



Financial Statements (Un-Audited)

as at 30 June 2016 (2nd Quarter)

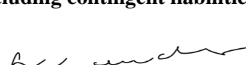


Consolidated Balance Sheet as at 30 June 2016

Particulars	Notes	Amount in Taka	
		Jun-16	2015
PROPERTY AND ASSETS			
Cash	3		
In hand (including foreign currencies)		2,748,808,973	2,447,641,587
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,501,041,201	15,069,879,177
		17,249,850,174	17,517,520,764
Balance with other banks and financial institutions	4		
In Bangladesh		175,067,450	132,673,471
Outside Bangladesh		3,609,299,800	1,878,431,497
		3,784,367,250	2,011,104,968
Money at call and short notice	5	2,650,000,000	420,000,000
Investments	6		
Government		50,305,726,562	61,752,411,722
Others		2,819,063,890	2,878,854,992
		53,124,790,452	64,631,266,714
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	148,123,714,431	145,181,210,690
Bills purchased and discounted	8	11,501,157,659	9,689,917,573
		159,624,872,089	154,871,128,263
Fixed assets including premises, furniture and fixtures	9	6,637,158,394	6,541,317,961
Other assets	10	5,624,326,067	7,261,557,214
Non - banking assets	11	220,500,640	220,500,640
Total assets		248,915,865,066	253,474,396,524
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	11,076,309,417	10,749,469,636
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		29,439,512,766	28,225,121,254
Bills payable		3,899,614,625	2,387,277,687
Savings bank / Mudaraba savings deposits		33,478,343,211	30,713,923,933
Term deposits / Mudaraba term deposits		125,175,913,085	133,488,225,827
Bearer certificate of deposit		-	-
Other deposits		-	-
		191,993,383,687	194,814,548,701
Other liabilities	14	22,362,488,709	21,406,506,239
Total liabilities		225,432,181,812	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	54	60
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / loss on investments	17	108,177,469	1,833,805,066
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19	5,877,680	6,145,156
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	560,447,241	1,854,740,857
Total Shareholders' equity		23,483,683,254	26,503,871,948
Total liabilities and Shareholders' equity		248,915,865,066	253,474,396,524
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities			
Acceptances and endorsements	21.1	26,192,607,923	26,440,235,317
Letters of guarantee	21.2	66,844,881,440	63,736,691,078
Irrevocable letters of credit	21.3	21,197,867,150	16,902,956,132
Bills for collection	21.4	8,386,760,295	8,607,304,495
Other contingent liabilities		-	-
		122,622,116,807	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		122,622,116,807	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 June 30, 2016

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15	Apr-Jun-16	Apr-Jun-15
Interest income / profit on investments	23	6,963,515,631	8,077,625,088	3,463,323,903	4,132,801,268
Interest / profit paid on deposits, borrowings, etc.	24	(5,488,790,606)	(7,486,689,869)	(2,614,254,422)	(3,743,662,714)
Net interest / net profit on investments		1,474,725,025	590,935,218	849,069,482	389,138,554
Investment income	25	4,334,640,523	3,981,325,504	1,646,009,845	2,006,690,742
Commission, exchange and brokerage	26	894,292,956	1,016,181,405	476,902,701	576,869,052
Other operating income	27	393,163,905	400,657,401	233,449,702	265,278,682
Total operating income (A)		7,096,822,410	5,989,099,528	3,205,431,730	3,237,977,030
Salaries and allowances	28	1,845,165,117	1,535,244,785	923,647,289	769,062,625
Rent, taxes, insurance, electricity, etc.	29	383,840,148	359,408,506	202,776,795	175,054,284
Legal expenses	30	32,777,226	41,890,297	13,290,554	7,886,269
Postage, stamp, telecommunication, etc.	31	56,280,926	73,616,335	34,646,627	39,874,026
Stationery, printing, advertisements, etc.	32	93,787,578	117,482,377	51,392,093	67,916,846
Managing Director's salary and fees	33	5,380,000	4,529,032	2,965,000	2,250,000
Directors' fees	34	2,062,574	1,831,246	1,222,894	933,925
Auditors' fees	35	1,071,112	707,682	726,850	362,237
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	192,637,504	191,694,604	99,660,731	100,280,911
Other expenses	38	510,447,725	469,332,622	278,815,027	227,520,646
Total operating expenses (B)		3,123,449,911	2,795,737,486	1,609,143,860	1,391,141,768
Profit / (loss) before provision (C=A-B)		3,973,372,499	3,193,362,042	1,596,287,870	1,846,835,262
<i>Provision for loans / investments</i>	39				
Specific provision		1,962,000,000	170,000,000	1,822,000,000	(90,000,000)
General provision		1,114,950,000	137,000,000	(281,550,000)	90,000,000
Provision for Off-Shore Banking Units		23,350,000	33,700,000	21,250,000	11,200,000
Provision for off-balance sheet exposures		69,500,000	31,200,000	34,500,000	-
		3,169,800,000	371,900,000	1,596,200,000	11,200,000
Provision for diminution in value of investments		106,367,036	37,618,846	91,277,153	2,043,614
Provision for impairment of client margin loan		233,427,702	49,337,562	213,516,690	30,974,972
<i>Other provisions</i>		40,069,577	2,470,000	-	2,470,000
Total provision (D)		3,549,664,315	461,326,408	1,900,993,843	46,688,586
Total profit / (loss) before taxes (C-D)		423,708,184	2,732,035,634	(304,705,973)	1,800,146,676
Provision for taxation:					
Current tax	40	102,768,721	562,000,000	(98,711,048)	412,000,000
Deferred tax		(834,974)	41,760	(18,820)	271,988
		101,933,747	562,041,760	(98,729,868)	412,271,988
Net profit after taxation		321,774,437	2,169,993,874	(205,976,105)	1,387,874,688
Retained earnings brought forward from previous year	20.1	238,672,797	1,864,877,617	238,672,797	1,864,877,617
		560,447,234	4,034,871,491	32,696,691	3,252,752,305
Appropriations					
Statutory reserve		-	-	-	-
Minority interest		(6.49)	0.43	(6.17)	-
General reserve		-	-	-	-
		(6.49)	0.43	(6.17)	-
Retained surplus	20	560,447,241	4,034,871,490	32,696,698	3,252,752,305
Earnings per share (EPS)	45	0.31	2.11	(0.20)	1.35


Chairman


Director


Managing Director


Company Secretary

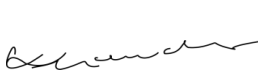

Head of Financial Administration

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to June 30, 2016

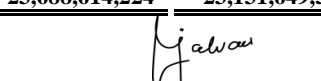
Particulars	Notes	Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
A) Cash flows from operating activities			
Interest receipts in cash		9,170,257,409	11,101,927,167
Interest payments		(6,189,110,288)	(7,767,470,723)
Dividend receipts		91,831,257	63,893,965
Fees and commission receipts in cash		894,292,956	1,016,181,405
Recoveries of loans previously written off		87,196,574	2,575,303
Cash payments to employees		(1,850,545,117)	(1,780,573,817)
Cash payments to suppliers		(400,586,818)	(341,784,573)
Income taxes paid		(298,826,108)	(595,913,838)
Receipts from other operating activities	41	2,784,559,673	1,507,742,921
Payments for other operating activities	42	(894,912,281)	(894,879,124)
Cash generated from operating activities before changes in operating assets and liabilities		3,394,157,257	2,311,698,687
Increase / (decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(5,569,723,415)	(7,653,403,811)
Loans and advances to other banks		-	-
Loans and advances to customers		(8,808,874,072)	517,854,105
Other assets	43	17,137,205,124	2,058,366,883
Deposits from other banks / borrowings		44,807,701	411,303,269
Deposits from customers		(3,352,724,630)	3,353,020,305
Other liabilities account of customers		1,512,336,938	290,706,302
Trading liabilities		-	-
Other liabilities	44	1,268,699,522	1,873,594,041
		2,231,727,169	851,441,095
Net cash from operating activities		5,625,884,426	3,163,139,782
B) Cash flows from investing activities			
Debentures		-	5,000,000
Payments for purchases of securities		(175,470,231)	(31,353,734)
Purchase of property, plant and equipment		(100,548,314)	(73,428,032)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		319,150	878,073
Net cash used in investing activities		(275,699,395)	(98,903,693)
C) Cash flows from financing activities			
Receipts from issue of sub-ordinated bond		-	2,500,000,000
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		(1,620,672,401)	(1,600,253,349)
Net cash used in financing activities		(1,620,672,401)	899,746,651
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		3,729,512,630	3,963,982,740
E) Effects of exchange rate changes on cash and cash equivalents		4,130,662	(2,533,919)
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)		23,688,614,224	23,131,649,506
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies)		2,748,808,973	2,651,795,396
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,501,041,201	15,660,539,510
Balance with other banks and financial institutions		3,784,367,250	3,018,462,700
Money at call and short notice		2,650,000,000	1,790,000,000
Reverse repo		-	-
Prize bonds (note-6a)		4,396,800	10,851,900
		23,688,614,224	23,131,649,506


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 June 30, 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	-	-	-	-	-	-	(2,070,830,595)	-	-	(2,070,830,595)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	345,202,998	-	-	345,202,998
Currency translation differences	-	-	-	-	-	-	-	(267,476)	4,604,347	4,336,872
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	108,177,469	5,877,680	1,859,345,204	24,782,581,223
Net profit for the year	-	-	-	-	-	-	-	-	321,774,437	321,774,437
Dividends (Bonus shares)	#REF!	-	-	-	-	-	-	-	#REF!	#REF!
Cash dividend	-	-	-	-	-	-	-	-	(1,620,672,401)	(1,620,672,401)
Minority interest	-	-	-	-	(6.49)	-	-	-	-	(6.49)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2016	#REF!	8,735,049,935	28,002,888	2,241,230,396	54	1,511,411,431	108,177,469	5,877,680	#REF!	#REF!
Balance as at 30 June 2015	10,293,486,160	8,184,646,579	28,002,888	2,241,230,396	60	1,503,518,556	374,280,392	4,980,461	2,399,690,118	25,029,835,611
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 30 June 2016

Particulars	Notes	Amount in Taka	
		Jun-16	2015
PROPERTY AND ASSETS			
Cash	3a		
In hand (including foreign currencies)		2,731,251,158	2,391,184,957
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,501,041,201	15,069,879,177
		17,232,292,359	17,461,064,134
Balance with other banks and financial institutions	4a		
In Bangladesh		104,614,951	112,219,948
Outside Bangladesh		3,377,469,330	1,845,464,037
		3,482,084,281	1,957,683,985
Money at call and short notice	5	2,650,000,000	420,000,000
Investments	6a		
Government		50,305,726,562	61,752,411,722
Others		796,087,914	980,449,941
		51,101,814,476	62,732,861,663
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	147,088,281,211	143,778,651,854
Bills purchased and discounted	8a	9,784,561,773	8,085,882,637
		156,872,842,983	151,864,534,491
Fixed assets including premises, furniture and fixtures	9a	6,616,742,936	6,516,429,422
Other assets	10a	9,317,422,757	10,988,158,051
Non - banking assets	11	220,500,640	220,500,640
Total assets		247,493,700,433	252,161,232,386
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	10,659,720,325	10,442,199,709
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		29,447,716,142	28,234,427,685
Bills payable		3,899,614,625	2,387,277,687
Savings bank / Mudaraba savings deposits		33,478,343,211	30,713,923,933
Term deposits / Mudaraba term deposits		125,177,474,545	133,489,471,451
Bearer certificate of deposit		-	-
Other deposits		-	-
		192,003,148,523	194,825,100,757
Other liabilities	14a	20,985,054,601	20,478,900,456
Total liabilities		223,647,923,449	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	71,181,755	1,791,992,895
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19a	5,946,142	5,995,523
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	987,471,165	1,835,865,125
Total Shareholders' equity		23,845,776,984	26,415,031,464
Total liabilities and Shareholders' equity		247,493,700,433	252,161,232,386
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	26,192,607,923	26,440,235,317
Letters of guarantee	21a.2	66,844,881,440	63,736,691,078
Irrevocable letters of credit	21a.3	21,197,867,150	65,248,102,508
Bills for collection	21a.4	8,386,760,295	8,607,304,495
Other contingent liabilities		-	-
		122,622,116,807	164,032,333,398
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		122,622,116,807	164,032,333,398


Chairman


Director


Managing Director


Company Secretary

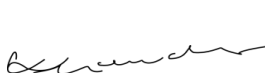

Head of Financial Administration

Prime Bank Limited
Profit and Loss Account
for the period from January to June 30, 2016

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15	Apr-Jun-16	Apr-Jun-15
Interest income / profit on investments	23a	7,002,014,601	8,042,504,970	3,482,956,995	4,084,368,907
Interest / profit paid on deposits, borrowings, etc.	24a	(5,472,775,216)	(7,467,006,638)	(2,605,615,070)	(3,735,379,550)
Net interest / net profit on investments		1,529,239,385	575,498,331	877,341,926	348,989,358
Investment income	25a	4,321,687,352	3,972,120,942	1,635,903,764	1,999,445,520
Commission, exchange and brokerage	26a	812,776,096	936,433,310	434,847,935	528,325,534
Other operating income	27a	370,425,188	359,799,815	223,313,273	243,975,692
Total operating income (A)		7,034,128,021	5,843,852,399	3,171,406,898	3,120,736,103
Salaries and allowances	28a	1,789,927,945	1,486,263,971	894,112,506	744,312,626
Rent, taxes, insurance, electricity, etc.	29a	362,361,214	336,454,723	191,763,820	162,760,330
Legal expenses	30a	30,930,720	40,592,803	11,825,495	7,039,062
Postage, stamp, telecommunication, etc.	31a	51,303,284	68,839,710	31,938,931	37,414,294
Stationery, printing, advertisements, etc.	32a	91,713,095	115,303,102	50,287,137	66,755,080
Managing Director's salary and fees	33	5,380,000	4,529,032	2,965,000	2,250,000
Directors' fees	34a	1,891,524	1,689,246	1,093,244	844,225
Auditors' fees	35a	690,000	575,000	402,510	287,500
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	188,197,572	183,837,747	97,011,162	95,280,362
Other expenses	38a	497,114,124	454,597,733	274,893,827	221,082,217
Total operating expenses (B)		3,019,509,480	2,692,683,066	1,556,293,631	1,338,025,696
Profit / (loss) before provision (C=A-B)		4,014,618,541	3,151,169,332	1,615,113,266	1,782,710,407
<i>Provision for loans / investments</i>	39a				
Specific provision		1,962,000,000	170,000,000	1,822,000,000	(90,000,000)
General provision		1,114,950,000	137,000,000	(281,550,000)	90,000,000
Provision for Off-Shore Banking Units		23,350,000	33,700,000	21,250,000	11,200,000
Provision for off-balance sheet exposures		69,500,000	31,200,000	34,500,000	-
		3,169,800,000	371,900,000	1,596,200,000	11,200,000
Provision for diminution in value of investments		9,120,000	30,000,000	-	-
<i>Other provisions</i>		40,069,577	2,470,000	-	2,470,000
Total provision (D)		3,218,989,577	404,370,000	1,596,200,000	13,670,000
Total profit / (loss) before taxes (C-D)		795,628,964	2,746,799,332	18,913,266	1,769,040,407
Provision for taxation					
Current tax	40a	100,000,000	562,000,000	(100,000,000)	412,000,000
Deferred tax		-	-	-	-
		100,000,000	562,000,000	(100,000,000)	412,000,000
Net profit after taxation		695,628,964	2,184,799,332	118,913,266	1,357,040,407
Retained earnings brought forward from previous years	20.1a	291,842,201	1,791,274,627	291,842,201	1,791,274,627
		987,471,165	3,976,073,959	410,755,467	3,148,315,034
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus	20a	987,471,165	3,976,073,960	410,755,468	3,148,315,034
Earnings per share (EPS)	45a	0.68	2.12	0.12	1.32


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
Cash Flow Statement
for the period from January to June 30, 2016

Particulars	Notes	Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
A) Cash flows from operating activities			
Interest receipts in cash		9,208,756,379	11,066,807,049
Interest payments		(6,173,094,898)	(7,733,307,514)
Dividend receipts		91,831,257	63,893,965
Fees and commission receipts in cash		812,776,096	936,433,310
Recoveries of loans previously written off		87,196,574	2,575,303
Cash payments to employees		(1,795,307,945)	(1,730,593,003)
Cash payments to suppliers		(345,726,444)	(339,605,298)
Income taxes paid		(298,826,108)	(595,913,838)
Receipts from other operating activities	41a	2,748,774,776	1,456,723,865
Payments for other operating activities	42a	(852,723,437)	(842,984,793)
Cash generated from operating activities before changes in operating assets and liabilities		3,483,656,250	2,284,029,047
Increase / (decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(5,569,723,415)	(7,653,403,811)
Loans and advances to other banks		-	-
Loans and advances to customers		(8,780,549,070)	202,754,250
Other assets	43a	17,170,709,270	1,952,292,930
Deposits from other banks / borrowings		(64,511,464)	498,373,381
Deposits from customers		(3,351,937,411)	3,362,666,706
Other liabilities account of customers		1,512,336,938	290,706,302
Trading liabilities		-	-
Other liabilities	44a	818,871,199	2,093,722,060
		1,735,196,048	747,111,818
Net cash from operating activities		5,218,852,298	3,031,140,865
B) Cash flows from investing activities			
Debentures		-	5,000,000
Proceeds from sale of securities		-	-
Payments for purchases of securities		(50,899,306)	-
Purchase of property, plant and equipment		(100,313,514)	(73,281,250)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		319,150	878,073
Net cash used in investing activities		(150,893,670)	(67,403,177)
C) Cash flows from financing activities			
Receipts from issue of sub-ordinated bond		-	2,500,000,000
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		(1,544,022,924)	(1,544,022,924)
Net cash used in financing activities		(1,544,022,924)	955,977,076
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		3,523,935,704	3,919,714,764
E) Effects of exchange rate changes on cash and cash equivalents		(255,583)	(573,337)
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)		23,368,773,440	22,972,799,725
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies)		2,731,251,158	2,637,380,222
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,501,041,201	15,660,539,510
Balance with other banks and financial institutions		3,482,084,281	2,874,028,093
Money at call and short notice		2,650,000,000	1,790,000,000
Reverse repo		-	-
Prize bonds (note-6a)		4,396,800	10,851,900
		23,368,773,440	22,972,799,725


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration

Prime Bank Limited
Statement of Changes in Equity
for the period from January to June 30, 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	-	-	-	-	(2,070,830,595)	-	-	(2,070,830,595)
Surplus / deficit on account of revaluation of investments	-	-	-	-	350,019,455	-	-	350,019,455
Currency translation differences	-	-	-	-	-	(49,380)	-	(49,380)
Net gains and losses not recognized in the income statement	-	-	-	-	71,181,755	5,946,142	1,835,865,125	24,694,170,944
Net profit for the year	-	-	-	-	-	-	695,628,964	695,628,964
Dividends (Bonus shares)	#REF!	-	-	-	-	-	#REF!	#REF!
Cash dividend	-	-	-	-	-	-	(1,544,022,924)	(1,544,022,924)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 June 2016	#REF!	2,241,230,396	8,735,049,935	1,511,411,431	71,181,755	5,946,142	#REF!	#REF!
Balance as at 30 June 2015	10,293,486,160	2,241,230,396	8,184,646,579	1,503,518,556	321,414,239	5,075,596	2,432,051,035	24,981,422,561
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	
		Jun-16	2015
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	2,731,251,158	2,391,184,957
	Prime Bank Investment Limited	20,269	12,609
	Prime Bank Securities Limited	25,000	25,000
	Prime Exchange Co. Pte. Ltd., Singapore	17,512,546	56,419,021
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,748,808,973	2,447,641,587
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	14,501,041,201	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	-	-
		14,501,041,201	15,069,879,177
		17,249,850,174	17,517,520,764
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	2,659,237,996	2,344,391,158
	In foreign currency	72,013,162	46,793,799
		2,731,251,158	2,391,184,957
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	12,727,237,890	14,336,197,689
	In foreign currency	980,582,136	239,355,016
		13,707,820,025	14,575,552,705
	Sonali Bank as agent of Bangladesh Bank (Local currency)	793,221,176	494,326,472
		14,501,041,201	15,069,879,177
		17,232,292,359	17,461,064,134
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank Limited (note-4a.1)	104,614,951	112,219,948
	Prime Bank Investment Limited	5,839,790	8,927,395
	Prime Bank Securities Limited	73,888,426	22,078,183
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	489,119	-
		184,832,286	143,225,526
	Less: Inter-company transaction	9,764,836	10,552,055
		175,067,450	132,673,471
	Outside Bangladesh		
	Prime Bank Limited (note-4a.2)	3,377,469,330	1,845,464,037
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	53,701,502	-
	PBL Exchange (UK) Ltd.	11,976,295	19,892,087
	PBL Finance (Hong Kong) Limited	166,152,673	13,075,373
		3,609,299,800	1,878,431,497
		3,784,367,250	2,011,104,968
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	104,614,951	112,219,948
	Outside Bangladesh	3,377,469,330	1,845,464,037
		3,482,084,281	1,957,683,985
5	Money at call and short notice	2,650,000,000	420,000,000
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	50,305,726,562	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	-	-
		50,305,726,562	61,752,411,722
	Others		
	Prime Bank Limited (note-6a)	796,087,914	980,449,941
	Prime Bank Investment Limited	1,271,563,657	1,146,778,917
	Prime Bank Securities Limited	751,412,319	751,626,134
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,819,063,890	2,878,854,992
		53,124,790,452	64,631,266,714
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	19,820,028,975	29,616,350,264
	Held to maturity (HTM)	30,481,300,788	32,129,716,259
	Other securities	800,484,714	986,795,141
		51,101,814,476	62,732,861,663

		Amount in Taka	
		Jun-16	2015
ii) Investment classified as per nature:			
a) Government securities:			
28 days treasury bills		-	-
91 days treasury bills		10,575,219,572	1,517,507,370
182 days treasury bills		1,997,809,120	3,656,193,364
364 days treasury bills		1,200,195,074	1,853,018,707
5 years treasury bills		-	-
		13,773,223,766	7,026,719,442
30 days Bangladesh Bank bills		3,195,106,341	3,995,432,000
Government bonds:			
Prize bonds		4,396,800	6,345,200
Government bonds - (note-6a.1)		33,332,999,655	50,723,915,080
		33,337,396,455	50,730,260,280
		50,305,726,562	61,752,411,722
b) Other investments:			
Commercial Paper of Envoy Textiles Limited interest rate @ 9.00%		154,650,000	-
Dhaka Bank Subordinated Bond interest rate @ 11.65%		120,001,253	120,001,253
National Bank Subordinated Bond interest rate @ 11.50%		103,250,489	103,250,489
Lanka Bangla Finance Zero coupon bond interest rate @ 11.50%		45,376,025	58,832,107
Shares (note-6a.2)		372,810,148	321,910,842
Reverse Repo		-	376,455,250
		796,087,914	980,449,941
		51,101,814,476	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%)		1,305,511,610	1,705,169,400
10 years Bangladesh Government treasury bonds(8.50%-11.74%)		17,448,218,202	18,518,818,202
15 years Bangladesh Government treasury bonds(8.69%-14.00%)		6,126,715,489	6,304,873,171
20 years Bangladesh Government treasury bonds(9.10%-13.29%)		4,700,855,486	4,700,855,486
		30,481,300,788	32,129,716,259
HFT			
3 years T & T bonds		-	-
2 years Bangladesh Government treasury bonds (6.09%-8.88%)		647,534,969	778,878,184
5 years Bangladesh Government treasury bonds (8.50-11.78%)		1,195,605,764	8,507,340,307
10 years Bangladesh Government treasury bonds (8.50%-12.10)		557,483,820	8,621,770,200
15 years Bangladesh Government treasury bonds(11.60%-12.20%)		22,651,516	686,210,130
20 years Bangladesh Government treasury bonds (13.04%)		428,422,800	-
		2,851,698,868	18,594,198,822
		33,332,999,655	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
Summit Barisal Power preference share (8.75%)		50,899,306	-
		75,778,165	24,878,860
		372,810,148	321,910,842
7 Consolidated loans, advances and lease / Investments			
Prime Bank Limited (note-7a)		147,088,281,211	143,778,651,854
Prime Bank Investment Limited		5,591,627,608	5,668,562,176
Prime Bank Securities Limited		343,321,522	350,622,901
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		153,023,230,341	149,797,836,931
Less: Inter-company transactions		4,899,515,910	4,616,626,241
		148,123,714,431	145,181,210,690
Consolidated bills purchased and discounted (note-8)		11,501,157,659	9,689,917,573
		159,624,872,089	154,871,128,263

		Amount in Taka	
		Jun-16	2015
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	26,999,329,178	24,776,655,379
	Cash credit / Murabaha	17,370,457,712	22,663,517,614
	Loans (General)	30,189,356,431	32,097,906,688
	House building loans	2,839,180,246	3,301,459,546
	Loans against trust receipt	4,779,770,668	5,303,651,218
	Payment against document	11,101,080	31,860,469
	Retail loan	14,889,616,763	14,451,065,292
	Lease finance / Izara	5,177,776,637	5,350,151,030
	Credit card	1,151,652,220	1,122,503,659
	SME loan	6,660,192,127	804,349,365
	Hire purchase	6,632,431,291	6,225,517,167
	Other loans and advances	30,387,416,857	27,650,014,427
		147,088,281,211	143,778,651,854
	Outside Bangladesh	-	-
		147,088,281,211	143,778,651,854
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	5,996,010,012	3,828,649,204
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	3,788,551,761	4,257,233,433
		9,784,561,773	8,085,882,637
		156,872,842,984	151,864,534,491

7a.1 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 29,591.99 million as at June 30, 2016 (Tk. 29,282.83 million in 2015).

Number of clients	0	27
Amount of outstanding advances / investments	-	61,362,500,000
Amount of classified advances / investments	0	61,529,337
Measures taken for recovery	Negotiation under in Process	Negotiation under in Process

Name of clients	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	2,208.50	1,612.10	3,820.60	1,717.50
Annata Apparel Group	629.10	1,857.90	2,487.00	1,795.30
Abul Khair Group	3,297.40	688.10	3,985.50	4,276.10
BSRM Group	1,252.00	430.70	1,682.70	2,602.80
Bangladesh Rural Advancement Committee	4,280.50	2,322.10	6,602.60	6,254.60
BSA Group	7.50	1,028.30	1,035.80	749.70
BPC Group	-	1,272.20	1,272.20	-
City Group	-	1,683.00	1,683.00	2,658.90
Confidence Group	1,526.60	1,990.10	3,516.70	2,515.40
Energypac Group	41.40	162.70	204.10	404.00
Kabir Group	1,689.90	1,460.80	3,150.70	2,937.40
MAX Group	1,083.50	502.10	1,585.60	1,760.00
Meghna Group	-	2,695.50	2,695.50	3,342.30
Mir Group	516.00	398.80	914.80	1,183.80
Molla Group	651.10	626.20	1,277.30	1,009.10
Nasir Group	2,732.00	221.90	2,953.90	1,878.20
Noman Group	1,655.10	686.50	2,341.60	2,366.00
Prime Bank Investment Ltd	2,799.50	-	2,799.50	2,774.10
Pran-RFL Group	2,010.00	1,530.00	3,540.00	2,950.70
Project Builders Ltd.	1,185.80	80.20	1,266.00	3,071.80
Pakiza Group	1,836.80	698.10	2,534.90	1,722.50
RAK Group	2,091.90	242.60	2,334.50	2,402.10
Square Group	19.00	1,037.10	1,056.10	890.40
Standard Group	420.30	1,020.60	1,440.90	1,381.30
Summit Group	1,408.80	497.80	1,906.60	1,362.90
TK Group	95.40	2,785.40	2,880.80	3,397.60
Toma Group	900.30	1,020.40	1,920.70	3,097.70
Uttara Group	-	871.10	871.10	860.30
	34,338.40	29,422.30	63,760.70	61,362.50

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

Unclassified

Standard including staff loan	138,696,450,613	132,243,318,958
Special mention account (SMA)	5,494,052,564	7,738,420,321
	144,190,503,178	139,981,739,279

Classified

Sub-standard	1,074,110,835	489,829,571
Doubtful	679,518,271	342,861,718
Bad / Loss	10,928,710,700	11,050,103,923
	12,682,339,806	11,882,795,211
	156,872,842,984	151,864,534,491

Amount in Taka	
Jun-16	2015

7a.3 Particulars of required provision for loans, advances and lease / investments

Status	Base for provision	Rate (%)		
General Provision				
Loans/investments (Including SMA)	144,190,503,178	*Various	3,165,997,850	2,029,309,713
Interest receivable on loans/investments	592,344,695	1	5,923,447	5,989,424
			3,171,921,297	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.

Status	Base for provision	Rate (%)		
Specific provision				
Sub-standard	561,665,075	20	112,333,015	47,250,985
Doubtful	408,326,065	50	204,163,033	72,612,176
Bad / Loss	5,558,094,491	100	5,558,094,491	5,623,209,928
			5,874,590,538	5,743,073,088
Required provision for loans, advances and lease / investments			9,046,511,835	7,778,372,225
Total provision maintained (note - 14, 14a3 & 14a.5)			9,057,500,150	7,789,557,838
Excess / (short) provision at			10,988,315	11,185,613

7a.4 Particulars of required provision on Off-balance Sheet Exposures

	Base for provision	Rate 1%		
Acceptances and endorsements	26,192,607,923	261,926,079	264,402,353	264,402,353
Letter of guarantee	66,844,881,440	668,448,814	637,366,911	637,366,911
Letter of credit	21,197,867,150	211,978,671	169,029,561	169,029,561
Bills for collection	8,386,760,295	83,867,603	86,073,045	86,073,045
Required provision on Off-balance Sheet Exposures			1,226,221,168	1,156,871,870
Total provision maintained (note - 14a.4)			1,226,390,000	1,156,890,000
Excess / (short) provision at			168,832	18,130

8 Consolidated bills purchased and discounted

Prime Bank Limited (note-8a)	9,784,561,773	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	1,716,595,886	1,604,034,937
	11,501,157,659	9,689,917,573

8a Bills purchased and discounted

Payable in Bangladesh	5,996,010,012	3,828,649,204
Payable outside Bangladesh	3,788,551,761	4,257,233,433
	9,784,561,773	8,085,882,637

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (note-9a)	6,616,742,936	6,516,429,422
Prime Bank Investment Limited	8,451,634	9,288,907
Prime Bank Securities Limited	536,621	949,602
Prime Exchange Co. Pte. Ltd., Singapore	422,950	888,053
PBL Exchange (UK) Ltd.	10,378,691	12,837,831
PBL Finance (Hong Kong) Limited	625,562	924,146
	6,637,158,394	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	1,634,640,784	1,630,136,954		
Furniture and fixtures	476,473,554	447,464,521		
Office equipment and machinery	559,382,864	495,074,481		
Vehicles	57,611,732	54,599,059		
Library books	346,583	356,353		
	6,434,900,305	6,334,076,154		
Leased property:				
Leased vehicles	13	13		
ATM				
Hardware & equipment	89,112,101	82,419,789		
Furniture & fixtures	27,517,161	27,240,259		
	116,629,262	109,660,048		
Off-shore Banking Units				
Furniture and fixtures	1,196,105	1,233,134		
Office equipment and machinery	340,064	365,780		
Vehicles	-	147,763		
	1,536,168	1,746,676		
	6,553,065,748	6,445,482,891		
Less: Accumulated depreciation	-	-		
	6,553,065,748	6,445,482,891		
Intangible assets				
Software-core banking	55,888,806	59,180,878		
Software-ATM	7,788,382	11,765,653		
Cost of intangibles assets	63,677,189	70,946,531		
Less: Accumulated amortization	-	-		
	63,677,189	70,946,531		
	6,616,742,936	6,516,429,422		

		Amount in Taka	
		Jun-16	2015
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	9,317,422,757	10,988,158,051
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(712,500,000)	(712,500,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(37,500,000)	(37,500,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
	Less: Interest receivable from PBL Finance (Hong Kong) Limited	-	-
		5,465,711,236	7,136,446,530
	Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
	Prime Bank Investment Limited	29,066,687	24,918,544
	Prime Bank Securities Limited	50,865,296	52,389,715
	Prime Exchange Co. Pte. Ltd., Singapore	5,687,859	7,260,635
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	35,494,989	3,041,790
		158,614,831	125,110,684
		5,624,326,067	7,261,557,214
10a	Other assets of the Bank		
	Stationery and stamps	40,220,215	29,548,731
	Exchange adjustment account	5,947,742	986,757
	Investment in subsidiary (note-10a.5)	3,814,211,521	3,814,211,521
	Off-shore Banking Units	8,326,158,400	7,789,741,770
	Due from Off-shore Banking Units	89,409,296	129,879,902
	City Bank Limited	535,200,000	-
	Commercial Bank of Ceylon	-	300,000,000
	National Bank of Pakistan	-	20,000,000
	Standard Bank Limited	-	200,000,000
	BRAC Bank Limited	235,200,000	600,000,000
	One Bank Limited	-	400,000,000
	AB Bank Limited	-	400,000,000
	IFIC Bank Limited	-	200,000,000
	Dhaka Bank Limited	550,000,000	550,000,000
	Southeast Bank Limited	-	500,000,000
	Eastern Bank Limited	892,000,000	785,003,000
	IDLC Finance Limited	350,000,000	350,000,000
	United Finance	150,000,000	150,000,000
	Delta Brac Housing Finance Corporation	150,000,000	150,000,000
	Prepaid expenses	50,300,202	14,718,908
	Interest / profit receivable on loan (note-10a.1)	592,344,695	598,942,439
	Interest receivable on Govt. securities	802,270,645	1,151,010,115
	Advance deposits and advance rent	378,074,388	259,576,914
	Prepaid expenses against house furnishing	8,842,486	8,068,884
	Branch adjustments account	18,983,251	18,996,235
	Migration account	-	-
	Suspense account (note -10a.2)	346,010,975	138,049,975
	Encashment of PSP / BSP	157,756,934	171,932,724
	ATM	-	3,201,558
	Credit card	83,631,155	79,984,853
	Sundry assets (note -10a.3)	156,428,547	93,925,437
		17,732,990,453	18,907,779,723
	Less: Off-shore Banking Units	8,415,567,696	7,919,621,671
		9,317,422,757	10,988,158,051
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	18,823,323	16,103,770
	Islamic Transit account	17,697,408	-
	Others	119,907,817	77,821,668
		156,428,547	93,925,437
10a.4	Particulars of required provision for other assets		
		Rate	
	Purchase of credit card bills	71,000,000	100%
	Protested bills	18,823,323	100%
	Legal Expenses	3,210,036	50%
	Others	24,872,714	100%
	Required provision for other assets	116,301,055	112,482,935
	Total provision maintained (note - 14a.8)	120,116,648	112,506,648
	Excess / (short) provision at	3,815,593	23,713
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

Amount in Taka	
Jun-16	2015

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)	10,659,720,325	10,442,199,709
Prime Bank Investment Limited	3,216,043,604	3,081,354,480
Prime Bank Securities Limited	394,121,222	375,927,982
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,705,940,176	1,466,613,706
	15,975,825,327	15,366,095,877
Less: Inter-company transactions	4,899,515,910	4,616,626,241
	11,076,309,417	10,749,469,636

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

In Bangladesh (note-12a.1)	3,861,782,705	5,104,179,309
Outside Bangladesh (note-12a.2)	6,797,937,619	5,338,020,400
	10,659,720,325	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	111,782,705	88,298,929
	3,861,782,705	5,104,179,309

12a.2 Outside Bangladesh

Emirates NBD, Dubai, UAE	1,429,388,800	392,501,500
SCB, Singapore	625,348,819	-
First Gulf Bank, UAE	431,200,000	-
Habib Bank, Dubai, UAE	-	392,501,500
Habib Bank Ltd, Kabul, Afganistan	-	235,500,900
FMO, Netherlands	1,960,000,000	1,962,507,500
International Finance Corporation	2,352,000,000	2,355,009,000
	6,797,937,619	5,338,020,400

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	29,447,716,142	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	-	-
	29,447,716,142	28,234,427,685
Less: Inter-company transactions	8,203,376	9,306,431
	29,439,512,766	28,225,121,254

Bills payable

Prime Bank Limited (note-13a.1.c)	3,899,614,625	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	-	-
	3,899,614,625	2,387,277,687

Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)	33,478,343,211	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	-	-
	33,478,343,211	30,713,923,933

Term / Fixed deposits

Prime Bank Limited (note-13a.1.c)	125,177,474,545	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	-	-
	125,177,474,545	133,489,471,451
Less: Inter-company transactions	1,561,460	1,245,624
	125,175,913,085	133,488,225,827
	191,993,383,687	194,814,548,702

		Amount in Taka	
		Jun-16	2015
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	361,290,489	643,322,569
	Deposits from customers (note-13a.1.b)	191,641,858,033	194,181,778,188
		192,003,148,523	194,825,100,757
13a.1	a) Deposits from Banks		
	Current deposits and other accounts	18,899,917	227,265,228
	Savings bank / Mudaraba savings deposits	131,938,992	63,787,472
	Special notice deposits	210,451,581	352,269,869
	Fixed deposits	-	-
		361,290,489	643,322,569
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	13,621,584,361	12,849,210,601
	Foreign currency deposits	4,950,964,256	3,878,870,738
	Security deposits	8,592,566	8,913,666
	Sundry deposits (note - 13a.2)	10,941,374,536	11,392,813,343
		29,522,515,719	28,129,808,348
	Less: Off-shore Banking Units	93,699,493	122,645,890
		29,428,816,225	28,007,162,457
	ii) Bills payable		
	Pay orders issued	3,439,321,928	2,344,782,078
	Pay slips issued	2,709,776	3,942,234
	Demand draft payable	452,304,561	38,238,164
	Foreign demand draft	313,592	313,592
	T. T. payable	4,960,000	-
	Bill Pay ATM	4,767	1,620
		3,899,614,625	2,387,277,687
	iii) Savings bank / Mudaraba savings deposits	33,346,404,219	30,650,136,461
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	63,898,232,162	73,131,243,276
	Special notice deposits	11,569,758,596	12,152,345,704
	Non resident Taka deposits	1,304,022,027	1,128,171,888
	Scheme deposits	48,195,010,180	46,725,440,713
		124,967,022,964	133,137,201,582
		191,641,858,033	194,181,778,188
		192,003,148,523	194,825,100,757
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks (note -13a.1.a)	18,899,917	227,265,228
	Deposits from customers (note-13a.1.b.i)	29,428,816,225	28,007,162,457
		29,447,716,142	28,234,427,685
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	3,899,614,625	2,387,277,687
		3,899,614,625	2,387,277,687
	Savings bank / mudaraba savings deposits		
	Deposits from banks (note -13a.1.a)	131,938,992	63,787,472
	Deposits from customers (note-13a.1.b.iii)	33,346,404,219	30,650,136,461
		33,478,343,211	30,713,923,933
	Term / Fixed deposits		
	Deposits from banks (note -13a.1.a)	210,451,581	352,269,869
	Deposits from customers (note-13a.1.b.iv)	124,967,022,964	133,137,201,582
		125,177,474,545	133,489,471,451
		192,003,148,523	194,825,100,757
13a.2	Sundry deposits		
	F.C. held against back to back L/C	5,116,807,161	5,275,533,369
	Sundry creditors	207,006,416	160,321,066
	Risk fund and service charges (CCS and lease finance)	57,534,004	57,193,734
	Sale proceeds of PSP / BSP	345,305,000	74,060,000
	Margin on letters of guarantee	1,110,570,925	1,118,046,375
	Margin on letters of credit	1,515,770,703	1,406,644,553
	Margin on FDBP / IDBP, export bills, etc	73,087,021	94,589,168
	Lease deposits	87,320,015	94,899,109
	Interest / profit payable on deposits	993,249,241	1,693,568,923
	Withholding VAT/Tax /Excise duty payable to Government Authority	229,961,248	364,619,972
	Others	1,204,762,803	1,053,337,075
		10,941,374,536	11,392,813,343
13a.3	Payable on demand and time deposits		
	a) Demand deposits		
	Current deposits	13,640,484,278	13,076,475,830
	Savings deposits (9%)	3,013,050,889	2,764,253,154
	Foreign currency deposits (Non interest bearing)	4,857,264,763	3,756,224,847
	Security deposits	8,592,566	8,913,666
	Sundry deposits	10,941,374,536	11,392,813,343
	Bills payable	3,899,614,625	2,387,277,687
		36,360,381,656	33,385,958,527
	b) Time deposits		
	Savings deposits (91%)	30,465,292,322	27,949,670,779
	Fixed deposits	63,898,232,162	73,131,243,276
	Special notice deposits	11,780,210,176	12,504,615,573
	Deposits under schemes	48,195,010,180	46,725,440,713
	Non resident Taka deposits	1,304,022,027	1,128,171,888
		155,642,766,867	161,439,142,230
		192,003,148,523	194,825,100,757

		Amount in Taka	
		Jun-16	2015
13a.4	Sector-wise break-up of deposits and other accounts		
	Government	-	1,690,489,720
	Deposit money banks	361,290,489	643,322,569
	Other public	-	4,691,418,255
	Foreign currency	4,857,264,763	3,756,224,847
	Private	186,784,593,271	184,043,645,366
		192,003,148,523	194,825,100,757
13a.5	Unclaimed deposits and valuables		
	Savings deposits	-	17,131
	SDR	-	165,000
	Pay order	-	400
	Sundry Deposit	164,107	236,041
		164,107	418,572
14	Consolidated other liabilities		
	Prime Bank Limited (note-14a)	20,985,054,601	20,478,900,456
	Prime Bank Investment Limited	1,024,709,561	766,708,351
	Prime Bank Securities Limited	175,741,781	81,890,065
	Prime Exchange Co. Pte. Ltd., Singapore	26,778,410	14,520,217
	PBL Exchange (UK) Ltd.	11,176,241	22,468,792
	PBL Finance (Hong Kong) Limited	139,028,115	42,018,360
		22,362,488,709	21,406,506,239
	Less: Inter-company transactions	-	-
		22,362,488,709	21,406,506,239
14a	Other liabilities of the Bank		
	Foreign currency held against EDF loan	2,677,768,186	3,054,078,509
	Expenditure and other payables	280,281,453	108,705,671
	Provision for bonus	5,005,605	220,772,352
	Provision for income tax (note - 14a.1)	2,075,503,657	2,274,329,765
	Deferred tax liability (note-14a.2)	926,928,345	926,928,345
	Unearned commission on bank guarantee	53,971,586	54,304,595
	Credit card	371,130	10,499,916
	Provision for off-balance sheet exposures (note-14a.4)	1,226,390,000	1,156,890,000
	Provision for Off-shore Banking Units (note-14a.5)	561,750,000	538,400,000
	Fund for employee welfare fund (EWF)	-	5,504,033
	Fund for Prime Bank Foundation (PBF)	-	110,080,671
	Provision for loans and advances / investments (note - 14a.3)	8,486,232,850	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	4,359,338,744	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
	ATM	8,440,256	-
	Other provision (note - 14a.6)	120,116,648	112,506,648
		20,985,054,601	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	298,826,108	855,145,169
	Settlement of previous year's tax liability	-	-
		15,460,048,314	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)	100,000,000	713,000,000
		17,535,551,971	17,435,551,971
	Net balance at	2,075,503,657	2,274,329,765
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	(1,919,554,262)	(1,626,612,518)
	Add: Recoveries of amounts previously written off	87,196,574	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)	1,962,000,000	2,690,000,000
	Provision held as on	5,456,239,126	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)	1,114,950,000	293,000,000
	Provision held as on	3,029,993,724	1,915,043,724
		8,486,232,850	7,241,640,538

Amount in Taka	
Jun-16	2015

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)	69,500,000	68,400,000
	Provision held as on	1,226,390,000	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)	23,350,000	38,200,000
	Provision held as on	139,050,000	115,700,000
		561,750,000	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	

15.4 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 and BRPD Circular Letter no.05 dated 31 may 2016, required capital of the Bank (Consolidated) at the close of business on 30 June 2016 was Taka 23,221,442,029 as against available Tier-I capital of Taka 21,668,507,378 and Tier-II capital of Taka 7,485,027,731 making a total capital of Taka 29,153,535,109 thereby showing a surplus capital / equity of Taka 5,932,093,080 at that date. Details are shown below:

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
Minority interest(note-15.9)	54	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)	560,447,241	1,854,740,857
	21,858,216,673	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	80,647,479	71,247,453
Reciprocal Crossholdings	109,061,816	82,236,679
	189,709,295	153,484,132
Total Tier-1 Capital	21,668,507,378	22,999,026,164

Amount in Taka	
Jun-16	2015

Tier-2 Capital

General provision maintained against unclassified loan / investments (note-14a.3)	3,029,993,724	-
General provision on off-balance sheet exposures (note-14a.4)	1,226,390,000	-
General provision on off-shore Banking Units (note-14a.5)	139,050,000	-
* General provision including off-balance sheet exposures	-	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
	7,878,090,402	6,499,344,440

Less: Regulatory Adjustments

Revaluation Reserves for fixed assets, securities and equity securities	393,062,671	196,531,336
Total Tier-2 Capital	7,485,027,731	6,302,813,104
A) Total Regulatory capital	29,153,535,109	29,301,839,268

Total assets including off-balance sheet exposures	371,537,981,873	369,161,583,547
B) Total risk weighted assets	232,214,420,295	230,844,900,410
C) Required capital based on risk weighted assets (10% on B)	23,221,442,029	23,084,490,041
D) Surplus (A-C)	5,932,093,080	6,217,349,227
Capital to risk weighted assets ratio	12.55%	12.69%

Capital requirement	Required	Held	Required	Held
Tier -1 Capital	5.50%	9.33%	5.50%	9.96%
Tier -2 Capital	4.50%	3.22%	4.50%	2.73%
Total Capital to risk weighted assets ratio	10.00%	12.55%	10.00%	12.68%

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.19%	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)	987,471,165	1,835,865,125
	22,257,237,656	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	63,677,189	70,946,531
Reciprocal Crossholdings	80,498,194	58,051,004
	144,175,383	128,997,535

Total Tier-1 Capital

	22,113,062,273	22,976,634,081
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Tier-2 Capital

General provision maintained against unclassified loan / investments (note-14a.3)	3,029,993,724	-
General provision on off-balance sheet exposures (note-14a.4)	1,226,390,000	-
General provision on off-shore Banking Units (note-14a.5)	139,050,000	-
* General provision including off-balance sheet exposures	-	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
	7,867,927,815	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	7,478,930,179	6,306,196,367
A) Total Regulatory capital	29,591,992,452	29,282,830,448

Total assets including off-balance sheet exposures	370,115,817,240	416,193,565,783
B) Total risk weighted assets	231,373,780,989	229,842,911,808
C) Required capital based on risk weighted assets (10% on B)	23,137,378,099	22,984,291,181
D) Surplus (A-C)	6,454,614,353	6,298,539,267
Capital to risk weighted assets ratio	12.79%	12.74%

Capital requirement	Required	Held	Required	Held
Tier -1 Capital	5.50%	9.56%	5.50%	10.00%
Tier -2 Capital	4.50%	3.23%	4.50%	2.74%
Total Capital to risk weighted assets ratio	10.00%	12.79%	10.00%	12.74%

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.37%	3.00%	7.59%

* 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.

		Amount in Taka	
		Jun-16	2015
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	(6.49)	0.40
		54	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)	71,181,755	1,791,992,895
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	35,844,620	33,663,400
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(4,177,424)	1,780,776
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	5,328,518	6,367,995
		108,177,469	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	350,019,455	3,113,018,555
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(2,070,775,521)	(1,762,480,631)
	Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(55,074)	(14,654)
		71,181,755	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)	5,946,142	5,995,523
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	86,353	(164,670)
	PBL Exchange (UK) Ltd.	(112,443)	23,223
	PBL Finance (Hong Kong) Limited	(42,372)	291,081
		5,877,680	6,145,156
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	5,995,523	5,086,036
	Addition during the year	(49,380)	909,487
	Balance at	5,946,142	5,995,523
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	987,421,784	1,836,774,612
	Prime Bank Investment Limited	(324,686,406)	19,922,830
	Prime Bank Securities Limited	(99,813,821)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	9,379,849	7,018,200
	PBL Exchange (UK) Ltd.	(40,996,455)	(47,872,274)
	PBL Finance (Hong Kong) Limited	105,673,916	126,313,545
		636,978,868	1,912,030,403
	Less: Minority Interest	6.49	(0.40)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(5,671,257)	(1,627,343)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(70,978,220)	(54,603,082)
	Less: Foreign currency translation gains	117,843	(1,059,120)
		560,447,241	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	695,628,964	2,139,016,778
	Transfer to statutory reserve	-	(550,403,356)
	Cash dividend	(1,544,022,924)	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance at	987,471,165	1,835,865,125
	Add: Foreign currency translation gain/ (loss)	(49,380)	909,487
		987,421,784	1,836,774,612
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	291,842,201	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	(280,399)	38,460
	PBL Exchange (UK) Ltd.	(47,872,274)	(48,578,004)
	PBL Finance (Hong Kong) Limited	732,243	609,689
		234,218,089	230,923,288
	Foreign currency translation gain on 1 January	4,454,708	1,219,320
		238,672,797	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
	Cash dividend paid	(1,544,022,924)	(1,544,022,924)
	Balance at	291,842,201	247,251,703
	Foreign currency translation gain on 1 January	-	-
		291,842,201	247,251,703

Amount in Taka	
Jun-16	2015

21 Consolidated contingent liabilities

21.1 Acceptances and endorsements

Prime Bank Limited (note-21a.1)	26,192,607,923	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	-	-
	26,192,607,923	26,440,235,317

21.2 Letters of guarantee

Prime Bank Limited (note-21a.2)	66,844,881,440	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	-	-
	66,844,881,440	63,736,691,078

21.3 Irrevocable Letters of Credit

Prime Bank Limited (note-21a.3)	21,197,867,150	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	-	-
	21,197,867,150	16,902,956,132

21.4 Bills for collection

Prime Bank Limited (note-21a.4)	8,386,760,295	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	-	-
	8,386,760,295	8,607,304,495
	122,622,116,807	115,687,187,022

21a Contingent liabilities of the Bank

21a.1 Acceptances and endorsements

Back to back bills (Foreign)	21,688,214,890	22,217,861,839
Back to back bills (Local)	4,114,754,641	3,795,495,346
Back to back bills (EPZ)	389,638,392	426,878,132
	26,192,607,923	26,440,235,317
Less: Margin	(5,116,807,161)	(5,275,533,369)
	21,075,800,762	21,164,701,948

21a.2 Letters of guarantee

Letters of guarantee (Local)	18,302,226,238	19,902,808,871
Letters of guarantee (Foreign)	48,542,655,202	43,833,882,206
Foreign counter guarantees	-	-
	66,844,881,440	63,736,691,078
Less: Margin	(1,110,570,925)	(1,118,046,375)
	65,734,310,515	62,618,644,703

21a.3 Irrevocable Letters of Credit

Letters of credit (Sight)	5,950,710,314	4,797,132,088
Letters of credit (Deferred)	9,527,442,497	6,213,489,934
Back to back L/C	5,719,714,339	5,892,334,110
	21,197,867,150	16,902,956,132
Less: Margin	(1,515,770,703)	(1,406,644,553)
	19,682,096,447	15,496,311,580

21a.4 Bills for collection

Outward bills for collection	8,386,760,295	8,607,304,495
	8,386,760,295	8,607,304,495
Less: Margin	(73,087,021)	(94,589,168)
	8,313,673,274	8,512,715,328

Amount in Taka	
Jan-Jun-16	Jan-Jun-15

22 Income statement

Income:

Interest, discount and similar income (note-22.1)	11,231,870,695	11,950,731,946
Dividend income (note-25a)	91,831,257	63,893,965
Fees, commission and brokerage (note-22.2)	490,787,670	566,048,246
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)	321,988,426	370,385,064
Income from non-banking assets	-	-
Other operating income (note-27a)	370,425,188	359,799,815
Profit <i>less</i> losses on interest rate changes	-	-

12,506,903,237 **13,310,859,037**

Expenses:

Interest / profit paid on deposits, borrowings, etc. (note-24a)	5,472,775,216	7,467,006,638
Losses on loans, advances and lease/ investments	-	-
Administrative expenses (note-22.3)	2,368,715,807	2,080,446,167
Other operating expenses (note-38a)	497,114,124	454,597,733
Depreciation on banking assets (note-37a)	153,679,549	157,639,166

8,492,284,696 **10,159,689,705**

4,014,618,541 **3,151,169,332**

22.1 Interest, discount and similar income

Interest income / Profit on investments (note-23a)	7,002,014,601	8,042,504,970
Interest income on treasury bills / reverse repo / bonds (note-25a)	1,833,759,661	2,784,219,170
Gain on Discounted bond / bills (note-25a)	399,530,940	672,659,726
Gain on sale of shares (note-25a)	-	-
Gain on Govt. security trading (note-25a)	2,031,744,693	424,755,941
Interest on debentures (note-25a)	17,644,903	26,592,140

11,284,694,799 **11,950,731,946**

52,824,103 -

11,231,870,695 **11,950,731,946**

Less: Loss on sale/revaluation of security trading (note-25a)

22.2 Fees, commission and brokerage

Commission (note-26a)	490,787,670	566,048,246
Settlement fee-PBIL (note-26a)	-	-

490,787,670 **566,048,246**

22.3 Administrative expenses

Salary and allowances (note-28a)	1,789,927,945	1,486,263,971
Rent, taxes, insurance, electricity, etc. (note-29a)	362,361,214	336,454,723
Legal expenses (note-30a)	30,930,720	40,592,803
Postage, stamp, telecommunication, etc. (note-31a)	51,303,284	68,839,710
Stationery, printing, advertisement, etc. (note-32a)	91,713,095	115,303,102
Managing Director's salary and fees (note-33)	5,380,000	4,529,032
Directors' fees (note-34a)	1,891,524	1,689,246
Auditors' fees (note-35a)	690,000	575,000
Repair of Bank's assets (note-37a)	34,518,023	26,198,581

2,368,715,807 **2,080,446,167**

23 Consolidated interest income / profit on investment

Prime Bank Limited (note-23a)	7,002,014,601	8,042,504,970
Prime Bank Investment Limited	74,238,996	187,757,240
Prime Bank Securities Limited	3,003,408	4,094,035
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	42,031,722	52,214,604

7,121,288,727 **8,286,570,849**

157,773,096 208,945,761

6,963,515,631 **8,077,625,088**

Less: Inter-company transactions

23a Interest income / profit on investment of the Bank

Loans (General) / Musharaka	1,145,864,619	1,738,708,046
Loans against imported merchandise / Murabaha	-	128,858
Loans against trust receipts	217,916,364	379,641,038
Packing credit	17,505,249	18,638,804
House building loan	286,000,947	235,026,842
Lease finance / Izara	242,710,207	292,702,828
Hire purchase	336,518,254	337,381,442
Payment against documents	1,592,711	5,783,699
Cash credit / Bai-Muajjal	878,006,557	1,084,635,587
Secured overdraft	910,184,478	1,533,020,479
Consumer credit scheme	984,875,046	896,500,865
Staff loan	57,117,304	59,908,160
Small and Medium Enterprise (SME)	420,041,905	420,877,336
Agricultural Loan	64,907,381	39,621,584
Forced loan	12,085,016	24,621,623
Documentary bills purchased	224,013,872	191,743,957
Interest income from credit card	104,526,172	110,457,197
Other loans and advances / Investments	897,442,254	550,324,243

6,801,308,337 **7,919,722,588**

73,540,962 4,084,531

11,309,000 18,944,014

115,856,301 99,753,836

7,002,014,601 **8,042,504,970**

Interest / profit received from foreign banks

		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	5,472,775,216	7,467,006,638
	Prime Bank Investment Limited	142,277,937	191,973,218
	Prime Bank Securities Limited	16,946,160	20,382,852
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	14,657,397	17,229,831
		5,646,656,710	7,696,592,539
	Less: Inter-company transactions	157,866,104	209,902,670
		5,488,790,606	7,486,689,869
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
i)	Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	471,393,915	531,646,387
	Special notice deposits	170,061,041	361,318,290
	Term deposits / Mudaraba term deposits	1,795,695,274	3,617,858,171
	Deposits under scheme	2,541,314,877	2,456,818,987
	Foreign currency deposits (note-24a.1)	14,679,277	6,310,847
	Others	18,549,913	21,579,016
		5,011,694,296	6,995,531,699
ii)	Interest / Profit paid for borrowings:		
	Call deposits	1,386,194	9,970,972
	Repurchase agreement (repo)	37,614	740,648
	Bangladesh Bank-refinance	2,035,247	23,131,225
	Local bank accounts	110,947,627	80,706,104
	Foreign bank accounts	119,157,588	105,864,347
	PBL bond	227,516,649	251,061,643
		461,080,919	471,474,940
		5,472,775,216	7,467,006,638
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	9,149,574	3,606,087
	Interest / profit paid on N.F.C.D	5,529,702	2,704,760
	Interest / profit paid on R. F.C.D	-	-
		14,679,277	6,310,847
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	4,321,687,352	3,972,120,942
	Prime Bank Investment Limited	11,127,751	7,890,177
	Prime Bank Securities Limited	1,825,420	1,314,385
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		4,334,640,523	3,981,325,504
	Less: Inter-company transactions	-	-
		4,334,640,523	3,981,325,504
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,833,759,661	2,784,219,170
	Interest on debentures / bonds	17,644,903	26,592,140
	Gain on discounted bond / bills	399,530,940	672,659,726
	Gain on sale of shares	-	-
	Gain on Govt. security trading	2,031,744,693	424,755,941
	Dividend on shares	91,831,257	63,893,965
		4,374,511,455	3,972,120,942
	Less: Loss on sale/revaluation of security trading	52,824,103	-
		4,321,687,352	3,972,120,942
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	812,776,096	936,433,310
	Prime Bank Investment Limited	12,669,197	20,051,781
	Prime Bank Securities Limited	9,892,733	10,979,393
	Prime Exchange Co. Pte. Ltd., Singapore	27,538,667	29,687,278
	PBL Exchange (UK) Ltd.	20,614,140	19,029,643
	PBL Finance (Hong Kong) Limited	10,802,123	-
		894,292,956	1,016,181,405
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	109,913,896	124,122,189
	Commission on L/Cs-back to back	153,325,843	182,615,322
	Commission on L/Gs	170,663,080	208,584,476
	Commission on remittance	38,852,008	36,483,721
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	-	-
	Underwriting Commission regarding Treasury bill/ Bond	14,878,722	6,789,300
	Commission from sale of BSP /PSP	3,154,121	7,453,237
		490,787,670	566,048,246
	Exchange gain (note - 26a.1) - including gain from FC dealings	321,988,426	370,385,064
	Settlement fees / Brokerage	-	-
		812,776,096	936,433,310

		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
26a.1	Exchange gain		
	Exchange gain	322,402,790	370,835,942
	Exchange gain-credit card	-	-
	Less: Exchange loss	(414,364)	(450,878)
		321,988,426	370,385,064
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	370,425,188	359,799,815
	Prime Bank Investment Limited	3,488,318	9,527,265
	Prime Bank Securities Limited	124,571	198,699
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	19,218,836	32,088,530
		393,256,913	401,614,310
	Less: Inter-company transactions	93,008	956,909
		393,163,905	400,657,401
27a	Other operating income of the Bank		
	Rent recovered	6,684,736	5,724,367
	Service and other charges	21,369,275	27,439,960
	Retail Income	107,072,527	106,762,009
	Income from ATM service	7,546,877	9,616,276
	Credit card income (note-27a.2)	22,876,198	22,064,845
	Postage / telex / SWIFT/ fax recoveries	94,046,185	87,074,935
	Rebate from foreign Bank outside Bangladesh	26,171,231	29,296,451
	Profit on sale of fixed assets	101,942	491,617
	Miscellaneous earnings (note-27a.1)	84,556,217	71,329,355
		370,425,188	359,799,815
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	10,617,922	10,236,674
	Inter-change fees	12,239,335	11,688,941
	Others	18,940	139,230
		22,876,198	22,064,845
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	1,789,927,945	1,486,263,971
	Prime Bank Investment Limited	16,128,178	12,249,288
	Prime Bank Securities Limited	6,537,740	5,615,209
	Prime Exchange Co. Pte. Ltd., Singapore	11,763,761	11,292,798
	PBL Exchange (UK) Ltd.	8,930,695	9,705,060
	PBL Finance (Hong Kong) Limited	11,876,798	10,118,459
		1,845,165,117	1,535,244,785
28a	Salaries and allowances of the Bank		
	Basic pay	800,539,771	718,994,867
	Allowances	543,185,938	498,376,260
	Bonus	156,583,528	220,000
	Bank's contribution to provident fund	76,557,410	64,849,344
	Retirement benefits	8,461,298	2,111,499
	Gratuity	204,600,000	201,712,000
		1,789,927,945	1,486,263,971
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank Limited (note-29a)	362,361,214	336,454,723
	Prime Bank Investment Limited	2,957,872	4,305,258
	Prime Bank Securities Limited	2,923,143	2,641,477
	Prime Exchange Co. Pte. Ltd., Singapore	5,980,776	6,236,715
	PBL Exchange (UK) Ltd.	5,089,418	5,496,347
	PBL Finance (Hong Kong) Limited	4,527,725	4,273,986
		383,840,148	359,408,506
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	227,408,878	199,081,085
	Lease rent	44,441	41,698
	Insurance	71,057,851	82,144,589
	Power and electricity	63,850,045	55,187,351
		362,361,214	336,454,723
30	Consolidated legal expenses		
	Prime Bank Limited (note-30a)	30,930,720	40,592,803
	Prime Bank Investment Limited	105,275	-
	Prime Bank Securities Limited	311,000	-
	Prime Exchange Co. Pte. Ltd., Singapore	515,221	701,966
	PBL Exchange (UK) Ltd.	915,010	595,528
	PBL Finance (Hong Kong) Limited	-	-
		32,777,226	41,890,297

		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
30a	Legal expenses of the Bank		
	Legal expenses	26,447,025	12,821,703
	Other professional charges	4,483,695	27,771,100
		30,930,720	40,592,803
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	51,303,284	68,839,710
	Prime Bank Investment Limited	552,094	827,628
	Prime Bank Securities Limited	360	372
	Prime Exchange Co. Pte. Ltd., Singapore	1,142,497	530,181
	PBL Exchange (UK) Ltd.	310,408	397,140
	PBL Finance (Hong Kong) Limited	2,972,282	3,021,304
		56,280,926	73,616,335
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	9,114,962	8,198,312
	Telegram, telex, fax and internet	12,921,210	16,689,764
	Data communication	11,705,530	30,472,940
	Telephone - office	17,258,451	12,974,276
	Telephone - residence	303,131	504,417
		51,303,284	68,839,710
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank Limited (note-32a)	91,713,095	115,303,102
	Prime Bank Investment Limited	414,168	436,962
	Prime Bank Securities Limited	250,287	113,037
	Prime Exchange Co. Pte. Ltd., Singapore	945,815	1,005,746
	PBL Exchange (UK) Ltd.	303,128	410,763
	PBL Finance (Hong Kong) Limited	161,085	212,767
		93,787,578	117,482,377
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	29,996,447	31,225,942
	Computer consumable stationery	30,177,827	41,605,215
	Publicity and advertisement	31,538,821	42,471,945
		91,713,095	115,303,102
33	Managing Director's salary and fees		
	Basic salary	3,300,000	3,000,000
	Bonus	550,000	-
	House rent allowance	600,000	600,000
	Bank's contribution to provident fund	330,000	329,032
	Utility allowance	180,000	180,000
	House maintenance allowance	240,000	240,000
	Others	180,000	180,000
		5,380,000	4,529,032
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	1,891,524	1,689,246
	Prime Bank Investment Limited	115,850	109,800
	Prime Bank Securities Limited	55,200	32,200
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,062,574	1,831,246
34a	Directors' fees of the Bank		
	Meeting fees	1,176,000	825,000
	Other benefits	715,524	864,246
		1,891,524	1,689,246
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	690,000	575,000
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	113,696	116,615
	PBL Exchange (UK) Ltd.	248,194	-
	PBL Finance (Hong Kong) Limited	19,222	16,066
		1,071,112	707,682
35a	Auditors' fees of the Bank		
	External Audit fee	690,000	575,000
		690,000	575,000
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-Jun-16	Jan-Jun-15
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	188,197,572	183,837,747
	Prime Bank Investment Limited	1,447,397	2,585,107
	Prime Bank Securities Limited	444,881	1,311,330
	Prime Exchange Co. Pte. Ltd., Singapore	779,288	1,852,970
	PBL Exchange (UK) Ltd.	1,415,039	1,086,692
	PBL Finance (Hong Kong) Limited	353,327	1,020,758
		192,637,504	191,694,604
37a	Depreciation and repair of Bank's assets		
	Depreciation		
	Fixed assets	133,631,829	136,604,878
	Leased assets	-	(125,584)
		133,631,829	136,479,294
	Amortization		
	Software-core banking	16,671,580	19,281,448
	Software-ATM	3,376,140	1,878,423
		20,047,720	21,159,872
	Repairs		
	Building	6,567,735	2,521,139
	Furniture and fixtures	4,498,119	2,795,760
	Office equipment	15,609,174	14,343,830
	Bank's vehicles	5,531,857	4,013,181
	Maintenance	2,311,139	2,524,671
		34,518,023	26,198,581
		188,197,572	183,837,747
38	Consolidated other expenses		
	Prime Bank Limited (note-38a)	497,114,124	454,597,733
	Prime Bank Investment Limited	4,072,740	4,229,668
	Prime Bank Securities Limited	2,518,172	2,555,496
	Prime Exchange Co. Pte. Ltd., Singapore	2,675,408	1,702,524
	PBL Exchange (UK) Ltd.	1,320,504	2,926,674
	PBL Finance (Hong Kong) Limited	2,746,777	3,320,527
		510,447,725	469,332,622
38a	Other expenses of the Bank		
	Security and cleaning	103,830,458	96,836,466
	Entertainment	17,309,030	18,298,527
	Car expenses	82,758,220	81,139,713
	ATM expenses	74,038,699	68,152,544
	Retail expenses	35,373,391	31,695,556
	Books, magazines and newspapers, etc.	1,129,006	989,454
	Liveries and uniforms	1,085,421	839,455
	Medical expenses	379,708	36,488
	Bank charges and commission paid	1,918,061	2,028,784
	Loss on sale of fixed assets	926,965	112,367
	House furnishing expenses	1,500,000	1,800,000
	Subscription to institutions	6,379,383	8,757,592
	Donations	26,723,232	31,516,068
	Sponsorship	10,484,051	14,633,802
	Prime Bank Cricket Club	14,951,155	604,849
	Traveling expenses	15,281,803	11,059,772
	Expenses for merchant banking	10,703	62,623
	Local conveyance, labor, etc.	7,977,091	7,290,319
	Business development	22,318,529	9,637,233
	Training and internship	10,857,513	6,635,372
	Remittance charges	4,485,236	4,245,204
	Cash reward to branches	1,252,500	313,000
	Laundry, cleaning and photographs, etc.	2,996,487	3,211,721
	Credit card expenses	17,458,610	18,436,975
	Consolidated salary (staff)	12,032,058	15,639,244
	Annual General Meeting	2,630,499	2,400,210
	Exgratia	8,794,230	-
	Welfare fund	-	-
	Prime Bank Foundation	-	-
	Miscellaneous expenses	12,232,086	18,224,394
		497,114,124	454,597,733
39	Consolidated provision for loans, investments, off balance sheet exposure & other assets		
	Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	1,962,000,000	170,000,000
	Provision for unclassified loans and advances / investments-PBL (note-39a)	1,114,950,000	137,000,000
	Provision for bad and doubtful loans and advances (OBU) (note-39a)	-	1,700,000
	Provision for unclassified loans and advances / investments (OBU) (note-39a)	23,350,000	32,000,000
	Provision for off-balance sheet exposure-PBL (note-39a)	69,500,000	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	86,089,962	(4,353,557)
	Provision for impairment of client margin loan-PBIL	189,558,954	4,353,557
	Provision for diminution in value of investments-PBSL	11,157,074	11,972,403
	Provision for impairment of client margin loan-PBSL	43,868,748	44,984,005
	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	2,470,000
		3,549,664,315	461,326,408

Amount in Taka	
Jan-Jun-16	Jan-Jun-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, 20% 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	1,962,000,000	170,000,000
	Provision for unclassified loans and advances / investments	1,114,950,000	137,000,000
	Provision for bad and doubtful loans and advances (OBU)	-	1,700,000
	Provision for unclassified loans and advances / investments (OBU)	23,350,000	32,000,000
	Provision for off-balance sheet exposure	69,500,000	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	2,470,000
		3,218,989,577	404,370,000
40	Consolidated tax expenses		
	Current tax		
	Prime Bank Limited (note-40a)	100,000,000	562,000,000
	Prime Bank Investment Limited	2,413,071	-
	Prime Bank Securities Limited	355,650	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		102,768,721	562,000,000
	Deferred tax		
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	-	791,594
	Prime Bank Securities Limited	(834,974)	(749,834)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		(834,974)	41,760
		101,933,747	562,041,760
40a	Tax expenses of the Bank		
	Current tax	100,000,000	562,000,000
	Deferred tax	-	-
		100,000,000	562,000,000
41	Consolidated receipts from other operating activities		
	Prime Bank Limited (note-41a)	2,748,774,776	1,456,723,865
	Prime Bank Investment Limited	14,616,069	17,417,442
	Prime Bank Securities Limited	1,949,991	1,513,084
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	19,218,836	32,088,530
		2,784,559,673	1,507,742,921
41a	Receipts from other operating activities of the Bank		
	Rent recovered	6,684,736	5,724,367
	Service and other charges	21,369,275	27,439,960
	Credit card income	22,876,198	22,064,845
	Retail Income	107,072,527	106,762,009
	Income from ATM services	7,546,877	9,616,276
	Postage / Telex / Fax / SWIFT charge recoveries	94,046,185	87,074,935
	Incidental charges	-	-
	Rebate from foreign Bank outside Bangladesh	26,171,231	29,296,451
	Gain from sale of treasury bond / shares	2,378,451,530	1,097,415,667
	Miscellaneous earnings	84,556,217	71,329,355
		2,748,774,776	1,456,723,865
42	Consolidated payments for other operating activities		
	Prime Bank Limited (note-42a)	852,723,437	842,984,793
	Prime Bank Investment Limited	7,803,831	12,057,461
	Prime Bank Securities Limited	5,807,875	6,540,875
	Prime Exchange Co. Pte. Ltd., Singapore	10,427,597	11,140,973
	PBL Exchange (UK) Ltd.	7,883,535	10,502,381
	PBL Finance (Hong Kong) Limited	10,266,006	11,652,641
		894,912,281	894,879,124
42a	Payments for other operating activities of the Bank		
	Rent, rates and taxes	362,361,214	336,454,723
	Legal expenses	30,930,720	40,592,803
	Postage and communication charges, etc.	51,303,284	68,839,710
	Directors' fees	1,891,524	1,689,246
	Other expenses	406,236,693	395,408,311
		852,723,437	842,984,793

Amount in Taka	
Jan-Jun-16	Jan-Jun-15

43	(Increase) / decrease of consolidated other assets		
	Prime Bank Limited (note-43a)	17,170,709,270	1,706,829,254
	Inter-company capital	-	-
	Prime Bank Investment Limited	(4,148,143)	(1,386,055)
	Prime Bank Securities Limited	1,524,419	(906,890)
	Prime Exchange Co. Pte. Ltd., Singapore	1,572,777	(2,460,603)
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	(32,453,199)	(2,191,093,212)
		17,137,205,124	(489,017,506)
43a	(Increase)/ decrease of other assets of the Bank		
	T & T bonds	33,756,277,421	51,005,998,929
	Stationery and stamps	40,220,215	29,548,731
	Advance deposits and advance rent	378,074,388	259,576,914
	Branch adjustment account	18,983,251	18,996,235
	Suspense account	346,010,975	138,049,975
	Encashment of PSP / BSP	157,756,934	171,932,724
	Credit card	83,631,155	79,984,853
	Sundry assets	8,292,745,838	8,540,321,087
		43,073,700,177	60,244,409,447
		17,170,709,270	1,706,829,254
44	Increase / (decrease) of consolidated other liabilities		
	Prime Bank Limited (note-44a)	818,871,199	1,237,361,514
	Prime Bank Investment Limited	258,001,210	(21,149,102)
	Prime Bank Securities Limited	93,851,716	18,097,143
	Prime Exchange Co. Pte. Ltd., Singapore	12,258,193	(12,257,109)
	PBL Exchange (UK) Ltd.	(11,292,551)	(7,252,754)
	PBL Finance (Hong Kong) Limited	97,009,755	14,046,521
		1,268,699,522	1,228,846,213
44a	Increase / (decrease) of other liabilities of the Bank		
	F.C. held against EDF L/C	2,677,768,186	3,054,078,509
	Expenditure and other payables	125,629,194	108,705,671
	Provision for bonus	5,005,605	6,872,352
	Unearned commission on bank guarantee	53,971,586	54,304,595
	Interest suspense account	5,683,340,604	4,502,882,848
		8,545,715,175	7,726,843,975
		818,871,199	1,237,361,514
45	Consolidated earnings per share (CEPS)		
	Net profit after tax (Numerator)	321,774,437	2,169,993,874
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Consolidated earnings per share (CEPS)	0.31	2.11
	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)	695,628,964	2,184,799,332
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Earnings per share (EPS)	0.68	2.12
	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 2,945.		
47	Assets pledged as security for liabilities of the Bank		
	Treasury bills & bonds to Bangladesh Bank for Repo	-	-