank's contribution to provident fund	45,213,351	32,320,434
	Retirement benefits	4,662,612	1,870,833
	Gratuity	104,600,000	100,000,000
		895,815,440	741,951,345
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank Limited (note-29a)	170,597,395	173,694,393
	Prime Bank Investment Limited	1,388,181	1,926,091
	Prime Bank Securities Limited	1,404,220	933,717
	Prime Exchange Co. Pte. Ltd., Singapore	2,955,265	3,131,591
	PBL Exchange (UK) Ltd.	2,501,560	2,844,298
	PBL Finance (Hong Kong) Limited	2,216,732	1,824,132
		181,063,354	184,354,222
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	109,046,093	108,588,582
	Lease rent	23,998	15,332
	Insurance	35,321,305	42,642,875
	Power and electricity	26,205,998	22,447,604
		170,597,395	173,694,393
30	Consolidated legal expenses		
	Prime Bank Limited (note-30a)	19,105,226	33,553,741
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	123,850	184,410
	PBL Exchange (UK) Ltd.	257,596	265,877
	PBL Finance (Hong Kong) Limited	-	-
		19,486,672	34,004,028

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
30a	Legal expenses of the Bank		
	Legal expenses	15,374,781	7,888,086
	Other professional charges	3,730,445	25,665,655
		19,105,226	33,553,741
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	19,364,354	31,425,416
	Prime Bank Investment Limited	238,092	342,938
	Prime Bank Securities Limited	150	312
	Prime Exchange Co. Pte. Ltd., Singapore	285,785	503,645
	PBL Exchange (UK) Ltd.	159,417	207,030
	PBL Finance (Hong Kong) Limited	1,586,501	1,262,967
		21,634,299	33,742,309
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	4,582,922	4,556,844
	Telegram, telex, fax and internet	6,900,153	9,395,421
	Data communication	13,879	11,369,140
	Telephone - office	7,698,940	5,840,191
	Telephone - residence	168,460	263,820
		19,364,354	31,425,416
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank Limited (note-32a)	41,425,958	48,548,022
	Prime Bank Investment Limited	233,654	229,233
	Prime Bank Securities Limited	123,587	40,852
	Prime Exchange Co. Pte. Ltd., Singapore	355,818	458,740
	PBL Exchange (UK) Ltd.	119,857	259,142
	PBL Finance (Hong Kong) Limited	136,611	29,541
		42,395,485	49,565,531
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	13,847,671	14,122,737
	Computer consumable stationery	14,365,992	17,283,592
	Publicity and advertisement	13,212,295	17,141,694
		41,425,958	48,548,022
33	Managing Director's salary and fees		
	Basic salary	1,650,000	1,500,000
	Bonus	-	-
	House rent allowance	300,000	300,000
	Bank's contribution to provident fund	165,000	179,032
	Utility allowance	90,000	90,000
	House maintenance allowance	120,000	120,000
	Others	90,000	90,000
		2,415,000	2,279,032
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	798,280	845,021
	Prime Bank Investment Limited	34,500	40,800
	Prime Bank Securities Limited	6,900	11,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		839,680	897,321
34a	Directors' fees of the Bank		
	Meeting fees	472,000	430,000
	Other benefits	326,280	415,021
		798,280	845,021
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	287,490	287,500
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	56,773	57,945
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		344,263	345,445
35a	Auditors' fees of the Bank		
	External Audit fee	287,490	287,500
		287,490	287,500
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	-
		-	-

As per BRPD circular no.03 dated 18.01.2010, Tk 5,000/- has been paid as Honarium to the Directors for all the meetings held before 03 October 2015. Subsequently, Bank has paid Tk. 8,000/-as Honarium according to the BRPD circular letter no. 11 dated 04 October 2015.

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	91,186,410	88,557,384
	Prime Bank Investment Limited	230,379	27,745
	Prime Bank Securities Limited	220,991	652,043
	Prime Exchange Co. Pte. Ltd., Singapore	460,982	995,305
	PBL Exchange (UK) Ltd.	703,647	720,587
	PBL Finance (Hong Kong) Limited	174,365	460,629
		92,976,773	91,413,694
37a	Depreciation and repair of Bank's assets		
	Depreciation		
	Fixed assets	66,607,039	66,686,992
	Leased assets	-	(420,709)
		66,607,039	66,266,283
	Amortization		
	Software-core banking	8,335,790	9,563,506
	Software-ATM	1,688,070	939,212
		10,023,860	10,502,718
	Repairs		
	Building	2,178,476	828,181
	Furniture and fixtures	2,238,000	1,731,480
	Office equipment	6,250,993	6,018,933
	Bank's vehicles	2,763,395	1,935,790
	Maintenance	1,124,647	1,274,000
		14,555,511	11,788,384
		91,186,410	88,557,384
38	Consolidated other expenses		
	Prime Bank Limited (note-38a)	222,220,297	233,515,516
	Prime Bank Investment Limited	4,349,369	1,379,895
	Prime Bank Securities Limited	1,368,053	812,434
	Prime Exchange Co. Pte. Ltd., Singapore	1,355,937	2,135,541
	PBL Exchange (UK) Ltd.	1,126,651	1,516,920
	PBL Finance (Hong Kong) Limited	1,212,391	2,451,670
		231,632,699	241,811,976
38a	Other expenses of the Bank		
	Security and cleaning	51,292,888	48,914,645
	Entertainment	9,750,950	8,190,620
	Car expenses	42,332,867	40,116,179
	ATM expenses	34,108,200	35,207,335
	Retail expenses	18,920,526	15,214,678
	Books, magazines and newspapers, etc.	576,796	434,134
	Liveries and uniforms	496,296	365,155
	Medical expenses	195,193	36,488
	Bank charges and commission paid	683,832	794,027
	Loss on sale of fixed assets	51,754	7,923
	House furnishing expenses	900,000	900,000
	Subscription to institutions	3,993,448	6,227,914
	Donations	5,070,284	24,545,641
	Sponsorship	3,545,973	7,662,971
	Prime Bank Cricket Club	1,672,608	-
	Traveling expenses	7,288,583	4,633,098
	Expenses for merchant banking	-	-
	Local conveyance, labor, etc.	3,927,924	3,599,064
	Business development	8,571,308	3,562,489
	Training and internship	5,302,094	3,678,192
	Remittance charges	2,116,155	2,079,588
	Cash reward to branches	242,500	-
	Laundry, cleaning and photographs, etc.	1,566,868	1,624,824
	Credit card expenses	8,187,880	8,145,291
	Consolidated salary (staff)	5,964,663	6,593,022
	Annual General Meeting	-	-
	Exgratia	-	-
	Welfare fund	-	-
	Prime Bank Foundation	-	-
	Miscellaneous expenses	5,460,707	10,982,239
		222,220,297	233,515,516
39	Consolidated provision for loans, investments, off balance sheet exposure & other assets		
	Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	140,000,000	260,000,000
	Provision for unclassified loans and advances / investments-PBL (note-39a)	1,396,500,000	47,000,000
	Provision for bad and doubtful loans and advances (OBU) (note-39a)	-	1,500,000
	Provision for unclassified loans and advances / investments (OBU) (note-39a)	2,100,000	21,000,000
	Provision for off-balance sheet exposure-PBL (note-39a)	35,000,000	31,200,000
	Provision for diminution in value of investments-PBL (note-39a)	9,120,000	30,000,000
	Provision for diminution in value of investments-PBIL	-	-
	Provision for impairment of client margin loan-PBIL	-	-
	Provision for diminution in value of investments-PBSL	5,969,883	5,575,232
	Provision for impairment of client margin loan-PBSL	19,911,012	18,362,590
	Provision for impairment loss for investment in subsidiaries (note-39a)	32,459,577	-
	Provision for climate risk fund (note-39a)	-	-
	Provision for Good Borrower rebate (note-39a)	-	-
	Provision for other assets (note-39a)	7,610,000	-
		1,648,670,472	414,637,822

Amount in Taka	
Jan-Mar-16	Jan-Mar-15

As per the Press release # BSEC/Mukhopatro (2nd khondo)/2011/2205 dated 30 November 2015 of Bangladesh Securities and Exchange Commission and Bangladesh Bank DOS Circular Letter no 03, dated 12 March 2015, 40% provision has been made by Prime Bank Securities Limited and Prime Bank Investment Limited against provision on diminution in value of investments and impairment of client margin loan.

39a	Provision for loans, investments, off balance sheet exposure & other assets of the Bank		
	Provision for bad and doubtful loans and advances / investments	140,000,000	260,000,000
	Provision for unclassified loans and advances / investments	1,396,500,000	47,000,000
	Provision for bad and doubtful loans and advances (OBU)	-	1,500,000
	Provision for unclassified loans and advances / investments (OBU)	2,100,000	21,000,000
	Provision for off-balance sheet exposure	35,000,000	31,200,000
	Provision for diminution in value of investments	9,120,000	30,000,000
	Provision for impairment loss for investment in subsidiaries	32,459,577	-
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	7,610,000	-
		1,622,789,577	390,700,000
40	Consolidated tax expenses		
	Current tax		
	Prime Bank Limited (note-40a)	200,000,000	150,000,000
	Prime Bank Investment Limited	943,541	-
	Prime Bank Securities Limited	536,228	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		201,479,769	150,000,000
	Deferred tax		
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	-	339,325
	Prime Bank Securities Limited	(816,154)	(569,553)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		(816,154)	(230,228)
		200,663,615	149,769,772
40a	Tax expenses of the Bank		
	Current tax	200,000,000	150,000,000
	Deferred tax	-	-
		200,000,000	150,000,000
41	Consolidated receipts from other operating activities		
	Prime Bank Limited (note-41a)	1,813,999,885	743,080,865
	Prime Bank Investment Limited	4,978,091	5,599,161
	Prime Bank Securities Limited	32,760	172,055
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	10,438,527	15,742,719
		1,829,449,263	764,594,800
41a	Receipts from other operating activities of the Bank		
	Rent recovered	5,011,238	4,171,350
	Service and other charges	9,030,346	12,275,940
	Credit card income	10,817,674	10,765,788
	Retail Income	17,250,806	12,850,516
	Income from ATM services	4,169,229	5,164,072
	Postage / Telex / Fax / SWIFT charge recoveries	44,527,330	41,605,333
	Rebate from foreign Bank outside Bangladesh	1,617,578	2,793,353
	Gain from sale of treasury bond / shares	1,666,944,038	627,748,154
	Miscellaneous earnings	54,631,646	25,706,360
		1,813,999,885	743,080,865
42	Consolidated payments for other operating activities		
	Prime Bank Limited (note-42a)	326,735,755	512,777,547
	Prime Bank Investment Limited	6,010,142	3,717,469
	Prime Bank Securities Limited	2,779,323	2,410,006
	Prime Exchange Co. Pte. Ltd., Singapore	4,777,610	7,008,437
	PBL Exchange (UK) Ltd.	4,045,224	5,554,713
	PBL Finance (Hong Kong) Limited	5,015,625	5,999,399
		349,363,679	537,467,571
42a	Payments for other operating activities of the Bank		
	Rent, rates and taxes	170,597,395	173,694,393
	Legal expenses	19,105,226	33,553,741
	Postage and communication charges, etc.	19,364,354	31,425,416
	Directors' fees	798,280	845,021
	Other expenses	116,870,500	273,258,976
		326,735,755	512,777,547

		Amount in Taka	
		Jan-Mar-16	Jan-Mar-15
43	(Increase) / decrease of consolidated other assets		
	Prime Bank Limited (note-43a)	15,676,144,004	1,706,829,254
	Inter-company capital	-	-
	Prime Bank Investment Limited	(6,668,416)	(1,386,055)
	Prime Bank Securities Limited	(5,552,428)	(906,890)
	Prime Exchange Co. Pte. Ltd., Singapore	1,852,158	(2,460,603)
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	(31,898,217)	(2,191,093,212)
		15,633,877,101	(489,017,506)
43a	(Increase)/ decrease of other assets of the Bank		
	T & T bonds	35,130,999,861	51,005,998,929
	Stationery and stamps	31,457,470	29,548,731
	Advance deposits and advance rent	385,627,248	259,576,914
	Branch adjustment account	18,983,206	18,996,235
	Suspense account	83,228,297	138,049,975
	Encashment of PSP / BSP	169,388,897	171,932,724
	Credit card	91,313,117	79,984,853
	Sundry assets	8,657,267,347	8,540,321,087
		44,568,265,443	60,244,409,447
		15,676,144,004	1,706,829,254
44	Increase / (decrease) of consolidated other liabilities		
	Prime Bank Limited (note-44a)	1,498,750,090	1,237,361,514
	Prime Bank Investment Limited	(5,467,315)	(21,149,102)
	Prime Bank Securities Limited	34,201,603	18,097,143
	Prime Exchange Co. Pte. Ltd., Singapore	3,768,467	(12,257,109)
	PBL Exchange (UK) Ltd.	(20,318,222)	(7,252,754)
	PBL Finance (Hong Kong) Limited	25,863,231	14,046,521
		1,536,797,854	1,228,846,213
44a	Increase / (decrease) of other liabilities of the Bank		
	F.C. held against EDF L/C	2,952,572,151	3,054,078,509
	Expenditure and other payables	289,609,754	108,705,671
	Provision for bonus	6,872,352	6,872,352
	Unearned commission on bank guarantee	36,073,825	54,304,595
	Interest suspense account	5,940,465,983	4,502,882,848
		9,225,594,065	7,726,843,975
		1,498,750,090	1,237,361,514
45	Consolidated earnings per share (CEPS)		
	Net profit after tax (Numerator)	527,750,543	782,119,186
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Consolidated earnings per share (CEPS)	0.51	0.76
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".		
45a	Earnings per share (EPS) of the Bank		
	Net profit after tax (Numerator)	576,715,697	827,758,925
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Earnings per share (EPS)	0.56	0.80
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".		
46	Number of employees of the Bank		
	The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a. or above were 2,927.		
47	Assets pledged as security for liabilities of the Bank		
	Treasury bills & bonds to Bangladesh Bank for Repo	-	-