

Financial Statements (Un-Audited) as at 30 June, 2017 (Half-Yearly)



Head of Financial Administration (Acting)

Consolidated Balance Sheet

Particulars	Note	Amount	in Taka
raruculars	1100	Jun-17	2016
PROPERTY AND ASSETS			
Cash	3		
In hand (including foreign currencies)		3,754,797,089	2,772,028,445
Balance with Bangladesh Bank and its agent bank (s)		15 (25 714 210	15 012 750 704
(including foreign currencies)		15,625,714,210	15,013,759,704
Balance with other banks and financial institutions	4	19,380,511,299	17,785,788,149
In Bangladesh	4	320,936,810	706,407,180
Outside Bangladesh		5,115,628,715	2,872,544,857
Outside Dangladesii		5,436,565,526	3,578,952,037
Money at call and short notice	5	150,000,000	540,000,000
Investments	6		
Government		24,543,653,295	47,653,799,061
Others		2,427,664,388	2,618,012,934
Loans, advances and lease /investments		26,971,317,683	50,271,811,995
Loans, cash credits, overdrafts etc./ investments	7	161,498,047,585	158,022,379,691
Bills purchased and discounted	8	16,845,538,465	14,467,473,496
bins purchased and discounted	O	178,343,586,049	172,489,853,187
Fixed assets including premises, furniture and fixtures	9	6,784,530,716	6,610,488,699
Other assets	10	25,365,862,910	6,055,998,848
Non - banking assets	11	220,500,640	220,500,640
Total assets		262,652,874,822	257,553,393,555
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LIABILITIES AND CAPITAL			
Liabilities Powersings from other horder financial institutions and agents	12	12 627 701 512	12 000 207 002
Borrowings from other banks, financial institutions and agents Deposits and other accounts	12 13	13,637,781,513	13,088,287,002
Current / Al-wadeeah current deposits	13	34,705,906,227	31,868,669,008
Bills payable		4,438,642,478	5,168,363,915
Savings bank / Mudaraba savings deposits		37,162,801,796	35,628,622,433
Term deposits / Mudaraba term deposits		121,367,210,925	125,169,606,738
Bearer certificate of deposit		-	-
Other deposits		-	-
		197,674,561,427	197,835,262,094
Other liabilities	14	26,879,440,816	21,336,454,114
Total liabilities		238,191,783,756	232,260,003,210
Capital / Shareholders' equity			
Paid -up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.8		2,241,230,396
Minority Interest Statutory reserve	15.9 16	9,204,058,242	60 9,204,058,242
Revaluation gain / loss on investments	17	45,951,290	53,313,727
Revaluation reserve	18	1,506,285,073	1,506,285,073
Foreign currency translation gain	19	8,331,673	5,907,315
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	1,133,745,284	1,961,106,485
Total Shareholders' equity		24,461,091,065	25,293,390,345
Total liabilities and Shareholders' equity		262,652,874,822	257,553,393,555
OFF. DAY ANGE GUIDE STREET			
OFF - BALANCE SHEET EXPOSURES	•		
Contingent liabilities	21	41.662.251.406	25.555.250.555
Acceptances and endorsements	21.1	41,663,251,486	35,566,350,756
Letters of guarantee	21.2	65,814,128,465	67,416,908,068
Irrevocable letters of credit Bills for collection	21.3 21.4	, , , ,	27,311,640,065
Other contingent liabilities	21.4	9,818,709,821	8,263,541,574
One contingent nationes		149,563,765,904	138,558,440,463
Other commitments		17,505,705,704	100,000,770,700
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		149,563,765,904	138,558,440,463
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Managing Director

Prime Bank Limited and its subsidiaries

Consolidated Profit and Loss Account for the period from January to June 30, 2017

		Amount in Taka		Amount in Taka			
Particulars	Notes	Jan-Jun-17	Jan-Jun-16	Amount Apr-Jun-17			
		Jan-Jun-1/	Jan-Jun-10	Apr-Jun-1/	Apr-Jun-16		
Interest income / profit on investments	23	7,143,837,213	6,963,515,631	3,652,120,372	3,465,454,904		
Interest / profit paid on deposits, borrowings, etc.	24	(4,997,367,163)	(5,488,790,606)	(2,451,243,273)	(2,616,385,423)		
Net interest / net profit on investments		2,146,470,051	1,474,725,025	1,200,877,099	849,069,482		
Investment income	25	3,216,745,471	4,334,640,523	791,593,535	1,646,009,845		
Commission, exchange and brokerage	26	1,107,646,026	894,292,956	615,227,304	476,902,701		
Other operating income	27	381,037,503	393,163,905	241,524,009	233,449,702		
Total operating income (A)		6,851,899,050	7,096,822,410	2,849,221,946	3,205,431,730		
Salaries and allowances	28	1,902,718,613	1,845,165,117	983,646,745	923,647,289		
Rent, taxes, insurance, electricity, etc.	29	454,575,256	383,840,148	239,076,259	202,776,795		
Legal expenses	30	31,985,286	32,777,226	21,645,203	13,290,554		
Postage, stamp, telecommunication, etc.	31	60,828,579	56,280,926	34,962,847	34,646,627		
Stationery, printing, advertisements, etc.	32	113,013,365	93,787,578	66,437,830	51,392,093		
Managing Director's salary and fees	33	5,798,000	5,380,000	3,201,500	2,965,000		
Directors' fees	34	2,585,735	2,062,574	1,602,774	1,222,894		
Auditors' fees	35	1,049,671	1,071,112	628,588	726,850		
Charges on loan losses	36	_	, , , , <u>, , , , , , , , , , , , , , , </u>	_	_		
Depreciation and repair of Bank's assets	37	192,245,388	192,637,504	112,283,868	99,660,731		
Other expenses	38	587,743,500	510,447,725	342,776,790	278,815,027		
Total operating expenses (B)		3,352,543,393	3,123,449,911	1,806,262,403	1,609,143,860		
Profit / (loss) before provision (C=A-B)		3,499,355,657	3,973,372,499	1,042,959,543	1,596,287,870		
	r						
Provision for loans / investments	39						
Specific provision		710,000,000	1,962,000,000	(470,000,000)	1,822,000,000		
General provision		1,200,000,000	1,114,950,000	940,000,000	(281,550,000)		
Provision for Off-Shore Banking Units		61,000,000	23,350,000	41,000,000	21,250,000		
Provision for off-balance sheet exposures		111,000,000	69,500,000	10,000,000	34,500,000		
		2,082,000,000	3,169,800,000	521,000,000	1,596,200,000		
Provision for diminution in value of investments		(50,000,000)	106,367,036	91,335,464	91,277,153		
Provision for impairment of client margin loan		3,254,819	233,427,702	(80,080,645)	213,516,690		
Other provisions	Į	13,000,000	40,069,577	13,000,000			
Total provision (D)		2,048,254,819	3,549,664,315	545,254,819	1,900,993,843		
Total profit / (loss) before taxes (C-D)		1,451,100,838	423,708,184	497,704,724	(304,705,973)		
Provision for taxation:							
Current tax	40	571,891,727	102,768,721	417,984,862	(98,711,048)		
Deferred tax		(218,370)	(834,974)	(244,688)	(18,820)		
		571,673,357	101,933,747	417,740,174	(98,729,868)		
Net profit after taxation		879,427,480	321,774,437	79,964,551	(205,976,105)		
Retained earnings brought forward from previous year	20.1	254,317,803	238,672,797	254,317,803	238,672,797		
		1,133,745,284	560,447,234	334,282,354	32,696,692		
Appropriations							
Statutory reserve		(0.42)	(6.40)	- (0.14)	- (6.17)		
Minority interest General reserve		(0.42)	(6.49)	(0.14)	(6.17) -		
Patainad surplus	20	(0.42) 1,133,745,284	(6.49)	(0.14)	(6) 32,696,698		
Retained surplus	20	1,135,/45,284	560,447,240	334,282,334	34,090,098		
Earnings per share (EPS)		0.85	0.31	0.07	(0.20)		

Chairman

Director

Managing Director

Company Secretary

Head of Financial Administration (Acting)

Prime Bank Limited and its subsidiaries

Consolidated Cash Flow Statement for the period from January to June $30,\,2017$

	Amount in	Taka
Particulars	Jan-Jun-17	Jan-Jun-16
A) Cash flows from operating activities		
Interest receipts in cash	8,486,519,233	9,170,257,409
Interest payments	(5,399,627,623)	(6,189,110,288)
Dividend receipts	76,295,593	91,831,257
Fees and commission receipts in cash	1,107,646,026	894,292,956
Recoveries of loans previously written off	71,572,352	87,196,574
Cash payments to employees	(2,128,064,038)	(1,850,545,117)
Cash payments to suppliers	(363,609,343)	(400,586,818)
Income taxes paid	(232,425,994)	(298,826,108)
Receipts from other operating activities	2,307,671,012	2,784,559,673
Payments for other operating activities	(1,033,727,598)	(894,912,281)
Cash generated from operating activities before	(1,033,727,396)	(094,912,201
changes in operating assets and liabilities	2 802 240 610	2 204 157 257
changes in operating assets and nabinities	2,892,249,619	3,394,157,257
Increase / (decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	17,464,708,815	(5,569,723,415)
Loans and advances to other banks	-	-
Loans and advances to customers	(5,975,561,758)	(8,808,874,072)
Other assets	(13,300,501,374)	17,137,205,124
Deposits from other banks / borrowings	1,248,412,713	44,807,701
Deposits from customers	(294,428,143)	(3,352,724,630)
Other liabilities account of customers	(729,721,437)	1,512,336,938
Trading liabilities	-	-
Other liabilities	3,437,875,565	1,268,699,522
	1,850,784,381	2,231,727,169
Net cash from operating activities	4,743,034,000	5,625,884,426
B) Cash flows from investing activities		
Debentures	155 001 415	- (155, 450, 221)
Payments for purchases of securities	175,201,415	(175,470,231)
Purchase of property, plant and equipment	(166,541,290)	(100,548,314)
Payment against lease obligation		-
Proceeds from sale of property, plant and equipment	622,394	319,150
Net cash used in investing activities	9,282,519	(275,699,395)
C) Cash flows from financing activities		
Receipts from issue of sub-ordinated bond	-	-
Receipts from issue of ordinary share including premium net off Tax	-	_
Dividend paid	(1,705,034,284)	(1,620,672,401)
Net cash used in financing activities	(1,705,034,284)	(1,620,672,401)
		()) -)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	3,047,282,235	3,729,512,630
E) Effects of exchange rate changes on cash and cash equivalents	15,453,404	4,130,662
F) Cash and cash equivalents at beginning of the year	21,909,486,586	19,954,970,932
	24,972,222,225	23,688,614,224
G) Cash and cash equivalents at end of the year (D+E+F)		
G) Cash and cash equivalents at end of the year (D+E+F)		
G) Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year		
	3,754,797,089	2,748,808,973
Cash and cash equivalents at end of the year	3,754,797,089	2,748,808,973
Cash and cash equivalents at end of the year Cash in hand (including foreign currencies)	3,754,797,089 15,625,714,210	2,748,808,973 14,501,041,201
Cash and cash equivalents at end of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		14,501,041,201
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)	15,625,714,210	14,501,041,201
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	15,625,714,210 5,436,565,526	14,501,041,201 3,784,367,250
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	15,625,714,210 5,436,565,526	14,501,041,201 3,784,367,250
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	15,625,714,210 5,436,565,526 150,000,000	14,501,041,201 3,784,367,250 2,650,000,000
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	15,625,714,210 5,436,565,526 150,000,000 - 5,145,400	14,501,041,201 3,784,367,250 2,650,000,000 - 4,396,800
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	15,625,714,210 5,436,565,526 150,000,000 - 5,145,400	14,501,041,201 3,784,367,250 2,650,000,000 - 4,396,800
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	15,625,714,210 5,436,565,526 150,000,000 - 5,145,400	14,501,041,201 3,784,367,250 2,650,000,000 - 4,396,800

Prime Bank Limited and its subsidiaries

Consolidated Statement of Changes in Equity for the period from January to June 30, 2017

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 2017 Changes in accounting policy / Last year's profit	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60 -	1,506,285,073	53,313,727	5,907,315	1,961,106,485	25,293,390,345
Restated balance	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,485	25,293,390,345
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(37,088,639)	-	-	(37,088,639)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	29,726,202	-	-	29,726,202
Currency translation differences	-	-	-	-	-	-	-	2,424,358	(1,754,395)	669,963
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	45,951,290	8,331,673	1,959,352,090	25,286,697,870
Net profit for the year	-	-	-	-	-	-	-	-	879,427,480	879,427,480
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,705,034,284)	(1,705,034,284)
Minority interest	-	-	-	-	0.03	-	-	-	-	0.03
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	=	-	-	-	=	=	-	-	-
Balance as at 30 June 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	45,951,290	8,331,673	1,133,745,286	24,461,091,065
Balance as at 31 December 2016	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,484	25,293,390,345

For Chairman

Director

Managing Director

Company Secretary

Head or Financial Administration (Acting)

Prime Bank Limited Balance Sheet as at 30 June 2017

Particulars	Notes	Amount	in Taka
	11000	June-17	2016
PROPERTY AND ASSETS Cash	3a		
In hand (including foreign currencies)		3,692,872,372	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s)			
(including foreign currencies)		15,625,714,210	15,013,759,704
D-1	4-	19,318,586,582	17,732,611,278
Balance with other banks and financial institutions In Bangladesh	4a	231,698,738	651,897,760
Outside Bangladesh		5,021,170,368	2,713,329,031
Outside Builgaudosii		5,252,869,106	3,365,226,791
Money at call and short notice	5	150,000,000	540,000,000
Investments	6a		
Government		24,543,653,295	47,653,799,061
Others		316,572,128	595,407,957
Logic advances and logic / investments		24,860,225,423	48,249,207,018
Loans, advances and lease / investments Loans, cash credits, overdrafts, etc./ investments	7a	161,593,429,975	157,818,461,771
Bills purchased and discounted	8a	14,513,856,841	12,393,363,484
		176,107,286,817	170,211,825,255
Fixed assets including premises, furniture and fixtures	9a	6,756,223,699	6,589,682,409
Other assets	10a	28,975,243,452	9,690,072,675
Non - banking assets	11	220,500,640	220,500,640
Total assets		261,640,935,718	256,599,126,065
LIABILITIES AND CAPITAL			
Liabilities Liabilities			
Borrowings from other banks, financial institutions and agents	12a	13,493,213,046	12,929,786,860
Deposits and other accounts	13a.1.c	-,, -,-	, , ,
Current / Al-wadeeah current deposits		34,756,555,787	31,905,539,890
Bills payable		4,438,642,478	5,168,363,915
Savings bank / Mudaraba savings deposits		37,162,801,796	35,628,622,433
Term deposits / Mudaraba term deposits Bearer certificate of deposit		121,385,151,416	125,231,442,610
Other deposits		_	-
Outer deposits		197,743,151,478	197,933,968,848
Ouler deposits		197,743,151,478	197,933,968,848
Other liabilities	14a	197,743,151,478 25,936,799,650	197,933,968,848 20,450,518,917
Other liabilities Total liabilities	14a		
Other liabilities Total liabilities Capital / Shareholders' equity		25,936,799,650 237,173,164,174	20,450,518,917 231,314,274,625
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital	15 .2	25,936,799,650 237,173,164,174 10,293,486,160	20,450,518,917 231,314,274,625 10,293,486,160
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium	15 .2 15.8	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve	15 .2 15.8 16	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium	15 .2 15.8	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments	15 .2 15.8 16 17a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve	15 .2 15.8 16 17a 18	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings	15 .2 15.8 16 17a 18	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity	15 .2 15.8 16 17a 18 19a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings	15 .2 15.8 16 17a 18 19a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity	15 .2 15.8 16 17a 18 19a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES	15 .2 15.8 16 17a 18 19a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities	15 .2 15.8 16 17a 18 19a 20a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES	15 .2 15.8 16 17a 18 19a 20a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements	15 .2 15.8 16 17a 18 19a 20a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection	15 .2 15.8 16 17a 18 19a 20a	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Other contingent liabilities Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitments Liabilities against forward purchase and sale	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821 - 149,563,765,904	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574 - 138,558,440,463
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitments	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821 - 149,563,765,904	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574
Other liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitments Liabilities against forward purchase and sale Total Off-Balance Sheet exposures including contingent liabilities	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821 - 149,563,765,904	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574 - 138,558,440,463
Other liabilities Total liabilities Capital / Shareholders' equity Paid up capital Share premium Statutory reserve Revaluation gain / (loss) on investments Revaluation reserve Foreign currency translation gain Other reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET EXPOSURES Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitments Liabilities against forward purchase and sale	15 .2 15.8 16 17a 18 19a 20a 21a 21a.1 21a.2 21a.3 21a.4	25,936,799,650 237,173,164,174 10,293,486,160 2,241,230,396 9,204,058,242 13,894,832 1,506,285,073 7,721,927 - 1,201,094,915 24,467,771,545 261,640,935,718 41,663,251,486 65,814,128,465 32,267,676,131 9,818,709,821 - 149,563,765,904	20,450,518,917 231,314,274,625 10,293,486,160 2,241,230,396 9,204,058,242 15,278,978 1,506,285,073 6,637,162 - 2,017,875,429 25,284,851,440 256,599,126,065 35,566,350,756 67,416,908,068 27,311,640,065 8,263,541,574 - 138,558,440,463

Prime Bank Limited Profit and Loss Account for the period from January to June 30, 2017

		Amount in Taka		Amount in Taka		
Particulars	Notes	Jan-Jun-17	Jan-Jun-16	Apr-Jun-17	Apr-Jun-16	
	1	Jan-Jun-17	Jan-Jun-10	Apr-Jun-17	Apr-Jun-10	
Interest income / profit on investments	23a	7,144,655,564	7,002,014,601	3,638,750,341	3,482,956,995	
Interest / profit paid on deposits, borrowings, etc.	24a	(4,991,068,855)	(5,472,775,216)	(2,448,369,848)	(2,605,615,070)	
Net interest / net profit on investments		2,153,586,709	1,529,239,385	1,190,380,493	877,341,925.56	
Investment income	25a	3,166,346,431	4,321,687,352	769,846,124	1,635,903,764	
Commission, exchange and brokerage	26a	987,777,339	812,776,096	562,528,495	434,847,935	
Other operating income	27a	358,308,380	370,425,188	234,860,208	223,313,273	
Total operating income (A)		6,666,018,859	7,034,128,021	2,757,615,319	3,171,406,898	
Salaries and allowances	28a	1,842,916,794	1,789,927,945	952,080,075	894,112,506	
Rent, taxes, insurance, electricity, etc.	29a	428,457,306	362,361,214	225,693,590	191,763,820	
Legal expenses	30a	29,330,126	30,930,720	20,543,575	11,825,495	
Postage, stamp, telecommunication, etc.	31a	55,706,969	51,303,284	32,427,434	31,938,931	
Stationery, printing, advertisements, etc.	31a 32a	110,522,053	91,713,095	65,420,472	50,287,137	
Managing Director's salary and fees	33	5,798,000	5,380,000	3,201,500	2,965,000	
Directors' fees	33 34a	2,315,485	1,891,524	1,447,524	1,093,244	
Auditors' fees	35a	690,000	690,000	345,000	402,510	
	36	690,000	090,000	343,000	402,310	
Charges on loan losses		197.052.722	100 107 573	109,931,385	07.011.162	
Depreciation and repair of Bank's assets	37a	187,952,732	188,197,572	l í í l	97,011,162	
Other expenses	38a	567,152,123	497,114,124	333,243,685	274,893,827	
Total operating expenses (B)		3,230,841,587	3,019,509,480	1,744,334,238	1,556,293,631	
Profit / (loss) before provision (C=A-B)	20	3,435,177,272	4,014,618,541	1,013,281,082	1,615,113,266	
Provision for loans / investments	39a			(1=0.000.000)		
Specific provision		710,000,000	1,962,000,000	(470,000,000)	1,822,000,000	
General provision		1,200,000,000	1,114,950,000	940,000,000	(281,550,000)	
Provision for Off-Shore Banking Units		61,000,000	23,350,000	41,000,000	21,250,000	
Provision for off-balance sheet exposures		111,000,000	69,500,000	10,000,000	34,500,000	
		2,082,000,000	3,169,800,000	521,000,000	1,596,200,000	
Provision for diminution in value of investments		(50,000,000)	9,120,000	8,000,000	-	
Other provisions		13,000,000	40,069,577	13,000,000	-	
Total provision (D)		2,045,000,000	3,218,989,577	542,000,000	1,596,200,000	
Total profit / (loss) before taxes (C-D)		1,390,177,272	795,628,964	471,281,082	18,913,266	
Provision for taxation						
Current tax	40a	560,000,000	100,000,000	410,000,000	(100,000,000)	
Deferred tax		-	-	-	-	
		560,000,000	100,000,000	410,000,000	(100,000,000)	
Net profit after taxation		830,177,272	695,628,964	61,281,082	118,913,266	
Retained earnings brought forward from previous years	20.1a	370,917,643	291,842,201	370,917,643	291,842,201	
		1,201,094,915	987,471,165	432,198,725	410,755,467	
Appropriations						
Statutory reserve		-	-	-	-	
General reserve		-	-	-	-	
Retained surplus	20a	1,201,094,915	987,471,165	432,198,725	410,755,467	
Earnings per share (EPS)		0.81	0.68	0.06	0.12	
For Chairman Director Managing Director	(Company Secretary	Head	of Financial Admir) nistration (Acting)	

Prime Bank Limited Cash Flow Statement for the period from January to June 30, 2017

D-	ticulars	Amount	in Taka
Par	ticulars	Jan-Jun-17	Jan-Jun-16
A)	Cash flows from operating activities	•	
	Interest receipts in cash	8,300,774,949	9,208,756,379
	Interest payments	(5,206,424,343)	(6,173,094,898
	Dividend receipts	76,295,593	91,831,257
	Fees and commission receipts in cash	987,777,339	812,776,096
	Recoveries of loans previously written off	71,572,352	87,196,574
	Cash payments to employees	(2,068,262,219)	(1,795,307,945
	Cash payments to suppliers	(361,118,031)	(345,726,444
	Income taxes paid	(232,425,994)	
	Receipts from other operating activities	2,234,200,512	2,748,774,776
	Payments for other operating activities	(978,611,580)	(852,723,437
	Cash generated from operating activities before	(()
	changes in operating assets and liabilities	2,823,778,577	3,483,656,250
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits		_
	Purchase of trading securities (Treasury bills)	17,464,708,815	(5,569,723,415
	Loans and advances to other banks	17,707,700,013	-
	Loans and advances to other banks Loans and advances to customers	(5,916,877,426)	(8,780,549,070
	Other assets	(13,275,808,090)	17,170,709,270
	Deposits from other banks / borrowings	1,161,931,357	(64,511,464
	Deposits from customers	(291,844,995)	(3,351,937,411
	Other liabilities account of customers	(729,721,437)	
		(/29,/21,43/)	1,512,336,938
	Trading liabilities	2 221 160 505	010 071 100
	Other liabilities	3,381,169,595	818,871,199
	NT (1.0 (1.11)	1,793,557,819	1,735,196,048
	Net cash from operating activities	4,617,336,396	5,218,852,298
B)	Cash flows from investing activities		
	Debentures	-	-
	Proceeds from sale of securities	263,688,698	-
	Payments for purchases of securities	-	(50,899,300
	Purchase of property, plant and equipment	(166,541,290)	(100,313,514
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	622,394	319,150
	Net cash used in investing activities	97,769,802	(150,893,670
	Cash flows from financing activities		
C)	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	(1,646,957,786)	(1,544,022,924
	Net cash used in financing activities	(1,646,957,786)	(1,544,022,924
	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	3,068,148,412	3,523,935,704
D)	Effects of exchange rate changes on cash and cash equivalents	15,868,207	(255,583
E)	Cash and cash equivalents at beginning of the year	21,642,584,469	19,845,093,319
-) F)	Cash and cash equivalents at end of the year (D+E+F)	24,726,601,088	23,368,773,440
G)	Cash and cash equivalents at the state of the year (D+D+1)	21,720,001,000	20,000,770,110
J)	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,692,872,372	2,731,251,15
	Balance with Bangladesh Bank and its agent bank (s)	3,072,072,372	2,731,231,13
	(including foreign currencies)	15,625,714,210	14,501,041,20
	Balance with other banks and financial institutions	5,252,869,106	3,482,084,28
	Money at call and short notice	150,000,000	2,650,000,000
	Reverse repo	130,000,000	2,030,000,000
	Prize bonds (note-6a)	5,145,400	1 206 900
	1 1120 uolius (iiuic-ua)		4,396,800
		24,726,601,088	23,368,773,440
For	A. D. Marine		

For Chairman

Director

Managing Director

Company Secretary

Head of Financial Administration (Acting)

Prime Bank Limited Statement of Changes in Equity for the period from January to June 30, 2017

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017 Changes in accounting policy / Last year's profit	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Restated balance	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(37,088,639)	-	-	(37,088,639)
Surplus / deficit on account of revaluation of investments	-	-	-	-	35,704,493	-	-	35,704,493
Currency translation differences	-	-	-	-	-	1,084,765	-	1,084,765
Net gains and losses not recognized in the income statement	-	-	-	-	13,894,832	7,721,927	2,017,875,429	25,284,552,059
Net profit for the year	-	-	-	-	-	-	830,177,272	830,177,272
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,646,957,786)	(1,646,957,786)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 June 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	13,894,832	7,721,927	1,201,094,915	24,467,771,545
Balance as at 31 December 2016	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440

For

Director

Managing Director

Company Secretary

Head of Financial Administration (Acting)

		Amount in	Taka
		June-17	2016
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	3,692,872,372	2,718,851,574
	Prime Bank Investment Limited	28,947	8.801
	Prime Bank Securities Limited	20,906	20,906
	Prime Exchange Co. Pte. Ltd., Singapore	61,874,864	53,147,164
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,754,797,089	2,772,028,445
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	15,625,714,210	15,013,759,704
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		15,625,714,210	15,013,759,704
		19,380,511,299	17,785,788,149
Ba	Cash of the Bank		
a.1	Cash in hand		
	In local currency	3,630,397,186	2,679,060,117
	In foreign currency	62,475,186	39,791,457
		3,692,872,372	2,718,851,574
a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	13,592,718,274	12,956,788,248
	In foreign currency	998,809,136	1,353,504,737
	••	14,591,527,410	14,310,292,984
	Sonali Bank as agent of Bangladesh Bank (Local currency)	1,034,186,800	703,466,720
		15,625,714,210	15,013,759,704
		10 210 507 502	45 500 (44 050

19,318,586,582

17,732,611,278

3a.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 6.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking , excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:

Required reserve 12,741,860,160 12,662,168,670 13,592,718,274 12,956,788,248 Surplas / (deficit) 880,858,114 294,619,578		a)	Cash Reserve Requirement		
Surplus / (deficit) Statutory Liquidity Ratio Required reserve 24,461,519,450 24,303,456,050 30,269,521,603 52,429,622,091 Surplus / (deficit) 5,808,002,153 28,126,166,041 Total required reserve 37,203,379,610 36,965,624,720 43,362,239,877 65,386,410,339 Total surplus 6,658,860,267 28,420,785,619 Total required reserve held 43,362,239,877 65,386,410,339 Total surplus 6,658,860,267 28,420,785,619 Total required reserve held 43,362,239,877 65,386,410,339 Total surplus 3,692,872,372 6,658,861,10,339 Total surplus 3,692,872,372 2,718,851,574 6,6058,860,267 28,420,785,619 20,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,995,936 2,056,971,456 6,000 30,032,936,938 18,881,381,869 2,000			Required reserve	12,741,860,160	12,662,168,670
b) Statutory Liquidity Ratio Required reserve Actual reserve maintained- (note-3a.5) Surplus / (deficit) Surplus / (deficit) Required reserve Actual reserve maintained- (note-3a.5) Surplus / (deficit) Surpl			Actual reserve maintained (note-3a.2)		12,956,788,248
Required reserve Actual reserve maintained- (note-3a.5) \$2.430.3(5.050) \$3.269.521.603 \$52.429.622.091 \$5.808.002.153 \$28.126.166.041 \$5.808.002.153 \$28.126.166.041 \$1.002.003 \$1.003.009.521.603 \$2.429.622.091 \$1.003.009.521.603 \$2.429.622.091 \$1.003.009.521.603 \$2.429.622.091 \$1.003.009.521.603 \$2.429.622.091 \$1.003.009.521.603 \$1.003.009.521.603 \$1.003.009.521.603 \$1.003.009.521.603 \$1.003.009.521.603 \$1.009.009.521.6			Surplus / (deficit)	850,858,114	294,619,578
Actual reserve maintained- (note-3a.5) \$30,269.521,603 \$5,249.662,091 \$Surplus / (deficit) \$5,808,002,153 \$28,126,166,041 \$37,203,379,610 \$36,965,624,720 \$43,862,239,877 \$65,386,410,339 \$70 tal surplus \$6.658,860,267 \$28,420,785,619 \$3.4 Held for Statutory Liquidity Ratio \$3,692,872,372 \$2,718,851,574 \$8 alance with Bangladesh Bank and its agent bank(s) (note-3a.2) \$2,032,995,936 \$2,056,971,456 \$360 vernment securities (note-6a.ii) \$22,794,914,583 \$28,440,551,533 \$8 angladesh Bank is (note-6a.ii) \$22,794,914,583 \$28,440,551,533 \$8 angladesh Bank is (note-6a.ii) \$1,249,387,989 \$18,881,381,869 \$18,881,381,881,881,881,881,881,881,881,8		b)	Statutory Liquidity Ratio		
Surplus (deficit)			·		
Total required reserve Actual reserve held			· · · · · · · · · · · · · · · · · · ·		
Actual reserve held			Surplus / (deficit)	5,808,002,153	28,126,166,041
Total surplus					, , ,
Sa.4 Held for Statutory Liquidity Ratio Cash in hand (note -3a.1) 3.692,872,372 2.718,851,574 Balance with Bangladesh Bank and its agent bank(s) (note-3a.2) 2.032,995,936 2.056,971,456 Government securities (note-6a.ii) 499,350,723 332,065,658 Government bonds (note-6a.ii) 22,794,914,583 28,440,351,533 Bangladesh Bank bills (note-6a.ii) 1,249,387,989 18,881,318,869 Debenture of HBFC (note-6a.ii) 1,249,387,989 18,881,318,869 Debenture of HBFC (note-6a.ii) 230,269,521,603 52,429,622,091					
Cash in hand (note -3a.1) 3,692,872,372 2,718,851,574 Balance with Bangladesh Bank and its agent bank(s) (note-3a.2) 2,032,995,936 2,056,971,456 Government securities (note-6a.ii) 22,794,914,583 332,065,658 Government bonds (note-6a.ii) 22,794,914,583 28,440,351,533 Bangladesh Bank bills (note-6a.ii) 1,249,387,989 18,881,381,869 Debenture of HBFC (note-6a.ii) - - 4 Consolidated balance with other banks and financial institutions 1,249,387,989 18,881,381,869 Debenture of HBFC (note-6a.ii) - - - 4 Consolidated balance with other banks and financial institutions 1,818,181,369 1,881,381,869 Debenture of HBFC (note-6a.ii) 231,698,738 651,897,760 52,429,622,091 4 Consolidated balance with other banks and financial institutions 1,818,181,181,181,181,181,181,181,181,1			Total surplus	6,658,860,267	28,420,785,619
Balance with Bangladesh Bank and its agent bank(s) (note-3a.2)	3a.4	Held	for Statutory Liquidity Ratio		
Government securities (note-6a.ii) 499,350,723 332,065,658 Government bonds (note-6a.ii) 22,794,914,583 22,8440,351,533 Bangladesh Bank bills (note-6a.ii) 1,249,387,989 18,881,381,869 1,249,387,989 18,881,381,869 1,249,387,989 18,881,381,869 1,249,387,989 18,881,381,869 1,249,387,989 18,881,381,869 1,249,387,989 18,881,381,869 1,249,387,389 1,249,622,091 1,249,387,989 1,249,622,091 1,249,387,389 1,249,622,091 1,249,387,388 1,249,622,091 1,249,387,388 1,249,622,091 1,249,387,388 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,622,091 1,249,622,091 1,249,622,091 1,249,622,091 1,249,622,091 1,249,622,091 1,249,387,385 1,249,622,091 1,249,622,091 1,249,387,385 1,249,622,091 1,249,622,091 1,249,387,385 1,249,622,091 1,249,622,091 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,622,091 1,249,387,385 1,249,387,385 1,249,387,385 1,249,387,385 1,249,387,385 1,249,387,385 1,249,622,091 1,249,387,385 1,249,387,385 1,249,622,091 1,249,387,385		Cash	in hand (note -3a.1)	3,692,872,372	2,718,851,574
Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) Prime Bank Securities Limited Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) Prime Bank Limited (note-4a.1) Prime Bank Securities Limited Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) Prime Bank Securities Limited Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Securities Limited Consolidated balance with other banks and financial institutions Consolidated balance with other banks and financial institutions Consolidated Sangladesh Consolidated Sanglad				2,032,995,936	2,056,971,456
Bangladesh Bank bills (note-6a.ii) 1,249,387,989 18,881,381,869		Gove	rnment securities (note-6a.ii)		, ,
Debenture of HBFC (note-6a.ii)			,		, , ,
30,269,521,603 52,429,622,091 4 Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) 231,698,738 651,897,760 Prime Bank Investment Limited 33,947,335 45,835,946 Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 68,590,051 98,706,754 320,936,810 706,407,180 Outside Bangladesh Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Exchange (UK) Ltd. 71,939,286 144,122,034 PBL Finance (Hong Kong) Limited 5,115,628,715 2,872,544,857 </th <th></th> <th>Bangl</th> <th>ladesh Bank bills (note-6a.ii)</th> <th>1,249,387,989</th> <th>18,881,381,869</th>		Bangl	ladesh Bank bills (note-6a.ii)	1,249,387,989	18,881,381,869
4 Consolidated balance with other banks and financial institutions In Bangladesh Prime Bank Limited (note-4a.1) 231,698,738 651,897,760 Prime Bank Investment Limited 33,947,335 45,835,946 Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 68,590,051 98,706,754 Outside Bangladesh Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 PBL Finance (Hong Kong) Limited 5,115,628,715 2,872,544,857		Debei	nture of HBFC (note-6a.ii)	-	-
In Bangladesh Prime Bank Limited (note-4a.1) 231,698,738 651,897,760 Prime Bank Investment Limited 33,947,335 45,835,946 Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 68,590,051 98,706,754 Outside Bangladesh 320,936,810 706,407,180 Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857				30,269,521,603	52,429,622,091
Prime Bank Limited (note-4a.1) 231,698,738 651,897,760 Prime Bank Investment Limited 33,947,335 45,835,946 Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 68,590,051 98,706,754 Outside Bangladesh 706,407,180 Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - Prime Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857	4				
Prime Bank Investment Limited 33,947,335 45,835,946 Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 389,526,861 805,113,934 Outside Bangladesh 706,407,180 Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857				231,698,738	651,897,760
Prime Bank Securities Limited 123,880,788 107,380,228 Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 389,526,861 805,113,934 Less: Inter-company transaction 68,590,051 98,706,754 Outside Bangladesh Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857					
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 2		Prime	e Bank Securities Limited		
PBL Finance (Hong Kong) Limited Less: Inter-company transaction Outside Bangladesh Prime Bank Limited (note-4a.2) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited PSUBLE Finance (Hong Kong) Limited PSUBL		Prime	e Exchange Co. Pte. Ltd., Singapore	-	-
Less: Inter-company transaction 389,526,861 (68,590,051) (98,706,754) (98,70		PBL I	Exchange (UK) Ltd.	-	-
Less: Inter-company transaction 68,590,051 98,706,754 Outside Bangladesh Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857		PBL I	Finance (Hong Kong) Limited	_	-
Outside Bangladesh 706,407,180 Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857				,,-	, -,
Outside Bangladesh Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857		Less:	Inter-company transaction		
Prime Bank Limited (note-4a.2) 5,021,170,368 2,713,329,031 Prime Bank Investment Limited - - Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857		Onto	ida Dangladash	320,936,810	706,407,180
Prime Bank Investment Limited - - Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857				5 021 170 268	2 712 220 021
Prime Bank Securities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857			· /	3,021,170,308	2,713,329,031
Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857					
PBL Exchange (UK) Ltd. 22,519,061 15,093,793 PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857				<u> </u>	_
PBL Finance (Hong Kong) Limited 71,939,286 144,122,034 5,115,628,715 2,872,544,857			**	22,519,061	15.093.793
5,115,628,715 2,872,544,857			** * *		
<u>5,436,565,526</u> <u>3,578,952,037</u>					
				5,436,565,526	3,578,952,037

		Amount in	
		June-17	2016
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	231,698,738	651,897,760
	Outside Bangladesh	5,021,170,368	2,713,329,031
		5,252,869,106	3,365,226,791
			<u> </u>
5	Money at call and short notice	150,000,000	540,000,000
			· · · · · · · · · · · · · · · · · · ·
6	Consolidated investments		
v	Government		
	Prime Bank Limited (note-6a)	24,543,653,295	47,653,799,061
	Prime Bank Investment Limited	24,543,033,273	-1,055,777,001
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	_ II	_
	PBL Exchange (UK) Ltd.	<u>-</u>	_
	PBL Finance (Hong Kong) Limited	-	-
		24,543,653,295	47,653,799,061
	Others	-	
	Prime Bank Limited (note-6a)	316,572,128	595,407,957
	Prime Bank Investment Limited	1,372,346,423	1,280,491,784
	Prime Bank Securities Limited	738,745,837	742,113,193
	Prime Exchange Co. Pte. Ltd., Singapore	730,743,037	742,113,173
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	_ II	_
		2,427,664,388	2,618,012,934
		26,971,317,683	50,271,811,995
6.	Investments of the Doub		
5a	Investments of the Bank i) Investment classified as per Bangladesh Bank Circular:		
	i) investment classified as per Bangiadesii Bank Circular.		
	Held for trading (HFT)	1,757,133,995	19,223,222,987
	Held to maturity (HTM)	22,781,373,900	28,425,829,673
	Other securities	321,717,528	600,154,357
		24,860,225,423	48,249,207,018
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	-	-
	182 days treasury bills		199,708,508
	364 days treasury bills	499,350,723	132,357,150
	5 years treasury bills	-	-
	20 L D LLLD LL'II	499,350,723	332,065,658
	30 days Bangladesh Bank bills	1,249,387,989	18,881,381,869
	Government bonds: Prize bonds	5,145,400	4,746,400
	Government bonds - (note-6a,2)	22,789,769,183	28,435,605,133
	Government bonds - (note-oa.2)	22,794,914,583	28,440,351,533
		24.543.653.295	47,653,799,061
	b) Other investments:	24,543,653,295	47,653,799,061
	b) Other investments: Debentures of HBFC-bearing interest rate @ 5.5%	24,543,653,295	47,653,799,061
	Debentures of HBFC-bearing interest rate @ 5.5%	-	-
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3)	68,572,144	68,572,144
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4)	68,572,144 82,600,391	68,572,144 82,600,391
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3)	68,572,144	68,572,144
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4)	68,572,144 82,600,391	- 68,572,144 82,600,391
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5)	68,572,144 82,600,391 15,942,310	68,572,144 82,600,391 31,089,440
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6)	68,572,144 82,600,391 15,942,310 149,457,283	68,572,144 82,600,391 31,089,440
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6)	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128	68,572,144 82,600,391 31,089,440 413,145,981
ร์ล. ?	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo	68,572,144 82,600,391 15,942,310 149,457,283	68,572,144 82,600,391 31,089,440 413,145,981
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128	68,572,144 82,600,391 31,089,440 413,145,981
5a.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128	68,572,144 82,600,391 31,089,440 413,145,981
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128	68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423	68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423	595,407,957 48,249,207,018
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%)		- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%)		- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
óa.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT		- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds		- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%)		- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018
6a.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
ба.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
a.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%)	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%)	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (11.50%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%)	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (11.50%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%)	68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.50%) 16 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900 - 8,395,283 	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673 - 9,775,460
	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) 21 years Bangladesh Government treasury bonds (11.50%) 22 years Bangladesh Government treasury bonds (11.50%) 23 years Bangladesh Government treasury bonds (11.50%) 24 years Bangladesh Government treasury bonds (11.50%) 25 years Bangladesh Government treasury bonds (11.50%) 26 years Bangladesh Government treasury bonds (11.50%) 27 years Bangladesh Government treasury bonds (11.50%) 28 years Bangladesh Government treasury bonds (11.50%) 29 years Bangladesh Government treasury bonds (11.50%) 20 years Bangladesh Government treasury bonds (11.50%) 20 years Bangladesh Government treasury bonds (11.50%) 21 years Bangladesh Government treasury bonds (11.50%) 22 years Bangladesh Government treasury bonds (11.50%) 23 years Bangladesh Government treasury bonds (11.50%) 34 years Bangladesh Government treasury bonds (11.50%) 35 years Bangladesh Government treasury bonds (11.50%) 36 years Bangladesh Government treasury bonds (11.50%)	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900 - 8,395,283 	- 68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 - 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673 - 9,775,460
6a.2	Debentures of HBFC-bearing interest rate @ 5.5% Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) Reverse Repo Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.74%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year	- 68,572,144 82,600,391 15,942,310 149,457,283 - 316,572,128 24,860,225,423 - 800,000,000 204,047,896 14,999,462,070 4,990,668,599 1,787,195,335 22,781,373,900 - 8,395,283 	68,572,144 82,600,391 31,089,440 413,145,981 - 595,407,957 48,249,207,018 900,000,000 204,047,896 16,499,462,070 6,123,581,480 4,698,738,227 28,425,829,673 9,775,460 - 9,775,460 28,435,605,133

		Amount	in Taka
		June-17	2016
6a.4	National Bank Ltd. Subordinated Bond	02 (00 201	102.250.400
	Opening balance Add: Interest accrued during the year	82,600,391 4,762,738	103,250,489 11,802,169
	Less: Principal redemption during the year	-	(20,480,000)
	Less: Interest received during the year	(4,762,738)	(11,972,267)
	Redeemable value	82,600,391	82,600,391
6a.5	Lanka Bangla Finance Zerocoupon Bond		
04.12	Opening balance	31,089,440	58,832,107
	Add: Interest accrued during the year	1,518,869	5,589,334
	Less: Principal redemption during the year	(12,601,710)	(27,418,880)
	Less: Interest received during the year Redeemable value	(4,064,290) 15,942,310	(5,913,120) 31,089,440
	Acceptable value	13,742,310	31,007,140
6a.6	Investment in shares		
	Ouoted AB Bank Ltd.		47,632,736
	Bank Asia Ltd.	-	24,429,908
	The City Bank Ltd.	-	29,538,943
	DESCO Dhaka Bank Ltd.	19,262,511	19,262,511
	Eastern Bank Ltd.	-	26,313,698 37,410,456
	Jamuna Bank Ltd.	-	18,370,447
	Mutual Trust Bank Ltd. National Bank Ltd.	- 27,070,000	6,962,625
	One Bank Ltd.	27,970,098	27,970,098 22,130,581
	Uttara Bank Ltd.	37,009,980	37,009,980
		84,242,590	297,031,983
	Unquoted Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	MSF	5,000,000	5,000,000
	Star Ceramics Preference Share Summit Barisal Power Preference Share	40,335,833	40,335,833 50,899,306
	Summit Burish 1 5 Wel Fleterence Share	65,214,693	116,113,999
	(Annexure -B)	149,457,283	413,145,981
7	Consolidated loans, advances and lease / Investments	161 502 420 075	157 010 461 771
	Prime Bank Limited (note-7a) Prime Bank Investment Limited	161,593,429,975 5,448,227,882	157,818,461,771 5,585,519,854
	Prime Bank Securities Limited	293,033,753	354,629,060
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
	T DE I mance (Hong Rong) Emmed	167,334,691,610	163,758,610,685
	Less: Inter-company transactions	5,836,644,026	5,736,230,995
		161,498,047,585	158,022,379,691
	Consolidated bills purchased and discounted (note-8)	16,845,538,465	14,467,473,496
		178,343,586,049	172,489,853,187
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc. Inside Bangladesh		
	Secured overdraft / Quard against TDR	28,813,249,372	27,290,994,902
	Cash credit / Murabaha	18,149,347,686	23,055,501,252
	Loans (General) House building loans	36,600,118,933 2,414,082,339	35,184,706,137 2,717,300,308
	Loans against trust receipt	6,649,915,096	4,986,322,521
	Payment against document	2,005,095	13,038,825
	Retail loan Lease finance / Izara	15,346,057,824 5,218,802,442	14,989,383,816 5,159,876,733
	Credit card	1,022,461,677	1,037,631,670
	SME loan	9,006,719,943	739,061,565
	Hire purchase Other loans and advances	7,362,555,748	7,021,592,617
	Other loans and advances	31,008,113,821 161,593,429,975	35,623,051,427 157,818,461,771
	Outside Bangladesh		
		161,593,429,975	157,818,461,771
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh Inland bills purphesed	0.221.177.220	6 694 020 202
	Inland bills purchased Payable Outside Bangladesh	9,331,166,338	6,684,930,303
	Foreign bills purchased and discounted	5,182,690,503	5,708,433,181
		14,513,856,841	12,393,363,484
		176,107,286,817	170,211,825,255

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

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 32,050.89 million as at 30 June 2017 (Tk. 31,632.05 million in 2016).

Number of clients	37	29
Amount of outstanding advances / investments	99,424,400,000	80,904,400,000
Amount of classified advances / investments	-	
Measures taken for recovery	N/A	N/A

	Γ		Amount in	Taka
			June-17	2016
N. C. V.	Outstanding (Tk	. in million)	Total	Total
Name of clients	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	1,711.30	1,458.00	3,169.30	3,332.50
ACI Group	2,637.50	1,135.40	3,772.90	-
Annata Apparel Group	970.60	1,497.60	2,468.20	2,983.90
Abul Khair Group	2,633.00	1,789.30	4,422.30	4,768.20
BSRM Group	2,440.40	2,173.90	4,614.30	4,392.30
Bangladesh Rural Advancement Committee	4,241.70	967.60	5,209.30	4,809.30
BSM Group	10.00	1,039.90	1,049.90	-
BSA Group	552.60	387.30	939.90	659.40
BPC Group	-	2,134.50	2,134.50	1,439.80
BRB Group	-	1,699.50	1,699.50	8.40
City Group	1,581.60	2,336.00	3,917.60	3,604.70
Confidence Group	1,076.10	3,305.70	4,381.80	3,869.50
Dipon Group	259.70	555.40	815.10	-
Energypac Group	20.50	12.50	33.00	86.10
Envoy Group	126.50	4.70	131.20	_
Globe Group	1,696.90	342.60	2,039.50	-
Hameem Group	118.70	853.50	972.20	-
Kabir Group	3,042.40	562.10	3,604.50	4,340.10
KDS Group	1,847.90	1,786.10	3,634.00	2,889.50
MAX Group	-	_	-	1,493.70
Meghna Group	-	9,101.50	9,101.50	7,172.60
Molla Group	1,352.20	654.20	2,006.40	1,106.40
Nasir Group	2,202.90	2,183.00	4,385.90	4,438.20
NDE Group	450.60	2,163.40	2,614.00	-
Noman Group	1,883.80	857.80	2,741.60	2,070.40
Prime Bank Investment Ltd &PBSL	3,513.10	100.00	3,613.10	3,183.60
Pran-RFL Group	2,225.90	1.342.00	3,567.90	2,465,00
Project Builders Ltd.	- 1	-	-	2,903.00
Pakiza Group	1,530.10	888.70	2,418.80	2,221.70
RB Group	274.20	2,565.20	2,839.40	1,021.10
Reedisha Group	484.40	1.117.50	1,601.90	_
Square Group	1,070.70	928.40	1,999.10	1,225.50
Standard Group	1,102.90	685.10	1,788.00	3,092.20
Summit Group	779.50	1,739.00	2,518.50	3,387.70
TK Group	195.40	2,529.20	2,724.60	3,998.50
Toma Group	1,488.90	1,462.20	2,951.10	2,624.00
Transcom Group	651.40	714.30	1,365.70	
Uttara Group	-	1,710.90	1,710.90	1,317.10
Viyellatex Group	292.60	174.40	467.00	-
	44,466.00	54,958.40	99,424.40	80,904.40

7a.3 Large loan restructuring

- i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,826,579,882.00 which was restructured vide Bangladesh Bank's approval letter dated September 02, 2015 for a period of 12 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.
- ii) The outstanding of restructured Loan (General) liabilities of S. A. Oil Refinery Limited and Samannaz Super Oil Limited stand at BDT 721,097,024.90 were restructured vide Bangladesh Bank's approval letter dated September 27, 2015 for a period of 6 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.

7a.4 Classification of loans, advances and lease / investments

	Unclassified				
	Standard including staff loan			159,056,666,510	155,587,951,886
	Special mention account (SMA)			4,528,098,828	4,484,398,129
				163,584,765,338	160,072,350,015
	Classified				
	Sub-standard			1,218,630,387	1,178,687,613
	Doubtful			1,739,856,184	291,804,036
	Bad / Loss			9,564,034,909	8,668,983,591
				12,522,521,479	10,139,475,240
				176,107,286,817	170,211,825,255
7a.5	Particulars of required provision for le	oans, advances and lease	e / investments		
		Base	Rate		
	Status	for provision	(%)		
	General Provision				
	Loans/investments (Including SMA)	163,584,765,338	*Various	4,748,997,334	3,496,608,348
	Interest receivable on loans/investments	732,391,691	1	7,323,917	6,338,240
				4,756,321,250	3,502,946,588
	*General provision is kept @ 1% on gene	eral loans and advances / i	investments and 0.25	on small enterprise financin	g, 2% on certain other

types of lending and 5% on consumer financing.

Base for provision	Rate (%)		
633,444,087	20	126,688,817	188,801,733
1,219,900,396	50	609,950,198	62,362,971
3,847,027,374	100	3,847,027,374	3,536,080,700
		4,583,666,390	3,787,245,404
nd lease / investments		9,339,987,640	7,290,191,992
a3 & 14a.5)		9,390,011,199	7,362,724,435
		50,023,559	72,532,443
	for provision 633,444,087 1,219,900,396 3,847,027,374 and lease / investments	for provision (%) 633,444,087 1,219,900,396 3,847,027,374 100 and lease / investments	for provision (%) 633,444,087

		Amount in	Гаka
		June-17	2016
7a.6	Particulars of required provision on Off-balance Sheet Exposures		
7 a. 0	Base	Rate	
	Acceptances and endorsements for provision 41,663,251,486	1% 6 416,632,515	355,663,508
	Letter of guarantee 65,814,128,465		674,169,081
	Letter of credit 32,267,676,131		273,116,401
	Bills for collection 9,818,709,823 Required provision on Off-balance Sheet Exposures	1 98,187,098 1,495,637,659	82,635,416 1,385,584,405
	Total provision maintained (note - 14a.4)	1,496,640,000	1,385,640,000
	Excess / (short) provision	1,002,341	55,595
8	Consolidated bills purchased and discounted		
o	Prime Bank Limited (note-8a)	14,513,856,841	12,393,363,484
	Prime Bank Investment Limited	14,515,650,641	12,393,303,464
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,331,681,624	2,074,110,013
		16,845,538,465	14,467,473,496
8a	Bills purchased and discounted		
	Payable in Bangladesh	9,331,166,338	6,684,930,303
	Payable outside Bangladesh	5,182,690,503 14,513,856,841	5,708,433,181 12,393,363,484
		14,313,030,041	12,373,303,404
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	6,756,223,699	6,589,682,409
	Prime Bank Investment Limited	9,241,285	7,429,503
	Prime Bank Securities Limited	5,489,156	333,638
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	4,051,666 9,398,258	3,034,610 9,620,175
	PBL Finance (Hong Kong) Limited	126,653	388,365
		6,784,530,716	6,610,488,699
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment Land	3,706,444,788	3,706,444,788
	Building	1,685,398,153	1,663,125,792
	Furniture and fixtures	456,354,072	441,130,268
	Office equipment and machinery	742,735,227	608,225,360
	Vehicles Library books	49,403,892 292,033	43,403,892 292,033
	2.01, 000	6,640,628,165	6,462,622,133
	Leased property:		
	Leased vehicles	13	13
	ATM Hardware & equipment	65,159,712	55,289,688
	Furniture & fixtures	24,697,337	23,780,729
		89,857,050	79,070,417
	Off-shore Banking Units		
	Furniture and fixtures	1,047,416	1,081,394
	Office equipment and machinery Vehicles	295,123	316,306
		1,342,538	1,397,700
	Less: Accumulated depreciation	6,731,827,766	6,543,090,264
	Less. Accumulated depreciation	6,731,827,766	6,543,090,264
			_
	Intangibles assets Software-core banking	19,382,480	41,578,692
	Software-ATM	5,013,453	5,013,453
	Cost of intangibles assets	24,395,933	46,592,145
	Less: Accumulated amortization	24,395,933	46,592,145
		6,756,223,699	6,589,682,409
10	Consolidated other assets		
10	Prime Bank Limited (note-10a)	28,975,243,452	9,690,072,675
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(712,500,000)	(712,500,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(37,500,000) (56,352,624)	(37,500,000) (56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
	Die Dalle auch Market Deutschaft Deutschaft der Geschaft	25,123,531,931	5,838,361,154
	Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited	37,500,000 56,745,467	37,500,000 75,034,820
	Prime Bank Securities Limited	91,250,333	86,068,562
	Prime Exchange Co. Pte. Ltd., Singapore	5,331,247	5,705,624
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	6,574,475 44,929,457	6,550,447 6,778,242
		242,330,979	217,637,695
		25,365,862,910	6,055,998,848

Amount in Taka	
Amount	III I ana
June-17	2016
Guile 17	2010

10a Other assets of the Bank

C that wasters of the Dunin		
Stationery and stamps	39,117,903	35,984,087
Exchange adjustment account	1,014,695	4,038,333
Investment in subsidiary (note-10a.5)	3,814,211,521	3,814,211,521
Off-shore Banking Units	10,421,435,518	8,964,114,616
Due from Off-shore Banking Units	104,528,949	362,270,449
National Bank Limited	500,000,000	-
Standard Bank Limited	1,800,000,000	200,000,000
BRAC Bank Limited	2,800,000,000	600,000,000
IFIC Bank	400,000,000	-
Commercial Bank of Ceylon	300,000,000	-
The City Bank	3,150,000,000	-
EXIM Bank	2,800,000,000	-
Eastern Bank	2,500,000,000	-
National Credit and Commerce Bank	500,000,000	-
Shahjalal Islami Bank	1,000,000,000	-
Mercantile Bank	500,000,000	-
SIBL	500,000,000	-
Bank Al-falah	-	100,000,000
AB Bank Limited	-	800,000,000
Dhaka Bank Limited	1,550,000,000	550,000,000
Southeast Bank Limited	1,000,000,000	700,000,000
United Finance	600,000,000	-
IDLC Finance Limited	1,600,000,000	350,000,000
Delta Brac Housing Finance Corporation	700,000,000	150,000,000
Prepaid expenses	21,570,596	10,670,383
Interest / profit receivable on loan (note-10a.1)	732,391,691	633,823,969
Interest receivable on Govt. securities	659,556,422	700,100,706
Advance deposits and advance rent	340,345,521	348,574,727
Prepaid expenses against house furnishing	10,346,076	6,371,911
Branch adjustments account	18,524,978	18,501,509
Suspense account (note -10a.2)	317,004,431	132,163,478
Encashment of PSP / BSP	484,086,359	284,886,250
Credit card	72,260,263	78,212,407
Sundry assets (note -10a.3)	264,812,997	172,533,393
	39,501,207,919	19,016,457,739
Less: Off-shore Banking Units	10,525,964,467	9,326,385,065
	28,975,243,452	9,690,072,675

- **10a.1** Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.
- 10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.3 Sundry assets

Protested Bills	18,025,104	19,196,468
Others	246,787,894	153,336,925
	264,812,997	172,533,393

10a.4 Particulars of required provision for other assets

Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	18,025,104	100%	18,025,104	19,196,468
Legal Expenses	2,341,243	50%	1,170,622	1,548,389
Others	42,822,511	100%	42,822,511	23,082,531
Required provision for other assets			133,018,236	114,827,387
Total provision maintained (note - 14a.8)			133,116,648	120,116,648
Excess / (short) provision			98,412	5,289,260

Rate

10a.5 Investment in subsidiaries

2,999,999,940 Prime Bank Investment Limited 2,999,999,940 Prime Bank Securities Limited 712,500,000 712,500,000 Prime Exchange Co. Pte. Ltd., Singapore 10.993.235 10,993,235 PBL Exchange (UK) Ltd. 56.352.624 56,352,624 PBL Finance (Hong Kong) Limited 34 365 722 34 365 722 3,814,211,521 3,814,211,521

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

11 Non-Banking Assets

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

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

		Amount in	
12	Consolidated borrowings from other banks, financial institutions and agents	June-17	2016
12	Prime Bank Limited (note-12a)	13,493,213,046	12,929,786,860
	Prime Bank Investment Limited	3,270,607,282	3,342,064,734
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	387,017,465	450,927,651
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,323,587,746 19,474,425,539	2,101,738,752 18,824,517,996
	Less: Inter-company transactions	5,836,644,026	5,736,230,995
		13,637,781,513	13,088,287,002
12a	Borrowings from other banks, financial institutions and agents of the Bank		
	In Bangladesh (note-12a.1)	2,580,959,446	3,845,103,196
	Outside Bangladesh (note-12a.2)	10,912,253,600 13,493,213,046	9,084,683,663 12,929,786,860
12a.1	In Bangladesh	10,190,210,010	12,727,700,000
	PBL bond	2,500,000,000	3,750,000,000
	Standard Chartered Bank, Bangladesh NPSB Settlement	-	-
	Repo of Treasury Bills	-	-
	Refinance against SME loan from Bangladesh Bank	80,959,446 2,580,959,446	95,103,196 3,845,103,196
10.0		2,300,939,440	3,043,103,190
12a.2	Outside Bangladesh Emirates NBD, Dubai, UAE	1,407,533,783	558,785,620
	Habib Bank,Singapore	358,653,535	=
	Habib Bank Ltd, Kabul, Afganistan Habib Finance Int Ltd	201,490,750 201,490,750	236,106,600
	Habib Bank Ltd, Hong Kong	-	236,106,600
	First Gulf Bank, UAE FMO, Netherlands	1,679,089,583	388,315,081 1,967,555,000
	SCB, Singapore	1,079,089,383	677,238,334
	SCB, Hong Kong	1,267,779,799	534,605,254
	SCB Thailand National Bank of Rash-Al Khaima	1,329,838,950 1,619,985,630	787,022,000
	Commercial Bank of Qatar	1,702,193,856	1,337,883,174
	United Bank Limited, Dubai International Finance Corporation	501,038,490 643,158,474	2,361,066,000
	International Finance Corporation	10,912,253,600	9,084,683,663
13	Consolidated deposits and other accounts		
	Current deposits and other accounts Prime Bank Limited (note-13a.1.c)	34,756,555,787	31,905,539,890
	Prime Bank Investment Limited	-	31,903,339,890
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		-
	Less: Inter-company transactions	34,756,555,787 50,649,560	31,905,539,890 36,870,882
		34,705,906,227	31,868,669,008
	Bills payable Prime Pool Limited (note 12: 1 a)	4 429 642 479	5 169 262 015
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	4,438,642,478	5,168,363,915
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Savings bank / Mudaraba savings deposits	4,438,642,478	5,168,363,915
	Prime Bank Limited (note-13a.1.c)	37,162,801,796	35,628,622,433
	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	37,162,801,796	35,628,622,433
	Term / Fixed deposits		
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	121,385,151,416	125,231,442,610
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	_	-
	Less: Inter-company transactions	121,385,151,416 17,940,491	125,231,442,610
	Less: Inter-company transactions	121,367,210,925	61,835,872 125,169,606,738
		197,674,561,427	197,835,262,094
13a	Deposits and other accounts of the Bank		
ı.Ja	Deposits from banks (note -13a.1.a)	903,275,253	304,770,082
	Deposits from customers (note-13a.1.b)	196,839,876,225	197,629,198,766
13a 1	a) Deposits from Banks	197,743,151,478	197,933,968,848
134.1	Current deposits and other accounts	24,026,953	3,811,272
	Savings bank / Mudaraba savings deposits	7,124,013	7,045,261
	Special notice deposits Fixed deposits	872,124,287	293,913,549
		903,275,253	304,770,082

	Amount in June-17	2016
b) Customer Deposits	June-17	2010
i) Current deposits and other accounts		
Current / Al-wadeeah current deposits	15,940,345,361	14,446,391,872
Foreign currency deposits	5,090,027,108	5,214,000,665
Security deposits Sundry deposits (note - 13a.2)	8,362,116 13,815,342,714	8,509,416 12,801,974,510
Sulfully deposits (note - 15412)	34,854,077,299	32,470,876,462
Less: Off-shore Banking Units	121,548,465	569,147,844
W 7000	34,732,528,834	31,901,728,618
ii) Bills payable Pay orders issued	4,188,012,112	5,137,961,158
Pay slips issued	3,874,085	3,759,339
Demand draft payable	246,431,476	25,466,324
Foreign demand draft	313,592	313,592
T. T. payable Bill Pay ATM	11.214	855,000 8,502
DIII Pay ATM	4,438,642,478	5,168,363,915
:::) Carrings hould / Mudousho carrings democite		
iii) Savings bank / Mudaraba savings deposits iv) Term / Fixed deposits	37,155,677,783	35,621,577,172
Fixed deposits / Mudaraba fixed deposits	56,645,073,177	60,156,202,902
Special notice deposits	12,938,958,958	13,223,095,870
Non resident Taka deposits	1,418,433,195	1,368,757,538
Scheme deposits	49,510,561,799	50,189,472,752
	120,513,027,129 196,839,876,225	124,937,529,061 197,629,198,766
	197,743,151,478	197,933,968,848
c) Deposits and other accounts		
Current deposits and other accounts	24.026.052	2 911 272
Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.i)	24,026,953 34,732,528,834	3,811,272 31,901,728,618
Deposits from eastoniers (note 124111611)	34,756,555,787	31,905,539,890
Bills payable		
Deposits from banks (note -13a.1.a)	4 429 642 479	- 160 262 015
Deposits from customers (note-13a.1.b.ii)	4,438,642,478 4.438.642.478	5,168,363,915 5,168,363,915
Savings bank / mudaraba savings deposits		
Deposits from banks (note -13a.1.a)	7,124,013	7,045,261
Deposits from customers (note-13a.1.b.iii)	37,155,677,783 37,162,801,796	35,621,577,172 35,628,622,433
Term / Fixed deposits	37,102,001,790	33,020,022,433
Deposits from banks (note -13a.1.a)	872,124,287	293,913,549
Deposits from customers (note-13a.1.b.iv)	120,513,027,129	124,937,529,061
	<u>121,385,151,416</u> <u>197,743,151,478</u>	125,231,442,610 197,933,968,848
13a.2 Sundry deposits	177,743,131,476	177,755,700,040
F.C. held against back to back L/C	6,553,394,066	6,577,134,629
Sundry creditors	765,520,891	616,122,807
Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	57,501,004 775,005,000	57,534,004 255,810,000
Margin on letters of guarantee	1,063,521,396	1,055,916,182
Margin on letters of credit	2,194,784,643	1,580,235,761
Margin on FDBP / IDBP, export bills, etc	91,076,500	105,704,456
Lease deposits Interest / profit payable on deposits	77,693,555 767,381,676	80,732,755 982,737,164
Withholding VAT/Tax /Excise duty payable to Government Authority	336,168,384	389,942,729
Others	1,133,295,599	1,100,104,022
	13,815,342,714	12,801,974,510
13a.3 Payable on demand and time deposits		
a) Demand deposits Current deposits	15,964,372,314	14,450,203,144
Savings deposits (9%)	3,344,652,162	3,206,576,019
Foreign currency deposits (Non interest bearing)	4,968,478,643	4,644,852,821
Security deposits	8,362,116	8,509,416
Sundry deposits Bills payable	13,815,342,714 4,438,642,478	12,801,974,510 5,168,363,915
Bins payable	42,539,850,427	40,280,479,824
b) Time deposits		
Savings deposits (91%)	33,818,149,635	32,422,046,414
Fixed deposits	56,645,073,177	60,156,202,902
Special notice deposits Deposits under schemes	13,811,083,246 49,510,561,799	13,517,009,419 50,189,472,752
Non resident Taka deposits	1,418,433,195	1,368,757,538
	155,203,301,051	157,653,489,024
	197,743,151,478	197,933,968,848
14 Consolidated other liabilities	25.026.700.650	20 450 519 017
Prime Bank Limited (note-14a) Prime Bank Investment Limited	25,936,799,650 680,341,328	20,450,518,917 684,060,772
Prime Bank Securities Limited	168,729,528	148,586,756
Prime Exchange Co. Pte. Ltd., Singapore	17,230,296	15,754,540
PBL Exchange (UK) Ltd.	19,750,624	15,520,080
PBL Finance (Hong Kong) Limited	56,589,392 26,879,440,816	22,013,050 21,336,454,114
Less: Inter-company transactions		<u> </u>
	26,879,440,816	21,336,454,114
	_	

		Amount i	
		June-17	2016
14a	Other liabilities of the Bank		
	Foreign currency held against EDF loan	5,503,233,132	3,478,762,0
	Exchange adjustment account	270 200 011	145,660.5
	Expenditure and other payables Provision for bonus	270,308,811 2,985,138	145,660,5 222,532,5
	Gratuity	2,765,156	
	Provision for income tax (note - 14a.1)	2,318,224,696	1,990,650,6
	Deferred tax liability (note-14a.2)	932,054,703	932,054,7
	Unearned commission on bank guarantee	69,218,950	10,277,5
	Credit card Provision for off-balance sheet exposures (note-14a.4)	1,496,640,000	1,385,640,0
	Provision for Off-shore Banking Units (note-14a.5)	653,850,000	592,850,0
	Fund for employee welfare fund (EWF)	-	4,690,0
	Fund for Prime Bank Foundation (PBF)	-	93,801,6
	Provision for loans and advances / investments (note - 14a.3)	8,726,643,899	6,760,357,1
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,3
	Provision for diminution in value of investments	27,444,749	77,444,7
	Interest suspense account	4,925,980,911	4,488,241,8
	Provision for Impairement loss for investment in subsidiaries	108,994,092	108,994,0
	Provision for climate risk fund	5,000,000	5,000,0
	Provision of rebate for good borrower Other liabilities	9,242,111 744,344,509	15,000,0 8,927,3
	Other provision (note - 14a.6)	133,116,648	120,116,6
	Onici provision (note - 14a.0)	25,936,799,650	20,450,518,9
14a.1	Provision for income tax		
	Advance tax Polonge of advance income tay on 1 January	15 504 001 292	15 161 222 2
	Balance of advance income tax on 1 January Paid during the year	15,594,901,282 232,425,994	15,161,222,20 433,679,0
	Settlement of previous year's tax liability	-	433,079,0
		15,827,327,275	15,594,901,2
	Provision		
	Balance of provision on 1 January	17,585,551,971	17,435,551,9
	Provision of previous year	-	-
	Provision made during the year (note-40a)	560,000,000	150,000,0
	Net balance	18,145,551,971 2,318,224,696	17,585,551,9 1,990,650,6
	The bulline	2,510,224,070	1,220,020,0
14a.2	Deferred tax liability		
	Deferred tax liability		
	Balance as on 1 January	932,054,703	926,928,3
	Add/(Less): Provision for revaluation of land and building	-	5,126,3
	Add: Addition / Adjustment during the year (note-40a) Balance as on date	932,054,703	932,054,7
	Balance as on date	932,034,703	932,034,7
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January Less: Fully provided debts written off during the year	3,400,363,411	5,326,596,8
	Less. Filly provided debts written off diffing the year		
		(15,285,587)	
	Add: Recoveries of amounts previously written off	71,572,352	
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts		
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision		
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts		151,078,79 - - -
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required	71,572,352 - - - -	151,078,7 ⁶ - - - - 1,622,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date	71,572,352 - - - - 710,000,000	151,078,7 ⁶ - - - - 1,622,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a)	71,572,352 - - - - 710,000,000	151,078,7 ⁶ - - - - 1,622,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January	71,572,352 - - - - 710,000,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724	151,078,79 - - - 1,622,000,00 3,400,363,4 1,915,043,77
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a)	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000	(3,699,312,19 151,078,79
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724	151,078,79 - 1,622,000,00 3,400,363,4 1,915,043,77 - 1,444,950,00 3,359,993,77
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a)	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000	151,078,79 - 1,622,000,00 3,400,363,4 1,915,043,77 - 1,444,950,00 3,359,993,77
14a,4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7
14a.4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899	151,078,7 ⁶
14a.4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date	71,572,352 - - 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724	151,078,7 ⁶
14a.4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899	151,078,7 ⁶
14a.4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 -	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0
14a.4	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a)	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a)	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments:	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000	151,078,79 - - 1,622,000,00 3,400,363,4 1,915,043,77 - 1,444,950,00
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 423,700,000	151,078,79 1,622,000,00 3,400,363,4 1,915,043,72 - 1,444,950,00 3,359,993,72 6,760,357,12 1,156,890,00
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a)	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0 422,700,0 - 1,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a) Provision held as on date	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 423,700,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0 422,700,0 - 1,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a)	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000	151,078,7 ⁶ 1,622,000,0 3,400,363,4 1,915,043,7 ⁷ - 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0 422,700,0 - 1,000,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000 4444,700,000	151,078,7 ¹ 1,622,000,0 3,400,363,4 1,915,043,7 ¹ 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0 422,700,0 423,700,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000	151,078,7 ¹ 1,622,000,0 3,400,363,4 1,915,043,7 ¹ 1,444,950,0 3,359,993,7 6,760,357,1 1,156,890,0 - 228,750,0 1,385,640,0 422,700,0 423,700,0
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision of OBU Add: Amount transferred to classified provision of OBU	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000 4444,700,000	1,622,000,00 3,400,363,4 1,915,043,7: 1,444,950,00 3,359,993,7: 6,760,357,1: 1,156,890,00 - 228,750,00 1,385,640,00 423,700,00 - 1,000,00 423,700,00
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Provision no longer required Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January Add: Amount transferred to classified provision Add: General provision made during the year (note-39a) Provision held as on date Provision for off-balance sheet exposures Provision held as on 1 January Add: Amount transferred from classified provision Add: Provision made during the year (note-39a) Provision held as on date Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a) Provision held as on date Movement in general provision on unclassified loans / investments Provision held as on 1 January	71,572,352 710,000,000 4,166,650,175 3,359,993,724 - 1,200,000,000 4,559,993,724 8,726,643,899 1,385,640,000 - 111,000,000 1,496,640,000 423,700,000 - 21,000,000 444,700,000 169,150,000 -	151,078,79 1,622,000,00 3,400,363,4 1,915,043,7: - 1,444,950,00 3,359,993,7: 6,760,357,1: 1,156,890,00 - 228,750,00 1,385,640,00

Amount in Taka		
June-17	2016	
120,116,648	112,506,648	
13,000,000	7,610,000	
-	-	
133,116,648	120,116,648	
25,000,000,000	25 000 000 000	
25,000,000,000	25,000,000,000	
200,000,000	200,000,000	

15 Share capital

15.1 Authorized capital

Balance as on date

2,500,000,000 ordinary shares of Taka 10 each

Add: Addition during the year (note-39a) Less: Adjustment during the year

15.2 Issued, subscribed and fully paid up capital

14a.6 Other provision for classified assetsBalance as on 1 January

 $30,\!000,\!000$ ordinary shares of Taka 10 each issued for cash $883,\!821,\!276$ ordinary shares of Taka 10 each issued as bonus shares $115,\!527,\!340$ ordinary shares of Taka 10 each issued as right shares

300,000,000 8,838,212,760 1,155,273,400	1,155,273,400
10,293,486,160	10,293,486,160

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
		1,029,348,616	10,293,486,160	

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

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 added May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 30 June 2017 was Taka 26,023,148,264 as against available Tier-I capital of Taka 22,816,180,925 and Tier-II capital of Taka 9,158,846,395 making a total capital of Taka 31,975,027,320 thereby showing a surplus capital / equity of Taka 5,951,879,056 at that date. Details are shown below:

thereby showing a surplus capital / equity of Taka 5,951,879,056 at that date. Details are sh Tier-1 Capital	iowii below.	
Common Equity Tier-1 (CET-1) Capital Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
	, , , , , , , , , , , , , , , , , , ,	
Share premium (note-15.5)	2,241,230,396	2,241,230,396
Minority interest(note-15.6)	60	60
Statutory reserve (note-16)	9,204,058,242	9,204,058,242
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings (note-20)	1,133,745,284	1,961,106,485
	22,900,523,030	23,727,884,230
Additional Tier-1 (AT-1) Capital		
Non-cumulative irredeemable preference shares	-	-
T. D. M	-	-
Less: Regulatory Adjustments for CET-1 Capital	24 205 022	77.057.007
Goodwill and all other intangible assets Reciprocal Crossholdings	24,395,933 59,946,172	77,856,907 88,351,597
Recipiocal Crossholdings	84,342,105	166,208,504
Total Tier-1 Capital	22,816,180,925	23,561,675,726
Tier-2 Capital	22,010,100,725	23,301,073,720
General provision maintained against unclassified loan / investments (note-14a.3)	4,559,993,724	3,359,993,724
General provision on off-balance sheet exposures (note-14a.4)	1,496,640,000	1,385,640,000
General provision on off-shore Banking Units (note-14a.5)	209,150,000	169,150,000
Revaluation gain / loss on investments-50% of total (note-17)	230,897,400	230,897,400
Revaluation reserve-50% of total (note-18)	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,500,000,000	2,500,000,000
	9,748,440,402	8,397,440,402
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	589,594,007	393,062,671
Total Tier-2 Capital	9,158,846,395	8,004,377,731
A) Total Regulatory capital	31,975,027,320	31,566,053,457
Total assets including off-balance sheet exposures	412,216,640,727	396,111,834,017
B) Total risk weighted assets	260,231,482,642	256,595,355,777
C) Required capital based on risk weighted assets (10% on B)	26,023,148,264	25,659,535,578
D) Surplus (A-C)	5,951,879,056	5,906,517,880

	June	Amount	in Taka 201	16
	June	-1/	201	
Capital requirement	Required	Held	Required	He
Tier -1 Capital Tier -2 Capital	5.50% 4.50%	8.77% 3.52%	5.50% 4.50%	9.18
Total Capital to risk weighted assets ratio	10.00%	12.29%	10.00%	12.30
Leverage Ratio				
Particulars Particulars	Dogwinod	По14	Dogwinod	Hold
	Required 3.00%	Held 6.86%	Required 3.00%	7.39
Leverage ratio	3.00%	0.80%	3.00%	1.35
Capital to risk weighted assets ratio (Solo)				
Tier-1 Capital Common Equity Tier-1 (CET-1) Capital				
Paid-up capital (note-15.2)	10,29	3,486,160	10,29	3,486,16
Share premium (note-15.5)	2,24	1,230,396	2,24	1,230,39
Statutory reserve (note-16)	,	04,058,242	,	4,058,24
Surplus in consolidated profit and loss account / Retained earnings (note-20a)		01,094,915 0 9,869,713		7,875,42 6,650,2 2
Additional Tier-1 (AT-1) Capital	22,93	9,009,713	23,13	0,030,22
Non-cumulative irredeemable preference shares		-		-
		-		-
Less: Regulatory Adjustments for CET-1 Capital		1		
Shortfall in provisions required against investments in shares Goodwill and all other intangible assets		4,395,933	4	- 6,592,14
Reciprocal Crossholdings		9,369,680		6,293,1
		3,765,613		2,885,32
Total Tier-1 Capital		6,104,100		3,764,90
Th. A.G. 11.1		<u></u>		
Tier-2 Capital	. ==	0.002.72.1	2 2 -	0.002 =
General provision maintained against unclassified loan / investments (note-14a.3) General provision on off-balance sheet exposures (note-14a.4)	· ·	69,993,724 6,640,000		9,993,72
General provision on off-shore Banking Units (note-14a.4)		9,150,000		9,150,00
Revaluation gain / loss on investments-50% of total (note-17a)		20,734,813		0,734,8
Revaluation reserve-50% of total (note-18)	75	1,759,278	75	1,759,27
Prime Bank Sub-ordinated Bond		00,000,000		0,000,0
	9,73	88,277,815	8,38	7,277,81
Less: Regulatory Adjustments Revaluation Reserves for fixed assets, securities and equity securities	50	3.496.455	29	8,997,63
Total Tier-2 Capital		54,781,360		8,280,17
A) Total Regulatory capital		0,885,461		2,045,08
,				
Total assets including off-balance sheet exposures		4,701,623		7,566,52
B) Total risk weighted assets		8,716,183		1,469,46
C) Required capital based on risk weighted assets (10% on B)		64,871,618 6,013,842		0,146,94
D) Surplus (A-C) Capital to risk weighted assets ratio	0,35	12.49%	0,23	1,898,13 12.45
cupital to lish weighted assets rate		1201570		127.10
Capital requirement	Required	Held	Required	Hel
Tier -1 Capital	5.50%	8.92%	5.50%	9.30
Tier -1 Capital Tier -2 Capital	5.50% 4.50%	8.92% 3.57%	5.50% 4.50%	9.30 3.13
Tier -1 Capital	5.50%	8.92%	5.50%	9.30 3.15
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio	5.50% 4.50%	8.92% 3.57%	5.50% 4.50%	9.30 3.15
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio	5.50% 4.50% 10.00%	8.92% 3.57% 12.49%	5.50% 4.50% 10.00%	9.30 3.15 12.45 9
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars	5.50% 4.50% 10.00% Required	8.92% 3.57% 12.49% Held	5.50% 4.50% 10.00%	9.30 3.15 12.45
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio	5.50% 4.50% 10.00%	8.92% 3.57% 12.49%	5.50% 4.50% 10.00%	9.30 3.1: 12.45
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars	5.50% 4.50% 10.00% Required	8.92% 3.57% 12.49% Held	5.50% 4.50% 10.00%	9.30 3.1: 12.45
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93%	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93%	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36 0,546,8(9,316,4(
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93%	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36 0,546,8(9,316,4(
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396	5.50% 4.50% 10.00% Required 3.00%	9.30 3.13 12.45 He 7.36 0,546,80 9,316,40 1,230,39
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396	5.50% 4.50% 10.00% Required 3.00%	9.30 3.13 12.45 He 7.36 0,546,80 9,316,40 1,230,39
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42)	5.50% 4.50% 10.00% Required 3.00%	9.30 3.15 12.45 Hel 7.36 0,546,80 9,316,40 1,230,39
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36 0,546,8(9,316,4(1,230,35
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 19,316,404 11,230,396 60 (0.42) 60	5.50% 4.50% 10.00% Required 3.00%	9.30 3.15 12.45 Hel 7.36 0,546,80 9,316,40 (1,230,39
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42)	5.50% 4.50% 10.00% Required 3.00%	9.30 3.15 12.45 Hel 7.36 0,546,80 9,316,40 (0.4 (0.4 (5,049,93
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 19,316,404 11,230,396 60 (0.42) 60	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36 0,546,80 9,316,40 (0.4 5,049,93 9,008,30
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date	5.50% 4.50% 10.00% Required 3.00%	8.92% 3.57% 12.49% Held 6.93% 0,546,800 19,316,404 11,230,396 60 (0.42) 60	5.50% 4.50% 10.00% Required 3.00%	9.3(3.15 12.45 He 7.36 0,546,80 9,316,40 (0.4 5,049,93 9,008,30
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 44,058,242	5.50% 4.50% 10.00% Required 3.00%	9.30 3.13 12.45 He 7.36 0,546,86 9,316,46 1,230,39 (0.4 (0.4 4,058,24
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a)	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 4,058,242 44,058,242	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20	9.30 3.12 12.45 He 7.36 0,546,86 9,316,46 1,230,39 (0.4 (0.4 4,058,24 5,278,97
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 44,058,242	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20	9.3(3.11 12.45 He 7.3(0,546,8(9,316,4(1,230,3) (0.2 (0.2 (0.4,058,22 (0.5,049,92 (0.5,04,049,92 (0.5,049,92 (0.5,049,92 (0.5,049,92 (0.5,049,92 (0.
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 4,058,242 	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20	9.3(3.11 12.45 He 7.3(0,546,8(9,316,4(1,230,3) (0.2 (0.3 (0.2 (0 (0.2 (0 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2 (0 (0 (0 (0 (0 (0 (0 (0 (0 (
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 4,058,242 	5.50% 4.50% 10.00% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20 1 3 (1	9.30 3.15 12.45 Hel 7.36 0,546,80 9,316,40 1,230,39 (0.4 (0.4 5,049,93 9,008,30 4,058,24 5,278,97 2,658,13 8,249,82 3,626,43
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 4,058,242 	5.50% 4.50% 10.00% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20 1 3 (1	9.30 3.15 12.45 Hel 7.36 0,546,80 9,316,40 1,230,39 (0.4 (0.4 5,049,93 9,008,30 4,058,24 5,278,97 2,658,13 8,249,82 3,626,43
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 4,058,242 	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20	9.30 3.12 12.45 Hei 7.36 0,546,86 9,316,46 1,230,39 (0.4 (0.4 5,049,93 9,008,36 4,058,22 5,278,97 2,658,13 8,249,82 3,626,42 3,313,72
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20	8.92% 3.57% 12.49% Held 6.93% 0,546,800 19,316,404 11,230,396 60 (0.42) 60 4,058,242 	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20 1 1 3 (1 5	Hel 9.3(3.15 12.45 12.45 Hel 7.36 0,546,86 9,316,46 1,230,33 (0.4 5,049,93 9,008,36 4,058,22 5,278,97 2,658,13 8,249,82 3,626,43 3,313,72
Tier -1 Capital Total Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of amortization/revaluation gain against sale/maturity	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20 13 3 4	8.92% 3.57% 12.49% Held 6.93% 0,546,800 69,316,404 11,230,396 60 (0.42) 60 04,058,242 	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20 1 3 (1 5 1,79 36	9.30 3.12 12.45 Hei 7.36 0,546,86 9,316,46 1,230,39 (0.4
Tier -1 Capital Tier -2 Capital Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance as on date Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 9,20 9,20 13 3 4	8.92% 3.57% 12.49% Held 6.93% 0,546,800 99,316,404 11,230,396 60 (0.42) 60 04,058,242 	5.50% 4.50% 10.00% Required 3.00% 2,31 6 2,24 8,73 46 9,20 1 3 (1 5 1,79 36	9.30 3.12 12.45 Hei 7.36 0,546,86 9,316,46 1,230,39 (0.4

		A	Tales
		Amount in June-17	2016
18	Revaluation reserve	June 17	2010
	Balance on 1 January	1,778,219,183	1,778,219,183
	Addition during the year	-	-
	Balance as on date	1,778,219,183	1,778,219,183
	Less: Provision for deferred tax	(271,934,110)	(271,934,110)
		1,506,285,073	1,506,285,073
19	Consolidated foreign currency translation gain/ (loss)		
17			
	Prime Bank Limited (note-19a)	7,721,927	6,637,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	254 554	(20.57.1)
	Prime Exchange Co. Pte. Ltd., Singapore	254,754	(28,574)
	PBL Exchange (UK) Ltd.	65,232	(756,277)
	PBL Finance (Hong Kong) Limited	289,760	55,003
		8,331,673	5,907,315
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	6,637,162	5,995,523
	Addition during the year	1,084,765	641,640
	Balance as on date	7,721,927	6,637,162
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	1,202,179,680	2,018,517,069
	Prime Bank Investment Limited	(20,914,159)	(22,307,686)
	Prime Bank Securities Limited	(53,326,221)	(58,968,820)
	Prime Exchange Co. Pte. Ltd., Singapore	9,597,368	8,152,744
	PBL Exchange (UK) Ltd.	(33,768,930)	(32,358,465)
	PBL Finance (Hong Kong) Limited	89,748,555	124,632,911
	T Marrie Terrore	1,193,516,293	2,037,667,753
	Less: Minority Interest Less: Transfer to statutory reserve	0.42	0.45
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(2,706,530)	(5,671,257)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(55,369,969)	(70,978,220)
	Less: Foreign currency translation gains	(1,694,510)	88,208
		1,133,745,284	1,961,106,485
20	D-4-2		
20a	Retained earnings / movement of profit and loss account of the Bank	2 017 075 420	1 025 065 125
	Balance on 1 January	2,017,875,429	1,835,865,125
	Addition during the year	830,177,272	2,195,041,535
	Transfer to statutory reserve	(1.646.057.796)	(469,008,307) (1,544,022,924)
	Cash dividend Issue of bonus shares	(1,646,957,786)	(1,344,022,924)
	Balance as on date	1,201,094,915	2,017,875,429
	Add: Foreign currency translation gain/ (loss)	1,084,765	641,640
	ridd. I ofolgh carroney translation gams (1035)	1,202,179,680	2,018,517,069
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	370,917,643	291,842,201
	Prime Bank Investment Ltd.	(22,307,686)	19,922,830
	Prime Bank Securities Ltd.	(58,968,820)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	(225,043)	(280,399)
	PBL Exchange (UK) Ltd.	(32,358,465)	(47,872,274)
	PBL Finance (Hong Kong) Limited	(1,715,278)	732,243
		255,342,352	234,218,089
	Foreign currency translation gain on 1 January	(1,024,548)	7,808,351
		254,317,803	242,026,440
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Bonus shares issued		-
	Cash dividend paid	(1,646,957,786)	(1,544,022,924)
	Balance as on date	370,917,643	291,842,201
	Foreign currency translation gain on 1 January	370,917,643	291,842,201
		370,317,043	271,042,201
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	41,663,251,486	35,566,350,756
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	41 662 251 496	- 25 566 250 756
21.2	Letters of guarantee	41,663,251,486	35,566,350,756
21.2	Prime Bank Limited (note-21a.2)	65,814,128,465	67,416,908,068
	Prime Bank Investment Limited	-	
	Prime Bank Securities Limited	_ <u>-</u>	_
	Prime Exchange Co. Pte. Ltd., Singapore	_	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		
		65,814,128,465	67,416,908,068

			7D 1
		Amount in June-17	2016
		June-17	2010
21.3	Irrevocable Letters of Credit		
21.5	Prime Bank Limited (note-21a.3)	32,267,676,131	27,311,640,065
	Prime Bank Investment Limited	-	
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	T	32,267,676,131	27,311,640,065
21.4	Bills for collection Prime Bank Limited (note-21a.4)	9,818,709,821	8,263,541,574
	Prime Bank Investment Limited	7,010,707,021	0,203,341,374
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	_	-
	PBL Finance (Hong Kong) Limited	_	-
		9,818,709,821	8,263,541,574
		149,563,765,904	138,558,440,463
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	36,804,098,033	30,667,409,651
	Back to back bills (Local)	4,384,453,513	4,282,915,295
	Back to back bills (EPZ)	474,699,940	616,025,810
		41,663,251,486	35,566,350,756
	Less: Margin	(6,553,394,066)	(6,577,134,629)
		35,109,857,420	28,989,216,127
21a 2	Letters of guarantee		
214.2	Letters of guarantee (Local)	18,660,911,179	17,979,885,396
	Letters of guarantee (Foreign)	47,153,217,286	49,437,022,672
	Foreign counter guarantees	-	=
		65,814,128,465	67,416,908,068
	Less: Margin	(1,063,521,396)	(1,055,916,182)
		64,750,607,069	66,360,991,886
21- 2	I		
21a.3	Irrevocable Letters of Credit Letters of credit (Sight)	11,443,965,228	7,715,413,296
	Letters of credit (Signi) Letters of credit (Deferred)	14,417,520,658	13,360,187,105
	Back to back L/C	6,406,190,246	6,236,039,663
	Buck to buck Elic	32,267,676,131	27,311,640,065
	Less: Margin	(2,194,784,643)	(1,580,235,761)
		30,072,891,489	25,731,404,303
21a.4	Bills for collection		
	Outward bills for collection	9,818,709,821	8,263,541,574
	Outward only for concentral	9,818,709,821	8,263,541,574
	Less: Margin	(91,076,500)	(105,704,456)
		9,727,633,321	8,157,837,118
		7,121,033,321	0,157,057,110

Transmission Tran				
Incomes Inco				
Income:	22	Income statement	Jan-Jun-17	Jan-Jun-10
Interest, discount and similar income (note-22.1) 10.234,706.402 10.	22			
Divided income (note-25a) 76,205,599 91,813,327 126,000,787,700 20,907,875,700			10.234.706.402	11.231.870.695
Fees, commission and brokerace (unit-22-22)				
Cains text losses arising from investments securities 190,406,473 321,988.426 Income from non-banking assets 258,308.380 370,425.188 Purificate forces in interest nic changes 11,657,087,714 12,566,903,237 12		Fees, commission and brokerage (note-22.2)	497,370,846	
Caims few Josses arisins from dealing in foreign currencies (note-26a.1) 490,406,497 321,988,425 10cone from non-banking assets 358,038,380 370,425,188		Gains <u>less</u> losses arising from dealing in securities	-	-
Income from non-banking assets 358,308,300 370,425,188 Priorit fazs fossers in interest rate changes 11,687,087,714 12,506,903,237			-	-
Other operating income (note-27a) 79.042,188 79.042,188 Porfit fig. losses on interest are changes 1.687,087,714 12.506,090,237			490,406,493	321,988,426
Profit fave losses on interest rare changes			-	-
Expenses:			358,308,380	370,425,188
Excenses Interest / profit paid on deposits, borrowings, etc. (note-24a) 1,991,068,855 3,472,775,216 Losses on loans, advances and lease investments 2,518,152,648 2,568,715,807 0,000 cm operating expenses (note-24a) 567,152,123 497,114,124 147,124 147,124,12		Profit <u>less</u> losses on interest rate changes	11 (57 007 514	12 507 002 225
Interest / profit paid on deposits, borrowines, etc. (note-24a) Losses not loans, advances and lease investments 2.518,132.688 2.518,132.688 2.588,775.215 2.588,7		Evnoncoce	11,05/,08/,/14	12,506,903,237
Loses on lours, advances and lease investments			4 991 068 855	5 472 775 216
Administrative expenses (note-23a)			4,771,000,033	5,472,775,210
Other operatime expenses (note-38a) 567,152,123 497,114,125 367,367,367,367,367,367,367,367,367,367,			2.518.152.648	2.368.715.807
Depreciation on banking assets (note-37a)				
Interest, discount and similar income Interest income / Profit on investments (note-2a) Interest income on treasure bills / reverse repo / bonds (note-25a) 1,205,471,423 1,833,759,661 307,964,220 309,530,940 30				8,492,284,696
Interest income Profit on investments (note-25a) 17.144,655.564 7.002.014.601 Gain on Discounted bond / bills (note-25a) 13.07.96.120 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 31.59.600.88 20.317.44.693 15.95.600.88 20.317.44.693 17.644.903 10.277.199.524 11.284.694.799 11.284.694.799 12.24.694.79			3,435,177,272	4,014,618,540
Interest income Profit on investments (note-25a) 17.144,655.564 7.002.014.601 Gain on Discounted bond / bills (note-25a) 13.07.96.120 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 30.79.61.20 30.95.30.940 31.59.600.88 20.317.44.693 15.95.600.88 20.317.44.693 17.644.903 10.277.199.524 11.284.694.799 11.284.694.799 12.24.694.79			·	
Interest income on treasury bills / reverse repo / bonds (note-25a) 1205,471/425 303,759,063 Gain on sale of shares (note-25a) 1559,069,268 2031,744,093 1627,000	22.1	Interest, discount and similar income		
Gain on Discounted bond/ bills (note-25a) 307,964,20 399,930,946 Gain on Govt, security trading (note-25a) 1,559,669,88 2,031,744,693 Increst on debentures (note-25a) 8,671,400 17,644,903 Less: Loss on revaluation of security trading (note-25a) 10,272,199,524 11,234,904,709 22.2 Fees, commission and brokerage 10,234,706,402 11,231,870,805 Commission (note-26a) 497,370,846 490,787,670 Scitlement fee-PBIL (note-26a) 497,370,846 490,787,670 Expending and allowances (note-28a) 1,842,916,794 1,789,927,945 Rent, taxes, insurance, electricity, etc. (note-29a) 428,457,306 56,236,236,274 Legal expenses (note-38a) 1,842,916,794 1,789,927,945 Postage, stamp, telecommunication, etc. (note-31a) 55,706,909 51,303,848 Stationery, Orintina, advertisement, etc. (note-32a) 110,222,053 1,713,955 Managing Director's salary and fees (note-33) 5,798,000 5,800,000 Director's fees (note-34a) 2,313,485 1,891,524 Actions' fees (note-34a) 2,314,885 1,891,524 Repair of		· · · · · · · · · · · · · · · · · · ·		
Gain on sale of shares (note-25a)				
Gain on Goott, security trading (note-25a) 1,559,669,268 2,031,744,093 17,644,903 17,644,903 17,644,903 17,644,903 17,644,903 17,644,903 17,644,903 17,644,903 17,644,903 17,645,905 17,6		· · · · · · · · · · · · · · · · · · ·		399,530,940
Interest on debentures (note-25a)			, , , , , , , , , , , , , , , , , , ,	-
Less: Loss on revaluation of security trading (note-25a)				
Less: Loss on revaluation of security trading (note-25a) 37,43,122 52,284,103 10,244,706,405 11,231,870,675 12,318,706,750 12,318,750 1		Interest on debentures (note-25a)		
2.2. Fees, commission and brokerage Commission (note-26a) 497,370,846 490,787,670 8 490,		Loss: Loss on ravaluation of security trading (note 25a)		
Personal prokerage		Less: Loss on revaluation of security trading (note-25a)		
Commission (note-26a)	22.2	Face commission and brokerage	10,234,700,402	11,231,070,093
Settlement fee-PBIL (note-26a)	22,2		497 370 846	490 787 670
2.3 Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) 428.457,306 362,361,214 1,789,927,945 362,361,214 1,789,927,945 362,361,214 1,789,927,945 362,361,214 1,789,927,945 362,361,214 1,789,927,945 362,361,214 1,789,927,945 363,301,26 369,301,26			-	-
		Settlement 100 1 BH2 (Note 204)	497,370,846	490,787,670
Salary and allowances (note-28a)	22.3	Administrative expenses	,,	,
Rent, taxes, insurance, electricity, etc. (note-29a) 428,457,306 362,361,214 Legal expenses (note-30a) 92,330,126 30,930,720 Postage, stamp, telecommunication, etc. (note-31a) 55,706,696 51,303,284 Stationery, printing, advertisement, etc. (note-32a) 110,522,053 91,713,095 Managing Directors salary and fees (note-33) 5,798,000 5,380,000 Directors' fees (note-34a) 2,315,485 1,891,524 Auditors' fees (note-35a) 600,000 690,000 Repair of Bank's assets (note-37a) 42,415,916 34,518,023 Consolidated interest income / profit on investment Prime Bank Limited (note-23a) 7,144,655,564 7,002,014,601 Prime Bank Securities Limited 107,148,420 74,238,996 Prime Bank Securities Limited 107,148,420 74,238,996 Prime Exchange (DK) Ltd. 5,706,993 42,011,722 PBL Exchange (UK) Ltd. 5,706,993 42,011,722 PBL Exchange (UK) Ltd. 5,705,993 42,031,722 Less: Inter-company transactions 186,502,635 157,773,906 Interest			1.842.916.794	1.789.927.945
Legal expenses (note-3ba) Postage, stamp, telecommunication, etc. (note-3la) S5,706,969 S1,303,284 Stutionery, printing, advertisement, etc. (note-32a) 110,522,053 91,713,095 Managing Director's salary and fees (note-33) 5,798,000 5,380,000 Director's fees (note-34a) 2,315,485 1,891,524 Auditor's fees (note-35a) 600,000 69				
Postage, stamp, telecommunication, etc. (note-31a)				
Stationery, printing, advertisement, etc. (note-32a) 110,522,053 5,798,000 5,380,0				
Directors' fees (note-34a)			110,522,053	
Auditors fees (note-35a) 690,000 690,000 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,18,20 75,18,20 75,18,20 75,18,20 75,18,20 75,18,20 75,18,20 75,18,20 75,2		Managing Director's salary and fees (note-33)	5,798,000	5,380,000
Repair of Bank's assets (note-37a) 2.4.15.916 2.368.718.807		Directors' fees (note-34a)	2,315,485	1,891,524
Consolidated interest income / profit on investment Prime Bank Limited (note-23a) 7,002,014,001 7,002,				
Prime Bank Limited (note-23a)		Repair of Bank's assets (note-37a)		
Prime Bank Limited (note-23a) 7,144,655,54 7,022,014,601 Prime Bank Investment Limited 107,148,420 74,238,996 Prime Bank Securities Limited 21,889,271 3,003,408 Prime Exchange Co. Pte. Ltd., Singapore 21,889,271 3,003,408 PBL Exchange (UK) Ltd. 56,706,593 42,031,722 Less: Inter-company transactions 56,706,593 42,031,722 Less: Inter-company transactions 186,562,635 157,773,096 Loans (General) / Musharaka 1,163,052,865 1,145,864,619 Loans against trust receipts 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muaijal 75,209,667 878,006,557 Scured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 <td< th=""><th></th><th></th><th>2,518,152,648</th><th>2,368,715,807</th></td<>			2,518,152,648	2,368,715,807
Prime Bank Limited (note-23a) 7,144,655,564 7,002,014,601 Prime Bank Investment Limited 107,148,420 74,238,996 Prime Bank Scurities Limited 21,889,271 3,003,408 Prime Exchange Co, Pte. Ltd., Singapore - - PBL Exhange (UK) Ltd. 56,706,593 42,031,722 PBL Finance (Hong Kong) Limited 56,706,593 42,031,722 Less: Inter-company transactions 186,562,635 157,773,096 Test inter-company transactions 7,143,837,213 6963s15,631 Test inter-company transactions 186,562,635 157,773,096 Loans (General) / Musharaka 1,163,052,865 1,145,864,619 Loans against imported merchandise / Murabaha 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muaijal 75,209,667 878,006,557 </td <td>23</td> <td>Consolidated interest income / profit on investment</td> <td></td> <td></td>	23	Consolidated interest income / profit on investment		
Prime Bank Securities Limited 21,889,271 3,003,408 Prime Exchange (UK) Ltd.			7,144,655,564	7,002,014,601
Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		Prime Bank Investment Limited	107,148,420	74,238,996
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 56,706,598 42,031,722 7,330,399,848 7,121,288,727 186,562,655 157,773,096 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 6,963,515,631 7,143,837,213 7,143,837,2		Prime Bank Securities Limited	21,889,271	3,003,408
PBL Finance (Hong Kong) Limited 56,706,593 42,031,722 7,30,399,848 7,121,288,727 186,562,655 15,773,096 7,143,837,213 6,963,515,631 186,562,655 1,773,096 7,143,837,213 6,963,515,631 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,163,052,86			-	-
Less: Inter-company transactions 7,330,399,848 (186,562,635) 7,121,288,727 (186,562,635) 23a Interest income / profit on investment of the Bank Loans (General) / Musharaka 1,163,052,865 1,145,864,619 Loans against imported merchandise / Murabaha 238,796,594 217,916,364 Packing credit 1,4238,265 1,145,864,619 Loans against trust receipts 238,796,594 217,916,364 Packing credit 1,4238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajial 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017				
Less: Inter-company transactions 186,562,635 157,773,096 7,143,837,213 6,963,515,631 1,143,837,213 6,963,515,631 1,143,837,213 6,963,515,631 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,145,864,619 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,052,865 1,163,6364 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,033,323 336,518,254 1,163,034,333,333 336,518,254 1,163,033,333 336,518,254 1,163,034,333,333 336,518,254 1,163,033,333 336,518,254 1,163,034,333,333 336,518,254 1,163,033,333 1,163,033,333 1,163,034,334 1,163,034,344 1,163,		PBL Finance (Hong Kong) Limited		
Interest income / profit on investment of the Bank Loans (General) / Musharaka 1,163,052,865 1,145,864,619 Loans against imported merchandise / Murabaha 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,23 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajial 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,35,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,602 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 115,856,301 Interest / profit received from foreign banks 161,188,536 Interest / profit received from foreign banks Interest / profit received from foreign banks Interest / profit received from foreig				
Interest income / profit on investment of the Bank Loans (General) / Musharaka 1,163,052,865 Loans against imported merchandise / Murabaha 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 334,127 1,592,711 Cash credit / Bai-Muajial 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Cother loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on loans and advances / investments 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301		Less: Inter-company transactions		
Loans (General) / Musharaka 1,163,052,865 1,145,864,619 Loans against imported merchandise / Murabaha - - Loans against trust receipts 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajial 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 6,797,335,585 6,801,308,337 Interest / profit			7,143,837,213	0,903,515,031
Loans against imported merchandise / Murabaha	23a	Interest income / profit on investment of the Bank		
Loans against trust receipts 238,796,594 217,916,364 Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muaijal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115		Loans (General) / Musharaka	1,163,052,865	1,145,864,619
Packing credit 14,238,265 17,505,249 House building loan 137,268,210 286,000,947 Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajjal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest on call loans 113,309,000 113,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301			-	-
House building loan				
Lease finance / Izara 186,431,705 242,710,207 Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajjal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest on call loans 23,909,417 11,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301				
Hire purchase 334,303,323 336,518,254 Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajjal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest on call loans 23,909,417 11,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301		t t		
Payment against documents 384,127 1,592,711 Cash credit / Bai-Muajjal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest on call loans 23,909,417 11,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301				
Cash credit / Bai-Muajjal 775,209,667 878,006,557 Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,8856,301		•		
Secured overdraft 928,323,593 910,184,478 Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Consumer credit scheme 934,421,110 984,875,046 Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Staff loan 58,390,432 57,117,304 Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Small and Medium Enterprise (SME) 391,438,290 420,041,905 Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Agricultural Loan 164,135,017 64,907,381 Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Forced loan 404,766 12,085,016 Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Documentary bills purchased 325,211,749 224,013,872 Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301				
Interest income from credit card 108,897,903 104,526,172 Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest / profit received from foreign banks 161,188,536 115,856,301		Documentary bills purchased		
Other loans and advances / Investments 1,036,427,968 897,442,254 Total interest / profit on loans and advances / investments 6,797,335,585 6,801,308,337 Interest / profit on balance with other banks and financial institutions 162,222,027 73,540,962 Interest on call loans 23,909,417 11,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301		e ·		
Total interest / profit on loans and advances / investments6,797,335,5856,801,308,337Interest / profit on balance with other banks and financial institutions162,222,02773,540,962Interest on call loans23,909,41711,309,000Interest / profit received from foreign banks161,188,536115,856,301		Other loans and advances / Investments		
Interest on call loans 23,909,417 11,309,000 Interest / profit received from foreign banks 161,188,536 115,856,301			6,797,335,585	6,801,308,337
Interest / profit received from foreign banks 161,188,536 115,856,301				
				, , , , , , , , , , , , , , , , , , ,
		Interest / profit received from foreign banks		
			7,144,655,564	7,002,014,601

		Amount in	a Toko
		Jan-Jun-17	Jan-Jun-16
		3an-3un-17	Jan-Jun-10
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	4,991,068,855	5,472,775,216
	Prime Bank Investment Limited	148,259,848	142,277,937
	Prime Bank Securities Limited	18,546,113	16,946,160
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	26,397,319	14,657,397
		5,184,272,135	5,646,656,710
	Less: Inter-company transactions	186,904,972	157,866,104
		4,997,367,163	5,488,790,606
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
	i) Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	412 942 147	471,393,915
	Special notice deposits	413,843,147 160,797,186	170,061,041
	Term deposits / Mudaraba term deposits	1,242,026,028	1,795,695,274
	Deposits under scheme	2,665,064,727	
			2,541,314,877
	Foreign currency deposits (note-24a.1)	13,143,125	14,679,277
	Others	16,860,093	18,549,913
	") Internal / Des County 1 County 2	4,511,734,305	5,011,694,296
	ii) Interest / Profit paid for borrowings:	702 709	1 207 104
	Call deposits	702,708	1,386,194
	Repurchase agreement (repo)	-	37,614
	Bangladesh Bank-refinance	142 224 701	2,035,247
	Local bank accounts	143,224,791	110,947,627
	Foreign bank accounts	180,663,011	119,157,588
	PBL bond	154,744,040	227,516,649
		479,334,550	461,080,919
		4,991,068,855	5,472,775,216
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	9,329,917	9,149,574
	Interest / profit paid on N.F.C.D	3,813,208	5,529,702
	Interest / profit paid on R. F.C.D	3,813,208	3,327,702
	interest / profit paid off K. F.C.D	12 142 125	14 (50 255
		13,143,125	14,679,277
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	3,166,346,431	4,321,687,352
	Prime Bank Investment Limited	38,110,841	11,127,751
	Prime Bank Securities Limited	12,288,199	1,825,420
	Prime Exchange Co. Pte. Ltd., Singapore	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,
	PBL Exchange (UK) Ltd.	-	_
	PBL Finance (Hong Kong) Limited	-	-
		3,216,745,471	4,334,640,523
	Less: Inter-company transactions	<u> </u>	-
		3,216,745,471	4,334,640,523
25a	Investment income of the bank		
25a	Interest on treasury bills / Reverse repo / bonds	1,205,471,423	1,833,759,661
	Interest on debentures / bonds	8,671,400	17,644,903
	Gain on discounted bond / bills	307,964,220	399,530,940
	Gain on sale of shares	45,767,648	399,330,940
	Gain on Govt. security trading	1,559,669,268	2,031,744,693
	Dividend on shares	76,295,593	
	DIVIDERU OH SHAFES	3,203,839,553	91,831,257 4,374,511,455
	Less: Loss on sale/revaluation of security trading	37,493,122	52,824,103
	2000. 2000 on sure/revaluation of security trading	3,166,346,431	4,321,687,352
		3,100,340,431	T93#19UU/9J3#
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	987,777,339	812,776,096
	Prime Bank Investment Limited	33,524,454	12,669,197
	Prime Bank Securities Limited	18,751,783	9,892,733
	Prime Exchange Co. Pte. Ltd., Singapore	32,979,072	27,538,667
	PBL Exchange (UK) Ltd.	21,895,279	20,614,140
	PBL Finance (Hong Kong) Limited	12,718,099	10,802,123
		1,107,646,026	894,292,956
26-	Commission analysis and built and the P. J.	<u></u>	
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	121,993,443	109,913,896
	Commission on L/Cs-back to back	201,355,073	153,325,843
	Commission on L/Gs	123,982,778	170,663,080
	Commission on remittance	43,737,906	38,852,008
	Commission for services rendered to issue of shares	· · · · · · · · · · · · · · · · · · ·	-
	Merchant Commission	500	-
	Underwriting Commission regarding Treasury bill/ Bond	2,662,913	14,878,722
	Commission from sale of BSP/PSP/Others	3,638,233	3,154,121
		497,370,846	490,787,670
	Exchange gain (note - 26a.1) - including gain from FC dealings	490,406,493	321,988,426
	Settlement fees / Brokerage	-	-
		987,777,339	812,776,096
		20.,,	,,0,0

			T. 1
		Amount in Jan-Jun-17	Jan-Jun-16
		Jan-Jun-1/	Jan-Jun-10
26a.1	Exchange gain		
	Exchange gain	493,592,570	322,402,790
	Exchange gain-credit card	475,572,570	322,402,770
		(2.106.077)	(41.4.264)
	Less: Exchange loss	(3,186,077)	(414,364)
		490,406,493	321,988,426
27	Consolidated other operating income		1
	Prime Bank Limited (note-27a)	358,308,380	370,425,188
	Prime Bank Investment Limited	6,082,149	3,488,318
	Prime Bank Securities Limited	89,016	124,571
	Prime Exchange Co. Pte. Ltd., Singapore	156,851	-
	PBL Exchange (UK) Ltd.	16742444	-
	PBL Finance (Hong Kong) Limited	16,743,444	19,218,836
		381,379,840	393,256,913
	Less: Inter-company transactions	342,337	93,008
25		381,037,503	393,163,905
27a	Other operating income of the Bank	7 002 004	6 604 706
	Rent recovered	7,002,004	6,684,736
	Service and other charges	87,003,962	21,369,275
	Retail Income	105,630,707	107,072,527
	Income from ATM service	5,972,374	7,546,877
	Credit card income (note-27a.2)	25,376,048	22,876,198
	Postage / telex / SWIFT/ fax recoveries Rebate from foreign Bank outside Bangladesh	47,036,543	94,046,185
	Profit on sale of fixed assets	26,085,982	26,171,231
	Miscellaneous earnings (note-27a.1)	15,883 54,184,878	101,942 84,556,217
	wiscenaneous earnings (note-27a.1)	358,308,380	370,425,188
		220,200,200	370,423,100
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittanc of various items, etc.	e house / bank, notice fee	and sale proceeds
27a.2	Credit card income Annual fees	11 956 026	10 617 022
		11,856,926	10,617,922
	Inter-change fees	13,509,883	12,239,335
	Others	9,239	18,940
		25,376,048	22,876,198
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	1,842,916,794	1,789,927,945
	Prime Bank Investment Limited	14,791,156	16,128,178
	Prime Bank Securities Limited	8,912,804	6,537,740
	Prime Exchange Co. Pte. Ltd., Singapore	12,871,282	11,763,761
	PBL Exchange (UK) Ltd.	9,303,574	8,930,695
	PBL Finance (Hong Kong) Limited	13,923,003	11,876,798
		1,902,718,613	1,845,165,117
20			
28a	Salaries and allowances of the Bank	040.714.274	000 520 771
	Basic pay	848,714,374	800,539,771
	Allowances	582,006,569	543,185,938
	Bonus	171,032,155	156,583,528
	Bank's contribution to provident fund	82,426,030	76,557,410
	Retirement benefits	9,237,666	8,461,298
	Gratuity	149,500,000	204,600,000
		1,842,916,794	1,789,927,945
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank Limited (note-29a)	428,457,306	362,361,214
	Prime Bank Investment Limited	4,935,334	2,957,872
	Prime Bank Securities Limited	5,143,442	2,923,143
	Prime Exchange Co. Pte. Ltd., Singapore	6,654,989	5,980,776
	PBL Exchange (UK) Ltd.	4,658,679	5,089,418
	PBL Finance (Hong Kong) Limited	4,725,506	4,527,725
		454,575,256	383,840,148
20			
29a	Rent, taxes, insurance, electricity, etc. of the Bank	204.062.760	227 400 070
	Rent, rates and taxes	294,063,769	227,408,878
	Lease rent	38,284	44,441
	Insurance	72,674,123	71,057,851
	Power and electricity	61,681,130	63,850,045
		428,457,306	362,361,214
20	Consolidated logal expenses		
30	Consolidated legal expenses	20,220,125	20,020,720
	Prime Bank Limited (note-30a)	29,330,126	30,930,720
	Prime Bank Investment Limited	385,250	105,275
	Prime Bank Securities Limited	275,575	311,000
	Prime Exchange Co. Pte. Ltd., Singapore	552,049	515,221
	PBL Exchange (UK) Ltd.	1,442,286	915,010
	PBL Finance (Hong Kong) Limited	21.007.207	- 22 888 227
		31,985,286	32,777,226

		Amount in Jan-Jun-17	Taka Jan-Jun-16
30a	Legal expenses of the Bank	Jan-Jun-17	3411-3411-10
204	Legal expenses	23,472,617	26,447,025
	Other professional charges	5,857,510	4,483,695
		29,330,126	30,930,720
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a) Prime Bank Investment Limited	55,706,969	51,303,284 552,094
	Prime Bank Securities Limited Prime Bank Securities Limited	541,125 1,869	360
	Prime Exchange Co. Pte. Ltd., Singapore	683,552	1,142,497
	PBL Exchange (UK) Ltd.	305,461	310,408
	PBL Finance (Hong Kong) Limited	3,589,604	2,972,282
		60,828,579	56,280,926
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	10,210,333	9,114,962
	Telegram, telex, fax and internet	12,769,129	12,921,210
	Data communication Telephone - office	15,563,426	11,705,530
	Telephone - residence	16,913,268 250,812	17,258,451 303,131
	reiephone - residence	55,706,969	51,303,284
32	Consolidated stationary mainting and adventisements at	25,100,200	,,
32	Consolidated stationery, printing and advertisements, etc. Prime Bank Limited (note-32a)	110,522,053	91,713,095
	Prime Bank Investment Limited	617,978	414,168
	Prime Bank Securities Limited	187,173	250,287
	Prime Exchange Co. Pte. Ltd., Singapore	1,156,562	945,815
	PBL Exchange (UK) Ltd.	272,359	303,128
	PBL Finance (Hong Kong) Limited	257,240 113,013,365	161,085 93,787,578
		113,013,305	93,707,370
32a	Stationery, printing and advertisements, etc. of the Bank	26.940.672	20,006,447
	Office and security stationery Computer consumable stationery	36,849,673 40,925,854	29,996,447 30,177,827
	Publicity and advertisement	32,746,526	31,538,821
		110,522,053	91,713,095
33	Managing Director's salary and fees		<u> </u>
	Basic salary	3,630,000	3,300,000
	Bonus	605,000	550,000
	House rent allowance	600,000	600,000
	Bank's contribution to provident fund	363,000	330,000
	Utility allowance	180,000	180,000
	House maintenance allowance	240,000	240,000
	Others	180,000 5,798,000	180,000 5,380,000
24	Consolidated Directoral food	3,770,000	3,300,000
34	Consolidated Directors' fees Prime Bank Limited (note-34a)	2,315,485	1,891,524
	Prime Bank Investment Limited	212,750	115,850
	Prime Bank Securities Limited	57,500	55,200
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,585,735	2 062 574
		2,505,755	2,062,574
34a	Directors' fees of the Bank Meeting fees	1 422 000	1 176 000
	Other benefits	1,432,000 883,485	1,176,000 715,524
	• • • • • • • • • • • • • • • • • • • •	2,315,485	1,891,524
	Bank has paid Tk. 8,000/-as Honarioum according to the BRPD circular letter no. 11	dated 04 October 2015.	
35	Consolidated Auditors' fees		
33	Prime Bank Limited (note-35a)	690,000	690,000
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	112,818	113,696
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	226,379 20,474	248,194 19,222
	132 1 manor (110mg 110mg) 2 manor	1,049,671	1,071,112
250	Auditour food of the Doub		, , , , , , , , , , , , , , , , , , ,
35a	Auditors' fees of the Bank External Audit fee	690,000	690,000
	External Function	690,000	690,000
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	-
			-
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	187,952,732	188,197,572
	Prime Bank Investment Limited	1,409,481	1,447,397
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	322,113 1,023,707	444,881 779,288
	PBL Exchange (UK) Ltd.	1,025,707	1,415,039
	PBL Finance (Hong Kong) Limited	266,112	353,327
	 -	192,245,388	192,637,504

		Amount i Jan-Jun-17	n Taka Jan-Jun-16
37a	Depreciation and repair of Bank's assets	Jan-Jun-17	Jan-Jun-10
Sia	Depreciation - (see annexure-C for detail)		
	Fixed assets	133,634,623	133,631,829
	Leased assets	· · ·	, , , , , , , , , , , , , , , , , , ,
		133,634,623	133,631,828
	Amortization -(see annexure-C for detail)	10,404,476	16,671,580
	Software-core banking Software-ATM	1,497,717	3,376,140
	Software-ATM	11,902,193	20,047,720
	Repairs	11,5 02,15 0	20,017,720
	Building	6,790,352	6,567,735
	Furniture and fixtures	9,873,728	4,498,119
	Office equipment	17,937,115	15,609,174
	Bank's vehicles Maintenance	5,238,200	5,531,857
	Maintenance	2,576,520 42,415,916	2,311,139 34,518,023
		187,952,732	188,197,572
20		10.10021.02	100(1) / (0.12
38	Consolidated other expenses	567 150 100	407 114 124
	Prime Bank Limited (note-38a) Prime Bank Investment Limited	567,152,123 7,411,474	497,114,124 4,072,740
	Prime Bank Securities Limited	4,531,237	2,518,172
	Prime Exchange Co. Pte. Ltd., Singapore	3,444,880	2,675,408
	PBL Exchange (UK) Ltd.	2,303,734	1,320,504
	PBL Finance (Hong Kong) Limited	2,900,052	2,746,777
		587,743,500	510,447,725
38a	Other expenses of the Bank		
	Security and cleaning	94,173,545	103,830,458
	Entertainment	17,362,485	17,309,030
	Car expenses	94,780,122	82,758,220
	ATM expenses	71,582,818	74,038,699
	Retail expenses Books, magazines and newspapers, etc.	34,912,004 883,750	35,373,391 1,129,006
	Liveries and uniforms	980,160	1,085,421
	Medical expenses	44,590	379,708
	Bank charges and commission paid	4,350,784	1,918,061
	Loss on sale of fixed assets	1,562,520	926,965
	House furnishing expenses	1,800,000	1,500,000
	Subscription to institutions	8,266,334	6,379,383
	Donations Sponsorship	53,544,929 25,315,262	26,723,232 10,484,051
	Prime Bank Cricket Club	18,574,415	14,951,155
	Traveling expenses	20,295,415	15,281,803
	Expenses for merchant banking	1,000	10,703
	Local conveyance, labor, etc.	9,805,840	7,977,091
	Business development	29,695,690	22,318,529
	Training and internship	11,002,565	10,857,513
	Remittance charges Cash reward to branches	4,798,894 2,339,500	4,485,236 1,252,500
	Laundry, cleaning and photographs, etc.	2,949,148	2,996,487
	Credit card expenses	17,135,000	17,458,610
	Consolidated salary (staff)	16,815,110	12,032,058
	Annual General Meeting	2,880,000	2,630,499
	Exgratia Welfers for d	8,925,370	8,794,230
	Welfare fund Prime Bank Foundation	-	-
	Miscellaneous expenses	12,374,874	12,232,086
		567,152,123	497,114,124
39	Consolidated provision for loans, investments, off balance sheet exposure & other	or accate	
3)	Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	710,000,000	1,962,000,000
	Provision for unclassified loans and advances / investments-PBL (note-39a)	1,200,000,000	1,114,950,000
	Provision for bad and doubtful loans and advances (OBU) (note-39a)	21,000,000	-
	Provision for unclassified loans and advances / investments (OBU) (note-39a)	40,000,000	23,350,000
	Provision for off-balance sheet exposure-PBL (note-39a)	111,000,000	69,500,000
	Provision for diminution in value of investments-PBL (note-39a)	(50,000,000)	9,120,000
	Provision for diminution in value of investments-PBIL	-	86,089,962
	Provision for impairment of client margin loan-PBIL Provision for diminution in value of investments-PBSL	-	189,558,954 11,157,074
	Provision for impairment of client margin loan-PBSL	3,254,819	43,868,748
	Provision for impairment of effect margin loan-1 BSE Provision for impairment loss for investment in subsidiaries (note-39a)	- 3,234,017	32,459,577
	Provision for climate risk fund (note-39a)	·	-
	,		
	Provision for Good Borrower rebate (note-39a)	-	-
	,	13,000,000 2,048,254,819	7,610,000 3,549,664,315

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
39a	Provision for loans, investments, off balance sheet exposure & other assets of the	e Bank	
	Provision for bad and doubtful loans and advances / investments	710,000,000	1,962,000,000
	Provision for unclassified loans and advances / investments	1,200,000,000	1,114,950,000
	Provision for bad and doubtful loans and advances (OBU)	21,000,000	-
	Provision for unclassified loans and advances / investments (OBU)	40,000,000	23,350,000
	Provision for off-balance sheet exposure	111,000,000	69,500,000
	Provision for diminution in value of investments	(50,000,000)	9,120,000
	Provision for impairement loss for investment in subsidiaries	-	32,459,577
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	13,000,000 2,045,000,000	7,610,000 3,218,989,577
40	Consolidated toy expenses	2,045,000,000	3,410,909,577
40	Consolidated tax expenses		
	Current tax	5.00,000,000	100,000,000
	Prime Bank Limited (note-40a) Prime Bank Investment Limited	560,000,000	100,000,000
		4,907,941	2,413,071
	Prime Bank Securities Limited	6,361,395	355,650
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	622,391	-
	PBL Finance (Hong Kong) Limited		102 5 (0 521
		571,891,727	102,768,721
	Deferred tax		
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	(210.270)	(024.074)
	Prime Bank Securities Limited	(218,370)	(834,974)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	(210.270)	(024.07.1)
		(218,370)	(834,974)
		571,673,357	101,933,747

560,000,000

560,000,000

100,000,000

100,000,000

40a

Tax expenses of the Bank

Current tax

Deferred tax