

Financial Statements (Un-Audited) as at 30 June 2016 (2nd Quarter)



Consolidated Balance Sheet as at 30 June 2016

		Amount	in Taka
Particulars	Notes	Jun-16	2015
PROPERTY AND ASSETS	l l	JI	
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
Delenge with other hands and fine wiel in the time	4	17,249,850,174	17,517,520,764
Balance with other banks and financial institutions In Bangladesh	4	175,067,450	132,673,471
Outside Bangladesh		3,609,299,800	1,878,431,497
Outside Dangladesii		3,784,367,250	2,011,104,968
Money at call and short notice	5	2,650,000,000	420,000,000
		,,	.,,
Investments	6	50 005 50 5 5 5	£1.550,414.500
Government Others		50,305,726,562	61,752,411,722
Others		2,819,063,890 53,124,790,452	2,878,854,992 64,631,266,714
Loans, advances and lease /investments		33,124,790,432	04,031,200,714
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	10	11 076 200 417	10.740.460.626
Borrowings from other banks, financial institutions and agents	12	11,076,309,417	10,749,469,636
Deposits and other accounts	13	29,439,512,766	28 225 121 254
Current / Al-wadeeah current deposits Bills payable		3,899,614,625	28,225,121,254 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	••	22,502,100,707	21,100,200,200
		225,432,181,812	226,970,524,576
		225,432,181,812	226,970,524,576
Capital / Shareholders' equity	15.2		
Capital / Shareholders' equity Paid -up capital	15.2 15.5	10,293,486,160	10,293,486,160
Capital / Shareholders' equity Paid -up capital Share premium			
Capital / Shareholders' equity Paid -up capital	15.5	10,293,486,160 2,241,230,396	10,293,486,160 2,241,230,396
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest	15.5 15.6	10,293,486,160 2,241,230,396 54	10,293,486,160 2,241,230,396 60
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve	15.5 15.6 16 17 18	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain	15.5 15.6 16 17	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings	15.5 15.6 16 17 18	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES	15.5 15.6 16 17 18 19	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities	15.5 15.6 16 17 18 19 20	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements	15.5 15.6 16 17 18 19 20	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee	15.5 15.6 16 17 18 19 20	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	15.5 15.6 16 17 18 19 20 21 21.1 21.2 21.3	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524 26,440,235,317 63,736,691,078 16,902,956,132
Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities	15.5 15.6 16 17 18 19 20 21 21.1 21.2 21.3	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524 26,440,235,317 63,736,691,078 16,902,956,132
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Capital / Shareholders' equity Paid -up capital Share premium Minority Interest Statutory reserve Revaluation gain / loss on investments Revaluation reserve Foreign currency translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities 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	15.5 15.6 16 17 18 19 20 21 21.1 21.2 21.3	10,293,486,160 2,241,230,396 54 8,735,049,935 108,177,469 1,511,411,431 5,877,680 28,002,888 560,447,241 23,483,683,254 248,915,865,066 26,844,881,440 21,197,867,150 8,386,760,295	10,293,486,160 2,241,230,396 60 8,735,049,935 1,833,805,066 1,511,411,431 6,145,156 28,002,888 1,854,740,857 26,503,871,948 253,474,396,524 26,440,235,317 63,736,691,078 16,902,956,132 8,607,304,495
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Prime Bank Limited and its subsidiaries

Consolidated Profit and Loss Account for the period from January to June 30, 2016

		Amount	in Taka	Amount	in Taka
Particulars	Notes	Jan-Jun-16	Jan-Jun-15	Apr-Jun-16	Apr-Jun-15
	L	Jan-Jun-10	Jan-Jun-13	Apr-Jun-10	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	1,071,112	707,002	720,030	502,237
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)	36	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
. , . ,		, , ,	, , ,	, , ,	, , ,
Provision for loans / investments	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
Other provisions		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
Second	~~			Jahou	
Chairman Director Managing Di	rector	Company Se	cretary	Head of Financial Ad	lministration

Prime Bank Limited and its subsidiaries

Consolidated Cash Flow Statement for the period from January to June 30, 2016

			Amount	in Taka
	Particulars	Notes	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		(3,309,723,413)	(7,033,403,611)
	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	4 5	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		1,312,330,730	-
	Other liabilities	44	1,268,699,522	1,873,594,041
	Other Information	***	2,231,727,169	851,441,095
	Net cash from operating activities		5,625,884,426	3,163,139,782
	The table of the special sections of the section of			2,100,103,702
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			
Ο,	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
	· ·			<u> </u>
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		2 749 909 072	2 651 705 206
	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	15 660 520 510
	Balance with other banks and financial institutions		3,784,367,250	15,660,539,510 3,018,462,700
	Money at call and short notice		2,650,000,000	1,790,000,000
	Reverse repo		2,030,000,000	1,790,000,000
	Prize bonds (note-6a)		4,396,800	10,851,900
	The conds (now on)	\wedge	23,688,614,224	23,131,649,506
1	× . ×	()	25,000,017,224	•
1	J Selvens	\sim \rightarrow	<u> </u>	falvou
Cha	irman Director Managing Director G	Company Secretary	Head of Financial	Administration
J110	Dieceoi Piunuging Director G	Jonepan, Beereany	113dd Of I mancial	1 2011111111111111111111111111111111111

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	10,293,480,100	6,733,049,933	-	-	-	-	-	-	1,654,740,657	20,303,671,946
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	-	-	-	-	-	ı	-	-	-	-
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	<u></u>	1,833,805,066	6,145,156	1,854,740,856	26,503,871,948

Chairman

Director

Managing Director

✓ Company Secretary

ead of Financial Administration

Prime Bank Limited Balance Sheet as at 30 June 2016

Deuticulant	N T - 4	Amount	in Taka
Particulars	Notes	Jun-16	2015
PROPERTY AND ASSETS Cash	3a		_
In hand (including foreign currencies)	Sa	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 In Bangladesh	4a	104,614,951	112 210 049
Outside Bangladesh		3,377,469,330	112,219,948 1,845,464,037
Outside Bunguadesh	ļ	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 51,101,814,476	980,449,941 62,732,861,663
Loans, advances and lease / investments		31,101,614,470	02,732,001,003
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		33,478,343,211 125,177,474,545	30,713,923,933
Term deposits / Mudaraba term deposits Bearer certificate of deposit		123,177,474,343	133,489,471,451
Other deposits		-	-
	·	192,003,148,523	194,825,100,757
Other liebilities	140	20 005 054 601	20 479 000 454
Other liabilities Total liabilities	14a	20,985,054,601 223,647,923,449	20,478,900,456
Capital / Shareholders' equity	•	223,047,723,447	223,740,200,722
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	20a	23,845,776,984	26,415,031,464
Total liabilities and Shareholders' equity	,	247,493,700,433	252,161,232,386
• •	•	:	, , , , , , , , , , , , , , , , , , ,
OFF. BALANCE CHEET EVEGUEES			
OFF - BALANCE SHEET EXPOSURES Contingent liabilities	21a		
Contingent liabilities Acceptances and endorsements	21a 21a.1	26,192,607,923	26,440,235,317
Acceptances and endorsements Letters of guarantee	21a.1 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	1	11	
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		-	-
	l		
Total Off-Balance Sheet exposures including contingent liabilities		122,622,116,807	164,032,333,398
	·		<u></u>

Chairman

Director

Managing Director

Company Secretary

Iead of Financial Administration

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

Tot the period from January to June 30, 2010					
Particulars	Notes	Amount	in Taka	Amount	in Taka
1 at uculais	140168	Jan-Jun-16	Jan-Jun-15	Apr-Jun-16	Apr-Jun-15
	ī				
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	-	-	-	207,500
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)	30a	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
Provision for loans / investments	39a	4,014,010,541	3,131,107,332	1,013,113,200	1,702,710,407
Specific provision	37 a	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	11,200,000
1 Tovision for our-balance sheet exposures		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	1,370,200,000	11,200,000
Other provisions		40,069,577	2,470,000	-	2,470,000
-				1 506 200 000	
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	40-	100,000,000	562,000,000	(100,000,000)	412 000 000
	40a	100,000,000	362,000,000	(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					
Appropriations Statutory records	į				1
Statutory reserve General reserve		-	-	·	-
General reserve		-	-	<u> </u>	-
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	
	raruculars	Notes	Jan-Jun-16	Jan-Jun-15
()	Cash flows from operating activities			
		Г	0.200.756.270	11.066.007.046
	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	2,575,30
	Cash payments to employees		(1,795,307,945)	(1,730,593,00
	Cash payments to suppliers		(345,726,444)	(339,605,29
	Income taxes paid		(298,826,108)	(595,913,83
	Receipts from other operating activities	41a	2,748,774,776	1,456,723,86
	Payments for other operating activities	42a	(852,723,437)	(842,984,79
	Cash generated from operating activities before			
	changes in operating assets and liabilities		3,483,656,250	2,284,029,04
	Increase / (decrease) in operating assets and liabilities			
	Statutory deposits	Γ	_	_
	Purchase of trading securities (Treasury bills)		(5,569,723,415)	(7,653,403,81
	Loans and advances to other banks		(0,00),720,110)	-
	Loans and advances to customers		(8,780,549,070)	202,754,25
	Other assets	43a	17,170,709,270	1,952,292,93
	Deposits from other banks / borrowings	434	(64,511,464)	498,373,38
	Deposits from customers		(3,351,937,411)	3,362,666,70
	Other liabilities account of customers		1,512,336,938	290,706,30
	Trading liabilities		1,312,330,730	270,700,30
	Other liabilities	44a	818,871,199	2,093,722,06
	Other habilities	44a _	1,735,196,048	747,111,81
	Net cash from operating activities	-	5,218,852,298	3,031,140,86
	Total cush it one operating activities	_		2,021,110,000
3)	Cash flows from investing activities	_		
	Debentures		-	5,000,00
	Proceeds from sale of securities		-	-
			(50,899,306)	-
	Payments for purchases of securities		\ / / /	
	Payments for purchases of securities Purchase of property, plant and equipment		(100,313,514)	(73,281,25
	· · · · · · · · · · · · · · · · · · ·		, , , , , , , , , , , , , , , , , , , ,	(73,281,25
	Purchase of property, plant and equipment Payment against lease obligation		, , , , , , , , , , , , , , , , , , , ,	-
	Purchase of property, plant and equipment		(100,313,514)	- 878,07
`	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities	_	(100,313,514) - 319,150	- 878,07
:)	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities	_ -	(100,313,514) - 319,150	878,07 (67,403,17
5)	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond	_ -	(100,313,514) - 319,150	878,07 (67,403,17
5)	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax	- -	(100,313,514) - 319,150 (150,893,670) - -	878,07 (67,403,17) 2,500,000,000
2)	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid	-	(100,313,514) - 319,150 (150,893,670) - - (1,544,022,924)	2,500,000,000 (1,544,022,92
(2)	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax		(100,313,514) - 319,150 (150,893,670) - -	2,500,000,00 (1,544,022,92
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C)	- - - -	(100,313,514) - 319,150 (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924)	2,500,000,000 (1,544,022,92 955,977,076
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities	- - - -	(100,313,514) - 319,150 (150,893,670) - - (1,544,022,924) (1,544,022,924)	2,500,000,000 (1,544,022,92 955,977,076
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C)		(100,313,514) - 319,150 (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924)	(73,281,250 878,07: (67,403,17' 2,500,000,000 (1,544,022,92- 955,977,070 3,919,714,76- (573,33' 19,053,658,290
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents	- - - -	(100,313,514) - 319,150 (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924) 3,523,935,704 (255,583)	2,500,000,000 (1,544,022,92) 955,977,076
)) ()	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F)		(100,313,514) - 319,150 (150,893,670) (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319	2,500,000,00 (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29
)) () ()	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year	- - - - -	(100,313,514) - 319,150 (150,893,670) (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440	878,07 (67,403,17 2,500,000,00 - (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72
)) () ()	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies)		(100,313,514) - 319,150 (150,893,670) (150,893,670) - (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319	878,07 (67,403,17 2,500,000,00 - (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72
)) () ()	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	- - - - -	(100,313,514) - 319,150 (150,893,670) (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440	878,07 (67,403,17 2,500,000,00 - (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72
)))))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	- - -	(100,313,514) - 319,150 (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440 2,731,251,158 14,501,041,201	878,07 (67,403,17 2,500,000,00 - (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72 2,637,380,22 15,660,539,51
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions	- - - - - -	(100,313,514) - 319,150 (150,893,670) (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440 2,731,251,158 14,501,041,201 3,482,084,281	878,07 (67,403,17 2,500,000,00 - (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72 2,637,380,22 15,660,539,51 2,874,028,09
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions Money at call and short notice	- - - -	(100,313,514) - 319,150 (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440 2,731,251,158 14,501,041,201	878,07 (67,403,17 2,500,000,00 (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72 2,637,380,22 15,660,539,51 2,874,028,09
))	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions Money at call and short notice Reverse repo	- - - - -	(100,313,514) - 319,150 (150,893,670) (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) 3,523,935,704 (255,583) 19,845,093,319 23,368,773,440 2,731,251,158 14,501,041,201 3,482,084,281 2,650,000,000 -	2,500,000,000 (1,544,022,92 955,977,07 3,919,714,76 (573,33 19,053,658,29 22,972,799,72 2,637,380,22 15,660,539,510 2,874,028,09 1,790,000,000
)) ()	Purchase of property, plant and equipment Payment against lease obligation Proceeds from sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid Net cash used in financing activities Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions Money at call and short notice		(100,313,514) - 319,150 (150,893,670) (150,893,670) (1,544,022,924) (1,544,022,924) (1,544,022,924) (255,583) 19,845,093,319 23,368,773,440 2,731,251,158 14,501,041,201 3,482,084,281	2,500,000,000 (1,544,022,92 955,977,070 3,919,714,76 (573,33 19,053,658,29 22,972,799,72 2,637,380,22 15,660,539,510 2,874,028,09

Chairman

Director

Managing Director

Company Secretar

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 Changes in accounting policy / Last year's profit	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
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	
3	Consolidated cash	Jun-16	2015
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	-	-
	T DL T mance (Hong Rong) Emined	2,748,808,973	2,447,641,587
ii	Balance with Bangladesh Bank and its agent bank(s)	2,7 10,000,70	2,117,012,007
	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	_	_
	TBE Timulee (ITOILS ITOILS) Elimeet	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)	12 727 227 999	14 226 107 600
	In local currency In foreign currency	12,727,237,890 980,582,136	14,336,197,689 239,355,016
	in foreign currency	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 Prime Bank Securities Limited	5,839,790 73,888,426	8,927,395 22,078,183
	Prime Exchange Co. Pte. Ltd., Singapore	73,868,420	22,076,163
	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
	Outside Bangladesh	175,067,450	132,673,471
	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. PBL Finance (Hong Kong) Limited	11,976,295 166,152,673	19,892,087 13,075,373
	r DL r-mance (Hong Rong) Eminted	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
	Money at can and short notice	2,030,000,000	120,000,000
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.	- I	-
	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 Prime Exchange Co. Pte. Ltd., Singapore	751,412,319	751,626,134
	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 Jun-16	<u>Taka</u> 2015
ii) Investment classified as per nature:	Jul 10	2015
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 5 years treasury bills	1,200,195,074	1,853,018,707
- y	13,773,223,766	7,026,719,442
30 days Bangladesh Bank bills	3,195,106,341	3,995,432,000
Government bonds:	1 206 900	6 245 200
Prize bonds Government bonds - (note-6a.1	4,396,800 33,332,999,655	6,345,200 50,723,915,080
Government bonds - (note-oa.)	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% Lanka Bangla Finance Zero coupon bond interest rate @ 11.50%	103,250,489	103,250,489 58,832,107
Shares (note-6a.2)	45,376,025 372,810,148	321,910,842
Reverse Repo	372,810,148	376,455,250
reverse repo	796,087,914	980,449,941
	51,101,814,476	62,732,861,663
Government bonds		
HTM	Г	
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
Investment in shares	33,332,999,655	50,723,915,080
Ouoted		
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. Eastern Bank Ltd.	26,313,698	26,313,698
Jamuna Bank Ltd.	37,410,456 18,370,447	37,410,456 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
		37,009,980
Uttara Bank Ltd.	37,009,980	
	37,009,980 297,031,983	
Unquoted	297,031,983	297,031,983
Unquoted Central Depository Bangladesh Limited (CDBL)	297,031,983 15,694,430	297,031,983 15,694,430
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT	297,031,983	297,031,983 15,694,430 4,184,430
Uttara Bank Ltd. Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%)	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165	297,031,983 15,694,430 4,184,430 5,000,000 - 24,878,860
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306	297,031,983 15,694,430 4,184,430 5,000,000 - 24,878,860
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%)	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165	297,031,983 15,694,430 4,184,430 5,000,000 - 24,878,860
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165	297,031,983 15,694,430 4,184,430 5,000,000 - 24,878,860 321,910,842
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522	297,031,983 15,694,430 4,184,430 5,000,000 24,878,860 321,910,842 143,778,651,854 5,668,562,176 350,622,901
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522 153,023,230,341	297,031,983 15,694,430 4,184,430 5,000,000 24,878,860 321,910,842 143,778,651,854 5,668,562,176 350,622,901
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522 153,023,230,341 4,899,515,910	297,031,983 15,694,430 4,184,430 5,000,000 24,878,860 321,910,842 143,778,651,854 5,668,562,176 350,622,901 149,797,836,931 4,616,626,241
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522 153,023,230,341	297,031,983 15,694,430 4,184,430 5,000,000 24,878,860 321,910,842 143,778,651,854 5,668,562,176 350,622,901 149,797,836,931 4,616,626,241
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522 153,023,230,341 4,899,515,910	297,031,983 15,694,430 4,184,430 5,000,000
Unquoted Central Depository Bangladesh Limited (CDBL) Investment in SWIFT MSF Summit Barisal Power preference share (8.75%) Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions	297,031,983 15,694,430 4,184,430 5,000,000 50,899,306 75,778,165 372,810,148 147,088,281,211 5,591,627,608 343,321,522 153,023,230,341 4,899,515,910 148,123,714,431	297,031,983 15,694,430 4,184,430 5,000,000 24,878,860 321,910,842 143,778,651,854 5,668,562,176 350,622,901

6a.1

6a.2

7

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

 $Cash\ credit\ /\ Murabaha$

Loans (General)

House building loans

Loans against trust receipt Payment against document

Retail loan

Lease finance / Izara

Credit card

SME loan

Hire purchase Other loans and advances

Outside Bangladesh

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

Payable Inside Bangladesh

Inland bills purchased

Payable Outside Bangladesh

Foreign bills purchased and discounted

26,999,329,178	24,776,655,379
17,370,457,712	22,663,517,614
30,189,356,431	32,097,906,688
2,839,180,246	3,301,459,546
4,779,770,668	5,303,651,218
11,101,080	31,860,469
14,889,616,763	14,451,065,292
5,177,776,637	5,350,151,030
1,151,652,220	1,122,503,659
6,660,192,127	804,349,365
6,632,431,291	6,225,517,167
30,387,416,857	27,650,014,427
147.088.281.211	143.778.651.854

47,088,281,211 143,778,651,85

147,088,281,211 143,778,651,854

5,996,010,012	3,828,649,204
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	Negotiation under in
	Process	Process

N	Outstanding (T	k. in million)	Total	Total
Name of clients	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 Special mention account (SMA)

Classified

Sub-standard Doubtful Bad / Loss

138,696,450,613	132,243,318,958
5,494,052,564	7,738,420,321
144,190,503,178	139,981,739,279
1,074,110,835	489,829,571
679,518,271	342,861,718
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 7	Taka
			Jun-16	2015
Particulars of required provision for	loans, advances and lea	se / 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 3,171,921,297	5,989,424 2,035,299,138
*General provision is kept @ 1% on g	eneral loans and advances	s / investments and 0.2		
other types of lending and 5% on consu				
Status	Base for provision	Rate (%)		
Specific provision	for provision	(/0)		
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
Required provision for loans, advances	and lease / investments		5,874,590,538 9,046,511,835	5,743,073,088 7,778,372,225
Total provision maintained (note - 14 ,			9,057,500,150	7,789,557,838
Excess / (short) provision at	,		10,988,315	11,185,613
Particulars of required provision on	Off-balance Sheet Expo	sures		
or required provision on	эл жийнее биест Баро	Base	Rate	
	Г	for provision	1%	264 402 252
Acceptances and endorsements Letter of guarantee		26,192,607,923 66,844,881,440	261,926,079 668,448,814	264,402,353 637,366,911
Letter of guarantee		21,197,867,150	211,978,671	169,029,561
Bills for collection		8,386,760,295	83,867,603	86,073,045
Required provision on Off-balance She		_	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
C onsolidated bills purchased and dis Prime Bank Limited (note-8a)	scounted		9,784,561,773	8,085,882,637
Prime Bank Investment Limited			9,764,301,773	6,065,862,057
Prime Bank Securities Limited			-	-
Prime Exchange Co. Pte. Ltd., Singapo	re		-	-
PBL Exchange (UK) Ltd.			1 716 505 006	1 604 024 027
PBL Finance (Hong Kong) Limited			1,716,595,886 11,501,157,659	1,604,034,937 9,689,917,573
Bills purchased and discounted			11,001,107,007	2,002,217,616
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
Consolidated fixed assets including p	oremises, furniture and f	ixtures		
Prime Bank Limited (note-9a)			6,616,742,936	6,516,429,422
Prime Bank Investment Limited Prime Bank Securities Limited			8,451,634 536,621	9,288,907 949,602
Prime Exchange Co. Pte. Ltd., Singapo	re		422,950	888,053
PBL Exchange (UK) Ltd.			10,378,691	12,837,831
PBL Finance (Hong Kong) Limited			625,562	924,146
Fixed assets including premises, furn	iture and fivtures of the	Rank	6,637,158,394	6,541,317,961
Property, Plant & Equipment	arare and fixtures of the	Dunk		
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 Vehicles			559,382,864 57,611,732	495,074,481 54,599,059
Library books			346,583	356,353
agged number-			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			89,112,101 27,517,161	82,419,789 27,240,259
Off chara Danking Unit-			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
Less: Accumulated depreciation			6,553,065,748	6,445,482,891
ress. 1 recumulated deplectation			-	-

6,553,065,748

55,888,806

7,788,382

63,677,189

63,677,189

6,616,742,936

6,445,482,891

59,180,878

11,765,653

70,946,531

70,946,531

6,516,429,422

7a.3

7a.4

8

8a

9

9a

Intangible assets Software-core banking

Cost of intangibles assets

Less: Accumulated amortization

Software-ATM

Page				
Prime Bank Limined (mote-10a) 2,3174,22757 (2,028),155,031 Less (investment in Prime Bank Investment Limited (mote-10a5) (712,000,000) (712,000,00				
Less investment in Prime Bank Recention Limited (motel-10a.5) C.2999.999.910 C.2999.999.910 Less: PBL Investment in Prime Bank Recention Limited (motel-10a.5) C.125.000.000 C.725.000.000 C.725	10	Consolidated other assets		
Desc. Investment in Prime Bank Securities I artiful clutules) G712500,000 G712500,000 Loss: Particulation in PREL Exchange (CRE Jul. (note - Bus.) G817500,000 G87500,000 Loss: Investment in PREL Exchange (CRE Jul. (note - Bus.) G817500,000 G87500,000 Loss: Investment in PREL France (Tong Kong) Limited G84557120 G84557220 Prime Bank Investment Limited Grovettuces in PREL (Particulation Control Bus.) G84557120 G8455720 Prime Bank Investment Limited Grovettuces in PREL (Particulation Control Bus.) G8455720 G8455720 Prime Bank Investment Limited Grovettuces in PREL (Particulation Control Bus.) G8455720 G8455720 G8455720 Prime Bank Investment Limited Grovettuces in PREL (Particulation Control Bus.) G8455720 G8455				
Less PBIL lavorsment in Piffus Bank Scottinis Lei, heldow)		,		
Less: Investment in PRIF. Exchange (UNF 11.4. Instert Plus.5) Essis Saccaph G56352.624) Essis Investment in PRIF. Finames (Hose Rono) Limited (note-104.5) (14,957,722) (14,95				
Less: Investment in PRE. Finance (Hone Kong) Limited 5.465,71226 7.136,446,530 Prime Bank Investment Limited (investment in PISL) 7.136,446,531 Prime Bank Investment Limited (investment in PISL) 7.136,446,531 PRE Finance (Hong Kong) Limited 3.5,405,499 3.011,700 PRE Finance (Hong Kong) Limited 3.5,405,499 3.011,700 PRE Stationary and stumps 7.246,457,211 Stationary and stumps 7.246,457,211 Bank Carry and stumps 7.246,457,211 7.246,457,211 Bank Carry and stumps 7.246,457,211 7.246,457,211 Bank Carry and stumps 7.246,457,211 7.246,457,211 7.246,457,211 Bank Carry and stumps 7.246,457,211 7.246,457,				
Less Interest receivable from PBL Finance (Hone Kone) Limited Prime Bank Investment Limited (investment in PBSL)				
Prime Bank Investment Limited (investment in PBSL)			(34,365,722)	(34,365,722)
Prime Bank Newsternist Limited \$2,066,087 \$2,318,544 Prime Etchange, Co. Phe. Left., Singapore \$1,200,618 \$1,2		Less. Interest receivable from FBE Finance (Florig Rong) Enniced	5,465,711,236	7,136,446,530
Prime Bank Scourinic Limited \$1,000,000 \$2,389,715 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,726 \$72,005,727		Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
Prime Exchange (CN Lot.) PBL Finance (Florg Kong) Limited 3.649-2009 3.041,700 PBL Finance (Florg Kong) Limited 3.649-2009 3.041,700 PBL Finance (Florg Kong) Limited 3.649-2009 3.041,700 PBL Finance (Florg Kong) Limited 3.041,350 3.041,270 PBL Finance (Florg Kong) Limited 3.041,350 3.041,350 PBL Finance (Florg Kong) Limited 3.041,350 3.041,350 PBL Finance (Florg Kong) Limited 3.041,350 3.041,311,311 PBL Finance (Florg Kong) Limited 3.042,415,410 3.042,417,100 PBL Finance Limited 3.040,000 7.789,741,710 PBL Finance Limited 3.040,000 7.789,741,710 PBL Finance Limited 3.040,000 6.000,000 PBL Finance Limited 3.040,000 7.000,000 PBL Finance Limited 3.040,000 7.000,000 PBL Finance Limited 3.040,000 7.000,000 PBL Finance Limited 3.040,000 7.000,000 7.000,000 PBL Finance Limited 3.040,000 7.000,00			, , , , , , , , , , , , , , , , , , ,	
PBL Exchange (Ptx) Lol. PBL Finance (Hong Kong) Limited 15,400,600 158,610,801 155,110,804 156,110,804 155,110,804 156,110,804 155,110,804 156,110,804				
18,000 1			-	-
		PBL Finance (Hong Kong) Limited		
Note Station				
Exchange adjustment account \$9.87,774 \$98.6737 \$1.814.11.521 \$3.814.11.521 \$3.814.11.521 \$3.814.11.521 \$3.814.11.521 \$3.814.11.521 \$3.814.11.521 \$3.814.21.521 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.21 \$3.814.21.	10a	Other assets of the Bank	3,024,320,007	7,201,337,214
Investment in subsidiary (note-10s.5) Off shore Banking Units Off shore Banking Units City Bank Limited Commercial Bank of Ceylon National Bank of Ceylon National Bank of Ceylon National Bank of Ceylon Standard Bank Limited Sisponoon One Bank Limited Sisponoon O		Stationery and stamps	40,220,215	29,548,731
Off-shore Banking Units				
Due from Off-shore Banking Units				
City Bank Limited \$35,200,000 \$00,000,		<u>e</u>		
Commercial Bank of Ceylon				-
Sandard Bank Limited		Commercial Bank of Ceylon	-	
BRAC Bank Limited			-	
One Bank Limitled			235 200 000	
IFIC Bank Limited			-	
Dhaka Bank Limited		AB Bank Limited	-	
Southeast Bank Limited \$82,00,000,000 785,003,000 10LC Finance Limited \$892,00,000,000 178,003,000 10LC Finance Limited \$892,00,000,000 15			-	
Fastern Bank Limited			550,000,000	
IDLC Finance Limited			892,000,000	
Delta Brac Housing Finance Corporation 150,000,000 150,000,000 Prepaid expenses 50,300,202 14,718,008 Interest / profit receivable on loan (note-10a.1) 592,344,695 598,942,439 Interest receivable on Govt, securities 802,270,645 1,151,101,115 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 18,986,251 18,996,235 Migration account 18,986,251 18,996,235 Migration account (note -10a.2) 346,010,975 138,049,975 Encushment of PBY BSP 157,756,934 717,932,724 ATM - 3,201,558 Credit card 33,631,155 79,984,853 Sundry assets (note -10a.3) 156,428,547 93,925,437 177,329,948,33 18,907,797,232 Less: Off-shore Banking Units 156,428,547 93,325,437 177,329,948,33 18,907,797,232 Less: Off-shore Banking Units 3,317,422,757 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 18,823,323 16,103,770 19,000,000 71,000,000		IDLC Finance Limited		
Prepaid expenses 50,300,202				
Interest / profit receivable on loan (note-10a.1) 592.344,695 598.942,439 Interest receivable on Govt. securities 802.276,645 1,15,1010.115 Advance deposits and advance rent 378,074,388 259,576,914 Prepaid expenses against house furnishing 8,842,486 8,668,884 Branch adjustments account 18,896,251 18,996,235 Migration 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 39,325,437 Less: Off-shore Banking Units 8,415,67,696 7,919,621,671 Less: Off-shore Banking Units 8,415,67,696 7,919,621,671 Miterest / 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 18,823,323 16,103,770 15,100,000 100,000 100,000 100,000 Protested Bills 18,823,323 10,003 10,000,000 Protested bills 12,000,000 10,000 Protested bills 12,000,000 Protested bills 12,000,000 12,000,000 Protested bills 12,000,000 12,000,000 Prime Bank Investment Limited 2,999,999,940 Prime Bank Investment Limited 2,999,999,940 Prime Bank Investment Limited			, ,	
Interest receivable on Govt, securities				
Prepaid expenses against house furnishing R.842,486 R.906.888 Branch adjustments account R.996,235 R.				
Branch adjustments account 18,983,251 18,996,235 Migration account 18,083,251 18,996,235 Migration account (note -10a.2) 346,010,975 138,049,975 138,049,975 157,756,934 171,932,724 ATM 157,756,934 171,932,724 ATM 3.30,1558 3.83,631,155 79,984,853 156,428,547 93,925,437 17732,990,453 18,907,779,723 8,415,567,696 7,919,621,671 7,933,742,757 10,984,158,051 10,000 10,000 10,000 11,000,000 11,000,000 11,000,000 11,000,000 11,000,700 11,000,700 11,000,700 11,000,700 11,000,700 11,000,700 10,000,7				
Migration account Suspense account (note -10a.2) 138,049,975 138,049,975 157,756,934 171,932,724 ATM - 3.201,558 Credit card 38,631,155 79,984,853 Sundry assets (note -10a.3) 156,428,547 93,925,437 177,32,904,853 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 19,981,580,651 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 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 156,428,547 93,925,437 10a.4 Particulars of required provision for other assets 116,03,770 1000,000 100% 71,000,000 71,000,				
Suspense account (note -10a.2)			18,983,231	18,990,233
ATM Credit card S.3.631,155 79,984,853 79,984,853 16,6428,547 79,984,853 16,6428,547 79,984,853 17,732,990,453 18,907,779,723 17,732,990,453 18,907,779,723 17,732,990,453 18,907,779,723 17,732,990,453 18,907,779,723 17,732,990,453 18,907,779,723 17,732,990,453 18,907,779,723 11,507,500 79,19,621,671 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 18,823,323 16,103,770 17,697,408 17,697,408 17,697,408 17,697,408 17,7821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 17,000,000 18,823,323 16,103,770 18,823,323			346,010,975	138,049,975
Credit card Sundry assets (note -10a.3) 156,428,547 39,325,437 17,732,990,453 18,907,779,723 18,907,779,723 18,907,779,723 18,907,779,723 19,008,158,051 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 11,009,7817 17,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 177,821,668 19,907,817 19,000,000 10,000			157,756,934	
Sundry assets (note -10a.3) 156.428.547 93.925.437			92 621 155	
Less: Off-shore Banking Units				
10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc. 10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc. 10a.3 Sundry assets Protested Bills 18,823,323 16,103,770 17,697,408 119,907,817 77,821,668 119,907,817 77,821,668 119,907,817 77,821,668 156,428,547 93,925,437 10a.4 Particulars of required provision for other assets Purchase of credit card bills 71,000,000 100% 71,000,000 100% 18,823,323 16,103,770 16,248,547		· · · · · · · · · · · · · · · · · · ·	-	
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		Less: Off-shore Banking Units	8,415,567,696	7,919,621,671
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			9,317,422,757	10,988,158,051
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	10a.1		vances and lease / investn	nents, interest on term
Printing and stationery, postage, suspense- others, clearing adjustment account etc. 10a.3 Sundry assets Protested Bills 18,823,323 16,103,770 17,697,408 - 119,907,817 77,821,668 156,428,547 93,925,437	10a.2		e against new branch, adv	ance against TA/ DA.
Protested Bills 18,823,323 16,103,770 17,697,408 17,697,408 17,697,408 119,907,817 77,821,668 119,907,817 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% 71,000,000 71,000,000 Protested bills 18,823,323 100% 18,823,323 16,103,770 18,823,323 16,103,770 18,823,323 16,005,018 1,409,798 16,005,018 1,409,798 16,005,018 1,409,798 16,005,018 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 112,301,005 112,482,935 112,301,005 112,482,935 112,301,005 112,482,935 112,301,005 112,482,935 112,301,005 112,482,935 112,301,005 112,482,935 112,301,005 112,301,005 112,301,005 112,301,005 112,301,005 112,301,005 112,301,000 112	1042		ve agamer new cranen, au	unice ugumor 112 211,
Protested Bills 18,823,323 16,103,770 17,697,408 17,697,408 17,697,408 119,907,817 77,821,668 119,907,817 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% 71,000,000 71,000,000 Protested bills 18,823,323 100% 18,823,323 16,103,770 18,823,323 16,103,770 18,823,323 16,005,018 1,409,798 16,005,018 1,409,798 16,005,018 1,409,798 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,482,935 116,301,055 112,506,648 112,506,648 112,506,648 112,506,648 112,506,648 112,500,000 112,500,000 112,500,000 112,500,000 112,500,000 112,500,000 112,500,000 10,993,235 10,993,2	10a 3	Sundry accets		l
Others	10000	Protested Bills		16,103,770
10a.4 Particulars of required provision for other assets Purchase of credit card bills 71,000,000 100% 71,000,000 18,823,323 16,103,770 18,823,323 100% 18,823,323 16,103,770 18,823,323 18,823,323 18,103,770 18,823,23,23 18,103,770 18,233,233				
Particulars of required provision for other assets Rate		Otners		
Purchase of credit card bills 71,000,000 100% 100% 71,000,000 71,000,000 Protested bills 18,823,323 100% 18,823,323 16,103,770 Legal Expenses 3,210,036 50% 1,605,018 1,409,798 Others 24,872,714 100% 24,872,714 23,969,368 Required provision for other assets Total provision maintained (note - 14a.8) Excess / (short) provision at 3,815,593 23,713 10a.5 Investment in subsidiaries Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 34,365,722 34,365,722 34,365,722	10a.4	Particulars of required provision for other assets	100,120,011	30,20,103
Protested bills Legal Expenses 3,210,036 Others Others Required provision for other assets Total provision maintained (note - 14a.8) Excess / (short) provision at 10a.5 Investment in subsidiaries Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 18,823,323 10,008 50% 11,605,018 124,872,714 23,969,368 116,103,770 10,009,798 10,009 110,009			71 000 000	71 000 000
Legal Expenses 3,210,036 50% 1,605,018 1,409,798 24,872,714 100% 24,872,714 23,969,368 16,301,055 112,482,935 116,301,055 112,482,935 120,116,648 112,506,648 120,116,648 112,506,648 120,116,648 112,506,648 120,116,		· · · · · · · · · · · · · · · · · · ·		
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			1,605,018	
Total provision maintained (note - 14a.8) 120,116,648 112,506,648				
Investment in subsidiaries 2,999,999,940 2,999,999,940 2,999,999,940 712,500,000				
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			-	
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				
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	10a.5	Investment in subsidiaries		
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		Prime Bank Investment Limited		
PBL Exchange (UK) Ltd. 56,352,624 56,352,624 PBL Finance (Hong Kong) Limited 34,365,722 34,365,722				
PBL Finance (Hong Kong) Limited 34,365,722 34,365,722			56,352,624	
<u>3,814,211,521</u> <u>3,814,211,521</u>			34,365,722	34,365,722
			3,814,211,521	3,814,211,521

Amount i	n Taka
1 mount 1	II I UIIU
Jun-16	2015

125,175,913,085

191,993,383,687

133,488,225,827 194,814,548,702

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) alloted total 72,15,106 ordinary shares at a face value of Tk 10.00 each and Chittagong Stock Exchange Ltd. (CSE) alloted 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.

	an Independent valuer.	on december on the custs	or variation report of
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.	1 705 040 176	1 466 612 706
	PBL Finance (Hong Kong) Limited	1,705,940,176 15,975,825,327	1,466,613,706 15,366,095,877
	Less: Inter-company transactions	4,899,515,910	4,616,626,241
	Less. Inter-company transactions	11,076,309,417	10,749,469,636
		11,070,007,117	10(71)(10)(000
12a	Borrowings from other banks, financial institutions and agents of the Bank	2.061.702.705	5 104 170 200
	In Bangladesh (note-12a.1)	3,861,782,705 6,797,937,619	5,104,179,309 5,338,020,400
	Outside Bangladesh (note-12a,2)	10,659,720,325	10,442,199,709
10 1		10,037,720,323	10,442,177,707
12a.1	In Bangladesh PBL bond	2.750.000.000	5,000,000,000
	NPSB Settlement	3,750,000,000	5,000,000,000 15,880,380
	Repo of Treasury Bills		15,660,560
	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	· · · · ·	· · ·
12412	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
12		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	29,447,710,142	20,234,427,003
	Prime Bank Securities 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
	מים	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	3,099,014,023	2,367,277,067
	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	-	_
	132 1 manter (13mg 13mg) 2 mares	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	105 177 474 545	122 400 471 451
	Less: Inter-company transactions	125,177,474,545 1,561,460	133,489,471,451 1,245,624
	1233. Inter-company transactions	1,501,400	1,243,024

		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
12 1	\D '' 6 D I	192,003,148,523	194,825,100,75
13a.1	a) Deposits from Banks Current deposits and other accounts	18,899,917	227,265,22
	Savings bank / Mudaraba savings deposits	131,938,992	63,787,47
	Special notice deposits Fixed deposits	210,451,581	352,269,86
	Thed deposits	361,290,489	643,322,56
	b) Customer Deposits i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	13,621,584,361	12,849,210,60
	Foreign currency deposits	4,950,964,256	3,878,870,73
	Security deposits Sundry deposits (note - 13a.2)	8,592,566 10,941,374,536	8,913,66 11,392,813,34
		29,522,515,719	28,129,808,34
	Less: Off-shore Banking Units	93,699,493 29,428,816,225	122,645,89 28.007.162.45
	ii) Bills payable	29,420,010,225	20,007,102,43
	Pay orders issued	3,439,321,928	2,344,782,07
	Pay slips issued Demand draft payable	2,709,776 452,304,561	3,942,23 38,238,16
	Foreign demand draft	313,592	313,59
	T. T. payable	4,960,000	-
	Bill Pay ATM	3,899,614,625	1,62 2,387,277,68
	iii) Savings bank / Mudaraba savings deposits	33,346,404,219	30,650,136,46
	iv) Term / Fixed deposits	20,010,101,213	20,020,220,10
	Fixed deposits / Mudaraba fixed deposits	63,898,232,162	73,131,243,27
	Special notice deposits Non resident Taka deposits	11,569,758,596 1,304,022,027	12,152,345,70 1,128,171,88
	Scheme deposits	48,195,010,180	46,725,440,71
		124,967,022,964	133,137,201,58
		<u>191,641,858,033</u> 192,003,148,523	194,181,778,18 194,825,100,75
	c) Deposits and other accounts		
	Current deposits and other accounts Deposits from banks (note -13a.1.a)	18,899,917	227,265,22
	Deposits from customers (note-13a.1.b.i)	29,428,816,225	28,007,162,45
		29,447,716,142	28,234,427,68
	Bills payable Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	3,899,614,625	2,387,277,68
	Savings bank / mudaraba savings deposits	3,899,614,625	2,387,277,68
	Deposits from banks (note -13a.1.a)	131,938,992	63,787,47
	Deposits from customers (note-13a.1.b.iii)	33,346,404,219	30,650,136,46
	Term / Fixed deposits	33,478,343,211	30,713,923,93
	Deposits from banks (note -13a.1.a)	210,451,581	352,269,86
	Deposits from customers (note-13a.1.b.iv)	124,967,022,964 125,177,474,545	133,137,201,58 133,489,471,45
		192,003,148,523	194,825,100,75
13a.2	Sundry deposits	5 116 907 161	5 275 522 26
	F.C. held against back to back L/C Sundry creditors	5,116,807,161 207,006,416	5,275,533,36 160,321,06
	Risk fund and service charges (CCS and lease finance)	57,534,004	57,193,73
	Sale proceeds of PSP / BSP Margin on letters of guarantee	345,305,000 1,110,570,925	74,060,00 1,118,046,37
	Margin on letters of credit	1,515,770,703	1,406,644,55
	Margin on FDBP / IDBP, export bills, etc Lease deposits	73,087,021 87,320,015	94,589,16 94,899,10
	Interest / profit payable on deposits	993,249,241	1,693,568,92
	Withholding VAT/Tax /Excise duty payable to Government Authority	229,961,248	364,619,97
	Others	1,204,762,803 10,941,374,536	1,053,337,07 11,392,813,34
			, , , , , , , , , , , , , , , , , , , ,
13a.3	Payable on demand and time deposits a) Demand deposits		
	Current deposits	13,640,484,278	13,076,475,83
	Savings deposits (9%)	3,013,050,889	2,764,253,15
	Foreign currency deposits (Non interest bearing) Security deposits	4,857,264,763 8,592,566	3,756,224,84 8,913,66
	Sundry deposits	10,941,374,536	11,392,813,34
	Bills payable	3,899,614,625	2,387,277,68
	b) Time deposits	36,360,381,656	33,385,958,52
	Savings deposits (91%)	30,465,292,322	27,949,670,77
	Fixed deposits	63,898,232,162	73,131,243,27
	Special notice deposits Deposits under schemes	11,780,210,176 48,195,010,180	12,504,615,57 46,725,440,71
	Non resident Taka deposits	1,304,022,027	1,128,171,88
		155,642,766,867 192,003,148,523	161,439,142,23 194,825,100,75

1.0.2. Sector-wise break-up of deposits and other accounts			Amount in	n Taka	
Coverment					
Deposit money hanks 161,200,408 162,301,500 162,001,601 162,001,601 162,001,601 162,001,601,601 162,001,601,601 162,001,601,601 162,001,601,601 162,001,601,601 162,001,601,601 162,001,601,601 162,00	13a.4				
Debt public Private			-		
Privage carrings \$4,837,24,167 \$7,556,24,167 \$7,576,24			361,290,489		
18.07 18.0			- 1 957 261 762		
13.5 Unclaimed deposits and valuables					
Notes Note		Tivac			
Sorings deposits 1.1			172,003,140,223	174,025,100,757	
SDR	13a.5		T 1	15.101	
Pay order 164.07 230.01			-		
Sandry Deposit 164,107 230,051 164,107 448,572			-		
14 Consolidated other liabilities 2088,5034.00 20.878,5034.00 10.2478,5034.50		· ·	164 107		
Consolidated other liabilities		Sulldry Deposit			
Prime Bank Limited (outs-14a) 20,983,034-001 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 766,078,351 778,741,781 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,778,470 742,072,078,778 742,078,078,078 742,078,078 742,078,078 742,078,078 742,078,078 742,0			104,107	410,572	
Prime Bank Reventines Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Ptc. Ld., Singapore Privision for Infrastruction (PBF) Prime Singapore Prime Exchange Co. Ptc. Ld., Singapore Prime Exchange Co. Ptc. Ld., Singapore Privision for Impairment Conference Interest Review Singapore Prime Exchange Co. Ptc. Ld., Singapore Privision for Impairment Conference Interest Review Singapore Privision fo	14		20.005.054.501	20 450 000 456	
Prime Bank Securities Limited 175,741,781 81,890,065 26,784,100 14,300,217 11,176,241 12,2468,792 11,176,241 12,2468,792 11,176,241 12,2468,792 12,108,200,239 12,108,2					
Prime Exchange (UK) Lat.				, ,	
PBL Exchange (UK) Ltd. 22.408.790 21.406.506.239 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 21.406.506.239 22.302.488,709 22.302.489,709					
PBL. Finance (Hong Kong) Limited 130,028,115 24,018,360 23,246,2488,709 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 21,406,506,239 22,402,488,709 21,406,506,239 22,402,488,709 21,406,506,239 220,202,135,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 220,202,206 230,202,202,206 230,202,206					
Less: Inter-company transactions 22,362,488,700 21,466,506,239					
14a Other liabilities of the Bank			22,362,488,709	21,406,506,239	
Other liabilities of the Bank		Less: Inter-company transactions	22 2/2 400 500		
Foreign currency held against EIPC loan 2,677,768,185 3,054,078,509 Expenditure and other payables 280,281,455 1,087,056,076 Provision for homes (note - 14a,1) 2,075,503,657 2,277,329,765			22,362,488,709	21,406,506,239	
Expenditure and other puyables 280,231,435 108,705,671 Provision for homes (note - 14a-1) 2,077,2352 Provision for homes (note - 14a-1) 2,075,603,677 2,274,332,765 2,274,33	14a				
Provision for homes S.005.065 220.772.382					
Provision for income tax (note - 14a.1) 2,075.93.657 2,274.329.65 2,062.923.45 1					
Deferred tax liability (note-14a.2) 926.928.345 54.304.595 Credit card 37.11.30 10.99.916 10.99.916 12.26.590.000 15.56.990.000 Provision for Off-balance sheet exposures (note-14a.5) 561.750.000 538.400.000 Fund for employee welfare fund (EWF) - 5.54.03.301 10.980.671 Provision for Off-shore Banking Units (note-14a.5) 561.750.000 538.400.000 Fund for employee welfare fund (EWF) - 5.54.033 11.00.806.71 Provision for lonas and advances / investments 9.917.300 9.917.300 Provision for limetar receivable on lonas and advances / investments 9.917.300 9.917.300 Provision for limetar receivable on lonas and advances / investments 77.444.740 663.324.749 16.76.282.848 Provision for limetar receivable on lonas and advances / investments 10.8994.092 76.534.515 Provision for limitaris fast fund 2.000.000 2.000.000 Provision for climater risk fund 2.000.000 2.000.000 Provision for lembar for good borrower 5.000.000 2					
Unearmed commission on bank guarantee Credit card Provision for Off-balance sheet exposures (note-14a-4) Provision for Off-balance sheet exposures (note-14a-5) Provision for Off-balance sheet exposures (note-14a-5) Provision for Off-balance sheet exposures (note-14a-5) Pund for employee welfare fund (EWF) Pund for employee welfare fund (EWF) Provision for loans and davanees / investments (note-14a-3) Pund for Prime Bank Foundation (PBF) Provision for loans and davanees / investments Provision for loans and davanees / investments Provision for fundamination in value of investments Provision for dimination in value of investments Provision for dimination in value of investments Provision for dimination in value of investments Provision for limitar she fund Provision for edulation of Pabla for good borrower Provision for edulation (note - 14a-6) Provision for limitar she fund Provision for edulation (note - 14a-6) Provision for limitar she fund Provision for edulation (note - 14a-6) Provision for edulation of Pabla for good borrower Provision for edulation (note - 14a-6) Provision for edulation of Pabla for good borrower Provision for edulation (note - 14a-6) Provision for edulation for limitar she fund Provision for edulation of limitar she fund Provision for edulation of limitar she fund Provision made during the year (note-40a) Provision made during the year (note-40a) Provision for limitary Provision for					
Credit card					
Provision for off-shance sheet exposures (note-14a,4)					
Provision for Off-shore Banking Units (mote-14a.5)					
Fund for employee welfare fund (EWF) 1.0080.671 110.					
Fund for Prime Bank Foundation (PBF) 10,000,007 7,241,640,538 Provision for loans and advances / investments (note - 14a.3) 9,517,300 9,517,300 68,327,479 68,327,479 1,000,000 7,744,749 7,7534,515 7,7534,5			-		
Provision for louns and advances / investments 1,241,640,538 7,241,640,548 7,241,640,5			-		
Provision for diminution in value of investments		Provision for loans and advances / investments (note - 14a.3)	8,486,232,850		
Interest suspense account		Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300	
Provision for Impairement loss for investment in subsidiaries		Provision for diminution in value of investments	77,444,749	68,324,749	
Provision for elimate risk fund		Interest suspense account		4,502,882,848	
Provision of rebate for good borrower		Provision for Impairement loss for investment in subsidiaries	108,994,092	76,534,515	
ATM		Provision for climate risk fund		2,000,000	
Other provision (note - 14a.6) 120,116,648 112,506,648 20,985,054,601 20,478,900,456 14.1 Provision for income tax Advance tax Advance tax Advance income tax on 1 January 15,161,222,206 14,306,077,038 298,826,108 855,145,169 298,826,108		<u>e</u>		5,000,000	
14a.1 Provision for income tax Advance tax Balance of advance income tax on 1 January 15,161,222,206 20,478,900,456 855,145,169 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145,145 855,145 855,145,145 855,1				-	
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 100,000,000 713,000,000 Provision made during the year (note-40a) 100,000,000 713,000,000 14a.2 Deferred tax liability 2075,503,657 2,274,329,765 14a.2 Deferred tax liability 926,928,345 1,034,821,220 Deferred tax liability 926,928,345 1,034,821,220 Add' (Less): Provision for revaluation of land and building 926,928,345 1,034,821,220 Add' (Less): Provision for loans, advances and lease / investments 926,928,345 926,928,345 14a.3 Provision for loans, advances and lease / investments 87,196,574 97,912,852 Add: Recoveries of amounts previously written off 87,196,574 97,912,852 Add: Recoveries of amounts previously w		Other provision (note - 14a.6)			
Advance tax Balance of advance income tax on 1 January 15,161,222,206 14,306,077.03 1,4306,077.03	14a 1	Provision for income toy	20,985,054,001	20,478,900,450	
Paid during the year Settlement of previous year's tax liability 15,460,048,314 15,161,222,206	174.1				
Settlement of previous year's tax liability		Balance of advance income tax on 1 January	15,161,222,206	14,306,077,038	
Provision Balance of provision on I January 17,435,551,971 16,722,551,971 17,300,000 17,300,000 17,300,000 17,355,551,971 17,435,451,971 17,435,451,971 17			298,826,108	855,145,169	
Provision Balance of provision on I January 17,435,551,971 16,722,551,971 Provision of previous year 100,000,000 713,000,000 17,535,551,971 17,435,51,971 17,435,551,971 17,435,551,971 17,435,551,971 17,435,51,971 17,4		Settlement of previous year's tax liability	- 15 460 040 214	- 15 161 222 206	
Balance of provision on I January 17,435,551,971 16,722,551,971 Provision of previous year			15,460,048,314	15,161,222,206	
Provision of previous year Provision made during the year (note-40a) 100,000,000 713,000,000 175,355,551,971 17,435,551,971 17,		Provision			
Provision made during the year (note-40a) 10,000,000 713,000,000 175,355,551,971 17,435,751,971 17,435,751 17,435,751 17,435,751,971 17,435,751 17,435,751,971 17,435,751 17,435,751 17,435,751 17,435,751 17,435,751 17,435,751 17,435,751 17,435		Balance of provision on 1 January	17,435,551,971	16,722,551,971	
17,535,551,971 17,4		Provision of previous year	-	-	
14a.2 Deferred tax liability Deferred tax liability 926,928,345 1,034,821,220 Add/(Less): Provision for revaluation of land and building Add; addition / Adjustment during the year (note-40a) Balance as on 1 January 926,928,345 1,034,821,220 14a.3 Provision for loans, advances and lease / investments 926,928,345 926,928,345 926,928,345 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 - (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 1 January 1,915,043,724 1,663,649,518 Movement in general provision on unclassified loans / investments - (41,605,793) Add: Recoperial provision and during the year (note-39a) 1,915,043,724 1,663,649,518 Add: General provision made during the year (note-39a) 1,114,950,000 2,930,000,000 Provision held as on 1 January </th <th></th> <th>Provision made during the year (note-40a)</th> <th></th> <th></th>		Provision made during the year (note-40a)			
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					
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 926,928,345 926,928,345 926,928,345		Net balance at	2,075,503,657	2,274,329,765	
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 926,928,345 926,928,345 926,928,345	149.2	Deferred toy liability			
Balance as on 1 January	144.2				
Add/(Less): Provision for revaluation of land and building C1,892,875 Add: Addition / Adjustment during the year (note-40a) 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 S326,596,814 4,165,296,479 41,605,793 44,605,794 44,605,794		4/	926,928,345	1.034.821.220	
Balance as on 926,928,345 926,928,345 926,928,345 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 - 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 January 1,915,043,724 1,663,649,518 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 <th colspa<="" th=""><th></th><th></th><th>-</th><th></th></th>	<th></th> <th></th> <th>-</th> <th></th>			-	
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 (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 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,		Add: Addition / Adjustment during the year (note-40a)	-		
Movement in specific provision on classified loans / investments: 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 - (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 5,326,596,814 Movement in general provision on unclassified loans / investments 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		Balance as on	926,928,345	926,928,345	
Movement in specific provision on classified loans / investments: 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 - (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 5,326,596,814 Movement in general provision on unclassified loans / investments 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	14a.3	Provision for loans, advances and lease / investments			
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 - (41,605,793) 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					
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					
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					
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			87,196,574		
Less: Provision no longer required - (41,605,793) Add: Net charge to profit and loss account (note-39a) 1,962,000,000 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			- -	41,003,793	
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			-	(41.605.793)	
Provision held as on 5,456,239,126 5,326,596,814 Movement in general provision on unclassified loans / investments			1,962,000,000		
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					
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		Movement in general provision on unclassified loans / investments			
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		120 content in general provision on unclassificationis / investificitis			
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		Provision held as on 1 January	1,915,043,724	1,663,649,518	
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			-		
		• •		293,000,000	
8,486,232,850 7,241,640,538		Provision held as on			
			8,486,232,850	7,241,640,538	

		Amount in Taka	
		Jun-16	2015
14a.4	Dravision for off balance sheet exposures		
148.4	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	1,130,890,000	1,088,490,000
	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
	1 TOVISION NEIG AS ON	1,220,370,000	1,130,070,000
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		
1 7 a./	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		
13.2	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		

Accounting	Declaration	No of share	Value in capital	Cumulative
year	Declaration	No of share	varue in capitai	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	

Given below the history of raising of share capital of Prime Bank Limited:

15.4 <u>Capital to risk weighted assets ratio (Consolidated)</u>

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	<u>,</u>	
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 i	n Taka	
	Jun-		201	5
THE ACCURATE			<u></u>	
<u>Tier-2 Capital</u> General provision maintained against unclassified loan / investments (note-14a.3)	3,02	9,993,724		-
General provision on off-balance sheet exposures (note-14a.4)		6,390,000		_
General provision on off-shore Banking Units (note-14a.5)		9,050,000		_
* General provision including off-balance sheet exposures	10	-	2 5 1 6	,687,762
Revaluation gain / loss on investments-50% of total (note-17)	23	0,897,400		,897,400
Revaluation reserve-50% of total (note-18)		1,759,278		,759,278
Prime Bank Sub-ordinated Bond		0,000,000		,000,000
Time Buik But Ordinated Bond		8,090,402		,344,440
Less: Regulatory Adjustments	7,07	0,070,402	0,499	,344,440
Revaluation Reserves for fixed assets, securities and equity securities	30	3,062,671	106	,531,336
Total Tier-2 Capital		5,002,071 5,027,731		,813,104
A) Total Regulatory capital		3,535,109		,839,268
A) Total Regulatory Capital	29,15	3,535,109	29,301	,039,200
TD - 1	271.52	7.001.072	260.161	500 545
Total assets including off-balance sheet exposures		7,981,873		,583,547
B) Total risk weighted assets		4,420,295		,900,410
C) Required capital based on risk weighted assets (10% on B)		1,442,029		,490,041
D) Surplus (A-C)	5,93	2,093,080	6,217	,349,227
Capital to risk weighted assets ratio		12.55%		12.69%
Capital requirement	Required	Held	Required	
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 guidelilnes, general provision eligible for inclusion in Tier points of credit risk-weighted assets.	-2 will be limit	ted to a max	kimum 1.25 p	ercentage
Capital to risk weighted assets ratio (Solo) Tier-1 Capital Common Equity Tier-1 (CET-1) Capital	10.00	2.406.160	10.202	406.160
Paid-up capital (note-15.2)		3,486,160		,486,160
Share premium (note-15.8)		1,230,396		,230,396
Statutory reserve (note-16)		5,049,935		,049,935
Surplus in consolidated profit and loss account / Retained earnings (note-20a)		7,471,165 7,237,656		,865,125 , 631,616
Additional Tier-1 (AT-1) Capital	22,23	1,237,030	23,103	,031,010
Non-cumulative irredeemable preference shares			ı	
Non-cumulative irredeemable preference shares		-	ı <u>L</u>	-
Less: Regulatory Adjustments for CET-1 Capital		-		-
Shortfall in provisions required against investments in shares		_		_
Goodwill and all other intangible assets	6	3,677,189	70	,946,531
Reciprocal Crossholdings		0,498,194		,051,004
reciprocal Crossilolulings		4,175,383		,997,535
T - 1 T - 4 C - 1 - 1	14	7,1/3,303	120	, <i>,,</i> ,,,,,,,,

000411	in and an other mangiore assets	00,077,107	70,2 10,001
Recipro	ocal Crossholdings	80,498,194	58,051,004
		144,175,383	128,997,535
Total 7	Fier-1 Capital	22,113,062,273	22,976,634,081
Tier-2	Capital		
Genera	l provision maintained against unclassified loan / investments (note-14a.3)	3,029,993,724	-
Genera	l provision on off-balance sheet exposures (note-14a.4)	1,226,390,000	-
Genera	l provision on off-shore Banking Units (note-14a.5)	139,050,000	-
* Gene	ral provision including off-balance sheet exposures	-	2,528,201,094
Revalu	ation gain / loss on investments-50% of total (note-17a)	220,734,813	220,734,813
Revalu	ation reserve-50% of total (note-18)	751,759,278	751,759,278
Prime I	Bank Sub-ordinated Bond	2,500,000,000	3,000,000,000
		7,867,927,815	6,500,695,185
Less: I	Regulatory Adjustments		
Revalu	ation Reserves for fixed assets, securities and equity securities	388,997,636	194,498,818
Total 7	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
Capita	l 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 guidelilnes, 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	ı 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
15.6	Minority interest	2,241,230,396	2,241,230,396
	Share capital	60	60
	Retained earnings	(6.49)	0.40
16		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. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(4,177,424) 5,328,518	1,780,776 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 Add: Amortized/Revaluation Gain	1,791,992,895 350,019,455	441,469,626 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) 71,181,75 5	(14,654) 1,791,992,895
18	Revaluation reserve	71,101,733	1,771,772,073
10	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)	(164,670) 23,223
	PBL Finance (Hong Kong) Limited	(42,372)	
19a	Foreign currency translation gain/ (loss)	5,877,680	6,145,156
	Balance on 1 January	5,995,523	5,086,036
	Addition during the year Balance at	(49,380) 5,946,142	909,487 5,995,523
20			
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 Prime Bank Securities Limited	(324,686,406)	19,922,830
	Prime Exchange Co. Pte. Ltd., Singapore	(99,813,821) 9,379,849	(30,126,512) 7,018,200
	PBL Exchange (UK) Ltd.	(40,996,455)	(47,872,274)
	PBL Finance (Hong Kong) Limited	105,673,916 636,978,868	126,313,545 1,912,030,403
	Less: Minority Interest	6.49	(0.40)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(5,671,257) (70,978,220)	(1,627,343) (54,603,082)
	Less: Foreign currency translation gains	117,843	(1,059,120)
20a	Retained earnings / movement of profit and loss account of the Bank	560,447,241	1,854,740,857
20a	Balance on 1 January	1,835,865,125	1,791,274,627
	Addition during the year Transfer to statutory reserve	695,628,964	2,139,016,778 (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) Prime Bank Investment Ltd.	291,842,201 19,922,830	247,251,703 14,117,109
	Prime Bank Securities Ltd.	(30,126,512)	17,484,332
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	(280,399) (47,872,274)	38,460 (48,578,004)
	PBL Finance (Hong Kong) Limited	732,243	609,689
	Foreign currency translation gain on 1 January	234,218,089 4,454,708	230,923,288 1,219,320
	2 of organization gain on 1 sundary	238,672,797	232,142,608
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January Cash dividend paid	1,835,865,125 (1,544,022,924)	1,791,274,627 (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
			,,

		A	7D 1
		Amount in Jun-16	2015
		Jun 10	2010
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	·	-
	1 BL I mance (Hong Rong) Emmed	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.	<u> </u>	_
	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 26,192,607,923	426,878,132 26,440,235,317
	Less: Margin	(5,116,807,161)	(5,275,533,369)
	Doss. Magn	21,075,800,762	21,164,701,948
		21,073,000,702	21,104,701,540
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		
21a.3	Letters of credit (Sight)	5,950,710,314	4,797,132,088
	Letters of credit (beferred)	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
	Less: Margin	8,386,760,295 (73,087,021)	8,607,304,495 (94,589,168)
	Less. Margin	8,313,673,274	8,512,715,328
			U,UIA, IU,UAU

		Amount i	n 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 <u>less</u> losses arising from dealing in securities	-	-
	Gains <u>less</u> losses arising from investment securities	-	-
	Gains <u>less</u> losses arising from dealing in foreign currencies (note-26a.1)	321,988,426	370,385,064
	Income from non-banking assets	270 425 100	250 700 915
	Other operating income (note-27a) Profit <u>less</u> losses on interest rate changes	370,425,188	359,799,815
	1 total <u>tess</u> tosses on interest rate changes	12,506,903,237	13,310,859,037
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a) Losses on loans, advances and lease/ investments	5,472,775,216	7,467,006,638
	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
	incress on depondres (note 20th)	11,284,694,799	11,950,731,946
	Less: Loss on sale/revaluation of security trading (note-25a)	52,824,103	
		11,231,870,695	11,950,731,946
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	450,707,070	200,040,240
	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) Directors' fees (note-34a)	5,380,000 1,891,524	4,529,032 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
	(- a - a - a	7,121,288,727	8,286,570,849
	Less: Inter-company transactions	157,773,096	208,945,761
		6,963,515,631	8,077,625,088
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 Lease finance / Izara	286,000,947 242,710,207	235,026,842 292,702,828
	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) Agricultural Loan	420,041,905 64,907,381	420,877,336 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
	Total interest / profit on loans and advances / investments	6,801,308,337	7,919,722,588
	Interest / profit on balance with other banks and financial institutions Interest on call loans	73,540,962	4,084,531
	Interest on call loans Interest / profit received from foreign banks	11,309,000 115,856,301	18,944,014 99,753,836
	merest, profit received from foreign outliks	7,002,014,601	8,042,504,970
		7,00 M,01 T,001	540 1=400T427TV

			Amount i	n Taka
			Jan-Jun-16	Jan-Jun-15
24	Conse	olidated interest / profit paid on deposits, borrowings, etc.		
		e Bank Limited (note-24a)	5,472,775,216	7,467,006,638
		e Bank Investment Limited	142,277,937	191,973,218
		e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore	16,946,160	20,382,852
		Exchange (UK) Ltd.	-	-
	PBL I	Finance (Hong Kong) Limited	14,657,397	17,229,831
	Lagge	Inter-company transactions	5,646,656,710 157,866,104	7,696,592,539 209,902,670
	Less.	inter-company transactions	5,488,790,606	7,486,689,869
				, ,
24a		est / profit paid on deposits, borrowings, etc. of the Bank		
	i)	Interest / profit paid on deposits:	471 202 015	521 646 207
		Savings bank / Mudaraba savings deposits Special notice deposits	471,393,915 170,061,041	531,646,387 361,318,290
		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) Others	14,679,277 18,549,913	6,310,847 21,579,016
		Oulcis	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) Bangladesh Bank-refinance	37,614 2,035,247	740,648 23,131,225
		Local bank accounts	110,947,627	80,706,104
		Foreign bank accounts	119,157,588	105,864,347
		PBL bond	227,516,649 461,080,919	251,061,643 471,474,940
			5,472,775,216	7,467,006,638
24a.1		gn currency deposits	0.140.574	2 (0 (0 0 7)
		est / profit paid on F.C est / profit paid on N.F.C.D	9,149,574 5,529,702	3,606,087 2,704,760
		est / profit paid on R. F.C.D	3,329,702	2,704,700
	1111010	profit pad on it. T.C.D	14,679,277	6,310,847
25	Conse	olidated investment income		
		e Bank Limited (note-25a)	4,321,687,352	3,972,120,942
		e Bank Investment Limited e Bank Securities Limited	11,127,751 1,825,420	7,890,177 1,314,385
		Exchange Co. Pte. Ltd., Singapore	-	-
		Exchange (UK) Ltd.	-	-
	PBL I	Finance (Hong Kong) Limited	4,334,640,523	3,981,325,504
	Less:	Inter-company transactions	4,334,040,323	3,901,323,30 4 -
			4,334,640,523	3,981,325,504
25a	Inves	tment income of the bank		
		est on treasury bills / Reverse repo / bonds	1,833,759,661	2,784,219,170
		est on debentures / bonds on discounted bond / bills	17,644,903 399,530,940	26,592,140 672,659,726
		on sale of shares	399,330,940	072,039,720
	Gain	on Govt. security trading	2,031,744,693	424,755,941
	Divid	end on shares	91,831,257	63,893,965
	Less:	Loss on sale/revaluation of security trading	4,374,511,455 52,824,103	3,972,120,942
	2000.	2000 on one remained of second, unumng	4,321,687,352	3,972,120,942
26	Cons	olidated commission, exchange and brokerage		
20		e Bank Limited (note-26a)	812,776,096	936,433,310
		e Bank Investment Limited	12,669,197	20,051,781
		e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore	9,892,733 27,538,667	10,979,393 29,687,278
		Exchange (UK) Ltd., Singapore	20,614,140	19,029,643
		Finance (Hong Kong) Limited	10,802,123	-
			894,292,956	1,016,181,405
26a		mission, exchange and brokerage of the Bank	,	_
		mission on L/Cs	109,913,896	124,122,189
		nission on L/Cs-back to back nission on L/Gs	153,325,843 170,663,080	182,615,322 208,584,476
		nission on remittance	38,852,008	36,483,721
		mission for services rendered to issue of shares		-
		hant Commission	14.070.700	- 700 200
		rwriting Commission regarding Treasury bill/ Bond mission from sale of BSP /PSP	14,878,722 3,154,121	6,789,300 7,453,237
	- 5.111		490,787,670	566,048,246
		ange gain (note - 26a.1) - including gain from FC dealings	321,988,426	370,385,064
	Settle	ement fees / Brokerage	812,776,096	026 422 210
			014,770,090	936,433,310

		Amount in Jan-Jun-16	n Taka Jan-Jun-15
		3an-3un-10	Jan-Jun-13
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
	Less: Inter-company transactions	393,256,913 93,008	401,614,310 956,909
	2000 mer company dansactions	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 Income from ATM service	107,072,527 7,546,877	106,762,009 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 remittanc of various items, etc.	e house / bank, notice fe	e and sale proceeds
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 22,876,198	139,230 22,064,845
		22,070,170	22,004,043
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a) Prime Bank Investment Limited	1,789,927,945 16,128,178	1,486,263,971 12,249,288
	Prime Bank Securities Limited 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 Bank's contribution to provident fund	156,583,528 76,557,410	220,000 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 PBL Exchange (UK) Ltd.	5,980,776 5,089,418	6,236,715 5,496,347
	PBL Finance (Hong Kong) Limited	4,527,725	4,273,986
	1 BE I mance (1701g) Emilied	383,840,148	359,408,506
20			
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
20	Consolidated logal expenses		
30	Consolidated legal expenses Prime Bank Limited (note-30a)	30,930,720	40,592,803
	Prime Bank Investment Limited	105,275	4 0,372,003 -
	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	22 777 226	41 800 207
		32,777,226	41,890,297

		Amount in	Taka
		Jan-Jun-16	Jan-Jun-15
30a	Local armonage of the Doub		
Sua	Legal expenses 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 Prime Bank Securities Limited	552,094 360	827,628 372
	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 56,280,926	3,021,304 73,616,335
		30,200,720	73,010,333
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier Telegram, telex, fax and internet	9,114,962 12,921,210	8,198,312 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) Prime Bank Investment Limited	91,713,095 414,168	115,303,102 436,962
	Prime Bank Investment Limited 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 93,787,578	212,767 117,482,377
		75(101(510	117,402,077
32a	Stationery, printing and advertisements, etc. of the Bank		21.222.012
	Office and security stationery Computer consumable stationery	29,996,447 30,177,827	31,225,942 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 House rent allowance	550,000 600,000	600,000
	Bank's contribution to provident fund	330,000	329,032
	Utility allowance	180,000	180,000
	House maintenance allowance Others	240,000 180,000	240,000 180,000
	Officis	5,380,000	4,529,032
34	Consolidated Directors' fees	5,500,000	1,623,062
J -	Prime Bank Limited (note-34a)	1,891,524	1,689,246
	Prime Bank Investment Limited	115,850	109,800
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	55,200	32,200
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,062,574	1,831,246
34a	Directors' fees of the Bank		
	Meeting fees Other benefits	1,176,000 715,524	825,000 864,246
	outer concine	1,891,524	1,689,246
	As per BRPD circular no.03 dated 18.01.2010, Tk 5,000/- has been paid as Hona before 03 October 2015. Subsequently, Bank has paid Tk. 8,000/-as Honariour dated 04 October 2015.		-
35	Consolidated Auditors' fees	600 000	<i>575</i> 000
	Prime Bank Limited (note-35a) Prime Bank Investment Limited	690,000	575,000
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	113,696 248,194	116,615
	PBL Finance (Hong Kong) Limited	19,222	16,066
		1,071,112	707,682
35a	Auditors' fees of the Bank		
u	External Audit fee	690,000	575,000
		690,000	575,000
36	Charges on loan losses		
50	Loan -written off	-	-
	Interest waived	_	-
			_

Teal				7. 1
Prime Bank Limined Gorde-37a Prime Bank Investment Jamined 1,47,797 2,858,107 Prime Bank Securities Limited 44,488 1,311,330 Prime Bank Securities Limited 44,888 1,311,330 35,327 1,000,738 35,327 3				
Prime Bank kinvestment Limited 1.441,397 2.885,107 Prime Exchange Co. Ptc. Ltd. Shapapoce 779,288 1.352,070 PREL Exchange Co. Ptc. Ltd. Shapapoce 779,288 1.352,070 PREL Exchange Co. Ptc. Ltd. Shapapoce 779,288 1.352,070 PREL Exchange Co. Ptc. Ltd. Shapapoce 779,288 1.352,070 1.058,007 1.078,007	37	Consolidated depreciation and repair of Bank's assets		
Prime Bunk Securities Limited 444-881 1.11.130 1.006-602				
Prime Exchange Co. Per. Lot., Sinsapore Prime Exchange Co. Per. Lot.				
Pill France (Home Kome) Limited 153,537 1,103,788 171,054,067 171,054,067 171,054,067 171,054,067 171,054,067 173,051				
Page				
		PBL Finance (Hong Kong) Limited		
Depreciation	37a	Depreciation and repair of Bank's assets	172,037,304	171,074,004
Lessed asserts 133,631,829 134,747,829 134,647,830 134,647,830 134,647,830 134,647,830 134,647,830 1378,422 1378		<u>.</u>		
Amortization Software-core banking Building Furniture and fixtures Permiss Office captipment Building Building Building Software-core banking Software-c			133,631,829	
Montrization 16,671,588 19,281,484 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,047,720 21,158,423 20,041,233 23,11,30 23,24,11,		Leased assets	133 631 829	
Soltware-ATM		Amortization	100,001,027	130,473,234
Repairs Building		**		
Repairs Repa		Software-ATM		
Furniture and fixtures		Repairs	20,047,720	21,137,072
Office cquipment 15,609,174 14,343,880 Bank's weblecles 5,551,857 2,401,31,81 Maintenance 2,311,139 2,254,671 34,518,082 2,6198,881 34,518,082 2,6198,881 38 Consolidated other expeases 797,114,124 45,1597,732 Prime Bank Instituted (note-38a) 497,114,124 45,1597,733 Prime Bank Instituted (note-38a) 42,276,670 2,575,406 Prime Bank Instituted (note-38a) 2,518,172 2,555,496 Prime Bank Securities Limited 2,518,172 2,555,496 PRID Exchange (AP) Ex Link, Singapore 2,675,500 1,700,350 PRID Exchange (LIN) Ind. 1,300,500 2,295,674 PRID Exchange (LIN) Ind. 1,300,500 2,295,674 PRID Exchange (LIN) Ind. 1,000,500 2,295,672 Security and cleaning 1,000,300 3,200,522 Bank Charges and the Bank 1,000,300 1,200,300 Security and Cleaning 1,000,300 1,000,300 Care expenses 1,000,300 1,000,300			· · · · · · · · · · · · · · · · · · ·	
Bank's welicites				
Maintenance				
Section Sect		Maintenance	2,311,139	2,524,671
Prime Bank Investment Limited 497,114,124 454,597,733 Prime Bank Recurities Limited 2,518,172 2,555,966 Prime Bank Securities Limited 1,300,504 2,205,674 PBI. Exchange (UK) Ltd. 1,300,504 2,206,674 PBI. Finance (Hong Kong) Limited 2,746,777 3,300,527 38a Other expenses of the Bank Security and cleaning 103,830,458 96,836,466 Entertainment 17,300,900 18,298,527 Car expenses 282,758,220 81,139,713 ATM expenses 74,038,699 68,125,244 Retail expenses 379,708 33,648 Bank charges and commission paid 1,129,006 989,434 Liveries and uniforms 1,129,006 989,434 Liveries and commission paid 1,118,006 20,28,784 Bank charges and commission paid 1,129,006 389,455 House furnishing expenses 1,200,000 3,488 Bank charges and commission paid 1,512,618 1,22,67 House furnishing expenses 1,200,000 1,235,77	20	Concolidated other expenses	100,197,372	103,037,747
Prime Bank Nesument Limited 4,072,740 4,229,688 Prime Exchange Co. Pte. Ltd., Singapore 2,675,408 1,702,524 PBL Exchange (UK) Ltd. 1,320,594 2,075,408 PBL Finance (Hong Kong) Limited 2,746,777 3,303,571 380 Other expenses of the Bank 510,447,725 3,003,271 Car expenses 17,309,030 18,298,277 Car expenses 24,743,85699 81,139,173 ATM expenses 24,743,85699 81,139,173 ATM expenses 35,373,391 31,695,556 Books, magazines and newspapers, etc. 1,129,000 989,454 Liveries and uniforms 1,085,421 383,9455 Medical expenses 379,708 3,648 Bank charges and commission paid 1,918,061 2,028,784 Loss on sale of fixed assets 92,656 112,257 House furnishing expenses 1,500,000 1,800,000 Subscription to institutions 6,379,333 1,757,92 Donations 2,6723,232 3,156,688 Sponsorship 1,042,401 4,633,802	30		497.114.124	454,597,733
Prime Exchange (Ch.Pte. Ltd., Singapore 1,320,54 2,326,674 3,330,372 2,326,777 3,330,372			4,072,740	4,229,668
PBL Exchange (UK) Ltd. 1,320,504 2,246,674 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,330,527 3,347,725 469,332,622 3,347,350 3,347,350 3,348,365 6,346,66 3,347,350 3,				
PBL Finance (Hong Kong) Limited				
Other expenses of the Bank				
Security and cleaning	20		510,447,725	469,332,622
Entertainment	38a		103 830 458	96 836 466
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 1,083,421 839,455 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. 7,977,991 7,290,319 Business development 22,318,529 9,637,233 Training and internship 10,857,513 6,635,372 Remittance charges 1,438,501 18,436,975 <t< th=""><th></th><th></th><th></th><th></th></t<>				
Retail expenses 35,373,391 31,695,556 Books, magazines and newspapers, etc. 1,129,006 989,454 Liveries and uniforms 1,1085,421 839,455 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 14,951,155 664,849 Traveling expenses 15,281,803 11,059,772 Expenses for merchant banking 10,703 26,263 Local conveyance, labor, etc. 7,777,91 7,290,319 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 1,2630,499 2,400,210 Exgratia 8,794,230 -				
Books, magazines and newspapers, etc. 1,129,006 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 26,723,232 31,516,008 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 10,887,513 6,635,372 Remittance charges 4,485,236 4,245,204 Cash reward to branches 4,252,04 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) 12,032,088 15,639,244 Annual General Meeting 2,630,499 2,400,210 Exgratia 8,794,230 - - - -		·		
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 1,800,00		·		
Bank charges and commission paid		Liveries and uniforms		839,455
Loss on sale of fixed assets				
House furnishing expenses 1,500,000 1,800,000 Subscription to institutions 6,379,382 8,757,592 Donations 26,723,232 31,516,068 Sponsorship 10,484,051 14,633,802 Prime Bank Cricket Club 14,951,155 6604,849 Traveling expenses 15,281,803 11,059,772 Expenses for merchant banking 10,703 62,623 Cacl 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 - 1 2,232,086 18,224,394 497,114,124 454,597,733 497,114,114 445,597,733 497,114,114 445,597,733 497,114,114 454,597,733 497,114,114 497,114,114 497,114,114 497,114,114 497,114,114 4				
Donations Sponsorship 10,484,051 10,484,051 11,633,802 Prime Bank Cricket Club 14,951,155 604,849 Traveling expenses 15,281,803 11,059,772 Expenses for merchant banking 10,073 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 - - - - - - - -		House furnishing expenses	1,500,000	1,800,000
Sponsorship		•		
Prime Bank Cricket Club				
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 4,245,204 248,204 248,204 248,204 248,206 2,996,487 3,211,721 Credit card expenses 17,458,610 18,436,975 2,996,487 3,211,721 Credit card expenses 17,458,610 18,436,975 2,630,499 2,400,210 Exgratia 8,794,230 2,233,206 18,224,394 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 497,114,12		Prime Bank Cricket Club	14,951,155	604,849
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 -				
Business development 22,318,529 9,637,233 Training and internship 10,857,513 6,635,372 Remittance charges 4,485,235 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 Prime Bank Foundation - -				
Remittance charges		Business development	22,318,529	9,637,233
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 -				
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 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 off-balance sheet exposure-PBL (note-39a) 23,350,000 32,000,000 Provision for diminution in value of investments (OBU) (note-39a) 9,120,000 30,000,000 Provision for diminution in value of investments-PBIL 86,089,962 (4,353,557) Provision for diminution in value of investments-PBIL 11,157,074 11,972,403 Provision for impairment of client margin loan-PBSL 11,157,074 11,972,403 Provision for impairment of lient margin loan-PBSL 11,157,074 11,972,403 Provision for impairment of lient margin loan-PBSL 43,868,748 44,984,005 Provision for off-ode Borrower rebate (note-39a) - - - - - Provision for Good Borrower rebate (note-39a) 7,610,000 2,470,000				
Consolidated salary (staff)		Laundry, cleaning and photographs, etc.		
Annual General Meeting				
Exgratia 8,794,230				
Prime Bank Foundation Miscellaneous expenses 12,232,086 18,224,394 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733 497,114,124 454,597,733				
Miscellaneous expenses 12,232,086 18,224,394 497,114,124 454,597,733 497,114,124 454,597,733			-	-
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 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 Good Borrower rebate (note-39a) - - Provision for other assets (note-39a) 7,610,000 2,470,000			12.232.086	18.224.394
Provision for bad and doubtful loans and advances / investments-PBL (note-39a) Provision for unclassified loans and advances / investments-PBL (note-39a) Provision for bad and doubtful loans and advances (OBU) (note-39a) Provision for unclassified loans and advances (OBU) (note-39a) Provision for off-balance sheet exposure-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
Provision for bad and doubtful loans and advances / investments-PBL (note-39a) Provision for unclassified loans and advances / investments-PBL (note-39a) Provision for bad and doubtful loans and advances (OBU) (note-39a) Provision for unclassified loans and advances (OBU) (note-39a) Provision for off-balance sheet exposure-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)	39	Consolidated provision for loans, investments, off balance sheet exposure & other	r assets	_
Provision for bad and doubtful loans and advances (OBU) (note-39a) Provision for unclassified loans and advances / investments (OBU) (note-39a) Provision for off-balance sheet exposure-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for impairment of client margin loan-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)		Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	1,962,000,000	
Provision for unclassified loans and advances / investments (OBU) (note-39a) Provision for off-balance sheet exposure-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)			1,114,950,000	
Provision for off-balance sheet exposure-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)			23.350.000	
Provision for diminution in value of investments-PBIL Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for climate risk fund (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
Provision for diminution in value of investments-PBSL Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for climate risk fund (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
Provision for impairment of client margin loan-PBSL Provision for impairment loss for investment in subsidiaries (note-39a) Provision for climate risk fund (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
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			43,868,748	
Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a) - 7,610,000 2,470,000			32,459,577	
			-	-
3,549,664,315 461,326,408		Provision for other assets (note-39a)		
			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.

Provision for loans, investments, off balance sheet exassare & other assets of the Jana and advances / investments 1,114/500,000 170,000		and impairment of client margin loan.		
Provision for bad and doubtful brans and advances (investments 1902,000,000 170,	39a	Provision for loans, investments, off balance sheet exposure & other assets of the	Bank	
Provision for unclassified Jonns and advances (1900) Provision for band advolubell Jonns and advances (1900) Provision for band advolubell Jonns and advances (1900) Provision for unclassified Jonns and advances (1900) 23,200,000 32,000,000 Provision for Inspirators (1900) 32,000,000 32,000,000 32,000,000 Provision for Inspirators (1900) 32,000,000 32,000,000 Provision for Inspirators (1900) 32,000,000 Provision for Inspirators (1900) 32,000,000 Provision for Global Borrower rebate Provision for Global Borrower rebate Provision for Jonns (1900) 2,470,000 2,				170,000,000
Provision for bad and doubted loans and advances (OBU) 2.33,50,000 2.000				
Provision for off-balance sheet exposure 95,000,000 31,200,000 20,000,000		Provision for bad and doubtful loans and advances (OBU)	-	
Provision for diminution in value of investments 9,12,000 30,000,000 Provision for impairment loss for investment in subsidiaries 7,610,000 2,470,000 7,610,000 2,470,000 7,610,000 2,470,000 7,610,000 2,470,000 7,610,000 2,470,000 7,610,000				
Provision for impairement loss for investment in subsidiaries Provision for Clinater isk Bund Provision for Clinater isk Bund Provision for Gene Bund Provision Prov				
Provision for climate risk fund Provision for clond brower relate Provision for clond assets Prime Bank Limited (note-400) Prime Bank Investment Limited 2,413,4771 Prime Bank Securities Limited 2,413,4771 Prime Bank Securities Limited 2,413,4771 Prime Bank Securities Limited Prime Exchange (C.P. Lt. d., Singapore Prime				30,000,000
Povision for Good Borrower rebate Provision for Order assets 7,610,000 2,470,000 3218,989,577 404,370,000 404,370,370 404,370,			32,439,377	_
Provision for other assets			_	_
Consolidated tax expenses			7.610.000	2,470,000
Consolidated tax expenses				
Current tax	40	Consolidated tax expenses		
Prime Bank Securities Limited 2,413,071				
Prime Bank Securities Limited 355,650 -		Prime Bank Limited (note-40a)	100,000,000	562,000,000
Prime Exchange (CF) Pet. Ltd., Singapore Pet. Exchange (UK) Ltd. PBI. Finance (Hong Kong) Limited 102,768,721 562,000,000 Poferred tax		Prime Bank Investment Limited	2,413,071	-
PBL Finance (Hong Kong) Limited			355,650	-
PBL Finance (Hong Kong) Limited			-	-
Deferred tax			-	-
Deferred tax		PBL Finance (Hong Kong) Limited		-
Prime Bank Limited (note-40a) 71,504 Prime Bank Securities Limited 791,504 Prime Bank Securities Limited 791,504 Prime Bank Securities Limited 7,408,341 PBL Finance (Hong Kong) Limited 7,408,341 PBL Exchange (UK) Ltd. 7,408,345 PBL Exchange (UK) Ltd. 7,408,345 PBL Exchange (UK) Ltd. 7,408,345 PBL Finance (Hong Kong) Limited 7,408,345 PBL Exchange (UK) Ltd. 7,438,355 PRIME Bank Limited (Hong Lage) 7,408,345 PRIME Bank Limited (Hong Lage) 7,408,34		D.C. 14	102,768,721	562,000,000
Prime Bank Investment Limited (34,974) 791,594 Prime Exchange Co. Pte. Ltd., Singapore (34,974) (749,834) PBL Exchange (UK) Ltd. (33,974) 41,760 PBL Finance (Hong Kong) Limited (33,4974) 41,760 400 Tax expenses of the Bank 100,000,000 562,000,000 Current tax 100,000,000 562,000,000 401 Consolidated receipts from other operating activities 110,000,000,000 562,000,000 Prime Bank Limited (note-41a) 2,748,774,776 1,456,723,865 Prime Bank Recurrites Limited 1,461,6009 1,741,742 Prime Bank Securities Limited 1,449,199 1,513,084 Prime Bank Securities Limited 1,494,991 1,513,084 Prime Exchange (Cb, Dt. Ltd., Singapore 1,218,836 32,088,530 PBL Exchange (Cb, Dt. Ltd., Singapore 2,278,4859,673 1,507,742,021 41 Receipts from other operating activities of the Bank 6,684,736 5,724,367 Service and other charges 21,309,275 27,439,960 Credit card income 22,287,619,98 22,004,845 <th></th> <th></th> <th></th> <th>1</th>				1
Prime Bank Securities Limited (834,974) (749,834) Pill Exchange (UK) Ltd. 1 - PBL Finance (Hong Kong) Limited (834,974) 41,760 408 Tax expenses of the Bank 100,000,000 562,000,000 409 Tax expenses of the Bank 100,000,000 562,000,000 41 Consolidated receipts from other operating activities 100,000,000 562,000,000 41 Consolidated receipts from other operating activities 14,165,009 17,417,442 Prime Bank Investment Limited 14,165,009 17,417,442 97 me Bank Securities Limited 1,149,991 1,513,084 Prime Bank Securities Limited 1,949,991 1,513,084 2,748,749,776 1,456,723,865 Prime Bank Securities Limited 1,949,991 1,513,084 2,748,749,776 1,513,084 Prime Bank Securities Limited 1,949,991 1,513,084 2,748,749,776 2,748,749,774 2,748,749,774 2,748,749,744 2,748,749,776 2,748,749,74 2,748,749,744 2,748,749,74 2,748,749,74 2,748,749,74 2,748,749,74 2,748,749,74 2,748,749,74			-	701 504
Prime Exchange Co. Ptc. Ltd., Singapore			(834 974)	
PBL Exchange (UK) Ltd.			(034,774)	(747,034)
PBL Finance (Hong Kong) Limited			_	_
Tax expenses of the Bank 100,000,000 562,000,000 100,000,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000,000,000,000,000,000,000 100,000,000,000,000,000,000,000,000,000			_	_
Tax expenses of the Bank		1221	(834,974)	41,760
Current tax				
Current tax	40a	Toy owners of the Ponk		
Deferred tax	40a		100,000,000	562 000 000
			100,000,000	302,000,000
Consolidated receipts from other operating activities Prime Bank Limited (note-41a) 1,456,723,865 Prime Bank Limited (note-41a) 1,466,069 17,417,442 Prime Bank Securities Limited 1,949,991 1,513,084 Prime Earchange Co. Pte. Ltd., Singapore 1,949,991 1,513,084 Prime Exchange (UK) Ltd. PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 19,218,836 32,088,530 2,784,559,673 1,507,742,921		Deferred tax	100.000.000	562,000,000
Prime Bank Limited (note-41a) 2,748,774,776 1,456,723,865 Prime Bank Investment Limited 1,949,991 1,513,084 Prime Exchange Co. Pte. Ltd., Singapore 1 - PBL Exchange (UK) Ltd. 19,218,836 32,088,530 PBL Finance (Hong Kong) Limited 19,218,836 32,088,530 2784.559,673 1,507,742,921 418 Receipts from other operating activities of the Bank 6,684,736 5,724,367 Rent recovered 6,684,736 5,724,367 Service and other charges 21,369,275 27,439,960 Credit card 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 2,378,451,530 1,097,415,667 Rebate from foreign Bank outside Bangladesh 26,171,231 29,296,451 Gain from sale of treasury bond / shares 23,78,451,530 1,097,415,667 Miscellaneous earnings 852,723,437 71,329,355 2748,774,774 1,456,723,865 <td< th=""><th></th><th></th><th></th><th></th></td<>				
Prime Bank Investment Limited 14,616,069 17,417,424 Prime Bank Securities Limited 1,949,91 1,513,084 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 1,218,836 32,088,530 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 22,206,4845 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 2,171,231 29,296,451 Gain from sale of treasury bond / shares 2,378,451,530 1,097,415,667 Miscellaneous earnings 83,556,217 71,329,355 42 Consolidated payments for other operating activities 852,723,437 842,984,793	41			
Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. 1				
Prime Exchange CO. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. - <th></th> <th></th> <th></th> <th></th>				
PBL Exchange (UK) Ltd.			1,949,991	1,513,084
PBL Finance (Hong Kong) Limited 19,218,836 32,088,530 2,784,559,673 1,507,742,921 Ala Receipts from other operating activities of the Bank Rent recovered 6,684,736 5,724,367 24,39,960 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,046,845 22,876,198 22,946,845 24,046,185 87,074,935 10,000 mm ATM services 94,046,185 87,074,935 10,000 mm ATM services 2,378,451,530 1,007,415,667 42,000 mm ATM services 2,378,451,530 1,007,415,667 43,000 mm ATM services 2,378,474,776 1,456,723,865 1,000,415,667 1,456,723,865 1,456,723,865 1,456,723,865 1,456,723,86			-	-
Receipts from other operating activities of the Bank Rent recovered G.684,736 S.724,367 Service and other charges C.7439,960 C.7461 C.744,075 C.744,075 C.744,076 C.744,076 C.7461 C.746,076 C.746,077 C.746,076 C.746			10 218 836	32 088 530
Receipts from other operating activities of the Bank Rent recovered G,684,736 S,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 26,171,231 29,296,451 Gain from sale of treasury bond / shares 2,378,451,530 1,097,415,667 Miscellaneous earnings 24,748,774,776 1,456,723,865 1,456,72		1 BL I mance (110ng Rong) Eminted		
Rent recovered 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			2410440074010	1,507,742,721
Service and other charges	41a			
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 2748,774,776 1,456,723,865 42 Consolidated payments for other operating activities 852,723,437 842,984,793 Prime Bank Limited (note-42a) 852,723,437 842,984,793 Prime Bank Investment Limited 7,803,831 12,057,461 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 362,361,214				
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				
Income from ATM services				
Postage / Telex / Fax / SWIFT charge recoveries 94,046,185 87,074,935 Incidental charges 26,171,231 29,296,451 Gain from sale of treasury bond / shares 2,378,451,530 1,097,415,667 71,329,355 2,748,774,776 1,456,723,865				
Incidental charges Captage Cap				, ,
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 71,329,355 2,748,774,776 1,456,723,865			74,040,103	67,074,233
Gain from sale of treasury bond / shares 2,378,451,530 1,097,415,667 84,556,217 71,329,355 2,748,774,776 1,456,723,865			26.171.231	29.296.451
Miscellaneous earnings 84,556,217 71,329,355 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 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				
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 Payments for other operating activities of the Bank 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				
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 42a Payments for other operating activities of the Bank 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				
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 42a Payments for other operating activities of the Bank 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				
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	42		050 700 407	042.004.702
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 894,912,281 894,879,124 42a Payments for other operating activities of the Bank 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				
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				
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 7,883,535 10,502,381 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 Legal expenses 9362,361,214 1336,454,723 1036,454				
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				
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				
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				
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	42a	Payments for other operating activities of the Bank	22 ·12 221201	
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		•	362.361.214	336.454.723
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		•		
Directors' fees 1,891,524 1,689,246 Other expenses 406,236,693 395,408,311		to the state of th		
Other expenses 406,236,693 395,408,311				
852,723,437 842,984,793		Other expenses		
			852,723,437	842,984,793

		Amount in Taka	
		Jan-Jun-16	Jan-Jun-15
		-	
43	(Increase) / decrease of consolidated other assets	1	
	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)
	The Finance (Hong Rong) Eminted	17,137,205,124	(489,017,506)
	=	17,137,203,124	(402,017,500)
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 Credit card	157,756,934	171,932,724
	Sundry assets	83,631,155 8,292,745,838	79,984,853 8,540,321,087
	Sulldry dissets	43,073,700,177	60,244,409,447
	=	17,170,709,270	1,706,829,254
	=	17,170,707,270	1,700,027,234
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 1,268,699,522	14,046,521 1,228,846,213
	=	1,200,077,322	1,220,040,213
44a	Increase / (decrease) of other liabilities of the Bank	1	
	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 Sh	are (FPS)"	
45		ure (Ers).	
45a	Earnings per share (EPS) of the Bank	607.620.064	2 10 4 700 222
	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 Sh	are (EPS)".	
46	Number of employees of the Bank	` '	
-10	The number of employees engaged for the whole year or part thereof who received a	a total remuneration of	f Tk. 36,000 p.a. or
	above were 2,945.		00,000 p.m. of

Assets pledged as security for liabilities of the Bank Treasury bills & bonds to Bangladesh Bank for Repo

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