

Financial Statements (Un-Audited) as at 30 September 2016 (3rd Quarter)



Consolidated Balance Sheet as at 30 September 2016

n		Amount	in Taka
Particulars Particulars	Notes	Sep-16	2015
PROPERTY AND ASSETS	•		
Cash	3		
In hand (including foreign currencies)		3,053,801,578	2,447,641,587
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,557,417,774	15,069,879,177
(including foreign currencies)		20,611,219,352	17,517,520,764
Balance with other banks and financial institutions	4	20,011,217,332	17,517,520,704
In Bangladesh	·	140,686,945	132,673,471
Outside Bangladesh		2,747,978,783	1,878,431,497
		2,888,665,728	2,011,104,968
Money at call and short notice	5	60,000,000	420,000,000
Investments	6		
Government	v	52,178,742,263	61,752,411,722
Others		2,683,821,299	2,878,854,992
		54,862,563,562	64,631,266,714
Loans, advances and lease /investments	_		
Loans, cash credits, overdrafts etc./ investments	7	147,448,132,073	145,181,210,690
Bills purchased and discounted	8	13,888,703,306	9,689,917,573
Fixed assets including premises, furniture and fixtures	9	161,336,835,379 6,851,700,976	154,871,128,263 6,541,317,961
Other assets	10	4,099,856,869	7,261,557,214
Non - banking assets	11	220,500,640	220,500,640
Total assets		250,931,342,505	253,474,396,524
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	11,720,193,738	10,749,469,636
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		30,344,882,945	28,225,121,254
Bills payable Savings bank / Mudaraba savings deposits		2,570,713,922 34,918,146,683	2,387,277,687 30,713,923,933
Term deposits / Mudaraba term deposits		124,687,271,235	133,488,225,827
Bearer certificate of deposit		-	-
Other deposits		-	-
		192,521,014,784	194,814,548,701
Other liabilities	14	22 227 805 025	21 406 506 220
Total liabilities	14	23,327,895,025	21,406,506,239 226,970,524,576
Capital / Shareholders' equity		227,309,103,347	220,970,324,370
Paid -up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.5	2,241,230,396	2,241,230,396
Minority Interest	15.6	47	60
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / loss on investments	17	72,720,905	1,833,805,066
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain General reserve	19	5,935,064 28,002,888	6,145,156 28,002,888
Surplus in profit and loss account / Retained earnings	20	474,402,132	1,854,740,857
Total Shareholders' equity		23,362,238,958	26,503,871,948
Total liabilities and Shareholders' equity		250,931,342,505	253,474,396,524
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21	20 272 722 777	06 110 225 515
Acceptances and endorsements	21.1	29,272,783,999	26,440,235,317
Letters of guarantee Irrevocable letters of credit	21.2 21.3	66,307,000,671	63,736,691,078
Bills for collection	21.3 21.4	29,851,196,486 8,629,280,595	16,902,956,132 8,607,304,495
Other contingent liabilities	21.4	-	0,007,30 4,4 33 -
. G		134,060,261,751	115,687,187,023
Other commitments		, , , , , - ,	, , , , , ,
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off Palance Short average including configuration 11-1-11-11-11		124 040 241 751	115 (07 107 000
Total Off-Balance Sheet exposures including contingent liabilities	\wedge	134,060,261,751	115,687,187,023
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Managing Director

Company Secretary

Prime Bank Limited and its subsidiaries

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

		A	in Taka	Amount in Taka		
Particulars	Notes	Jan-Sep-16	Jan-Sep-15	Jul-Sep-16	ın така Jul-Sep-15	
		Jan-Sep-10	Jan-Sep-15	Jui-Sep-10	Jui-8ep-15	
Interest income / profit on investments	23	10,332,994,036	11,840,734,981	3,369,478,405	3,763,109,893	
Interest / profit paid on deposits, borrowings, etc.	24	(8,086,841,725)	(11,037,775,136)	(2,598,051,120)	(3,551,085,266)	
Net interest / net profit on investments	27	2,246,152,311	802,959,846	771,427,286	212,024,627	
Investment income	25	5,386,607,776	6,426,315,449	1,051,967,253	2,444,989,945	
Commission, exchange and brokerage	26	1,298,384,568	1,514,185,711	404,091,612	498,004,306	
Other operating income	27	513,351,113	545,467,885	120,187,207	144,810,484	
Total operating income (A)		9,444,495,768	9,288,928,890	2,347,673,357	3,299,829,362	
		- , , ,	- ,,	_,,,	-,,,	
Salaries and allowances	28	2,739,625,763	2,750,081,484	894,460,646	1,214,836,699	
Rent, taxes, insurance, electricity, etc.	29	592,424,792	530,796,904	208,584,644	171,388,398	
Legal expenses	30	45,906,972	49,671,107	13,129,746	7,780,810	
Postage, stamp, telecommunication, etc.	31	89,781,349	103,674,913	33,500,423	30,058,578	
Stationery, printing, advertisements, etc.	32	154,912,261	165,350,049	61,124,684	47,867,672	
Managing Director's salary and fees	33	7,795,000	7,279,032	2,415,000	2,750,000	
Directors' fees	34	3,747,383	2,793,045	1,684,809	961,799	
Auditors' fees	35	1,591,584	1,048,738	520,472	341,056	
Charges on loan losses	36	-	-	-	-	
Depreciation and repair of Bank's assets	37	288,661,272	291,303,957	96,023,768	99,609,352	
Other expenses	38	831,161,441	865,567,694	320,713,716	396,235,072	
Total operating expenses (B)		4,755,607,818	4,767,566,923	1,632,157,907	1,971,829,436	
Profit / (loss) before provision (C=A-B)		4,688,887,949	4,521,361,967	715,515,450	1,327,999,926	
Provision for loans / investments	39					
Specific provision		2,142,000,000	920,000,000	180,000,000	750,000,000	
General provision		1,274,950,000	287,000,000	160,000,000	150,000,000	
Provision for Off-Shore Banking Units		53,350,000	33,700,000	30,000,000	-	
Provision for off-balance sheet exposures		183,750,000	31,200,000	114,250,000	-	
		3,654,050,000	1,271,900,000	484,250,000	900,000,000	
Provision for diminution in value of investments		178,862,955	98,105,665	72,495,919	60,486,819	
Provision for impairment of client margin loan		472,135,225	(3,164,002)	238,707,523	(52,501,564)	
Other provisions		40,069,577	2,470,000	-	-	
Total provision (D)	-	4,345,117,757	1,369,311,663	795,453,442	907,985,255	
Total profit / (loss) before taxes (C-D)		343,770,192	3,152,050,304	(79,937,992)	420,014,671	
Provision for taxation:						
Current tax	40	109,953,539	707,079,872	7,184,818	145,079,872	
Deferred tax		(831,262)	(774,872)	3,712	(816,632)	
		109,122,277	706,305,000	7,188,530	144,263,240	
Net profit after taxation		234,647,915	2,445,745,304	(87,126,522)	275,751,431	
Retained earnings brought forward from previous year	20.1	239,754,203	231,446,602	239,754,203	231,446,602	
		474,402,119	2,677,191,906	152,627,681	507,198,033	
Appropriations						
Statutory reserve		-	-	-	-	
Minority interest		(13.21)	0.48	(6.72)	0.04	
General reserve		_	-	`- ´	-	
		(13.21)	0.48	(6.72)	0.04	
Retained surplus	20	474,402,132	2,677,191,906	152,627,688	507,198,033	
Earnings per share (EPS)	45	0.23	2.38	(0.08)	0.27	
go per omire (210)	70	0.20	2.00	(0.00)	V.27	

For Chairman Dire

Managing Director

Company Secretary

Prime Bank Limited and its subsidiaries

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

			Amount	in Taka
	Particulars	Notes	Jan-Sep-16	Jan-Sep-15
A)	Cash flows from operating activities			
	Interest receipts in cash		13,151,756,310	15,927,060,012
	-			(10,991,118,353)
	Interest payments		(8,638,272,238)	63,895,015
	Dividend receipts		106,716,262	
	Fees and commission receipts in cash		1,298,384,568	1,514,185,711
	Recoveries of loans previously written off		123,410,198	49,551,705
	Cash payments to employees		(2,652,420,762)	(2,753,160,515)
	Cash payments to suppliers		(573,287,766)	(510,898,253)
	Income taxes paid		(349,786,539)	609,306,441
	Receipts from other operating activities	41	3,161,665,728	2,757,814,765
	Payments for other operating activities	42	(1,352,255,638)	(1,269,644,341)
	Cash generated from operating activities before			- - - - - - - - - -
	changes in operating assets and liabilities		4,275,910,122	5,396,992,188
	Increase / (decrease) in operating assets and liabilities			
	Statutory deposits		-	-
	Purchase of trading securities (Treasury bills)		(8,540,787,853)	(8,752,737,555)
	Loans and advances to other banks		- 1	- '
	Loans and advances to customers		(10,092,807,719)	3,891,207,378
	Other assets	43	20,318,317,013	4,937,151,748
	Deposits from other banks / borrowings		847,984,517	(1,199,282,382)
	Deposits from customers		(1,725,240,307)	(2,673,433,696)
	Other liabilities account of customers		183,436,235	(604,417,284)
	Trading liabilities		-	(001,117,201)
	Other liabilities	44	458,917,643	1,432,387,749
	outer hadmaes		1,449,819,530	(2,969,124,040)
	Net cash from operating activities		5,725,729,652	2,427,868,148
	The cush from operating activities		2,720,723,002	2,127,000,110
B)	Cash flows from investing activities			
	Debentures		-	-
	Payments for purchases of securities		(187,239,223)	(42,475,637)
	Purchase of property, plant and equipment		(314,391,417)	(166,603,851)
	Payment against lease obligation		-	-
	Proceeds from sale of property, plant and equipment		458,350	951,414
	Net cash used in investing activities		(501,172,290)	(208,128,074)
C)	Cash flows from financing activities			
	Receipts from issue of sub-ordinated bond		-	2,500,000,000
	Receipts from issue of ordinary share including premium net off Tax		-	-
	Dividend paid		(1,620,672,401)	(1,600,253,349)
	Net cash used in financing activities		(1,620,672,401)	899,746,651
ъ,	Not ingressed / (degressed) in each and each acquiredents (A + B + C)		2 602 994 061	2 110 497 727
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)		3,603,884,961	3,119,486,725
E)	Effects of exchange rate changes on cash and cash equivalents		5,264,045	(194,800)
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)		23,564,119,938	22,289,492,609
	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies)		3,053,801,578	2,912,254,299
	Balance with Bangladesh Bank and its agent bank (s)			, , , ,
	(including foreign currencies)		17,557,417,774	15,379,228,238
	Balance with other banks and financial institutions		2,888,665,728	3,071,766,272
	Money at call and short notice		60,000,000	920,000,000
	Reverse repo		-	-
	Prize bonds (note-6a)		4,234,858	6,243,800
	(1000 00)		23,564,119,938	22,289,492,609
			20,007,117,700	22,207,772,007
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Managing Director

Company Secretary

Prime Bank Limited and its subsidiaries

Consolidated Statement of Changes in Equity for the period from January to September 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 Changes in accounting policy / Last year's profit	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
Restated balance	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,857	26,503,871,948
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	_	-	-	(2,118,687,831)	-	-	(2,118,687,831)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	357,603,671	-	-	357,603,671
Currency translation differences	-	-	-	-	-	-	-	(210,092)	5,685,761	5,475,669
Net gains and losses not recognized in the income statement	-	-	-	-	-	=	72,720,905	5,935,064	1,860,426,618	24,748,263,456
Net profit for the year	-	-	-	-	-	-	-	-	234,647,915	234,647,915
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,620,672,401)	(1,620,672,401)
Minority interest	-	-	-	-	(13.21)	-	-	-	-	(13.21)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2016	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	47	1,511,411,431	72,720,905	5,935,064	474,402,132	23,362,238,958
Balance as at 30 September 2015	10,293,486,160	8,184,646,579	28,002,888	2,241,230,396	60	1,503,518,556	1,361,368,773	4,929,160	2,677,191,905	26,294,374,478
Balance as at 31 December 2015	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,856	26,503,871,948

For Chairman

Director

Managing Director

Company Secretary

For

Prime Bank Limited Balance Sheet as at 30 September 2016

Particulars	Notes	Amount	
	110163	Sep-16	2015
PROPERTY AND ASSETS	2-		
Cash In hand (including foreign currencies)	3 a	3,002,981,726	2,391,184,957
Balance with Bangladesh Bank and its agent bank (s)		3,002,761,720	2,371,104,737
(including foreign currencies)		17,557,417,774	15,069,879,177
(including foleign currencies)		20,560,399,500	17,461,064,134
Balance with other banks and financial institutions	4 a	20,300,399,300	17,401,004,134
In Bangladesh	44	80,297,939	112,219,948
Outside Bangladesh		2,639,419,577	1,845,464,037
Outside Bangiadesii			
Monoy of call and shout notice	<i>-</i>	2,719,717,516	1,957,683,985
Money at call and short notice Investments	5 6a	60,000,000	420,000,000
Government	0a	52,178,742,263	61,752,411,722
Others		650,170,081	
Oulers		52,828,912,344	980,449,941 62,732,861,663
Loans, advances and lease / investments		32,020,912,344	02,732,001,003
	7.	146,523,800,740	143,778,651,854
Loans, cash credits, overdrafts, etc./ investments	7a		
Bills purchased and discounted	8a	12,324,321,187	8,085,882,637
Fixed eccets including premises from the end fortune	Λ-	158,848,121,926	151,864,534,491
Fixed assets including premises, furniture and fixtures	9a 10a	6,830,561,039	6,516,429,422
Other assets	10a	7,773,088,376	10,988,158,051
Non - banking assets	11	220,500,640	220,500,640
Total assets		249,841,301,341	252,161,232,386
LIABILITIES AND CAPITAL			
Liabilities	12a	11 405 227 200	10 442 100 700
Borrowings from other banks, financial institutions and agents		11,495,237,300	10,442,199,709
Deposits and other accounts	13a.1.c	20 200 720 422	20 224 427 695
Current / Al-wadeeah current deposits		30,389,730,432	28,234,427,685
Bills payable		2,570,713,922	2,387,277,687
Savings bank / Mudaraba savings deposits		34,918,146,683	30,713,923,933
Term deposits / Mudaraba term deposits		124,688,817,694	133,489,471,451
Bearer certificate of deposit		-	-
Other deposits		192,567,408,730	194,825,100,757
		172,307,400,730	174,023,100,737
Other liabilities	14a	21,711,605,534	20,478,900,456
Total liabilities		225,774,251,564	225,746,200,922
Capital / Shareholders' equity			,
Paid up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.5	2,241,230,396	2,241,230,396
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / (loss) on investments	17a	33,820,869	1,791,992,895
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19a	5,940,708	5,995,523
Other reserve	174	5,540,700	5,775,525
Surplus in profit and loss account / Retained earnings	20a	1,246,110,279	1,835,865,125
Total Shareholders' equity	204	24,067,049,778	26,415,031,464
Total liabilities and Shareholders' equity		249,841,301,341	252,161,232,386
Total naminues and Shareholders' equity		247,041,301,341	232,101,232,300
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a 21a.1	29,272,783,999	26,440,235,317
Acceptances and endorsements Letters of guarantee	21a.1 21a.2	66,307,000,671	63,736,691,078
Letters or guarantee Irrevocable letters of credit	21a.2 21a.3	29,851,196,486	16,902,956,132
Bills for collection	21a.3 21a.4	8,629,280,595	8,607,304,495
	41a. 4	0,047,400,393	0,007,304,493
Other contingent liabilities		134,060,261,751	115,687,187,023
Othor commitments		134,000,201,/31	113,00/,18/,023
Other commitments		<u> </u>	
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
			-
Total Off-Balance Sheet exposures including contingent liabilities		134,060,261,751	115,687,187,023
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For Chamman Director

Managing Director

Company Secretary

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

		Amount in Taka		Amount in Taka		
Particulars	Notes	Jan-Sep-16	Jan-Sep-15	Jul-Sep-16	Jul-Sep-15	
		Jan-Sep-10	Jan-Sep-15	Jui-Sep-10	Jui-8ep-13	
Interest income / profit on investments	23a	10,407,305,013	11,806,085,899	3,405,290,412	3,763,580,929	
Interest / profit paid on deposits, borrowings, etc.	24a	(8,064,939,979)	(11,007,499,256)	(2,592,164,764)	(3,540,492,617)	
Net interest / net profit on investments		2,342,365,034	798,586,644	813,125,649	223,088,312	
Investment income	25a	5,341,538,285	6,389,039,770	1,019,850,933	2,416,918,828	
Commission, exchange and brokerage	26a	1,187,879,837	1,383,481,052	375,103,741	447,047,742	
Other operating income	27a	477,398,181	502,377,339	106,972,993	142,577,523	
Total operating income (A)		9,349,181,336	9,073,484,804	2,315,053,315	3,229,632,405	
Salaries and allowances	28a	2,655,745,131	2,673,954,375	865,817,186	1,187,690,404	
Rent, taxes, insurance, electricity, etc.	29a	557,851,751	496,293,675	195,490,537	159,838,952	
Legal expenses	30a	42,871,514	47,608,154	11,940,794	7,015,352	
Postage, stamp, telecommunication, etc.	31a	83,650,974	97,309,890	32,347,690	28,470,181	
Stationery, printing, advertisements, etc.	32a	151,948,351	162,411,536	60,235,255	47,108,434	
Managing Director's salary and fees	33	7,795,000	7,279,032	2,415,000	2,750,000	
Directors' fees	34a	3,438,333	2,573,995	1,546,809	884,749	
Auditors' fees	35a	1,035,000	862,502	345,000	287,502	
Charges on loan losses	36	-	-	-	-	
Depreciation and repair of Bank's assets	37a	282,730,089	281,718,918	94,532,517	97,881,171	
Other expenses	38a	804,607,537	842,255,145	307,493,413	387,657,412	
Total operating expenses (B)		4,591,673,681	4,612,267,224	1,572,164,201	1,919,584,157	
Profit / (loss) before provision (C=A-B)		4,757,507,655	4,461,217,580	742,889,114	1,310,048,248	
Provision for loans / investments	39a					
Specific provision		2,142,000,000	920,000,000	180,000,000	750,000,000	
General provision		1,274,950,000	287,000,000	160,000,000	150,000,000	
Provision for Off-Shore Banking Units		53,350,000	33,700,000	30,000,000	-	
Provision for off-balance sheet exposures		183,750,000	31,200,000	114,250,000	-	
		3,654,050,000	1,271,900,000	484,250,000	900,000,000	
Provision for diminution in value of investments		9,120,000	30,000,000	-	-	
Other provisions		40,069,577	2,470,000	-	-	
Total provision (D)		3,703,239,577	1,304,370,000	484,250,000	900,000,000	
Total profit / (loss) before taxes (C-D)		1,054,268,078	3,156,847,580	258,639,114	410,048,248	
Provision for taxation				·		
Current tax	40a	100,000,000	700,000,000	-	138,000,000	
Deferred tax		-	-	-	-	
		100,000,000	700,000,000		138,000,000	
Net profit after taxation		954,268,078	2,456,847,580	258,639,114	272,048,248	
Retained earnings brought forward from previous years	20.1a	291,842,201	247,251,703	291,842,201	247,251,703	
		1,246,110,279	2,704,099,283	550,481,315	519,299,950	
Appropriations						
Statutory reserve		-	-	-	-	
General reserve		-		-	-	
Retained surplus	20a	1,246,110,279	2,704,099,283	550,481,315	519,299,951	
Earnings per share (EPS)	45a	0.93	2.39	0.25	0.26	

For Director

Managing Director

Company Secretary

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

	Particulars	Notes	Amount	
	1 at ucutats	Notes	Jan-Sep-16	Jan-Sep-15
()	Cash flows from operating activities			
		Г		
	Interest receipts in cash		13,226,067,287	15,892,410,930
	Interest payments		(8,616,370,492)	(10,960,842,47
	Dividend receipts		106,716,262	63,895,01
	Fees and commission receipts in cash		1,187,879,837	1,383,481,05
	Recoveries of loans previously written off		123,410,198	49,551,70
	Cash payments to employees		(2,568,540,131)	(2,676,033,40
	Cash payments to suppliers		(502,865,708)	(507,959,74
	Income taxes paid		(349,786,539)	609,306,44
	Receipts from other operating activities	41a	3,080,550,297	2,676,491,63
	Payments for other operating activities	42a	(1,281,097,226)	(1,193,410,26
	Cash generated from operating activities before	_	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •
	changes in operating assets and liabilities		4,405,963,784	5,336,890,89
	Increase / (decrease) in operating assets and liabilities	Г		
	Statutory deposits Diverses of trading converties (Transper hills)		(0.540.707.052)	- (0.750.707.55
	Purchase of trading securities (Treasury bills)		(8,540,787,853)	(8,752,737,55
	Loans and advances to other banks		-	-
	Loans and advances to customers		(9,950,534,027)	3,337,450,93
	Other assets	43a	20,371,686,343	4,830,076,94
	Deposits from other banks / borrowings		930,298,006	(803,835,90
	Deposits from customers		(1,761,082,198)	(2,650,407,56
	Other liabilities account of customers		183,436,235	(604,417,28
	Trading liabilities		-	-
	Other liabilities	44a	(229,766,063)	1,643,088,46
		_	1,003,250,443	(3,000,781,95
	Net cash from operating activities	_	5,409,214,227	2,336,108,93
()	Cash flows from investing activities	Г	1	
	Debentures		-	-
	Proceeds from sale of securities		-	-
	Payments for purchases of securities		(51,993,056)	-
	Purchase of property, plant and equipment		(314,131,617)	(166,375,10
	Payment against lease obligation		-	-
	Proceeds from sale of property, plant and equipment		458,350	951,41
	Net cash used in investing activities	_	(365,666,323)	(165,423,69
	Cash flows from financing activities			
1			1	2.500.000.00
()	_	Г		
()	Receipts from issue of sub-ordinated bond		-	2,300,000,00
()	Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax			-
()	Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid		(1,544,022,924)	2,500,000,00
)	Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax	[- (1,544,022,924) (1,544,022,924)	(1,544,022,92
	Receipts from issue of sub-ordinated bond Receipts from issue of ordinary share including premium net off Tax Dividend paid	[- -	(1,544,022,924)	(1,544,022,92 955,977,07
)))	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)	[- [(1,544,022,924) 3,499,524,980	(1,544,022,92 955,977,07 3,126,662,31
)) ()	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	- -	(1,544,022,924) 3,499,524,980 (266,425)	(1,544,022,92 955,977,07 3,126,662,31 (571,27
))	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	[- [(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319	(1,544,022,92 955,977,07 3,126,662,31 (571,27) 19,053,658,29
)) ()	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	- - [-	(1,544,022,924) 3,499,524,980 (266,425)	(1,544,022,92 955,977,07 3,126,662,31 (571,27
))	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	- - - -	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29
))	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)	- [[-	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29 22,179,749,34
))	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	- - [-	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319 23,344,351,874	3,126,662,31 (571,27 19,053,658,29 22,179,749,34
)) ()	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)	- - [-	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319 23,344,351,874	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29 22,179,749,34 2,903,835,33
))	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)	- - - -	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319 23,344,351,874 3,002,981,726 17,557,417,774	(1,544,022,92 955,977,07 3,126,662,31 (571,27) 19,053,658,29 22,179,749,34 2,903,835,33 15,379,228,23
))	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	- - - -	3,499,524,980 (266,425) 19,845,093,319 23,344,351,874 3,002,981,726 17,557,417,774 2,719,717,516	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29 22,179,749,34 2,903,835,33 15,379,228,23 2,970,441,97
))	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	- - - -	(1,544,022,924) 3,499,524,980 (266,425) 19,845,093,319 23,344,351,874 3,002,981,726 17,557,417,774	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29 22,179,749,34 2,903,835,33 15,379,228,23 2,970,441,97
))	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	- - - -	3,499,524,980 (266,425) 19,845,093,319 23,344,351,874 3,002,981,726 17,557,417,774 2,719,717,516 60,000,000	2,903,835,33 15,379,228,23 2,970,441,97 920,000,00
)) ()	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	- [[3,499,524,980 (266,425) 19,845,093,319 23,344,351,874 3,002,981,726 17,557,417,774 2,719,717,516	(1,544,022,92 955,977,07 3,126,662,31 (571,27 19,053,658,29 22,179,749,34 2,903,835,33 15,379,228,23 2,970,441,97

For Chairman Director

Managing Director

Company Secretary

Prime Bank Limited

Statement of Changes in Equity for the period from January to September 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
D.1	10 202 406 160	2 241 220 206	0.725.040.025	1 511 411 421	1 701 002 005	5 005 522	1 025 065 125	26 415 021 465
Balance as at 1 January 2016	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Changes in accounting policy / Last year's profit	-	-	-	-	-		-	-
Restated balance	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(2,118,687,831)	-	-	(2,118,687,831)
Surplus / deficit on account of revaluation of investments	-	-	-	-	360,515,806	-	-	360,515,806
Currency translation differences	-	-	-	-	-	(54,815)	-	(54,815)
Net gains and losses not recognized in the income statement	-	-	-	-	33,820,869	5,940,708	1,835,865,125	24,656,804,624
Net profit for the year	-	-	-	-	-	-	954,268,078	954,268,078
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
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 30September 2016	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	33,820,869	5,940,708	1,246,110,279	24,067,049,778
Balance as at 30 September 2015	10,293,486,160	2,241,230,396	8,184,646,579	1,503,518,556	1,313,333,576	5,075,997	2,704,099,283	26,245,390,547
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

For Chairman

Director

Managing Director

Company Secretary

For

		Amount in Sep-16	Taka 2015
3	Consolidated cash	L ST II	
i	Cash in hand Prime Bank Limited (note-3a.1)	3,002,981,726	2,391,184,957
	Prime Bank Investment Limited	1,235	12,609
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	25,000 50,793,617	25,000 56,419,021
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- '-	-
	TBL Phiance (Hong Kong) Eminted	3,053,801,578	2,447,641,587
ii	Balance with Bangladesh Bank and its agent bank(s) Prime Bank Limited (note-3a.2)	17,557,417,774	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	17,557,417,774	15,069,879,177
		20,611,219,352	17,517,520,764
3a 3a.1	Cash of the Bank Cash in hand		
· · · · ·	In local currency	2,947,555,857	2,344,391,158
	In foreign currency	55,425,869 3,002,981,726	46,793,799 2,391,184,957
3a.2	Balance with Bangladesh Bank and its agent bank(s)	3,002,701,720	2,371,104,737
02	In local currency	16,272,094,167	14,336,197,689
	In foreign currency	828,173,523 17,100,267,690	239,355,016 14,575,552,705
	Sonali Bank as agent of Bangladesh Bank (Local currency)	457,150,084	494,326,472
		17,557,417,774 20,560,399,500	15,069,879,177 17,461,064,134
3a.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and m Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and Dec January 2014. The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.56, excluding CRR, on the same liabilities has also been maintained in the form of tre balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess	aintained in accordance with tember 10, 2013 & DOS cir of 6.5% has been calculated 0% Statutory Liquidity Ratio asury bills, bonds and debe	n section 33 of Bank reular no.1 dated 19 and maintained with o for Islamic banking entures including FC
	a) Cash Reserve Requirement		
	Required reserve	12,861,111,530	13,236,417,440
	Actual reserve maintained (note-3a.2) Surplus / (deficit)	16,272,094,167 3,410,982,637	14,336,197,689 1,099,780,249
	b) Statutory Liquidity Ratio		
	Required reserve Actual reserve maintained- (note-3a.5)	24,660,811,050 56,467,047,596	25,422,733,180 64,877,278,167
	Surplus / (deficit)	31,806,236,546	39,454,544,987
	Total required reserve	37,521,922,580	38,659,150,620
	Actual reserve held Total surplus	72,739,141,763 35,217,219,183	79,213,475,856 40,554,325,236
3a.5	Held for Statutory Liquidity Ratio		
	Cash in hand (note -3a.1)	3,002,981,726	2,391,184,957
	Balance with Bangladesh Bank and its agent bank(s) (note-3a.2) Government securities (note-6a.ii)	1,285,323,607 3,448,215,086	733,681,488 7,026,719,442
	Government bonds (note-6a.ii)	32,239,347,719	50,730,260,280
	Bangladesh Bank bills (note-6a.ii) Commercial Paper of Envoy Textiles Limited (note-6a.ii)	16,491,179,459	3,995,432,000
	commercial raper of Zirvey remains Zimines (accertains)	56,467,047,596	64,877,278,167
4	Consolidated balance with other banks and financial institutions In Bangladesh		
	Prime Bank Limited (note-4a.1)	80,297,939	112,219,948
	Prime Bank Investment Limited Prime Bank Securities Limited	45,451,646 61,331,306	8,927,395 22,078,183
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
		187,080,891	143,225,526
	Less: Inter-company transaction	46,393,946 140,686,945	10,552,055 132,673,471
	Outside Bangladesh Prime Bank Limited (note-4a.2) Prime Bank Investment Limited Prime Bank Securities Limited	2,639,419,577	1,845,464,037
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- 14,584,679	- 19,892,087
	PBL Finance (Hong Kong) Limited	93,974,527	13,075,373
		2,747,978,783 2,888,665,728	1,878,431,497 2,011,104,968
4a	Balance with other banks and financial institutions of the Bank	2,000,003,720	#101111UT17UU
	In Bangladesh	80,297,939	112,219,948
	Outside Bangladesh	2,639,419,577 2,719,717,516	1,845,464,037 1,957,683,985
5	Money at call and short notice	60,000,000	420,000,000
5	Money at Can and Short House	00,000,000	420,000,000

Amount in Taka				
Se	p-16	2015		
		1		
52,	178,742,263	61,752,411,7		
	-			
	-			
	-			
	-	(1.752.411.6		
52.	178,742,263	61,752,411,7		
	650,170,081	980,449,9		
	315,776,062	1,146,778,9		
	717,875,156	751,626,1		
	-			
	-			
2.	683,821,299	2,878,854,9		
54,	862,563,562	64,631,266,7		
22	427,379,637	29,616,350,2		
	747,127,769	32,129,716,2		
	654,404,939	986,795,1		
52.	828,912,344	62,732,861,6		
		1		
3.	105,311,739	1,517,507,3		
	-	3,656,193,3		
	342,903,346	1,853,018,7		
3	448,215,086	7,026,719,4		
	491,179,459	3,995,432,0		
		1		
22	4,234,858	6,345,2		
	235,112,861 239,347,719	50,723,915,0 50,730,260, 2		
	178,742,263	61,752,411,7		
		10		
	123,467,128	120,001,2		
	106,194,489	103,250,4		
	46,604,566	58,832,1		
	373,903,898	321,910,8		
	-	376,455,2		
	650,170,081 828,912,344	980,449,9 62,732,861,6		
	020() 12(0	021,7021,0021,		
		7		
	900,000,000	900,000,0		
	571,338,591	1,705,169,4		
17,	448,218,202	18,518,818,2		
17, 6,	126,715,489	6,304,873,1		
17, 6, 4,	126,715,489 700,855,486	6,304,873,1 4,700,855,4		
17, 6, 4,	126,715,489	6,304,873,1		
17, 6, 4,	126,715,489 700,855,486	6,304,873,1 4,700,855,4 32,129,716,2		
17, 6, 4,	126,715,489 700,855,486 747,127,769	6,304,873,1 4,700,855,4 32,129,716,2		
17, 6, 4, 29.	126,715,489 700,855,486 747,127,769 - 1,501,532	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3		
17, 6, 4, 29.	126,715,489 700,855,486 747,127,769	6,304,873,1 4,700,855,4 32,129,716,2		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - - 1,501,532 486,483,560	778,878,1 8,507,340,3 8,621,770,2 686,210,1		
17, 6, 4, 29.	126,715,489 700,855,486 747,127,769 - - 1,501,532 486,483,560 - - - 487,985,092	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,2 686,210,1		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - - 1,501,532 486,483,560	778,878,1 8,507,340,3 8,621,770,2 686,210,1		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - - 487,985,092 235,112,861	6,304,873, 4,700,855, 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - - 487,985,092 235,112,861	6,304,873, 4,700,855, 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861 47,632,736 24,429,908 29,538,943 19,262,511	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,6 47,632,7 24,429,9 29,538,9 19,262,5		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861 - 47,632,736 24,429,908 29,538,943 19,262,511 26,313,698	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,6 47,632,7 24,429,9 29,538,9 19,262,5 26,313,6		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861 47,632,736 24,429,908 29,538,943 19,262,511 26,313,698 37,410,456	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,4 47,632,7 24,429,9 29,538,9 19,262,5 26,313,6 37,410,4		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861 - 47,632,736 24,429,908 29,538,943 19,262,511 26,313,698	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,6 686,210,1 18,594,198,5 50,723,915,6 47,632,7 24,429,9 29,538,9 19,262,4 26,313,0 37,410,4 18,370,4		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 - 1,501,532 486,483,560 - 487,985,092 235,112,861 47,632,736 24,429,908 29,538,943 19,262,511 26,313,698 37,410,456 18,370,447	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,4 47,632,7 24,429,9 29,538,9 19,262,6 26,313,0 37,410,4 18,370,4 6,962,6 27,970,6		
17, 6, 4, 29 .	126,715,489 700,855,486 747,127,769 1,501,532 486,483,560	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,6 686,210,1 18,594,198,5 50,723,915,6 47,632,7 24,429,9 29,538,9 19,262,4 26,313,0 37,410,4 18,370,4 6,962,6 27,970,6 22,130,5		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,4 47,632,7 24,429,9 29,538,9 19,262,9 26,313,6 37,410,4 18,370,4 6,962,6 27,970,6 22,130,6 37,009,9		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769 1,501,532 486,483,560	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,6 686,210,1 18,594,198,5 50,723,915,6 47,632,7 24,429,9 29,538,9 19,262,4 26,313,0 37,410,4 18,370,4 6,962,6 27,970,6 22,130,5		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769	6,304,873,1 4,700,855,4 32,129,716,3 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,4 47,632,7 24,429,9 29,538,9 19,262,9 26,313,6 37,410,4 18,370,4 6,962,6 27,970,6 22,130,6 37,009,9		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769 1,501,532 486,483,560	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1 47,632,7 24,429,9 29,538,9 19,262,2 26,313,3 37,410,4 18,370,4 6,962,4 27,970,6 22,130,6 37,009,9 297,031,9		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1 47,632,7 24,429,9 29,538,9 19,262,2 26,313,0 37,410,4 18,370,4 6,962,6 27,970,6 22,130,6 37,009,9 297,031,9		
17, 6, 4, 29, 29, 2, 32, 32, 32, 32, 32, 32, 32, 32, 32,	126,715,489 700,855,486 747,127,769 1,501,532 486,483,560	6,304,873,1 4,700,855,4 32,129,716,2 778,878,1 8,507,340,3 8,621,770,2 686,210,1 18,594,198,5 50,723,915,1 47,632,7 24,429,9 29,538,9 19,262,2 26,313,3 37,410,4 18,370,4 6,962,4 27,970,6 22,130,6 37,009,9 297,031,9		

6 Consolidated investments

Government

Prime Bank Limited (note-6a)

Prime Bank Investment Limited

Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

Others

Prime Bank Limited (note-6a)

Prime Bank Investment Limited

Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

6a Investments of the Bank

i) Investment classified as per Bangladesh Bank Circular:

Held for trading (HFT)

Held to maturity (HTM)

Other securities

- ii) Investment classified as per nature:
- a) Government securities:
- 28 days treasury bills
- 91 days treasury bills
- 182 days treasury bills
- 364 days treasury bills 5 years treasury bills
- , ,

30 days Bangladesh Bank bills

Government bonds:

Prize bonds

Government bonds - (note-6a.1

b) Other investments:

Commercial Paper of Envoy Textiles Limited interest rate @ 9.00% Dhaka Bank Subordinated Bond interest rate @ 11.65%

National Bank Subordinated Bond interest rate @ 11.50%

Lanka Bangla Finance Zero coupon bond interest rate @ 11.50%

Shares (note-6a.2)

Reverse Repo

6a.1 Government bonds

HTM

3 years T & T bonds

2 years Bangladesh Government Islami Investment Bonds

5 years Bangladesh Government treasury bonds (8.50%-9.66%)

10 years Bangladesh Government treasury bonds(8.50%-11.74%)

15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-13.29%)

HFT

3 years T & T bonds

2 years Bangladesh Government treasury bonds (6.09%-8.88%)

5 years Bangladesh Government treasury bonds (8.50%)

10 years Bangladesh Government treasury bonds (8.50%-10.72%)

15 years Bangladesh Government treasury bonds(11.60%-12.20%) 20 years Bangladesh Government treasury bonds (13.04%)

6a.2 Investment in shares

Quoted

AB Bank Ltd.

Bank Asia Ltd. The City Bank Ltd.

DESCO

Dhaka Bank Ltd.

Eastern Bank Ltd.

Jamuna Bank Ltd.

Mutual Trust Bank Ltd.

National Bank Ltd.

One Bank Ltd.

Uttara Bank Ltd.

Unquoted

Central Depository Bangladesh Limited (CDBL)

Investment in SWIFT

MSF

Summit Barisal Power preference share (8.75%)

		Amount in	
		Sep-16	2015
7	Consolidated loans, advances and lease / Investments		
	Prime Bank Limited (note-7a)	146,523,800,740	143,778,651,854
	Prime Bank Investment Limited	5,537,150,158	5,668,562,176
	Prime Bank Securities Limited	333,884,422	350,622,901
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	- 152 204 225 222	-
		152,394,835,320	149,797,836,931
	Less: Inter-company transactions	4,946,703,247	4,616,626,241
		147,448,132,073	145,181,210,690
	Consolidated bills purchased and discounted (note-8)	13,888,703,306	9,689,917,573
		161,336,835,378	154,871,128,263
7a	Loans, advances and lease / investments of the Bank		_
7 a	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	26,096,420,878	24,776,655,379
	Cash credit / Murabaha	15,453,449,271	22,663,517,614
	Loans (General)	30,344,690,881	32,097,906,688
	House building loans	2,735,130,819	3,301,459,546
	Loans against trust receipt	4,992,353,722	5,303,651,218
	Payment against document	10,502,409	31,860,469
	Retail loan	14,780,911,477	14,451,065,292
	Lease finance / Izara	5,162,541,372	5,350,151,030
	Credit card	1,110,676,499	1,122,503,659
	SME loan	6,470,162,112	804,349,365
	Hire purchase	6,820,676,903	6,225,517,167
	Other loans and advances	32,546,284,396	27,650,014,427
	0.441 B. 1.1.1	146,523,800,740	143,778,651,854
	Outside Bangladesh	146,523,800,740	143,778,651,854
	**) D:!!	140,523,000,740	143,770,031,034
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	7,209,832,471	3,828,649,204
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	5,114,488,716	4,257,233,433
		12,324,321,187	8,085,882,637
		158,848,121,926	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 68,267.10 million as at September 30, 2016 (Tk. 29,282.83 million in 2015).

Number of clients	26	27
Amount of outstanding advances / investments	68,267,100,000	61,362,500,000
Amount of classified advances / investments	ı	61,529,337
Measures taken for recovery	Negotiation under in	Negotiation under in
	Process	Process

N. C.V.	Outstanding (Tk. in million)		Total	Total
Name of clients	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	2,064.60	1,586	3,650.40	1,717.50
Annata Apparel Group	479.50	2,072	2,551.70	1,795.30
Abul Khair Group	3,196.90	701	3,897.80	4,276.10
BSRM Group	662.50	851	1,513.60	2,602.80
Bangladesh Rural Advancement Committee	4,277.70	2,324	6,602.00	6,254.60
BSA Group	9.00	485	494.30	749.70
BPC Group	-	1,917	1,916.50	-
City Group	656.90	2,413	3,070.00	2,658.90
Confidence Group	1,593.70	2,388	3,981.70	2,515.40
Energypac Group	41.40	74	115.40	404.00
Kabir Group	2,615.30	1,644	4,259.30	2,937.40
MAX Group	1,093.70	749	1,842.80	1,760.00
Meghna Group	-	6,466	6,466.20	3,342.30
Mir Group	-	-	-	1,183.80
Molla Group	540.40	376	916.00	1,009.10
Nasir Group	1,746.40	175	1,921.20	1,878.20
Noman Group	1,553.60	868	2,422.00	2,366.00
Prime Bank Investment Ltd	3,034.00	-	3,034.00	2,774.10
Pran-RFL Group	1,300.90	2,291	3,591.40	2,950.70
Project Builders Ltd.	2,477.20	441	2,918.10	3,071.80
Pakiza Group	1,848.90	530	2,378.60	1,722.50
RAK Group	-	-	-	2,402.10
Square Group	11.40	1,023	1,034.30	890.40
Standard Group	799.30	1,150	1,949.70	1,381.30
Summit Group	905.50	992	1,897.30	1,362.90
TK Group	98.00	2,522	2,619.50	3,397.60
Toma Group	853.20	908	1,760.90	3,097.70
Uttara Group	-	1,462	1,462.40	860.30
_	31,860.00	36,407.10	68,267.10	61,362.50

				A	T-1
				Amount in Sep-16	2015
7a.2	Classification of loans, advances and l	ease / investments		<u> </u>	
	Unclassified Standard including staff loan			138,794,693,970	132,243,318,958
	Special mention account (SMA)			6,413,336,996	7,738,420,321
				145,208,030,966	139,981,739,279
	Classified Sub-standard			1,178,693,613	489,829,571
	Doubtful			736,813,974	342,861,718
	Bad / Loss			11,724,583,373	11,050,103,923
				13,640,090,960 158,848,121,926	11,882,795,211 151,864,534,491
				100,010,121,720	101,001,001,101
7a.3	Particulars of required provision for l	•			
	Status	Base for provision	Rate (%)		
	General Provision	<u></u>		1	
	Loans/investments (Including SMA) Interest receivable on loans/investments	145,208,030,966 615,081,804	*Various	3,314,790,764 6,150,818	2,029,309,713 5,989,424
	interest receivable on loans/investments	013,081,804	1	3,320,941,582	2,035,299,138
	*General provision is kept @ 1% on ge		es / investments and 0.2	25% on small enterprise fina	
	other types of lending and 5% on consur	· ·			
	Status	Base for provision	Rate (%)		
	Specific provision	tor provision	(%)		
	Sub-standard	654,714,922	20	130,942,984	47,250,985
	Doubtful Bad / Loss	446,461,027 5,666,452,770	50 100	223,230,513 5,666,452,770	72,612,176 5,623,209,928
	Jua / 1000	5,000,452,770	100	6,020,626,267	5,743,073,088
	Required provision for loans, advances a			9,341,567,850	7,778,372,225
	Total provision maintained (note - 14, 1) Excess / (short) provision at	4a3 & 14a.5)		9,461,199,058 119,631,208	7,789,557,838 11,185,613
	Encoss, (short) provision at			117,031,400	11,105,015
7a.4	Particulars of required provision on (Off-balance Sheet Expo			
			Base for provision	Rate 1%	
	Acceptances and endorsements	Г	29,272,783,999	292,727,840	264,402,353
	Letter of guarantee		66,307,000,671	663,070,007	637,366,911
	Letter of credit Bills for collection		29,851,196,486 8,629,280,595	298,511,965 86,292,806	169,029,561 86,073,045
	Required provision on Off-balance Shee	t Exposures	0,027,200,575	1,340,602,618	1,156,871,870
	Total provision maintained (note - 14a. 4	l)		1,340,640,000	1,156,890,000
	Excess / (short) provision at	_		37,382	18,130
8	Consolidated bills purchased and disc Prime Bank Limited (note-8a)	ounted		12,324,321,187	8,085,882,637
	Prime Bank Investment Limited			12,324,321,107	-
	Prime Bank Securities Limited			-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	2		-	-
	PBL Finance (Hong Kong) Limited			1,564,382,120	1,604,034,937
				13,888,703,306	9,689,917,573
8a	Bills purchased and discounted			7 200 922 471	2 929 640 204
	Payable in Bangladesh Payable outside Bangladesh			7,209,832,471 5,114,488,716	3,828,649,204 4,257,233,433
	,g			12,324,321,187	8,085,882,637
9	Consolidated fixed assets including pr	remises, furniture and f	fixtures		
	Prime Bank Limited (note-9a)			6,830,561,039	6,516,429,422
	Prime Bank Investment Limited Prime Bank Securities Limited			8,451,634 443,465	9,288,907 949,602
	Prime Exchange Co. Pte. Ltd., Singapore	2		2,139,316	888,053
	PBL Exchange (UK) Ltd.			9,560,632	12,837,831
	PBL Finance (Hong Kong) Limited			544,890 6,851,700,976	924,146 6,541,317,961
9a	Fixed assets including premises, furni	ture and fixtures of the	e Bank	0,002,000,770	-1
	Property, Plant & Equipment			2506 111 500	2.506.444.500
	Land Building			3,706,444,788 1,685,231,295	3,706,444,788 1,630,136,954
	Furniture and fixtures			480,716,534	447,464,521
	Office equipment and machinery			699,834,158	495,074,481
	Vehicles Library books			72,511,731 346,583	54,599,059 356,353
				6,645,085,089	6,334,076,154
	Leased property: Leased vehicles			13	13
	ATM				13
	Hardware & equipment			92,496,038	82,419,789
	Furniture & fixtures			27,670,605 120,166,643	27,240,259 109,660,048
	Off-shore Banking Units			120,100,043	102,000,048
	Furniture and fixtures			1,196,111	1,233,134
	Office equipment and machinery Vehicles			385,994	365,780 147,763
	Cincles			1,582,106	1,746,676
				6,766,833,851	6,445,482,891
	Less: Accumulated depreciation			6,766,833,851	6,445,482,891
				0,700,033,031	U,773,404,071

Internation assets			Amount in Sep-16	Taka 2015
Constraints		Intangible assets	Sep-10	2013
Consolidated other assets				59,180,878
Less: Accumulated anomization				
Consolidated other ussets			-	-
Consolidated other assets				70,946,531
Prime Bunk Limited (note-10a.5)			6,830,561,039	6,516,429,422
Less: Investment in Prime Bank Evereins Limited (note-10a.5)	10	Consolidated other assets		
Less: Investment in Prime Bank Securios Limited (note-10a.5)		,		
Less: PBIL livrostrame in PErine Bank Securities Lat. (below) Cass: Investment in Prime Pachange (Wo.) Lat. (bott-10a.5) Cis. 532.024 Cis. 532.024 Cis. 532.024 Less: Investment in Prime Pachange (Wo.) Lat. (bott-10a.5) Cis. 532.024 Cis. 532.024 Less: Investment in Prime Pachange (Pop. Per. 1 al., Singapore (note-10a.5) Cis. 532.024 Cis. 532.0			· · · · · · · · · · · · · · · · · · ·	(712,500,000)
Less: Investment in Plate Exchange Co. Pec. Led., Sinapapore (note-10a-5) Less: Increast receivable from Plat. Finance (Hong Kong) Limited		Less: PBIL investment in Prime Bank Securities Ltd.(below)	(37,500,000)	(37,500,000)
Less: Investment in PRI. France (Hong Kong) Limited (united 184, 565,722) (34,365,722) (34				(56,352,624)
Less: Interest neceivable from PBL Finance (Hong Kong) Limited 3,921,376,855 7,136,446,500 717,000,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 70,000,00				(34,365,722)
Prime Bank Investment Limited 37,500,000 37,500,000 Prime Bank Investment Limited 42,26,1064 22,389,715 Prime Eachsape Co. Pic. Lol., Singapore 7,994,408 7,729,440 22,389,715 PBL Exchange Co. Pic. Lol., Singapore 7,994,408 33,431,012 3,011,700 PBL Finance (Hong Kong) Limited 33,431,012 3,011,700 3,011,700 Other assets of the Bank 4,099,558,588 7,215,587,214 Stationory and stamps 40,016,697 29,548,731 Exchange adjustment account 1,000,847 98,517 Investment in subsidiary (note 10a.5) 3,814,211,521 3,814,211,521 Off-shore Banking Units 9,893,911,821 7,789,741,776 City Bank Lamised 1,000,847 98,517 Commercial Bank of Ceylon 1,000,000,000 National Bank of Fakistan 5,000,000,000 BRAC Bank Limited 5,000,000,000 BRAC Bank Limited 5,000,000,000 Brace Instituted 5,000,000,000 Brace Instituted 5,000,000,000 Brace Instituted 5,000,000,000		Less: Interest receivable from PBL Finance (Hong Kong) Limited	2 021 276 855	7 126 446 520
Prime Bank Investment Limited \$1,25,1,461 \$2,318,715 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,608 \$7,200,535 \$7,904,508 \$7,200,535 \$7,904,508 \$7,200,535 \$7,904,508 \$7,200,535 \$7,904,508 \$7,904,		Prime Bank Investment Limited (investment in PBSL)		
PHILE Exchange (CN) Loth (Singapore PIDE Finance (Hong Kong) Limited 33,41,042 3,491,720 (158,110,084 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,214 14099856,800 72,261,587,261,261,261,261,261,261,261,261,261,261				24,918,544
PBL Exchange (UK) Ind. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited 133,413,042 130,41,700 178,480,014 125,110,648 140,004,6097 125,110,648 140,004,6097 125,110,648 140,004,6097 120,448,731 140,004,6097 120,448,731 140,004,6097 140,004,60				52,389,715
PBL Finance (Hong Kong) Limited 33,31,31,22 3,04,170 100			7,994,468	7,260,635
104 Other assets of the Bank Suitonery and stamps 1900,847 190			33,431,042	3,041,790
Other assets of the Bank Sutionery and stamps Sutionery and stamps Sutionery and stamps Sutionery and stamps 1900,847 398,737 1900,847 1			178,480,014	125,110,684
Sutionery and stamps	109	Other assets of the Rank	4,099,856,869	7,261,557,214
Exchange adjustment account 1,900,847 384,7215 085,757 10vestment in subsiding (units 9,893,917,821 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 129,879,902 7,789,741,770 7,780,741,770	104		40,046,697	29,548,731
Off-shore Banking Units 9,833,917,821 7,789,741,770 City Bank Limited 149,218,716 129,879,902 City Bank Limited - 300,000,000 National Bank of Ceylon - 20,000,000 National Bank of Pakistan - 20,000,000 BRAC Bank Limited 500,000,000 - 400,000,000 AB Bank Limited - 400,000,000 BRAC Bank Limited - 200,000,000 Southeast Bank Limited - 200,000,000 Southeast Bank Limited - 200,000,000 Southeast Bank Limited - 500,000,000 Baseer Bank Limited - 500,000,000 United Finance - 500,000,000 Delta Brac Housing Finance Corporation 150,000,000 150,000,000 Prepaid expenses 161,440,719 14,718,098 Interest Profit receivable on four securities 947,672,627 1,151,011,151,115 Advance deposits and advance rant 358,799,220 259,575,041 Prepaid expenses against house furnishing 9,087,185 8,068,894 </td <td></td> <td></td> <td></td> <td>986,757</td>				986,757
Due from Off-shore Banking Units				
City Bank Limited Commercial Bank of Ceylon National Bank of Pakistan Standard Bank Limited BRAC Bank Limited S00,000,000 One Bank L				
Commercial Bank of Ceylon 300,000,000 National Bank of Pakistan - 20,000,000 Standard Bank Limited 500,000,000 600,000 600,000			149,218,710	129,879,902
Standard Bank Limited			-	300,000,000
BRAC Bank Limited			-	20,000,000
One Bank Limited 400,000,000 AB Bank Limited - 400,000,000 Dirkaka Bank Limited - 200,000,000 Southeast Bank Limited - 550,000,000 Southeast Bank Limited - 785,003,000 Eastern Bank Limited - 785,003,000 IDL C Finance Limited 350,000,000 United Finance - 150,000,000 Delta Brac Housing Finance Corporation 161,000,000 Prepaid expenses 161,440,719 14,718,908 Interest / profit receivable on Ioan (note-10a.1) 615,081,804 598,842,439 Interest receivable on Gowt, securities 947,672,627 1,51,101,115 Advance deposits and advance rent 358,799,229 259,576,914 Prepaid expenses against house furnishing 9,087,185 8,068,88 Branch adjustments account 18,412,006 18,996,235 Migration account 251,393,479 138,049,975 Encashment of PSP / BSP 272,574,239 171,932,724 ATM - 7,730,883,376 19,932,437 Credit card 84,005,325 79,984,853 Sundry assets			500,000,000	
AB Bank Limited			300,000,000	
Dhaka Bank Limited			-	400,000,000
Southeast Bank Limited			-	200,000,000
Eastern Bank Limited			-	, ,
IDLC Finance Limited			- I	
United Finance 150,000,000			350,000,000	
Prepaid expenses		United Finance	-	150,000,000
Interest / profit receivable on loan (note-10a.1) 615,081,804 598,942,439 Interest receivable on Govt. securities 947,672,627 1,151,01,115 Advance deposits and advance rent 388,799,229 259,576,914 Prepaid expenses against house furnishing 9,087,185 8,068,884 Branch adjustments account 18,412,006 18,996,235 Migration account -				150,000,000
Interest receivable on Govt. securities				
Advance deposits and advance rent Prepaid expenses against house furnishing Branch adjustments account Migration account Suspense account (note -10a.2) Encashment of PSP / BSP ATM Credit card Sundry assets (note -10a.3) Less: Off-shore Banking Units Interest / profit receivable on loans, advances and lease / investments, interest on tern placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA printing and stationery, postage, suspense- others, clearing adjustment account etc. 10a.3 Sundry assets Protested Bills Islamic Transit account Others Purchase of credit card bills Protested B				
Branch adjustments account 18,412,006 18,996,235 Migration account 251,393,479 138,049,975 Encashment of PSP / BSP 272,574,239 171,932,724 ATM 272,574,239 171,932,724 ATM 3,201,558 284,005,325 79,984,853 198,462,699 93,925,437 17,816,224,913 18,907,779,723 17,816,224,913 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 19,043,136,537 7,919,621,671 7,773,088,376 10,988,158,051 10,043,136,537 7,919,621,671 10,043,136,537 7,919,621,671 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,048,158,051				259,576,914
Migration account Suspense account (note -10a.2) 251,393,479 138,049,975 138,049,975 138,049,975 138,049,975 138,049,975 138,049,975 138,049,975 138,049,975 138,049,975 171,932,724 171,932,724 171,932,724 171,932,724 171,932,724 171,932,724 171,932,724 171,932,724 171,932,725 171,932,732 171,932,735 171				8,068,884
Suspense account (note -10a.2)			18,412,006	18,996,235
Encashment of PSP / BSP			- 251 393 479	- 138 049 975
ATM Credit card Sundry assets (note -10a.3) Less: Off-shore Banking Units 10,043,136,537 17,816,224,913 18,907,779,723 Less: Off-shore Banking Units 10,043,136,537 7,919,621,671 7,773,088,376 10,988,158,051 10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc. 10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA printing and stationery, postage, suspense- others, clearing adjustment account etc. 10a.3 Sundry assets Protested Bills Islamic Transit account Others 10a.4 Particulars of required provision for other assets Purchase of credit card bills 71,000,000 Protested bills 18,813,020 100% 177,000,000 177,000,000 Protested bills 18,813,020 100% 18,813,020 16,103,770 1,000,000 Protested bills 18,813,020 110,04,049 18,813,020 110,040,000 18,813,020 110,040,000 112,48,2935 116,453,220 112,482,935 1041 provision maintained (note - 14a.8) 112,506,648				
Sundry assets (note -10a.3) 198,462,699 93,925,437 17,816,224,913 18,907,779,723 10,043,136,537 7,919,621,671 7,773,088,376 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,043,136,537 10,988,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,051 10,048,158,158,158,051 10,048,158,158,158,158,158,158,158,158,158,15			-	3,201,558
Less: Off-shore Banking Units				79,984,853
Less: Off-shore Banking Units 10,043,136,537 7,919,621,671 7,773,088,376 10,988,158,051		Sundry assets (note -10a.3)		
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		Less: Off-shore Banking Units		
placement, Government securities & foreign currency balance, etc. 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. Sundry assets Protested Bills Islamic Transit account Others Purchase of credit card bills Protested bills Purchase of credit card bills Protested bills 18,813,020 100% 177,649,679 77,821,668 198,462,699 93,925,437 Rate Purchase of credit card bills Protested bills 18,813,020 100% 1100% 1100% 118,813,020 16,103,770 100,000 1100% 118,813,020 16,103,770 16,103,770 17,000,000 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 11,403,798 11,403		Zeos. On shore Building Office		10,988,158,051
placement, Government securities & foreign currency balance, etc. 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. Sundry assets Protested Bills Islamic Transit account Others Purchase of credit card bills Protested bills Purchase of credit card bills Protested bills 18,813,020 100% 177,649,679 77,821,668 198,462,699 93,925,437 Rate Purchase of credit card bills Protested bills 18,813,020 100% 1100% 1100% 118,813,020 16,103,770 100,000 1100% 118,813,020 16,103,770 16,103,770 17,000,000 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 16,103,770 18,813,020 11,403,798 11,403	10a 1	Interest / profit receivable: Amount represents, interest / profit receivable on loans, ad		nts interest on term
Da.3 Sundry assets Protested Bills 18,813,020 16,103,770 17,000,000 17,821,668 198,462,699 93,925,437 10a.4 Particulars of required provision for other assets Protested bills 18,813,020 16,103,770 100,000 100% 17,000,000 100% 18,813,020 16,103,770 1			The state of the s	a, see on term
Protested Bills Islamic Transit account Others Particulars of required provision for other assets Purchase of credit card bills Protested bi	10a.2		ce against new branch, advar	nce against TA/ DA,
Protested Bills Islamic Transit account Others Particulars of required provision for other assets Purchase of credit card bills Protested bi	10a.3			
Others 177,649,679 77,821,668 198,462,699 93,925,437		Protested Bills		16,103,770
198,462,699 93,925,437				- 77 921 669
Rate Purchase of credit card bills 71,000,000 100% 71,000,000 71,000,000 Protested bills 18,813,020 100% 18,813,020 16,103,770 Legal Expenses 3,046,277 50% 1,523,139 1,409,798 Others 25,117,061 100% 25,117,061 23,969,368 Required provision for other assets 116,453,220 112,482,935 Total provision maintained (note - 14a.8) 120,116,648 112,506,648		Others		
Rate Purchase of credit card bills 71,000,000 100% 71,000,000 71,000,000 Protested bills 18,813,020 100% 18,813,020 16,103,770 Legal Expenses 3,046,277 50% 1,523,139 1,409,798 Others 25,117,061 100% 25,117,061 23,969,368 Required provision for other assets 116,453,220 112,482,935 Total provision maintained (note - 14a.8) 120,116,648 112,506,648	10a.4	Particulars of required provision for other assets		
Protested bills 18,813,020 100% 18,813,020 16,103,770 Legal Expenses 3,046,277 50% 1,523,139 1,409,798 Others 25,117,061 100% 25,117,061 23,969,368 Required provision for other assets 116,453,220 112,482,935 Total provision maintained (note - 14a.8) 120,116,648 112,506,648		Rate	71,000,000	71 000 000
Legal Expenses 3,046,277 50% 1,523,139 1,409,798 Others 25,117,061 100% 25,117,061 23,969,368 Required provision for other assets 116,453,220 112,482,935 Total provision maintained (note - 14a.8) 120,116,648 112,506,648				16,103,770
Others 25,117,061 100% 25,117,061 23,969,368 Required provision for other assets 116,453,220 112,482,935 Total provision maintained (note - 14a.8) 120,116,648 112,506,648		Legal Expenses 3,046,277 50%		1,409,798
Total provision maintained (note - 14a.8) 120,116,648 112,506,648		Others 25,117,061 100%		23,969,368
		, ,		
				23,713
		-		

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

PBL Finance (Hong Kong) Limited

Amount in Taka	
Sep-16	2015
2,999,999,940	2,999,999,940
712,500,000	712,500,000
10,993,235	10,993,235
56,352,624	56,352,624
34,365,722	34,365,722
3,814,211,521	3,814,211,521

34,918,146,683

30,713,923,933

124,438,400 51,902,240 18,399,360 25,760,640 **220,500,640**

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
M/s Ripon Motors	18.03.2014	51,902,240
M/s Megna Bangla Trade	28.04.2014	18,399,360
M/s Ampang Food Industries	28.04.2014	25,760,640
		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.		
12	Consolidated borrowings from other banks, financial institutions and agents		
	Prime Bank Limited (note-12a)	11,495,237,300	10,442,199,709
	Prime Bank Investment Limited	3,258,944,529	3,081,354,480
	Prime Bank Securities Limited	364,202,782	375,927,982
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	1,548,512,374	1,466,613,706
	1 DD 1 mance (1701g) Emilied	16,666,896,985	15,366,095,877
	Less: Inter-company transactions	4,946,703,247	4,616,626,241
	Dess. Inter company dansactions	11,720,193,738	10,749,469,636
		11,720,173,730	10,742,402,020
12a	Borrowings from other banks, financial institutions and agents of the Bank		
	In Bangladesh (note-12a.1)	3,858,361,723	5,104,179,309
	Outside Bangladesh (note-12a.2)	7,636,875,576	5,338,020,400
		11,495,237,300	10,442,199,709
12a.1	In Bangladesh		
	PBL bond	3,750,000,000	5,000,000,000
	NPSB Settlement	-	15,880,380
	Repo of Treasury Bills	_	-
	Refinance against SME loan from Bangladesh Bank	108,361,723	88,298,929
	Remainee against 51412 four from Bungladesh Bunk	3,858,361,723	5,104,179,309
		2,020,501,723	3,104,177,307
12a.2	Outside Bangladesh		
	Emirates NBD, Dubai, UAE	488,588,800	785,003,000
	SCB, Singapore	1,046,724,280	-
	First Gulf Bank, UAE	818,024,032	
	Commercial Bank of Qatar	438,985,982	_
	SCB, Hong Kong	532,552,482	
	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
	International 1 manee Corporation	7,636,875,576	5,338,020,400
13	Consolidated deposits and other accounts	7,000,070,070	2,220,020,100
13	Current deposits and other accounts		
	Prime Bank Limited (note-13a.1.c)	30,389,730,432	28,234,427,685
	Prime Bank Investment Limited	30,389,730,432	26,234,427,063
	Prime Bank Securities Limited Prime Bank Securities Limited	- II	-
	Prime Exchange Co. Pte. Ltd., Singapore	- I	-
		- II	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	20 290 720 422	20 224 427 (05
	I and International transactions	30,389,730,432	28,234,427,685
	Less: Inter-company transactions	44,847,487	9,306,431
		30,344,882,945	28,225,121,254
	Bills payable		
	Prime Bank Limited (note-13a.1.c)	2,570,713,922	2,387,277,687
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	_
	PBL Finance (Hong Kong) Limited	-	_
		2,570,713,922	2,387,277,687
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (note-13a.1.c)	34,918,146,683	30,713,923,933
	Prime Bank Investment Limited	_	-
	Prime Bank Securities Limited	_	-
	Prime Exchange Co. Pte. Ltd., Singapore	_	_
	PBL Exchange (UK) Ltd.	_	_
	DDI Einenes (Hong Veng) Limited	· I	=

		Amount in Sep-16	Taka 2015
	Term / Fixed deposits Prime Bank Limited (note-13a.1.c)	124,688,817,694	133,489,471,451
	Prime Bank Investment Limited Prime Bank Securities Limited	-	133,465,471,431
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
	Less: Inter-company transactions	124,688,817,694 1,546,459	133,489,471,451 1,245,624
	2000, Intel Company damaged one	124,687,271,235 192,521,014,784	133,488,225,827 194,814,548,702
13a	Deposits and other accounts of the Bank	192,321,014,784	194,814,346,702
	Deposits from banks (note -13a.1.a)	520,582,984	643,322,569
	Deposits from customers (note-13a.1.b)	192,046,825,746 192,567,408,730	194,181,778,188 194,825,100,757
13a.1	a) Deposits from Banks		
10411	Current deposits and other accounts	44,895,547	227,265,228
	Savings bank / Mudaraba savings deposits Special notice deposits	160,938,992 314,748,445	63,787,472 352,269,869
	Fixed deposits	_	-
		520,582,984	643,322,569
	b) Customer Deposits i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits Foreign currency deposits	13,640,742,096 4,616,520,867	12,849,210,601 3,878,870,738
	Security deposits	8,551,666	8,913,666
	Sundry deposits (note - 13a.2)	12,195,790,180 30,461,604,808	11,392,813,343 28,129,808,348
	Less: Off-shore Banking Units	116,769,924	122,645,890
	ii) Bills payable	30,344,834,885	28,007,162,457
	Pay orders issued	2,533,591,092	2,344,782,078
	Pay slips issued Demand draft payable	3,966,156 27,022,928	3,942,234 38,238,164
	Foreign demand draft	313,592	313,592
	T. T. payable Bill Pay ATM	5,815,000 5,153	1,620
	Bill ay ATIVI	2,570,713,922	2,387,277,687
	iii) Savings bank / Mudaraba savings deposits	34,757,207,691	30,650,136,461
	iv) Term / Fixed deposits	52.054.500.257	50 101 010 055
	Fixed deposits / Mudaraba fixed deposits Special notice deposits	62,064,608,267 11,875,894,356	73,131,243,276 12,152,345,704
	Non resident Taka deposits	1,310,816,051	1,128,171,888
	Scheme deposits	49,122,750,575 124,374,069,249	46,725,440,713 133,137,201,582
		192,046,825,746	194,181,778,188
		192,567,408,730	
	c) Deposits and other accounts	192,567,408,730	194,825,100,757
	Current deposits and other accounts Deposits from banks (note -13a.1.a)	44,895,547	194,825,100,757 227,265,228
	Current deposits and other accounts	44,895,547 30,344,834,885	194,825,100,757 227,265,228 28,007,162,457
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable	44,895,547	194,825,100,757 227,265,228
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i)	44,895,547 30,344,834,885	194,825,100,757 227,265,228 28,007,162,457
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii)	44,895,547 30,344,834,885 30,389,730,432	227,265,228 28,007,162,457 28,234,427,685
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a)	44,895,547 30,344,834,885 30,389,730,432 - 2,570,713,922 2,570,713,922 160,938,992	227,265,228 28,007,162,457 28,234,427,685 - 2,387,277,687 2,387,277,687 63,787,472
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits	44,895,547 30,344,834,885 30,389,730,432 - 2,570,713,922 2,570,713,922	227,265,228 28,007,162,457 28,234,427,685 - 2,387,277,687 2,387,277,687
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits	44,895,547 30,344,834,885 30,389,730,432 - 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 63,787,472 30,650,136,461 30,713,923,933
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii)	44,895,547 30,344,834,885 30,389,730,432 - 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445 124,374,069,249	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,472 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582
	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a)	44,895,547 30,344,834,885 30,389,730,432 - 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,472 30,650,136,461 30,713,923,933
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv)	44,895,547 30,344,834,885 30,389,730,432 	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C	44,895,547 30,344,834,885 30,389,730,432 	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits	44,895,547 30,344,834,885 30,389,730,432 	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	44,895,547 30,344,834,885 30,389,730,432 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445 124,374,069,249 124,688,817,694 192,567,408,730 6,097,137,614 229,477,422 57,534,004 333,610,000	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757 5,275,533,369 160,321,066 57,193,734 74,060,000
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit	44,895,547 30,344,834,885 30,389,730,432 	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757 5,275,533,369 160,321,066 57,193,734
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.b.iii) Sundry deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc	44,895,547 30,344,834,885 30,389,730,432 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445 124,374,069,249 124,688,817,694 192,567,408,730 6,097,137,614 229,477,422 57,534,004 333,610,000 1,059,865,817 1,525,940,312 95,018,830	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757 5,275,533,369 160,321,066 57,193,734 74,060,000 1,118,046,375 1,406,644,553 94,589,168
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc Lease deposits Interest / profit payable on deposits	44,895,547 30,344,834,885 30,389,730,432 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445 124,374,069,249 124,688,817,694 192,567,408,730 6,097,137,614 229,477,422 57,534,004 333,610,000 1,059,865,817 1,525,940,312	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757 5,275,533,369 160,321,066 57,193,734 74,060,000 1,118,046,375 1,406,644,553 94,589,168 94,899,109 1,693,568,923
13a.2	Current deposits and other accounts Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i) Bills payable Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii) Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc Lease deposits	44,895,547 30,344,834,885 30,389,730,432 2,570,713,922 2,570,713,922 160,938,992 34,757,207,691 34,918,146,683 314,748,445 124,374,069,249 124,688,817,694 192,567,408,730 6,097,137,614 229,477,422 57,534,004 333,610,000 1,059,865,817 1,525,940,312 95,018,830 83,663,838	227,265,228 28,007,162,457 28,234,427,685 2,387,277,687 2,387,277,687 2,387,277,687 30,650,136,461 30,713,923,933 352,269,869 133,137,201,582 133,489,471,451 194,825,100,757 5,275,533,369 160,321,066 57,193,734 74,060,000 1,118,046,375 1,406,644,553 94,589,168 94,899,109

		A	n Toka
		Amount in Sep-16	n Taka 2015
13a.3	Payable on demand and time deposits	<u> </u>	
	a) Demand deposits Current deposits	13,685,637,643	13,076,475,830
	Savings deposits (9%)	3,142,633,201	2,764,253,154
	Foreign currency deposits (Non interest bearing)	4,499,750,944	3,756,224,847
	Security deposits Sundry deposits	8,551,666 12,195,790,180	8,913,666 11,392,813,343
	Bills payable	2,570,713,922	2,387,277,687
	.10	36,103,077,555	33,385,958,527
	b) Time deposits		
	Savings deposits (91%)	31,775,513,481	27,949,670,779
	Fixed deposits	62,064,608,267	73,131,243,276
	Special notice deposits Deposits under schemes	12,190,642,802 49,122,750,575	12,504,615,573 46,725,440,713
	Non resident Taka deposits	1,310,816,051	1,128,171,888
	•	156,464,331,175	161,439,142,230
		192,567,408,730	194,825,100,757
13a.4	Sector-wise break-up of deposits and other accounts		
	Government	1,635,547,621	1,690,489,720
	Deposit money banks	520,582,984	643,322,569
	Other public Foreign currency	3,689,747,506 4,499,750,944	4,691,418,255 3,756,224,847
	Private	182,221,779,675	184,043,645,366
		192,567,408,730	194,825,100,757
12 5	W 11 11 % 1 1 11		
13a.5	Unclaimed deposits and valuables Savings deposits	3,171	17,131
	SDR	5,000	165,000
	Sceme Deposit	500	-
	Pay order	-	400
	Sundry Deposit	258,067	236,041
		266,738	418,572
14	Consolidated other liabilities		
	Prime Bank Limited (note-14a)	21,711,605,534	20,478,900,456
	Prime Bank Investment Limited Prime Bank Securities Limited	1,360,275,229 177,639,714	766,708,351 81,890,065
	Prime Exchange Co. Pte. Ltd., Singapore	12,074,964	14,520,217
	PBL Exchange (UK) Ltd.	15,205,704	22,468,792
	PBL Finance (Hong Kong) Limited	51,093,880 23,327,895,025	42,018,360 21,406,506,239
	Less: Inter-company transactions		
		23,327,895,025	21,406,506,239
14a	Other liabilities of the Bank		
174	Foreign currency held against EDF loan	2,026,613,843	3,054,078,509
	Exchange adjustment account	-	-
	Expenditure and other payables	366,212,423	108,705,671
	Provision for bonus Provision for income tax (note - 14a.1)	98,585,777 2,024,543,225	220,772,352 2,274,329,765
	Deferred tax liability (note-14a.2)	926,928,345	926,928,345
	Unearned commission on bank guarantee	70,405,657	54,304,595
	Credit card	47,604	10,499,916
	Provision for off-balance sheet exposures (note-14a.4)	1,340,640,000	1,156,890,000
	Provision for Off-shore Banking Units (note-14a.5) Fund for employee welfare fund (EWF)	591,750,000 2,108,536	538,400,000 5,504,033
	Fund for Prime Bank Foundation (PBF)	42,170,723	110,080,671
	Provision for loans and advances / investments (note - 14a.3)	8,859,931,758	7,241,640,538
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	77,444,749	68,324,749
	Interest suspense account Provision for Impairement loss for investment in subsidiaries	5,030,260,212 108,994,092	4,502,882,848 76,534,515
	Provision for climate risk fund	2,000,000	2,000,000
	Provision of rebate for good borrower	5,000,000	5,000,000
	ATM	8,334,640	-
	Other provision (note - 14a.6)	120,116,648 21,711,605,534	112,506,648 20,478,900,456
14a.1	Provision for income tax	21,711,003,334	20,478,500,430
	Advance tax		
	Balance of advance income tax on 1 January	15,161,222,206	14,306,077,038
	Paid during the year Settlement of previous year's tax liability	349,786,539	855,145,169
	Seminary of providuo yours tax mading	15,511,008,746	15,161,222,206
	n		
	Provision Balance of provision on 1 January	17,435,551,971	16,722,551,971
	Provision of previous year	-	10,722,331,771
	Provision made during the year (note-40a)	100,000,000	713,000,000
		17,535,551,971	17,435,551,971
	Net balance at	2,024,543,225	2,274,329,765

		A	Tolzo
		Amount in ' Sep-16	2015
14a.2	Deferred tax liability	20p 10	2010
	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) Balance as on	926,928,345	(100,000,000) 926,928,345
	Datance as Off	720,720,345	740,740,343
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	(1,922,068,978)	(1,626,612,518)
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts	123,410,198	97,912,852 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)	2,142,000,000	2,690,000,000
	Provision held as on	5,669,938,034	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)	1,274,950,000	293,000,000
	Provision held as on	3,189,993,724	1,915,043,724
		8,859,931,758	7,241,640,538
14a.4	Pravision for off balance sheet avaccures		_
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	1,130,070,000	-
	Add: Provision made during the year (note-39a)	183,750,000	68,400,000
	Provision held as on	1,340,640,000	1,156,890,000
14a.5	Provision for Off-shore Banking Units		
	Movement in specific provision on classified loans / investments:	422 700 000	421 000 000
	Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU	422,700,000	421,000,000
	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)	53,350,000	38,200,000
	Provision held as on	169,050,000	115,700,000
		591,750,000	538,400,000
14a.7	Other provision for classified assets		
	Balance as on 1 January	112,506,648	94,538,648
	Add: Addition during the year (note-39a)	7,610,000	17,970,000
	Less: Adjustment during the year Balance as on	120,116,648	(2,000) 112,506,648
		AZVIA IVIUTU	22900000
15	Share capital		
15.1	Authorized capital		
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
15.2	Issued, subscribed and fully paid up capital		
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
	883,821,276 ordinary shares of Taka 10 each issued as bonus shares	8,838,212,760	8,838,212,760
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
		10,293,486,160	10,293,486,160
15.3	History of paid-up capital		
	Given below the history of raising of share capital of Prime Bank Limited:		
	Assorpting		

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160

1,029,348,616 10,293,486,160

Amount in Taka	
Sep-16	2015

15.4 Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014 and BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no.05 dated 31 may 2016, required capital of the Bank (Consolidated) at the close of business on 30 September 2016 was Taka 24,822,069,765 as against available Tier-I capital of Taka 21,625,114,013 and Tier-II capital of Taka 7,789,277,731 making a total capital of Taka $29{,}414{,}391{,}744\ thereby\ showing\ a\ surplus\ capital\ /\ equity\ of\ Taka\ 4{,}592{,}321{,}979\ at\ that\ date.\ Details\ are\ shown\ below:$

Common Equity Tier-1 (CET-1) Capital				
Paid-up capital (note-15.2)	10.20	3,486,160	10.203	486,160
Share premium (note-15.8)		1,230,396		230,396
Minority interest(note-15.9)		47	2,241,	60
Statutory reserve (note-16)	8 73	5,049,935	8,735,049,935	
General reserve		8,002,888		002,888
Surplus in consolidated profit and loss account / Retained earnings (note-20)		4,402,132		740,857
Surprus in consondated profit and loss account / Retained carmings (note-20)		2,171,558		510,296
Additional Tier-1 (AT-1) Capital	21,777	2,171,556	23,132,	310,270
Non-cumulative irredeemable preference shares				_
Tron-cumulative irredeemable preference shares				
Less: Regulatory Adjustments for CET-1 Capital				
Goodwill and all other intangible assets	6:	5,255,064	71,	247,453
Reciprocal Crossholdings	8	1,802,481		236,679
		7,057,545		484,132
Total Tier-1 Capital		5,114,013		026,164
<u>Tier-2 Capital</u>				
General provision maintained against unclassified loan / investments (note-14a.3)	3,189	9,993,724		-
General provision on off-balance sheet exposures (note-14a.4)	1,340	0,640,000		-
General provision on off-shore Banking Units (note-14a.5)	169	9,050,000		-
* General provision including off-balance sheet exposures		=	2,516,	687,762
Revaluation gain / loss on investments-50% of total (note-17)	230	0,897,400	230,	897,400
Revaluation reserve-50% of total (note-18)	75	1,759,278	751,	759,278
Prime Bank Sub-ordinated Bond	2,500,000,000			000,000
	,	2,340,402	6.499.	344,440
Less: Regulatory Adjustments	-,	_,,	-,,	,
Revaluation Reserves for fixed assets, securities and equity securities	39:	3,062,671	196,	531,336
Total Tier-2 Capital		9,277,731		813,104
A) Total Regulatory capital		4,391,744		839,268
, var		, ,		
Total assets including off-balance sheet exposures	384.99	1,604,256	369,161,	583,547
B) Total risk weighted assets		0,697,646	230,844,	
C) Required capital based on risk weighted assets (10% on B)		2,069,765		490,041
D) Surplus (A-C)	4,59	2,321,979		349,227
Capital to risk weighted assets ratio		11.85%		12.69%
Capital requirement	Required	Held	Required	Held
Tier -1 Capital		8.71%	5.50%	9.96%
Tier -2 Capital	5.50% 4.50%	3.14%	4.50%	2.73%
Total Capital to risk weighted assets ratio		11.85%	10.00%	
 				

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.04%	3.00%	7.57%

^{*} 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.

Capital to risk weighted assets ratio (Solo)

Tier-1	Ca	pital

Common Equity Tier-1 (CET-1) Capital

Paid-up capital (note-15.2) Share premium (note-15.8) Statutory reserve (note-16) Surplus in consolidated profit and loss account / Retained earnings (note-20a)

10,293,486,160	10,293,486,160
2,241,230,396	
8,735,049,935	
1,246,110,279	
22, 515, 876, 770	23 105 631 616

Non-cumulative irredeemable preference shares

Additional Tier-1 (AT-1) Capital

70,946,531

63,727,189

Less: Regu	latory Augustinents for CE 1-1 Capital
Shortfall in	provisions required against investments in shares
Goodwill as	nd all other intangible assets

Reciprocal Crossholdings

Reciprocal Crossholdings	65,821,554	58,051,004
	129,548,743	128,997,535
Total Tier-1 Capital	22,386,328,027	22,976,634,081

	Amount in			
Tier-2 Capital	Sep-	-16	2015	5
General provision maintained against unclassified loan / investments (note-14a.3) General provision on off-balance sheet exposures (note-14a.4)	1,34	3,189,993,724 1,340,640,000		-
General provision on off-shore Banking Units (note-14a.5) * General provision including off-balance sheet exposures	16	59,050,000	2.528.	- 201,094
Revaluation gain / loss on investments-50% of total (note-17a)		20,734,813	220,	734,813
Revaluation reserve-50% of total (note-18) Prime Bank Sub-ordinated Bond		51,759,278 00,000,000		759,278 000,000
Less: Regulatory Adjustments		2,177,815		695,185
Revaluation Reserves for fixed assets, securities and equity securities	38	8,997,636	194,	498,818
Total Tier-2 Capital A) Total Regulatory capital		3,180,179 9,508,206		196,367 830,448
Total assets including off-balance sheet exposures	383,90	1,563,093	367,848,	419,408
B) Total risk weighted assets		3,821,007	229,842,9	
C) Required capital based on risk weighted assets (10% on B) D) Surplus (A-C)		8,382,101 51,126,105	22,984, 6,298 ,	539,267
Capital to risk weighted assets ratio		12.21%		12.74%
Capital requirement	Required	Held	Required	Held
Tier -1 Capital Tier -2 Capital	5.50% 4.50%	9.06% 3.15%	5.50% 4.50%	10.00% 2.74%
Total Capital to risk weighted assets ratio	10.00%	12.21%	10.00%	
Leverage Ratio				
Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.32%	3.00%	7.59%
* According to the Basel III guidelilnes, general provision eligible for inclusion in Tie points of credit risk-weighted assets.	er-2 will be limi	ted to a max	kimum 1.25 pe	ercentage
Share premium				
11,552,734 ordinary shares of Taka 200 each per share		0,546,800		546,800
Less: Income tax deduction at source @ 3% on total premium		59,316,404 1 1,230,396		316,404 230,396
			· · · · · · · · ·	
Minority interest Share capital		60		60
Retained earnings		(13.21)		0.40
		47		60
Statutory reserve Balance on 1 January	8.73	5,049,935	8.184.	646,579
Addition during the year (20% of pre-tax profit)		-		403,356
Balance at	8,73	8,735,049,935		049,935
Consolidated revaluation gain / loss on investments		2 020 050	1 501	
Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore		3,820,869 5,284,603		992,895 663,400
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	((5,490,624)	1,	780,776
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited		9,106,057 2,720,905		367,995 805,066
Revaluation gain / loss on investments of the Bank		2,720,700	1,000,	002,000
Opening balance on 1 January		1,992,895		469,626
Add: Amortized/Revaluation Gain		0,515,806		018,555
Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(2,11	8,632,768) (55,063)		480,631) (14,654)
	3	3,820,869		992,895
Revaluation reserve Balance on 1 January	1 77	8,219,183	1.778	219,183
Addition during the year		-		=
Balance at Less: Provision for deferred tax		(8,219,183		219,183
Less. Flovision for deferred tax		66,807,752) 1,411,431		807,752) 411,431
Consolidated foreign currency translation gain/ (loss)				
Prime Bank Limited (note-19a)		5,940,708	5,9	995,523
Prime Bank Investment Limited Prime Bank Securities Limited		-		-
Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore		45,096	(- 164,670)
PBL Exchange (UK) Ltd.		2,720	`	23,223
PBL Finance (Hong Kong) Limited		(53,460) 5,935,064		291,081 145,156
Foreign currency translation gain/ (loss)				
Balance on 1 January Addition during the year		5,995,523 (54,815)	· · · · · · · · · · · · · · · · · · ·	086,036 909,487
Addition during the year Balance at		(54,815) 5,940,708		909,487 995,523

19a

15.5

15.6

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19

		Amount in	Taka
		Sep-16	2015
	Prime Bank Limited (note-20a)	1,246,055,464	1,836,774,612
	Prime Bank Investment Limited	(660,630,846)	19,922,830
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	(120,989,709) 8,245,856	(30,126,512) 7,018,200
	PBL Exchange (UK) Ltd.	(41,922,393)	(47,872,274)
	PBL Finance (Hong Kong) Limited	120,232,765	126,313,545
		550,991,137	1,912,030,403
	Less: Minority Interest	13.21	(0.40)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(5,671,257)	(1,627,343)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(70,978,220)	(54,603,082)
	Less: Foreign currency translation gains	60,459	(1,059,120)
		474,402,132	1,854,740,857
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	1,835,865,125	1,791,274,627
	Addition during the year Transfer to statutory reserve	954,268,078	2,139,016,778
	Cash dividend	(1,544,022,924)	(550,403,356) (1,544,022,924)
	Issue of bonus shares	(1,544,022,724)	(1,544,022,724)
	Balance at	1,246,110,279	1,835,865,125
	Add: Foreign currency translation gain/ (loss)	(54,815)	909,487
		1,246,055,464	1,836,774,612
•••			
20.1	Consolidated retained earnings brought forward from previous year	201 042 201	247.251.702
	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	(280,399)	38,460
	PBL Exchange (UK) Ltd.	(47,872,274)	(48,578,004)
	PBL Finance (Hong Kong) Limited	732,243	609,689
		234,218,089	230,923,288
	Foreign currency translation gain on 1 January	5,536,114 239,754,203	1,219,320
		239,754,203	232,142,608
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January Bonus shares issued	1,835,865,125	1,791,274,627
	Cash dividend paid	(1,544,022,924)	(1,544,022,924)
	Balance at	291,842,201	247,251,703
	Foreign currency translation gain on 1 January	-	-
		291,842,201	247,251,703
			_
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	29,272,783,999	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	- -	_
		29,272,783,999	26,440,235,317
21.2	Letters of guarantee		
	Prime Bank Limited (note-21a.2)	66,307,000,671	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	-	_
		66,307,000,671	63,736,691,078
21.3	Irrevocable Letters of Credit		
	Prime Bank Limited (note-21a.3)	29,851,196,486	16,902,956,132
	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	-	-
		29,851,196,486	16,902,956,132
21.4	Bills for collection	0.40.000.000	
	Prime Bank Limited (note-21a.4)	8,629,280,595	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	-	-
		8,629,280,595	8,607,304,495
		134,060,261,751	115,687,187,022
21			
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	24,572,606,358	22,217,861,839
	Back to back bills (Local)	4,243,453,352	3,795,495,346
	Back to back bills (EPZ)	456,724,290	426,878,132
	Less: Margin	29,272,783,999 (6,097,137,614)	26,440,235,317 (5,275,533,369)
	··	23,175,646,385	21,164,701,948
		#591159UTU95U5	-1910-1970197 7 0

21a.2

Letters of guarantee

Letters of guarantee (Local) Letters of guarantee (Foreign) Foreign counter guarantees

Less: Margin

21a.3 Irrevocable Letters of Credit

Letters of credit (Sight)
Letters of credit (Deferred)
Back to back L/C

Less: Margin

21a.4 Bills for collection

Outward bills for collection

Less: Margin

Amount in Taka				
Sep-16	2015			
17,870,411,010	19,902,808,871			
48,436,589,660	43,833,882,206			
=	-			
66,307,000,671	63,736,691,078			
(1,059,865,817)	(1,118,046,375)			
65,247,134,854	62,618,644,703			
7,473,504,675	4,797,132,088			
16,147,967,344	6,213,489,934			
6,229,724,468	5,892,334,110			
29,851,196,486	16,902,956,132			
(1,525,940,312)	(1,406,644,553)			
28,325,256,174	15,496,311,580			
8,629,280,595	8,607,304,495			
8,629,280,595	8,607,304,495			
(95,018,830)	(94,589,168)			
8,534,261,765	8,512,715,328			

		Amount in Taka		
		Jan-Sep-16	Jan-Sep-15	
22	Income statement			
	Income:			
	Interest, discount and similar income (note-22.1)	15,642,127,035	18,131,230,654	
	Dividend income (note-25a)	106,716,262 723,894,462	63,895,015 824,471,193	
	Fees, commission and brokerage (note-22.2) Gains <i>less</i> losses arising from dealing in securities	725,894,402	624,471,193	
	Gains less losses arising from investment securities	-	-	
	Gains less losses arising from dealing in foreign currencies (note-26a.1)	463,985,375	559,009,859	
	Income from non-banking assets	-	-	
	Other operating income (note-27a)	477,398,181	502,377,339	
	Profit <u>less</u> losses on interest rate changes	-	-	
		17,414,121,315	20,080,984,059	
	Expenses:	0.064.020.070	11 007 100 256	
	Interest / profit paid on deposits, borrowings, etc. (note-24a) Losses on loans, advances and lease/ investments	8,064,939,979	11,007,499,256	
	Administrative expenses (note-22.3)	3,555,346,465	3,528,838,444	
	Other operating expenses (note-38a)	804,607,537	842,255,145	
	Depreciation on banking assets (note-37a)	231,719,679	241,173,634	
		12,656,613,660	15,619,766,480	
		4,757,507,655	4,461,217,579	
22.1	Interest, discount and similar income			
	Interest income / Profit on investments (note-23a)	10,407,305,013	11,806,085,899	
	Interest income on treasury bills / reverse repo / bonds (note-25a)	2,600,398,536	4,114,593,581	
	Gain on Discounted bond / bills (note-25a)	579,246,604	985,761,363	
	Gain on sale of shares (note-25a)	-	-	
	Gain on Govt. security trading (note-25a)	2,080,210,276	1,188,844,546	
	Interest on debentures (note-25a)	31,165,615	35,945,265	
	Less: Loss on sale/revaluation of security trading (note-25a)	15,698,326,045 56,199,010	18,131,230,654	
	Less. Loss on sale/revaluation of security trading (note-25a)	15,642,127,035	18,131,230,654	
		13,042,127,033	10,131,230,034	
22.2	Fees, commission and brokerage	722.004.462	004 471 100	
	Commission (note-26a)	723,894,462	824,471,193	
	Settlement fee-PBIL (note-26a)	723,894,462	824,471,193	
22.3	Administrative expenses	123,074,402	024,4/1,193	
22.5	Salary and allowances (note-28a)	2,655,745,131	2,673,954,375	
	Rent, taxes, insurance, electricity, etc. (note-29a)	557,851,751	496,293,675	
	Legal expenses (note-30a)	42,871,514	47,608,154	
	Postage, stamp, telecommunication, etc. (note-31a)	83,650,974	97,309,890	
	Stationery, printing, advertisement, etc. (note-32a)	151,948,351	162,411,536	
	Managing Director's salary and fees (note-33)	7,795,000	7,279,032	
	Directors' fees (note-34a)	3,438,333	2,573,995	
	Auditors' fees (note-35a)	1,035,000	862,502	
	Repair of Bank's assets (note-37a)	51,010,410 3,555,346,465	40,545,284 3,528,838,444	
		3,333,340,403	3,320,030,444	
23	Consolidated interest income / profit on investment			
	Prime Bank Limited (note-23a)	10,407,305,013	11,806,085,899	
	Prime Bank Investment Limited Prime Bank Securities Limited	100,761,057 3,957,745	261,058,590 5,618,433	
	Prime Exchange Co. Pte. Ltd., Singapore	3,937,743	5,016,433	
	PBL Exchange (UK) Ltd.	_	_	
	PBL Finance (Hong Kong) Limited	62,675,933	78,045,671	
		10,574,699,748	12,150,808,593	
	Less: Inter-company transactions	241,705,712	310,073,612	
		10,332,994,036	11,840,734,981	
23a	Interest income / profit on investment of the Bank			
	Loans (General) / Musharaka	1,610,417,391	2,403,127,479	
	Loans against imported merchandise / Murabaha	-	128,858	
	Loans against trust receipts	318,825,484	533,075,749	
	Packing credit	25,470,507	27,787,569	
	House building loan	347,640,525	321,200,671	
	Lease finance / Izara	354,652,976	446,325,066	
	Hire purchase Payment against documents	502,296,786 2,317,581	522,400,224 8,915,720	
	Cash credit / Bai-Muajjal	1,261,698,443	1,583,448,674	
	Secured overdraft	1,404,921,407	2,216,035,041	
	Consumer credit scheme	1,463,961,221	1,333,609,823	
	Staff loan	86,957,364	98,508,419	
	Small and Medium Enterprise (SME)	606,117,643	674,016,628	
	Agricultural Loan	146,121,560	61,035,861	
	Forced loan	17,129,175	32,938,735	
	Documentary bills purchased	368,780,219	296,574,269	
	Interest income from credit card Other loops and advances / Investments	157,186,590	168,699,865	
	Other loans and advances / Investments Total interest / profit on loans and advances / investments	1,432,109,513 10,106,604,385	874,337,062 11,602,165,713	
	Interest / profit on balance with other banks and financial institutions	91,900,962	21,308,559	
	Interest on call loans	20,156,389	34,904,431	
	Interest / profit received from foreign banks	188,643,277	147,707,197	
		10,407,305,013	11,806,085,899	

			Amount i Jan-Sep-16	n Taka Jan-Sep-15
			зап-вер-10	3411-5CP-13
24		olidated interest / profit paid on deposits, borrowings, etc. Bank Limited (note-24a)	8,064,939,979	11,007,499,256
	Prime	e Bank Investment Limited	215,897,872	285,401,507
		e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore	25,548,943	30,326,501
		Exchange (UK) Ltd.	-	-
	PBL I	Finance (Hong Kong) Limited	22,253,651	25,578,393
	Less:	Inter-company transactions	8,328,640,445 241,798,720	11,348,805,656 311,030,521
		, , , , , , , , , , , , , , , , , , ,	8,086,841,725	11,037,775,136
24a	Inter	est / profit paid on deposits, borrowings, etc. of the Bank		
	i)	Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits	686,448,547	831,342,599
		Special notice deposits	239,329,791	535,893,696
		Term deposits / Mudaraba term deposits	2,534,260,405	5,205,688,675
		Deposits under scheme Foreign currency deposits (note-24a.1)	3,842,840,528 22,422,117	3,677,751,689 8,448,473
		Others	27,000,167	33,505,391
	::\	Interest / Profit paid for borrowings:	7,352,301,554	10,292,630,523
	ii)	Call deposits	1,386,194	9,970,972
		Repurchase agreement (repo)	37,614	740,648
		Bangladesh Bank-refinance Local bank accounts	2,769,192	34,024,504
		Foreign bank accounts	175,981,310 196,783,816	118,378,768 159,253,841
		PBL bond	335,680,300	392,500,000
			712,638,426 8,064,939,979	714,868,733 11,007,499,256
			8,004,939,979	11,007,499,250
24a.1		gn currency deposits est / profit paid on F.C	15,721,414	5,743,713
		est / profit paid on N.F.C.D	6,700,703	2,704,760
		est / profit paid on R. F.C.D	-	-
25	Coma		22,422,117	8,448,473
25		olidated investment income e Bank Limited (note-25a)	5,341,538,285	6,389,039,770
		e Bank Investment Limited	43,049,894	35,695,994
		e Bank Securities Limited	2,019,597	1,579,685
		Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd.	-	-
		Finance (Hong Kong) Limited	_	-
	Less:	Inter-company transactions	5,386,607,776	6,426,315,449
			5,386,607,776	6,426,315,449
25a		etment income of the bank est on treasury bills / Reverse repo / bonds	2,600,398,536	4,114,593,581
		est on debentures / bonds	31,165,615	35,945,265
	Gain	on discounted bond / bills	579,246,604	985,761,363
		on sale of shares on Govt. security trading	2,080,210,276	- 1,188,844,546
		end on shares	106,716,262	63,895,015
	_		5,397,737,294	6,389,039,770
	Less:	Loss on sale/revaluation of security trading	56,199,010 5,341,538,285	6,389,039,770
26	Conse	olidated commission, exchange and brokerage		_
20		e Bank Limited (note-26a)	1,187,879,837	1,383,481,052
		e Bank Investment Limited	17,622,589	29,884,981
		e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore	13,619,912 39,328,316	16,481,047 38,439,794
		Exchange (UK) Ltd.	27,538,342	31,167,453
	PBL I	Finance (Hong Kong) Limited	12,395,572	14,731,384
	~		1,298,384,568	1,514,185,711
26a		mission, exchange and brokerage of the Bank mission on L/Cs	173,318,595	171,724,716
		mission on L/Cs-back to back	222,748,940	283,188,009
		mission on L/Gs	245,651,737	298,973,327
		nission on remittance mission for services rendered to issue of shares	55,585,345	53,443,173
	Mercl	hant Commission	-	-
	Under	rwriting Commission regarding Treasury bill/ Bond	20,755,152	6,789,300
	Comn	mission from sale of BSP /PSP/Others	5,834,692 723,894,462	10,352,669 824,471,193
		ange gain (note - 26a.1) - including gain from FC dealings	463,985,375	559,009,859
	Settle	ement fees / Brokerage	1,187,879,837	1,383,481,052
			2,201,017,001	_,000,101,000

		Amount i	n Toko
		Jan-Sep-16	Jan-Sep-15
26a.1	Exchange gain	464 290 206	550 116 226
	Exchange gain-credit card	464,380,206	559,116,226
	Less: Exchange loss	(394,830)	(106,367)
	Less. Exchange loss	463,985,375	559,009,859
		403,703,373	337,007,037
27	Consolidated other operating income	<u> </u>	
	Prime Bank Limited (note-27a)	477,398,181	502,377,339
	Prime Bank Investment Limited Prime Bank Securities Limited	4,784,198 215,638	13,316,466 465,935
	Prime Exchange Co. Pte. Ltd., Singapore	155,941	216,657
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	30,890,163	30,048,397
	Less: Inter-company transactions	513,444,121 93,008	546,424,794 956,909
	Less. Inter-company transactions	513,351,113	545,467,885
27a	Other operating income of the Bank		
	Rent recovered	7,681,188	6,903,290
	Service and other charges	37,240,191	35,436,417
	Retail Income Income from ATM service	123,116,147 10,005,060	125,775,399 14,411,655
	Credit card income (note-27a.2)	35,284,761	33,603,661
	Postage / telex / SWIFT/ fax recoveries	130,806,369	132,749,696
	Rebate from foreign Bank outside Bangladesh	26,538,980	31,355,744
	Profit on sale of fixed assets Miscellaneous earnings (note-27a.1)	105,754 106,619,731	491,617 121,649,860
	Whiseenaneous earnings (note-27a.1)	477,398,181	502,377,339
			<u> </u>
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittat of various items, etc.	nce house / bank, notice fe	e and sale proceeds
27a.2	Credit card income		
	Annual fees	15,736,030	15,546,768
	Inter-change fees Others	19,300,160 248,571	17,855,274 201,618
	Others	35,284,761	33,603,661
20			
28	Consolidated salaries and allowances Prime Bank Limited (note-28a)	2,655,745,131	2,673,954,375
	Prime Bank Investment Limited	24,232,006	20,140,078
	Prime Bank Securities Limited	10,017,640	9,343,805
	Prime Exchange Co. Pte. Ltd., Singapore	18,086,563	16,608,306
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	13,222,668 18,321,754	15,022,218 15,012,701
	1 BL I mance (110ng Kong) Eminted	2,739,625,763	2,750,081,484
•0			
28a	Salaries and allowances of the Bank	1,197,276,797	1,120,337,547
	Basic pay Allowances	812,613,786	738,613,003
	Bonus	284,366,384	392,765,208
	Bank's contribution to provident fund	114,698,623	105,265,118
	Retirement benefits	12,189,541	2,111,499
	Gratuity	234,600,000 2,655,745,131	314,862,000 2,673,954,375
		2,000,170,101	_,010,001,010
29	Consolidated rent, taxes, insurance, electricity, etc.	557 051 751	106 202 675
	Prime Bank Limited (note-29a) Prime Bank Investment Limited	557,851,751 6,045,024	496,293,675 5,779,721
	Prime Bank Securities Limited	4,723,471	4,317,414
	Prime Exchange Co. Pte. Ltd., Singapore	9,108,466	9,058,036
	PBL Exchange (UK) Ltd.	7,854,209	8,801,724
	PBL Finance (Hong Kong) Limited	6,841,871 592,424,792	6,546,334 530,796,904
		372q121q172	230(170(204
29a	Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes	350,622,164	290,887,939
	Lease rent	63,872	290,887,939
	Insurance	105,979,358	118,671,909
	Power and electricity	101,186,357	86,674,215
	•	557,851,751	496,293,675
20	Concelidated local expenses		<u></u>
30	Consolidated legal expenses Prime Bank Limited (note-30a)	42,871,514	47,608,154
	Prime Bank Investment Limited	21,775	103,500
	Prime Bank Securities Limited	518,750	-
	Prime Exchange Co. Pte. Ltd., Singapore	1,156,796	1,093,866
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	1,338,137	865,587
	1 DE 1 mance (110ng Kong) Emilieu	45,906,972	49,671,107
		75,700,712	7/90/1910/

		Amount in	Taka
		Jan-Sep-16	Jan-Sep-15
30a	Legal expenses of the Bank		
204	Legal expenses	37,436,969	18,378,307
	Other professional charges	5,434,545 42,871,514	29,229,847 47,608,154
		42,071,314	47,000,134
31	Consolidated postage, stamp, telecommunication, etc.	02 (50 074	07.200.000
	Prime Bank Limited (note-31a) Prime Bank Investment Limited	83,650,974 820,836	97,309,890 1,151,863
	Prime Bank Securities Limited	1,137	417
	Prime Exchange Co. Pte. Ltd., Singapore	881,205	761,615
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	479,035 3,948,163	550,698 3,900,429
	1 DE 1 marce (1701g 1801g) Emilied	89,781,349	103,674,913
31a	Postage, stamp, telecommunication, etc. of the Bank Postage & Courier	13,135,580	13,338,533
	Telegram, telex, fax and internet	21,447,347	23,709,328
	Data communication	22,272,698	38,778,281
	Telephone - office Telephone - residence	26,386,218 409,131	20,777,653 706,095
	rerephone - residence	83,650,974	97,309,890
32	Consolidated stationery, printing and advertisements, etc.		
32	Prime Bank Limited (note-32a)	151,948,351	162,411,536
	Prime Bank Investment Limited	557,804	686,719
	Prime Bank Securities Limited	315,517	143,297
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	1,358,378 445,137	1,164,484 659,045
	PBL Finance (Hong Kong) Limited	287,075	284,968
		154,912,261	165,350,049
220	Stationary mainting and advantigements at a of the Dauly		
32a	Stationery, printing and advertisements, etc. of the Bank Office and security stationery	46,853,808	47,365,694
	Computer consumable stationery	49,662,836	57,705,215
	Publicity and advertisement	55,431,706	57,340,628
33	Managing Director's salary and fees	151,948,351	162,411,536
33	Basic salary Basic salary	4,950,000	4,500,000
	Bonus	550,000	500,000
	House rent allowance	900,000	900,000
	Bank's contribution to provident fund Utility allowance	495,000 270,000	479,032 270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		7,795,000	7,279,032
34	Consolidated Directors' fees		1
	Prime Bank Limited (note-34a) Prime Bank Investment Limited	3,438,333 213,600	2,573,995 184,550
	Prime Bank Securities Limited	95,450	34,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	3,747,383	2,793,045
240	Directoral food of the Donk		,
34a	Directors' fees of the Bank Meeting fees	2,216,000	1,300,000
	Other benefits	1,222,333	1,273,995
		3,438,333	2,573,995
	As per BRPD circular no.03 dated 18.01.2010, Tk 5,000/- has been paid as Hebefore 03 October 2015. Subsequently, Bank has paid Tk. 8,000/-as Honario		-
	dated 04 October 2015.	C	
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a) Prime Bank Investment Limited	1,035,000	862,502
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	169,501	170,168
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	367,859 19,224	- 16,069
		1,591,584	1,048,738
35a	Auditors' fees of the Bank		
ssa	External Audit fee	1,035,000	862,502
		1,035,000	862,502
26	Changes on Land Land		
36	Charges on loan losses Loan -written off		_
	Interest waived		
		-	-

				
Prime Bank Execution Limited 1,493,184 2,688,504 Prime Exchange C. Pur. Lat. Singapore 1,184,750 2,243,106 Prime Exchange C. Pur. Lat. Singapore 1,184,750 2,143,188 1,283,137 Prime Exchange C. Pur. Lat. Singapore 1,184,750 2,143,188 1,283,137 Prime Exchange C. Pur. Lat. Singapore 1,243,180 2,143,180 Prime Exchange C. Pur. Lat. Singapore 1,243,180 Prime Exc	37	Consolidated depreciation and repair of Bank's assets		3 3 4 E E
Prime Bank Securities Limited 953,037 1,585,001 Prime Exchange Co.Pt. Lold., Singapore 1,184,750 2,463,078 1,184,750 2,463,078 1,284		Prime Bank Limited (note-37a)	282,730,089	281,718,918
Prime Exchange CO Pre. Lud., Singapore 1,184,750 2,45,20,50 1,248,207, 2,124,207,207, 2,124,207,207, 2,124,207,207,207,207,207,207,207,207,207,207				
PRIL Exchange (UR) Edu Family Fam				
Pill Finance (stoor Kong) Linited 254,077 291,300,57				
Proper claim and repair of Rank's assets				
Process of the Same 10,048,098 208,788,413 10,051		132 I manoe (13ng 13ng) Emited		
Fixed assets	37a	Depreciation and repair of Bank's assets		
Leased asserts		Depreciation		
Amortization			201,648,098	
Montration		Leased assets	201 (49 009	
Software-one hanking		Amortization	201,048,098	200,957,954
Software-ATM			25,007,370	29,398,044
Require Requ				2,817,635
Building			30,071,580	32,215,680
Furniture and fixtures 6.622.430 3.567.777 Bink's vehicles 8.001.018 6.479.972 Bink's vehicles 8.001.018 6.479.972 Bink's vehicles 8.001.018 6.479.972 Salidated other expenses 71.50.008 71.50.008 Salidated other expenses 71.50.008 71.50.008 Prime Bank Limited (note-3ka) 71.50.008 71.50.008 71.50.008 Prime Bank Investment Limited 6.771.005 70.009.001 Prime Bank Securities Limited 8.607.995 3.380.981 Prime Bank Securities Limited 8.607.995 3.380.981 PBL Exchange CO, Pte. Ltd., Singapore 5.009.129 3.380.981 PBL Exchange CO, Pte. Ltd., Singapore 5.009.129 3.380.981 PBL Exchange Co, Pte. Ltd., Singapore 7.009.001 7.009.001 PBL Finance (Ilong Kong) Limited 4.438.852 4.353.955 PBL Exchange Co, Pte. Ltd., Singapore 7.009.001			0.046.111	2 072 175
Office coupment 23,679,007 22,090,954 Bank's wholes 8,001,018 3,797,21 Maintenance 3,861,443 3,715,406 \$1,010,010 49,545,224 \$22,730,089 281,718,918 \$22,730,089 281,718,918 \$38 Consolidated other expenses \$477,055 7,706,901 \$477,055 7,706,901 \$607,995 3,821,776 \$607,995 3,821,776 \$607,995 3,821,776 \$607,995 3,830,981 \$607,995 3,830,981 \$607,995 4,438,346 \$607,995 4,438,346 \$607,995 4,438,346 \$607,991 4,433,305 \$608 \$607,991 \$609 \$609,279 \$609 \$609,279 \$609 \$609,279 \$609 \$609,279 \$600 \$609,279 \$600 \$609,279 \$600 \$609,279 \$600 \$609,279 \$, ,
Bank's vehicles 8,001,018 3,715,006 Maintenance 3,816,145 2,15,10,410 40,545,224 Fine Bank Limited (ante-Sa) 51,010,400 40,545,224 Prime Bank Limited (ante-Sa) 804,607,357 842,255,145 Prime Bank Investment Limited 6,771,005 3,000,001 Prime Bank Securities Limited 8,607,995 3,824,176 PBL Exchange (DK) Ltd. 4,538,252 4,148,546 PBL Exchange (DK) Ltd. 4,175,6223 4,148,546 PBL Exchange (DK) Ltd. 4,243,252 4,243,355 South Face Clong Kong Limited 8,007,907 144,413,64 PBL Exchange (DK) Ltd. 4,241,272 2,272,166 Car expenses of the Bank 2,411,272 2,272,166 Car expenses 122,348,674 124,478,227 ATM expenses 112,079,771 150,000,000 ATM expenses 112,079,771 150,000,000 Retail expenses 10,079,771 89,455 Books, mazzlines and newspapers, etc. 1,052,000 1,000,000 Liveries and uniforms 4,200,300				, ,
Same Prime Bank Limited (mote-Sas) Prime Bank Limited (mote-Sas) Prime Bank Limited (mote-Sas) Prime Bank Investment Limited \$0,000,001 Prime Bank Securities Limited \$0,000,001 Prime Bank Securities Limited \$0,000,001 Prime Bank Securities Limited \$0,000,001 \$0,000,001 Prime Bank Securities Limited \$0,000,001				
		Maintenance		
Security and cleaming 150,424,750 144,313,320 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 144,313,335,355 150,437,30 150,437,30 144,313,335,355 150,437,30				
Prime Bank Inwitted (note-38a) 842,255,145 7,069,001 Prime Bank Securities Limited 6,071,005 3,824,176 PBI Exchange C, DF, Ltd., Singapore 5,009,129 3,824,176 PBI, Exchange C, UK) Ltd. 172,023 4,181,346 PBI, Finance (Hong Kong) Limited 443,835,235 438,330,35 Security and cleaning 150,424,790 144,331,035 Entertainment 2,4413,272 29,274,166 Car expenses of the Bank 112,799,271 120,115,651 Security and cleaning 122,348,674 224,413,272 29,274,166 Car expenses 122,348,674 122,4478,227 29,274,166 ATM expenses 120,799,271 120,115,651 1,656,510 1,501,72 Books, magazines and newspapers, etc. 1,626,510 1,501,72 39,455 39,455 Medical expenses 406,036 243,489 38,400,363 243,489 38,400,373 1,501,772 House furnishing expenses 1,231,073 185,397 400,572 400,572 400,572 400,572 400,572 400,572 40			282,730,089	281,718,918
Prime Bank Investment Limited 6.77.1,005 7,009,091 Prime Exchange Co. Ptc. Ltd., Singapore 5,009,129 3,880,981 PBL Exchange (HOng Kong) Limited 1,726,023 4,838,50 4,383,50 PBL Finance (Hong Kong) Limited 8,617,995 83,1,61,441 2,833,055 383 Other expenses of the Bank 150,424,790 4,443,832 4,333,035 Security and cleaning 150,424,790 4,443,272 29,274,166 Car expenses 112,348,674 124,478,257 ATM expenses 122,348,674 124,778,257 ATM expenses 1,026,510 50,096,711 50,082,743 Books, magazines and newspapers, etc. 1,026,510 50,096,711 50,082,743 Books, magazines and newspapers, etc. 1,026,510 3,082,743 Liveries and uniforms 4,003,63 2,334,930 Loss on sale of fixed assets 1,231,073 185,397 House furnishing expenses 2,000,000 2,000,000 Subscription to institutions 4,132,824 31,801,008 Domations 1,244,201 2,244,005	38	_	00/ 105 705 10	0.2.2.2.1.2
Prime Bank Securities Limited 8,607,995 3,824,176 PBL Exchange C (UK) Ltd. 1,726,923 4,184,346 PBL Finance (Hong Kong) Limited 4,438,852 4,183,636 38a Other expenses of the Bank Security and cleaning 150,424,790 144,331,035 Entertainment 24,413,272 29,274,166 Car expenses 122,348,674 212,444,782,277 ATM expenses 112,769,271 120,115,651 Retail expenses 50,796,711 120,115,651 Retail expenses 406,036 243,438 Books, magazines and newspapers, etc. 1,032,510 1,501,572 Liveries and uniforms 1,032,510 1,501,572 Medical expenses 406,036 243,489 Bank charges and commission paid 2,293,443 2,343,489 Loss on sale of fixed assets 1,231,073 1,853,397 House furnishing expenses 1,231,073 1,853,397 Spenworship 2,204,4051 1,711,224 Prime Bank Cricket Club 4,616,355 <t< th=""><th></th><th></th><th></th><th></th></t<>				
Prime Exchange (UR) Ltd. 1,706,703 3,880,981 1,706,1073 4,181,343,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,643 4,181,344,644 4,181,344,64				, ,
PBL Exchange (UKo) Ltd. A,1348,352				
Sa				
Security and cleaning		PBL Finance (Hong Kong) Limited		
Security and cleaning	20		831,161,441	865,567,694
Entertainment	38a	•	150 424 700	144 221 025
Car expenses				, ,
ATM expenses				
Books, magazines and newspapers, etc.		ATM expenses		
Liveries and uniforms				
Medical expenses				
Bank charges and commission paid				
Loss on sale of fixed assets				
Subscription to institutions		Loss on sale of fixed assets		185,397
Donations				, ,
Sponsorship		•		
Prime Bank Cricket Club				
Traveling expenses 24,113,820 19,939,734 Expenses for merchant banking 11,952 63,302 11,982 10,909,865 11,808,230 11,903,734 11,903,865 11,808,230 11,808,230 11,903,374 11,907,985 11,808,230 11,808,230 13,817,749 13,813,954 10,070,554 Remittance charges 6,847,051 6,631,026 648,000 12,525,000 648,000 12,525,000 648,000 12,525,000 12,5				
Local conveyance, labor, etc.				
Business development 36,461,103 13,177,749 Training and internship 13,833,954 10,070,554 Remittance charges 6,847,051 6,631,026 Cash reward to branches 1,252,500 648,000 Laundry, cleaning and photographs, etc. 4,290,205 4,578,435 Credit card expenses 25,684,336 27,276,453 Consolidated salary (staff) 18,215,115 27,815,325 Annual General Meeting 2,630,499 2,400,210 Exgratia 16,868,529 14,678,533 Welfare fund 2,108,536 6,313,695 Prime Bank Foundation 42,170,723 126,273,903 Miscellaneous expenses 18,430,778 25,352,725 804,607,537 842,255,145				
Training and internship 13,833,954 10,070,554 Remittance charges 6,847,051 6,631,026 6,647,051 6,631,026 6,247,051 6,631,026 6,247,051 6,631,026 6,247,051 6,631,026 6,247,051 6,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500 648,000 1,252,500				
Remittance charges		·		
Cash reward to branches				
Credit card expenses 25,684,336 27,276,453 Consolidated salary (staff) 18,215,115 27,815,325 Annual General Meeting 2,630,499 2,400,210 Exgratia 16,868,529 14,678,533 Welfare fund 2,108,536 6,313,695 Prime Bank Foundation 42,170,723 126,273,903 18,430,778 25,352,725 804,607,537 842,255,145				
Consolidated salary (staff)				
Annual General Meeting Exgratia Annual General Meeting Exgratia Exgratia Welfare fund Prime Bank Foundation Miscellaneous expenses Consolidated provision for loans, investments, off balance sheet exposure & other assets Provision for bad and doubtful loans and advances / investments-PBL (note-39a) Provision for unclassified loans and advances / investments-PBL (note-39a) Provision for unclassified loans and advances / investments-PBL (note-39a) Provision for unclassified loans and advances / investments (OBU) (note-39a) Provision for unclassified loans and advances / investments (OBU) (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBL (note-39a) Provision for impairment of client margin loan-PBIL Provision for impairment of client margin loan-PBSL Provision for impairment of so for investment is subsidiaries (note-39a) Provision for climate risk fund (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)				
Exgratia 16,868,529 14,678,533 Welfare fund 2,108,536 6,313,695 Prime Bank Foundation 42,170,723 126,273,903 18,430,778 25,352,725 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 8				
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Prime Bank Foundation Miscellaneous expenses 126,273,903 18,430,778 25,352,725 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 842,255,145 804,607,537 804,607,5				
Consolidated provision for loans, investments, off balance sheet exposure & other assets Provision for bad and doubtful loans and advances / investments-PBL (note-39a) 2,142,000,000 287,000,000 Provision for unclassified loans and advances / investments-PBL (note-39a) 1,274,950,000 287,000,000 Provision for unclassified loans and advances (OBU) (note-39a) 53,350,000 32,000,000 Provision for off-balance sheet exposure-PBL (note-39a) 183,750,000 31,200,000 Provision for diminution in value of investments (OBU) (note-39a) 9,120,000 Provision for diminution in value of investments-PBL (note-39a) 9,120,000 Provision for impairment of client margin loan-PBIL 161,839,304 Provision for impairment of client margin loan-PBSL 7,903,651 14,006,144 Provision for impairment of client margin loan-PBSL 52,807,841 50,935,519 Provision for impairment loss for investment in subsidiaries (note-39a) 32,459,577 Provision for Good Borrower rebate (note-39a) 7,610,000 2,470,000		Prime Bank Foundation		
Consolidated provision for loans, investments, off balance sheet exposure & other assets Provision for bad and doubtful loans and advances / investments-PBL (note-39a) 2,142,000,000 Provision for unclassified loans and advances / investments-PBL (note-39a) 1,274,950,000 Provision for bad and doubtful loans and advances (OBU) (note-39a) - 1,700,000 Provision for unclassified loans and advances / investments (OBU) (note-39a) 53,350,000 Provision for off-balance sheet exposure-PBL (note-39a) 183,750,000 Provision for diminution in value of investments-PBL (note-39a) 9,120,000 Provision for diminution in value of investments-PBL (note-39a) 9,120,000 Provision for impairment of client margin loan-PBIL 419,327,384 (54,099,521) Provision for impairment of client margin loan-PBSL 7,903,651 14,006,144 Provision for impairment of client margin loan-PBSL 52,807,841 50,935,519 Provision for climate risk fund (note-39a) 2,459,577 Provision for Good Borrower rebate (note-39a)		Miscellaneous expenses		
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 / 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-PBL 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 climate risk fund (note-39a) Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a)			804,607,537	842,255,145
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 / investments (OBU) (note-39a) Provision for offf-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)	39			
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 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 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)			1,274,950,000	
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) 183,750,000 31,200,000 30,000,000 54,099,521 14,006,144 50,935,519 52,807,841 50,935,519			53 350 000	
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 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-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 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-PBL (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 diminution in value of investments-PBIL	161,839,304	54,099,521
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 impairement 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) 2,470,000				
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		· · · · · · · · · · · · · · · · · · ·		30,933,319
Provision for Good Borrower rebate (note-39a) Provision for other assets (note-39a) 7,610,000 2,470,000		•	-	-
		Provision for Good Borrower rebate (note-39a)	-	-
<u>4,345,117,757</u> <u>1,369,311,663</u>		Provision for other assets (note-39a)		
			4,345,117,757	1,369,311,663

Amount in Taka	
Jan-Sep-16	Jan-Sep-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.

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		Amount in Taka	
		Jan-Sep-16	Jan-Sep-15
43	(Terress) / Jerress of constituted attended		
43	(Increase) / decrease of consolidated other assets Prime Bank Limited (note-43a)	20,371,686,343	1,706,829,254
	Inter-company capital	20,371,080,343	1,700,829,234
	Prime Bank Investment Limited	(17,342,520)	(1,386,055)
	Prime Bank Securities Limited	(4,903,725)	(906,890)
	Prime Exchange Co. Pte. Ltd., Singapore	(733,833)	(2,460,603)
	PBL Exchange (UK) Ltd.	-	(2,100,000)
	PBL Finance (Hong Kong) Limited	(30,389,252)	(2,191,093,212)
	1 22 1 manet (170mg 170mg) Emilited	20,318,317,013	(489,017,506)
43a	(Increase) / decrease of other essets of the Paul		<u> </u>
43a	(Increase)/ decrease of other assets of the Bank T & T bonds	32,511,379,043	51,005,998,929
	Stationery and stamps	40,046,697	29,548,731
	Advance deposits and advance rent	358,799,229	259,576,914
	Branch adjustment account	18,412,006	18,996,235
	Suspense account	251,393,479	138,049,975
	Encashment of PSP / BSP	272,574,239	171,932,724
	Credit card	84,005,325	79,984,853
	Sundry assets	6,336,113,086	8,540,321,087
	bundi y assets	39,872,723,104	60,244,409,447
		20,371,686,343	1,706,829,254
44	Increase / (decrease) of consolidated other liabilities Prime Bank Limited (note-44a)	(229,766,063)	1,237,361,514
	Prime Bank Limited (note-44a) Prime Bank Investment Limited		
	Prime Bank Investment Limited Prime Bank Securities Limited	593,566,878 95,749,649	(21,149,102)
			18,097,143
	Prime Exchange Co. Pte. Ltd., Singapore	(2,445,253) (7,263,088)	(7.257,109)
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	9,075,520	(7,252,754) 14,046,521
	FBL Finance (Hong Kong) Limited	458,917,643	1,228,846,213
		430,717,043	1,220,040,213
44a	Increase / (decrease) of other liabilities of the Bank		
	F.C. held against EDF L/C	2,026,613,843	3,054,078,509
	Expenditure and other payables	366,212,423	108,705,671
	Provision for bonus	3,585,777	6,872,352
	Unearned commission on bank guarantee	70,405,657	54,304,595
	Interest suspense account	5,030,260,212	4,502,882,848
		7,497,077,912	7,726,843,975
		(229,766,063)	1,237,361,514
45	Consolidated earnings per share (CEPS)		
	Net profit after tax (Numerator)	234,647,915	2,445,745,304
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Consolidated earnings per share (CEPS)	0.23	2.38
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Sh	nare (EPS)".	
45a	Earnings per share (EPS) of the Bank	•	
¬Ja	Net profit after tax (Numerator)	954,268,078	2,456,847,580
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Earnings per share (EPS)	0.93	2.39
	Darmings per smare (Dr 3)	0.93	4.39
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Sh	nare (EPS)".	
46	Number of employees of the Bank	•	
	The number of employees engaged for the whole year or part thereof who received	a total remuneration of	f Tk. 36.000 p.a. or
	above were 2,945.		2 2 2 2 3 3 3 5 5 F.M. Of
	40010 HOTO 2,710.		

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

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