

Financial Statements (Un-Audited) as at 30 September 2017 (3rd Quarter)



Consolidated Balance Sheet as at 30 September 2017

Doutinalous	Natar	Amount	in Taka
Particulars	Notes	Sep-17	2016
PROPERTY AND ASSETS			
Cash	3	<u></u>	
In hand (including foreign currencies)		2,549,072,376	2,772,028,445
Balance with Bangladesh Bank and its agent bank (s)			
(including foreign currencies)		14,950,968,398	15,013,759,704
		17,500,040,773	17,785,788,149
Balance with other banks and financial institutions	4		
In Bangladesh		17,521,887,331	4,156,407,180
Outside Bangladesh		2,728,448,754	2,872,544,857
Money of cell and shout notice	=	20,250,336,085	7,028,952,037
Money at call and short notice	5	-	540,000,000
Investments	6		
Government	Ţ.	24,893,543,189	47,653,799,061
Others		2,370,682,435	2,618,012,934
		27,264,225,624	50,271,811,995
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	171,120,021,789	158,022,379,691
Bills purchased and discounted	8	14,745,554,278	14,467,473,496
		185,865,576,067	172,489,853,187
Fixed assets including premises, furniture and fixtures	9	6,897,073,395	6,610,488,699
Other assets	10	3,458,067,790	2,605,998,848
Non - banking assets	11	220,500,640	220,500,640
Total assets		261,455,820,376	257,553,393,555
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LIABILITIES AND CAPITAL Liabilities			
Borrowings from other banks, financial institutions and agents	12	14,894,688,415	13,088,287,002
Deposits and other accounts	13	14,094,000,413	13,000,207,002
Current / Al-wadeeah current deposits	13	31,211,556,663	31,868,669,008
Bills payable		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits		39,805,889,688	35,628,622,433
Term deposits / Mudaraba term deposits		120,388,013,068	125,169,606,738
Bearer certificate of deposit		-	-
Other deposits		-	-
		196,212,788,915	197,835,262,094
Other liabilities	14	25,294,767,351	21,336,454,114
Total liabilities		236,402,244,682	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	2,241,230,396
Minority Interest	15.9	61	60
Statutory reserve	16	9,204,058,242	9,204,058,242
Revaluation gain / loss on investments	17	47,036,218	53,313,727
Revaluation reserve	18	1,506,285,073	1,506,285,073
Foreign currency translation gain	19	9,136,064	5,907,315
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	1,724,340,593	1,961,106,484
Total Shareholders' equity		25,053,575,694	25,293,390,345
Total liabilities and Shareholders' equity		261,455,820,376	257,553,393,555
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21		
Acceptances and endorsements	21.1	43,973,699,250	35,566,350,756
Letters of guarantee	21.2	68,628,400,588	67,416,908,068
Irrevocable letters of credit	21.3	39,091,836,900	27,311,640,065
Bills for collection	21.4	9,588,756,977	8,263,541,574
Other contingent liabilities		-	-
		161,282,693,715	138,558,440,463
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		161,282,693,715	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 September 30, 2017

Particulars	Notes	Amount	in Taka	Amount in Taka		
Particulars	Notes	Jan-Sep-17	Jan-Sep-16	Jul-Sep-17	Jul-Sep-16	
	-					
Interest income / profit on investments	23	10,972,497,721	10,332,994,036	3,828,660,508	3,369,478,405	
Interest / profit paid on deposits, borrowings, etc.	24	(7,409,072,420)	(8,086,841,725)	(2,411,705,257)	(2,598,051,120)	
Net interest / net profit on investments		3,563,425,302	2,246,152,311	1,416,955,251	771,427,286	
Investment income	25	3,879,806,964	5,386,607,776	663,061,493	1,051,967,253	
Commission, exchange and brokerage	26	1,738,955,262	1,298,384,568	631,309,237	404,091,612	
Other operating income	27	555,060,195	513,351,113	174,022,691	120,187,207	
Total operating income (A)		9,737,247,722	9,444,495,768	2,885,348,672	2,347,673,357	
Salaries and allowances	28	2,860,601,208	2,739,625,763	957,882,595	894,460,646	
	28					
Rent, taxes, insurance, electricity, etc.	29	699,858,707	592,424,792	245,283,451	208,584,644	
Legal expenses	30	43,986,886	45,906,972	12,001,601	13,129,746	
Postage, stamp, telecommunication, etc.	31	94,209,453	89,781,349	33,380,874	33,500,423	
Stationery, printing, advertisements, etc.	32	160,876,360	154,912,261	47,862,994	61,124,684	
Managing Director's salary and fees	33	8,394,500	7,795,000	2,596,500	2,415,000	
Directors' fees	34	3,327,913	3,747,383	742,178	1,684,809	
Auditors' fees	35	1,856,188	1,591,584	806,517	520,472	
Charges on loan losses	36	-	-	-	-	
Depreciation and repair of Bank's assets	37	287,050,648	288,661,272	94,805,260	96,023,768	
Other expenses	38	952,849,945	831,161,441	365,106,446	320,713,716	
Total operating expenses (B)		5,113,011,808	4,755,607,818	1,760,468,415	1,632,157,907	
Profit / (loss) before provision (C=A-B)		4,624,235,914	4,688,887,949	1,124,880,257	715,515,450	
5	•				1	
Provision for loans / investments	39	1.210.000.000	2 1 12 000 000	600,000,000	100 000 000	
Specific provision		1,310,000,000	2,142,000,000	600,000,000	180,000,000	
General provision		1,230,000,000	1,274,950,000	30,000,000	160,000,000	
Provision for Off-Shore Banking Units		62,500,000	53,350,000	1,500,000	30,000,000	
Provision for off-balance sheet exposures		227,200,000	183,750,000	116,200,000	114,250,000	
		2,829,700,000	3,654,050,000	747,700,000	484,250,000	
Provision for diminution in value of investments		(50,000,000)	178,862,955	-	72,495,919	
Provision for impairment of client margin loan		16,945,302	472,135,225	13,690,483	238,707,523	
Other provisions		34,600,000	40,069,577	21,600,000	-	
Total provision (D)		2,831,245,302	4,345,117,757	782,990,483	795,453,442	
Total profit / (loss) before taxes (C-D) Provision for taxation:		1,792,990,612	343,770,192	341,889,774	(79,937,992)	
Current tax	40	322,422,703	109,953,539	(249,469,025)	7,184,818	
Deferred tax		(505,230)	(831,262)	(286,860)	3,712	
		321,917,473	109,122,277	(249,755,885)	7,188,530	
Net profit after taxation		1,471,073,139	234,647,915	591,645,658	(87,126,522)	
Retained earnings brought forward from previous year	20.1	253,267,455	238,672,797	253,267,455	238,672,797	
Totalion carrings of organization and from providing your	2012	1,724,340,593	473,320,712	844,913,113	151,546,275	
Appropriations						
Statutory reserve		-	-	-	-	
Minority interest		0.70	(13)	1	(7)	
General reserve		_	-	-	-	
		0.70	(13)	1	(7)	
Retained surplus	20	1,724,340,593	473,320,725	844,913,112	151,546,282	
Earnings per share (EPS)		1.43	0.23	0.58	(0.08)	
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Chairman

Director

Managing Director

Company Secretary

Prime Bank Limited and its subsidiaries

Consolidated Cash Flow Statement

for the period from January to September $30,\,2017$

		Amount in	Toko
Par	ticulars	Jan-Sep-17	Jan-Sep-16
			•
A)	Cash flows from operating activities		
	Interest receipts in cash	12,764,434,464	13,151,756,310
	Interest payments	(7,699,039,219)	(8,638,272,238)
	Dividend receipts	79,582,898	106,716,262
	Fees and commission receipts in cash	1,738,955,262	1,298,384,568
	Recoveries of loans previously written off	192,824,785	123,410,198
	Cash payments to employees	(3,089,176,757)	(2,652,420,762)
	Cash payments to suppliers	(544,606,500)	(573,287,766)
	Income taxes paid	(398,650,376)	(349,786,539)
	Receipts from other operating activities	2,565,334,823	3,161,665,728
	Payments for other operating activities	(1,551,584,593)	(1,352,255,638)
	Cash generated from operating activities before		
	changes in operating assets and liabilities	4,058,074,788	4,275,910,122
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	_
	Purchase of trading securities (Treasury bills)	17,114,133,114	(8,540,787,853)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(14,546,937,114)	(10,092,807,719)
	Other assets	8,383,956,674	20,318,317,013
	Deposits from other banks / borrowings	4,138,853,539	847,984,517
	Deposits from customers	(2,923,331,585)	(1,725,240,307)
	Other liabilities account of customers	(729,721,437)	183,436,235
	Trading liabilities	-	-
	Other liabilities	2,080,453,941	458,917,643
		13,517,407,133	1,449,819,530
	Net cash from operating activities	17,575,481,920	5,725,729,652
B)	Cash flows from investing activities		
_,	Debentures	_	-
	Payments for purchases of securities	236,917,747	(187,239,223)
	Purchase of property, plant and equipment	(279,611,972)	(314,391,417)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	624,244	458,350
	Net cash used in investing activities	(42,069,981)	(501,172,290)
C)	Cook flows from financing activities		
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)
		(=,1 == ,== = -)	(=,===,===,===)
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	15,828,377,655	3,603,884,961
E)	Effects of exchange rate changes on cash and cash equivalents	17,106,017	5,264,045
F)	Cash and cash equivalents at beginning of the year	21,909,486,586	19,954,970,932
G)	Cash and cash equivalents at end of the year (D+E+F)	37,754,970,258	23,564,119,938
	Coch and each conjugants at and of the many		
	Cash and cash equivalents at end of the year	2 540 072 277	2.052.001.570
	Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	2,549,072,376	3,053,801,578
	(including foreign currencies)	14,950,968,398	17,557,417,774
	Balance with other banks and financial institutions	20,250,336,085	2,888,665,728
	Money at call and short notice	20,230,330,003	60,000,000
	Reverse repo	[-
	Prize bonds (note-6a)	4,593,400	4,234,858
	1 1120 conds (note-va)	37,754,970,258	23,564,119,938
	\wedge	01,104,210,200	20,007,117,700
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Cha	irman Director Managing Director Company Secretary	Head of Financial Admi	nistration (Acting)

Prime Bank Limited and its subsidiaries

Consolidated Statement of Changes in Equity for the period from January to September 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	1,961,106,484	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	1,961,106,484	25,293,390,345
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(37,093,373)	-	-	(37,093,373)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	30,815,864	-	-	30,815,864
Currency translation differences	-	-	-	-	-	-	-	3,228,749	(2,804,746)	424,003
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	47,036,218	9,136,064	1,958,301,738	25,287,536,838
Net profit for the year	-	-	-	-	-	-	-	-	1,471,073,139	1,471,073,139
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,705,034,284)	(1,705,034,284)
Minority interest	-	-	-	-	1.14	-	-	-	-	1.14
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	=	=	-	-	=	-	=	-	-
Balance as at 30 September 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	61	1,506,285,073	47,036,218	9,136,064	1,724,340,593	25,053,575,694
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

Chairman

Director

Managing Director

Company Secretary

Prime Bank Limited Balance Sheet as at 30 September 2017

Particulars	Notes	Amount	in Taka
	Notes	Sep-17	2016
PROPERTY AND ASSETS	2		
Cash In hand (including foreign currencies)	3a	2,532,756,788	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s)		2,332,730,788	2,710,031,374
(including foreign currencies)		14,950,968,398	15,013,759,704
(metading foreign currences)		17,483,725,186	17,732,611,278
Balance with other banks and financial institutions	4a	,, .,	, - ,- , -
In Bangladesh		17,417,830,274	4,101,897,760
Outside Bangladesh		2,571,090,902	2,713,329,031
		19,988,921,176	6,815,226,791
Money at call and short notice	5	-	540,000,000
Investments	6a	,	
Government		24,893,543,189	47,653,799,061
Others		322,281,507	595,407,957
		25,215,824,696	48,249,207,018
Loans, advances and lease / investments	_		
Loans, cash credits, overdrafts, etc./ investments	7a	170,892,119,721	157,818,461,771
Bills purchased and discounted	8a	12,707,635,923	12,393,363,484
Fixed egests including promises furniture and fixtures	0.	183,599,755,644	170,211,825,255
Fixed assets including premises, furniture and fixtures Other assets	9a 10a	6,869,294,381	6,589,682,409
Non - banking assets	10a 11	7,083,904,031 220,500,640	6,240,072,675 220,500,640
Total assets	11	260,461,925,754	256,599,126,065
Total assets		200,401,725,754	250,577,120,005
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	14,848,323,293	12,929,786,860
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		31,233,193,815	31,905,539,890
Bills payable		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits		39,805,889,688	35,628,622,433
Term deposits / Mudaraba term deposits		120,389,732,394	125,231,442,610
Bearer certificate of deposit		-	-
Other deposits		-	-
		196,236,145,393	197,933,968,848
Od P. L. 194	14-	24 297 207 422	20 450 510 017
Other liabilities Total liabilities	14a	24,387,297,433 235,471,766,119	20,450,518,917
Capital / Shareholders' equity		255,471,700,119	231,314,274,625
Paid up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.8	2,241,230,396	2,241,230,396
Statutory reserve	16	9,204,058,242	9,204,058,242
Revaluation gain / (loss) on investments	17a	13,890,099	15,278,978
Revaluation reserve	18	1,506,285,073	1,506,285,073
Foreign currency translation gain	19a	8,147,296	6,637,162
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	1,723,062,370	2,017,875,429
Total Shareholders' equity		24,990,159,635	25,284,851,440
Total liabilities and Shareholders' equity		260,461,925,754	256,599,126,065
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	43,973,699,250	35,566,350,756
Letters of guarantee	21a.2	68,628,400,588	67,416,908,068
Irrevocable letters of credit	21a.3	39,091,836,900	27,311,640,065
Bills for collection	21a.4	9,588,756,977	8,263,541,574
Other contingent liabilities		-	-
		161,282,693,715	138,558,440,463
Other commitments			1
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		- I	-
Liabilities against forward purchase and sale			-
Total Off Ralance Sheet expecues including contingent liabilities	\wedge	161 292 602 715	139 559 440 462
Total Off-Balance Sheet exposures including contingent liabilities		161,282,693,715	138,558,440,463
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Chairman Diagram Name Pine	la compatantia.	d of Finance	O (A stime)
Chairman Director Managing Director Company S	becretary Hea	d of Financiai Adminis	suation (Acting)

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

	Amount in Taka			Amount	in Toko	
Particulars	Notes			Amount		
		Jan-Sep-17	Jan-Sep-16	Jul-Sep-17	Jul-Sep-16	
Interest income / profit on investments	23a	10,944,511,114	10,407,305,013	3,799,855,550	3,405,290,412	
Interest / profit paid on deposits, borrowings, etc.	24a	(7,400,240,250)	(8,064,939,979)	(2,409,171,395)	(2,592,164,764)	
Net interest / net profit on investments	2-14	3,544,270,864	2,342,365,034	1,390,684,155	813,125,648.51	
Investment income	25a	3,771,303,127	5,341,538,285	604,956,696	1,019,850,933	
Commission, exchange and brokerage	26a	1,560,094,822	1,187,879,837	572,317,483	375,103,741	
Other operating income	27a	520,413,363	477,398,181	162,104,983	106,972,993	
Total operating income (A)	274	9,396,082,176	9,349,181,336	2,730,063,317	2,315,053,315	
Salaries and allowances	28a	2,769,580,368	2,655,745,131	926,663,574	865,817,186	
Rent, taxes, insurance, electricity, etc.	29a	658,354,139	557,851,751	229,896,834	195,490,537	
Legal expenses	30a	40,230,215	42,871,514	10,900,089	11,940,794	
Postage, stamp, telecommunication, etc.	31a	87,398,014	83,650,974	31,691,045	32,347,690	
Stationery, printing, advertisements, etc.	32a	157,499,688	151,948,351	46,977,635	60,235,255	
Managing Director's salary and fees	33	8,394,500	7,795,000	2,596,500	2,415,000	
Directors' fees	34a	2,903,963	3,438,333	588,478	1,546,809	
Auditors' fees	35a	1,035,000	1,035,000	345,000	345,000	
Charges on loan losses	36	-	-	-	-	
Depreciation and repair of Bank's assets	37a	280,276,712	282,730,089	92,323,980	94,532,517	
Other expenses	38a	918,964,851	804,607,537	351,812,728	307,493,413	
Total operating expenses (B)		4,924,637,450	4,591,673,681	1,693,795,863	1,572,164,201	
Profit / (loss) before provision (C=A-B)		4,471,444,726	4,757,507,655	1,036,267,455	742,889,114	
Provision for loans / investments	39a					
Specific provision		1,310,000,000	2,142,000,000	600,000,000	180,000,000	
General provision		1,230,000,000	1,274,950,000	30,000,000	160,000,000	
Provision for Off-Shore Banking Units		62,500,000	53,350,000	1,500,000	30,000,000	
Provision for off-balance sheet exposures		227,200,000	183,750,000	116,200,000	114,250,000	
•		2,829,700,000	3,654,050,000	747,700,000	484,250,000	
Provision for diminution in value of investments		(50,000,000)	9,120,000	-	-	
Other provisions		34,600,000	40,069,577	21,600,000	_	
Total provision (D)		2,814,300,000	3,703,239,577	769,300,000	484,250,000	
Total profit / (loss) before taxes (C-D)		1,657,144,726	1,054,268,078	266,967,455	258,639,114	
Provision for taxation						
Current tax	40a	305,000,000	100,000,000	(255,000,000)	_	
Deferred tax		-	-	-	_	
		305,000,000	100,000,000	(255,000,000)	-	
Net profit after taxation		1,352,144,726	954,268,078	521,967,455	258,639,114	
Retained earnings brought forward from previous years	20.1a	370,917,643	291,842,201	370,917,643	291,842,201	
S		1,723,062,370	1,246,110,279	892,885,098	550,481,315	
				<u></u>		
Appropriations		ļ				
Statutory reserve		-	-	-	-	
General reserve		-	-	-	-	
Retained surplus	20a	1,723,062,370	1,246,110,279	892,885,098	550,481,315	
Earnings per share (EPS)		1.31	0.93	0.50	0.25	
Chairman Director Managing Director	(Company Secretary	Head	of Financial Admini	stration (Acting)	

Prime Bank Limited Cash Flow Statement for the period from January to September $30,\,2017$

P.,,	ticulars	Amount	in Taka	
rai		Jan-Sep-17	Jan-Sep-16	
A)	Cash flows from operating activities			
		<u> </u>		
	Interest receipts in cash	12,494,655,663	13,226,067,287	
	Interest payments	(7,448,072,519)	(8,616,370,492	
	Dividend receipts	79,582,898	106,716,262	
	Fees and commission receipts in cash	1,560,094,822	1,187,879,837	
	Recoveries of loans previously written off	192,824,785	123,410,198	
	Cash payments to employees	(2,998,155,916)	(2,568,540,131	
	Cash payments to suppliers	(541,229,829)	(502,865,708	
	Income taxes paid	(398,650,376)	(349,786,539	
	Receipts from other operating activities	2,421,841,818	3,080,550,297	
	Payments for other operating activities	(1,464,381,682)	(1,281,097,226	
	Cash generated from operating activities before			
	changes in operating assets and liabilities	3,898,509,664	4,405,963,784	
	Toward (Alaman) to an art of the Large			
	Increase / (decrease) in operating assets and liabilities			
	Statutory deposits	-	-	
	Purchase of trading securities (Treasury bills)	17,114,133,114	(8,540,787,853	
	Loans and advances to other banks	-	-	
	Loans and advances to customers	(14,754,737,043)	(9,950,534,027	
	Other assets	8,392,194,260	20,371,686,343	
	Deposits from other banks / borrowings	4,446,580,979	930,298,006	
	Deposits from customers	(2,946,183,794)	(1,761,082,198	
	Other liabilities account of customers	(729,721,437)	183,436,235	
	Trading liabilities	-	-	
	Other liabilities	2,058,919,220	(229,766,063	
		13,581,185,300	1,003,250,443	
	Net cash from operating activities	17,479,694,964	5,409,214,227	
B)	Cash flows from investing activities			
	Debentures	-	-	
	Proceeds from sale of securities	262,713,698	-	
	Payments for purchases of securities	-	(51,993,056	
	Purchase of property, plant and equipment	(279,611,972)	(314,131,617	
	Payment against lease obligation	-	-	
	Proceeds from sale of property, plant and equipment	624,244	458,350	
	Net cash used in investing activities	(16,274,030)	(365,666,323	
~`	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)	15,816,463,148	3,499,524,980	
D)	Effects of exchange rate changes on cash and cash equivalents	18,192,145	(266,425	
E)	Cash and cash equivalents at beginning of the year	21,642,584,469	19,845,093,319	
E) F)	Cash and cash equivalents at edgmining of the year (D+E+F)	37,477,239,762	23,344,351,874	
G)	Cash and cash equivalents at end of the year (D+D+F)	31,411,237,102	23,344,331,074	
J)	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies)	2,532,756,788	3,002,981,726	
	Balance with Bangladesh Bank and its agent bank (s)	2,332,730,700	3,002,701,720	
	Datance with Dangladesh Dank and its agent bank (s)	14,950,968,398	17,557,417,774	
	(including foreign currencies)	14.7.70.700.170	11,551,411,114	
	(including foreign currencies) Ralance with other banks and financial institutions		2710717516	
	Balance with other banks and financial institutions	19,988,921,176		
	Balance with other banks and financial institutions Money at call and short notice			
	Balance with other banks and financial institutions Money at call and short notice Reverse repo	19,988,921,176 - -	60,000,000	
	Balance with other banks and financial institutions Money at call and short notice	19,988,921,176 - - - 4,593,400	2,719,717,516 60,000,000 - 4,234,858	
	Balance with other banks and financial institutions Money at call and short notice Reverse repo	19,988,921,176 - -	60,000,000	
`	Balance with other banks and financial institutions Money at call and short notice Reverse repo	19,988,921,176 - - - 4,593,400	60,000,000 - 4,234,858	
1	Balance with other banks and financial institutions Money at call and short notice Reverse repo	19,988,921,176 - - - 4,593,400	60,000,000 - 4,234,858	

Prime Bank Limited Statement of Changes in Equity

for the p	eriod from Janu	ary to Septemb	er 30, 2017
Paid-un	Share	Statutory	Revaluation

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	-	-	-	-	(37,093,373)	-	-	(37,093,373)
Surplus / deficit on account of revaluation of investments	-	-	-	-	35,704,493	-	-	35,704,493
Currency translation differences	-	-	-	=	-	1,510,133	-	1,510,133
Net gains and losses not recognized in the income statement	-	-	-		13,890,099	8,147,296	2,017,875,429	25,284,972,694
Net profit for the year	-	-	-	-	-	-	1,352,144,726	1,352,144,726
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 September 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	13,890,099	8,147,296	1,723,062,370	24,990,159,635
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

Chairman

Director

Managing Director

Company Secretary

Amount in Taka				
Sep-17 2016				

1 Accounting policies

Accounting policies in this quarterly financial statements are same as that applied in its last annual financial statements of December 31, 2016.

2 General

- a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.

3 Consolidated cash

i	Cash in hand		
	Prime Bank Limited (note-3a.1)	2,532,756,788	2,718,851,574
	Prime Bank Investment Limited	55,294	8,801
	Prime Bank Securities Limited	20,906	20,906
	Prime Exchange Co. Pte. Ltd., Singapore	16,239,387	53,147,164
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,549,072,376	2,772,028,445
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	14,950,968,398	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	-	-
		14,950,968,398	15,013,759,704
		17,500,040,773	17,785,788,149
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	2,477,567,168	2,679,060,117
	In foreign currency	55,189,621	39,791,457
		2,532,756,788	2,718,851,574
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
3a.2	In local currency	13,594,583,085	12,956,788,248
	In foreign currency	903,192,672	1,353,504,737
	in foreign currency	14,497,775,757	14,310,292,984
	Sonali Bank as agent of Bangladesh Bank (Local currency)	453,192,640	703,466,720
	Solian Dank as agent of Dangiauesh Dank (Local currency)	14,950,968,398	15,013,759,704
		17 483 725 186	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:

a)	'		
	Required reserve	12,925,204,120	12,662,168,670
	Actual reserve maintained (note-3a.2)	13,594,583,085	12,956,788,248
	Surplus / (deficit)	669,378,965	294,619,578
b)	· · · · · · · · · · · · · · · · · · ·		
	Required reserve	24,824,768,610	24,303,456,05
	Actual reserve maintained- (note-3a.5) Surplus / (deficit)	28,782,685,289 3,957,916,679	52,429,622,09 28,126,166,04
	,	37,749,972,730	
	Total required reserve		36,965,624,72
	Actual reserve held	42,377,268,375	65,386,410,33
	Total surplus	4,627,295,645	28,420,785,619
	eld for Statutory Liquidity Ratio	<u> </u>	
	ash in hand (note -3a.1)	2,532,756,788	2,718,851,57
B	alance with Bangladesh Bank and its agent bank(s) (note-3a.2)	1,356,385,312	2,056,971,45
G	overnment securities (note-6a.ii)	-	332,065,65
	overnment bonds (note-6a.ii)	22,794,228,776	28,440,351,53
B	angladesh Bank bills (note-6a.ii)	2,099,314,413	18,881,381,86
D	ebenture of HBFC (note-6a.ii)	-	-
		28,782,685,289	52,429,622,09
C	onsolidated balance with other banks and financial institutions	-	
In	n Bangladesh		
Pı	rime Bank Limited (note-4a.1)	17,417,830,274	4,101,897,76
Pı	rime Bank Investment Limited	10,426,818	45,835,94
Pı	rime Bank Securities Limited	96,426,932	107,380,22
Pı	rime Exchange Co. Pte. Ltd., Singapore	11,781,204	-
Pl	BL Exchange (UK) Ltd.	-	-
Pl	BL Finance (Hong Kong) Limited	8,778,581	-
		17,545,243,809	4,255,113,93
Le	ess: Inter-company transaction	23,356,478	98,706,75
		17,521,887,331	4,156,407,180
O	utside Bangladesh		
Pı	rime Bank Limited (note-4a.2)	2,571,090,902	2,713,329,03
	rime Bank Investment Limited	-	-
Pı	rime Bank Securities Limited	-	-
Pı	rime Exchange Co. Pte. Ltd., Singapore	43,190,164	-
Pl	BL Exchange (UK) Ltd.	25,819,790	15,093,79
Pl	BL Finance (Hong Kong) Limited	88,347,898	144,122,03
		2,728,448,754	2,872,544,85
		20,250,336,085	7,028,952,03
B	alance with other banks and financial institutions of the Bank		
In	Bangladesh	17,417,830,274	4,101,897,76
	utside Bangladesh	2,571,090,902	2,713,329,03
U	utside bangiadesh	2,371,000,002	2,713,327,03

5			
	Money at call and short notice	-	540,000,000
	Consolidated investments	24,893,543,189	
	Government		.= .== ===
	Prime Bank Limited (note-6a) Prime Bank Investment Limited	24,893,543,189	47,653,799,061
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited	24 802 542 180	- 47 652 700 061
	Others	24,893,343,189	47,055,799,001
	Prime Bank Limited (note-6a)		
	Prime Bank Investment Limited Prime Bank Securities Limited		
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
6a	Investments of the Bank	27,204,225,024	50,271,811,995
va	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)		, , ,
	Held to maturity (HTM) Other securities	Limited 2.370,682,335 2.618,012,934 27,264,225,624 50,271,811,995 Der Bangladesh Bank Circular: 2.107,575,888 2.2,781,373,900 28,425,829,673 326,874,907 600,154,357 25,215,824,696 48,249,207,018 per nature: 2.107,575,888 19,223,222,987 22,781,373,900 28,425,829,673 326,874,907 600,154,357 25,215,824,696 48,249,207,018 199,708,508 199,708,508 199,708,508 199,708,508 132,357,150	
	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	-	132,357,150
	5 years treasury bills	-	332,065,658
	30 days Bangladesh Bank bills Government bonds:	2,099,314,413	18,881,381,869
	Prize bonds		
	Government bonds - (note-6a.2)	,	
	b) Other investments: 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)	150,432,283	413,145,981
	Reverse Repo	322,281,507	595,407,957
6a.2	Government bonds	25,215,824,696	48,249,207,018
0a.2	Name of the bonds		
	НТМ		
	3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds	800.000,000	900.000.000
	5 years Bangladesh Government treasury bonds (9.66%)	204,047,896	204,047,896
	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	22,781,373,900	28,425,829,673
	3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%)	-	-
	5 years Bangladesh Government treasury bonds (11.50%)	8,261,475	9,775,460
	10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%)		-
	20 years Bangladesh Government treasury bonds	- 0.241.455	-
		8,261,475 22,789,635,376	9,775,460 28,435,605,133
6a 3	Dhaka Bank Ltd. Subordinated Rond		
6a.3	Dhaka Bank Ltd. Subordinated Bond Opening balance	68,572,144	120,001,253
6a.3	Opening balance Add: Interest accrued during the year	68,572,144 5,985,511	13,626,940
6a.3	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year	5,985,511 (4,005,011)	13,626,940 (51,000,000) (14,056,049)
6a.3	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year	5,985,511	13,626,940 (51,000,000)
6a.3	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond	5,985,511 (4,005,011) 70,552,644	13,626,940 (51,000,000) (14,056,049) 68,572,144
	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value	5,985,511 (4,005,011)	13,626,940 (51,000,000) (14,056,049)
	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year	5,985,511 (4,005,011) 70,552,644 82,600,391 7,117,938	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169 (20,480,000)
	Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year	5,985,511 (4,005,011) 70,552,644 82,600,391	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169
6a.4	Opening balance Add: Interest accrued during the year Less: Principal redemption during the vear Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value	5,985,511 (4,005,011) 70,552,644 82,600,391 7,117,938 - (4,762,738)	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169 (20,480,000) (11,972,267)
	Opening balance Add: Interest accrued during the year Less: Principal redemption during the vear Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value	5,985,511 (4,005,011) 70,552,644 82,600,391 7,117,938 (4,762,738) 84,955,591	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169 (20,480,000) (11,972,267)
6a.4	Opening balance Add: Interest accrued during the year Less: Principal redemption during the vear Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value Lanka Bangla Finance Zerocoupon Bond Opening balance Add: Interest accrued during the year	5,985,511 (4,005,011) 70,552,644 82,600,391 7,117,938 - (4,762,738) 84,955,591 31,089,440 1,917,549	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169 (20,480,000) (11,972,267) 82,600,391 58,832,107 5,589,334
6a.4	Opening balance Add: Interest accrued during the year Less: Principal redemption during the vear Less: Interest received during the year Redeemable value National Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year Redeemable value Lanka Bangla Finance Zerocoupon Bond Opening balance	5,985,511 (4,005,011) 70,552,644 82,600,391 7,117,938 (4,762,738) 84,955,591	13,626,940 (51,000,000) (14,056,049) 68,572,144 103,250,489 11,802,169 (20,480,000) (11,972,267) 82,600,391 58,832,107

		Amount in Taka	
		Sep-17	2016
6a.6 In	vestment in shares		
	uoted		
AF	B Bank Ltd.	-	47,632,736
	ınk Asia Ltd.	-	24,429,908
	e City Bank Ltd.	10.050.511	29,538,943
	ESCO	19,262,511	19,262,511
	naka Bank Ltd. stern Bank Ltd.	-	26,313,698
	muna Bank Ltd.	_	37,410,456 18,370,447
	utual Trust Bank Ltd.	_	6,962,625
	ational Bank Ltd.	27,970,098	27,970,098
	ne Bank Ltd.	-	22,130,581
Ut	tara Bank Ltd.	37,009,980	37,009,980
		84,242,590	297,031,983
	nquoted entral Depository Bangladesh Limited (CDBL)	15 604 420	15,694,430
	vestment in SWIFT	15,694,430 4,184,430	4,184,430
MS		5,000,000	5,000,000
	ar Ceramics Preference Share	41,310,833	40,335,833
	mmit Barisal Power Preference Share	-	50,899,306
		66,189,693	116,113,999
		150,432,283	413,145,981
	111 (11)		
	onsolidated loans, advances and lease / Investments ime Bank Limited (note-7a)	170,892,119,721	157,818,461,771
	ime Bank Investment Limited	5,464,249,953	5,585,519,854
	ime Bank Securities Limited	304,290,690	354,629,060
	ime Exchange Co. Pte. Ltd., Singapore	-	-
	BL Exchange (UK) Ltd.	_	_
	BL Finance (Hong Kong) Limited	_	-
		176,660,660,364	163,758,610,685
Le	ss: Inter-company transactions	5,540,638,575	5,736,230,995
		171,120,021,789	158,022,379,691
Co	onsolidated bills purchased and discounted (note-8)	14,745,554,278	14,467,473,496
		185,865,576,067	172,489,853,187
	pans, advances and lease / investments of the Bank Loans, cash credits, overdrafts, etc.		
	side Bangladesh		
	cured overdraft / Quard against TDR	28,754,788,096	27,290,994,902
	ash credit / Murabaha	18,148,473,203	23,055,501,252
Lo	oans (General)	39,057,491,528	35,184,706,137
Ho	ouse building loans	2,403,145,662	2,717,300,308
Lo	ans against trust receipt	7,235,141,974	4,986,322,521
Pa	yment against document	1,986,404	13,038,825
Re	etail loan	15,422,061,387	14,989,383,816
Le	ase finance / Izara	4,926,706,943	5,159,876,733
Cre	edit card	906,823,360	1,037,631,670
SM	ME loan	10,334,105,122	739,061,565
	re purchase	7,791,245,905	7,021,592,617
Ot	her loans and advances	35,910,150,137	35,623,051,427
Ou	utside Bangladesh	170,892,119,721	157,818,461,771
-	·	170,892,119,721	157,818,461,771
ii)	Bills purchased and discounted (note-8a)		
Pa	yable Inside Bangladesh		
	and bills purchased	8,174,456,772	6,684,930,303
ini	yable Outside Bangladesh		
			5 500 422 101
Pa	oreign bills purchased and discounted	4,533,179,151	5,708,433,181
Pa	oreign bills purchased and discounted	4,533,179,151 12,707,635,923 183,599,755,644	5,708,433,181 12,393,363,484 170,211,825,255

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. T

Number of clients			37	29
Amount of outstanding advances / investments			103,693,600,000	80,904,400,000
Amount of classified advances / investments			=	
Measures taken for recovery			N/A	N/A
Name of clients	Outstanding (T	k. in million)	Total	Total
Name of chems	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	1,726.00	1,496.70	3,222.70	3,332.50
ACI Group	3,287.10	1,443.60	4,730.70	-
Annata Apparel Group	1,116.60	1,517.30	2,633.90	2,983.90
Abul Khair Group	1,999.00	1,955.40	3,954.40	4,768.20
BSRM Group	3,348.20	2,314.00	5,662.20	4,392.30
Bangladesh Rural Advancement Commi	3,856.20	16.80	3,873.00	4,809.30
BSM Group	-	1,056.80	1,056.80	-
BSA Group	174.30	237.80	412.10	659.40
BPC Group	-	523.70	523.70	1,439.80
BRB Group	-	2,309.50	2,309.50	8.40
City Group	1,924.80	2,794.10	4,718.90	3,604.70
Confidence Group	1,132.00	3,783.20	4,915.20	3,869.50
Dipon Group	281.50	821.90	1,103.40	-
Energypac Group	5.50	14.20	19.70	86.10
Envoy Group	315.00	33.50	348.50	-
Globe Group	1,246.10	338.80	1,584.90	-
Hameem Group	43.00	897.80	940.80	-
Kabir Group	2,218.00	743.30	2,961.30	4,340.10
KDS Group	2,467.60	1,353.30	3,820.90	2,889.50
MAX Group	-	-	-	1,493.70
Meghna Group	-	9,877.80	9,877.80	7,172.60
Molla Group	1,788.90	923.40	2,712.30	1,106.40

Amount	in Taka
Sep-17	2016

Name of clients	Outstanding (Tk. in million)		Total	Total
Name of Chems	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Nasir Group	2,170.00	1,905.90	4,075.90	4,438.20
NDE Group	854.60	2,182.90	3,037.50	-
Noman Group	2,000.40	769.60	2,770.00	2,070.40
Prime Bank Investment Ltd &PBSL	3,496.40	100.00	3,596.40	3,183.60
Pran-RFL Group	2,847.60	1,504.90	4,352.50	2,465.00
Project Builders Ltd.	-	-	=	2,903.00
Pakiza Group	1,516.20	745.00	2,261.20	2,221.70
RB Group	849.90	1,215.00	2,064.90	1,021.10
Reedisha Group	554.00	699.60	1,253.60	-
Square Group	927.60	820.70	1,748.30	1,225.50
Standard Group	1,721.70	829.60	2,551.30	3,092.20
Summit Group	1,500.50	1,769.50	3,270.00	3,387.70
TK Group	222.00	2,335.90	2,557.90	3,998.50
Toma Group	1,996.40	2,146.90	4,143.30	2,624.00
Transcom Group	951.30	626.40	1,577.70	
Uttara Group	-	2,402.70	2,402.70	1,317.10
Viyellatex Group	329.20	318.50	647.70	-
	48,867.60	54,826.00	103,693.60	80,904.40

- i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,796,304,119.81 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 742,051,617.40 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

7a.4	Classification of loans, advances and le	ease / investments			
	Unclassified				
	Standard including staff loan			168,147,362,867	155,587,951,886
	Special mention account (SMA)			3,894,413,137	4,484,398,129
				172,041,776,005	160,072,350,015
	Classified				
	Sub-standard			1,243,391,085	1,178,687,613
	Doubtful			265,959,906	291,804,036
	Bad / Loss			10,048,628,648	8,668,983,591
				11,557,979,639	10,139,475,240
				183,599,755,644	170,211,825,255
7a.5	Particulars of required provision for lo	oans, advances and lo	ease / investments		
		Base	Rate		
	Status	for provision	(%)		
	General Provision				
	Loans/investments (Including SMA)	172,041,776,005	*Various	4,770,324,024	3,496,608,348
	Interest receivable on loans/investments	802,857,010	1	8,028,570	6,338,240
		_		4,778,352,594	3,502,946,588
	*General provision is kept @ 1% on ge	neral loans and advar	ices / investments and	0.25% on small enterprise fir	ancing 2% on certain

*General provision is kept @ 1% on general loans and advances / investments and 0.25% on small enterprise financing, 2% on certain other types of lending and 5% on consumer financing.

Status Specific provision	Base for provision	Rate (%)		
Sub-standard	577,808,100	20	115,561,620	188,801,733
Doubtful	139,200,792	50	69,600,396	62,362,971
Bad / Loss	4,334,250,576	100	4,334,250,576	3,536,080,700
	•		4,519,412,592	3,787,245,404
Required provision for loans, advances a	and lease / investments		9,297,765,186	7,290,191,992
Total provision maintained (note - 14, 1	4a3 & 14a.5)		9,348,425,287	7,362,724,435
Excess / (short) provision			50,660,101	72,532,443

7a.6 Particulars of required provision on Off-balance Sheet Exposures

	for provision	1%	
Acceptances and endorsements	43,973,699,250	439,736,993	355,663,508
Letter of guarantee	68,628,400,588	686,284,006	674,169,081
Letter of credit	39,091,836,900	390,918,369	273,116,401
Bills for collection	9,588,756,977	95,887,570	82,635,416
Required provision on Off-balance Sheet Exposures		1,612,826,937	1,385,584,405
Total provision maintained (note - 14a.4)	_	1,612,840,000	1,385,640,000
Excess / (short) provision		13,063	55,595

Base

Rate

12.393.363.484

2,074,110,013 14,467,473,496

Consolidated bills purchased and discounted

D.: D.:	12 707 625 022
Prime Bank Limited (note-8a)	12,707,635,923
Prime Bank Investment Limited	-
Prime Bank Securities Limited	-
Prime Exchange Co. Pte. Ltd., Singapore	-
PBL Exchange (UK) Ltd.	-
PBL Finance (Hong Kong) Limited	2,037,918,355
	14.745.554.278

Bills purchased and discounted

	12,707,635,923	12.393.363.484
Payable outside Bangladesh	4,533,179,151	5,708,433,181
Payable in Bangladesh	8,174,456,772	6,684,930,303
•		

Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (note-9a)	6,869,294,381	6,589,682,409
Prime Bank Investment Limited	8,642,523	7,429,503
Prime Bank Securities Limited	6,251,080	333,638
Prime Exchange Co. Pte. Ltd., Singapore	3,637,039	3,034,610
PBL Exchange (UK) Ltd.	9,052,218	9,620,175
PBL Finance (Hong Kong) Limited	196,154	388,365
	6,897,073,395	6,610,488,699

		Amount in T	
		Sep-17	2016
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,706,444,788	3,706,444,7
	Building	1,689,187,926	1,663,125,7
	Furniture and fixtures	468,072,848	441,130,2
	Office equipment and machinery Vehicles	774,804,955	608,225,3 43,403,8
	Library books	69,579,127 292,033	45,405,8
	•	6,708,381,677	6,462,622,1
	Leased property: Leased vehicles	13	
	ATM		
	Hardware & equipment Furniture & fixtures	68,107,862 24,792,215	55,289,6 23,780,7
	rumture & natures	92,900,078	79,070,4
	Off-shore Banking Units Furniture and fixtures	1.047.292	1,081,3
	Office equipment and machinery	1,047,283 327,769	316,3
	Vehicles	- 1 277 050	4 20 -
		1,375,052 6,802,656,819	1,397,7 6,543,090,7
	Less: Accumulated depreciation	6,802,656,819	6,543,090,2
		0,002,030,017	0,545,070,2
	Intangibles assets Software-core banking	61,628,530	41,578,6
	Software-ATM	5,009,031	5,013,4
	Cost of intangibles assets	66,637,562	46,592,1
	Less: Accumulated amortization	66,637,562	46,592,1
		6,869,294,381	6,589,682,4
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	7,083,904,031	6,240,072,6
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,9
	Less: Investment in Prime Bank Securities Limited (note-10a.5) Less: PBIL investment in Prime Bank Securities Ltd.(below)	(712,500,000)	(712,500,0
	Less: Investment in Prime Bank Securities Ltd. (below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(37,500,000) (56,352,624)	(37,500,0)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,
		3,232,192,509.50	2,388,361,
	Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,
	Prime Bank Investment Limited	55,962,443	75,034,
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	74,112,073 5,272,057	86,068, 5,705,
	PBL Exchange (UK) Ltd.	6,690,159	6,550,
	PBL Finance (Hong Kong) Limited	46,338,549	6,778,
		225,875,281 3,458,067,790	217,637,0
		3,438,007,790	2,605,998,
10a	Other assets of the Bank Stationery and stamps	40,047,685	35,984,0
	Exchange adjustment account	40,047,083	4,038,
	Investment in subsidiary (note-10a.5)	3,814,211,521	3,814,211,
	Off-shore Banking Units	9,498,617,172	8,964,114,
	Due from Off-shore Banking Units	167,516,175	362,270,
	Prepaid expenses	144,703,110	10,670,
	Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities	802,857,010 771,199,007	633,823, 700,100,
	Advance deposits and advance rent	377,023,352	348,574,
	Prepaid expenses against house furnishing	10,969,446	6,371,
	Branch adjustments account	18,522,592	18,501,
	Suspense account (note -10a.2) Encashment of PSP / BSP	248,172,579	132,163,
	Encashment of PSP / BSP Credit card	434,668,534 136,207,015	284,886, 78,212,
	Sundry assets (note -10a.3)	285,322,179	172,533,
		16,750,037,378	15,566,457,
	Less: Off-shore Banking Units	9,666,133,347 7,083,904,031	9,326,385, 6,240,072,
		advances and lease / investme	nts, interest on
10a.1	Interest / profit receivable: Amount represents interest / profit receivable on loans, a		
	Interest / profit receivable: Amount represents interest / profit receivable on loans, a placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva	ınce against new branch, adva	nce against TA/
	placement, Government securities & foreign currency balance, etc.	nce against new branch, adva	nce against TA/
10a.2	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets		
10a.2	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc.	18,325,181 266,996,999	19,196, 153,336,
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others	18,325,181	19,196, 153,336,
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others Particulars of required provision for other assets Rate	18,325,181 266,996,999 285,322,179	19,196, 153,336, 172,533 .
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others Particulars of required provision for other assets Rate Purchase of credit card bills 71,000,000 100%	18,325,181 266,996,999 285,322,179	19,196, 153,336, 172,533 ,
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others Particulars of required provision for other assets Rate Purchase of credit card bills 71,000,000 100% 18,325,181 100%	18,325,181 266,996,999 285,322,179	19,196, 153,336, 172,533, 71,000, 19,196,
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, advaprinting and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others Particulars of required provision for other assets Purchase of credit card bills Protested bills 71,000,000 100% 18,325,181 100%	18,325,181 266,996,999 285,322,179 71,000,000 18,325,181 1,170,272 64,215,770	19,196, 153,336, 172,533, 71,000, 19,196, 1,548, 23,082,
10a.2 10a.3	placement, Government securities & foreign currency balance, etc. Suspense account includes TT / DD in transit, advance against Land/ Building, adva printing and stationery, postage, suspense- others, clearing adjustment account etc. Sundry assets Protested Bills Others Particulars of required provision for other assets Purchase of credit card bills Protested bills 18,325,181 100% Legal Expenses 2,340,543 50%	18,325,181 266,996,999 285,322,179 71,000,000 18,325,181 1,170,272	19,196, 153,336; 172,533, 71,000, 19,196, 1,548, 23,082, 114,827, 120,116,

Amount	in Taka
Sep-17	2016

10a.5 Investment in subsidiaries

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

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

2,999,999,940	2,999,999,940
712,500,000	712,500,000
10,993,235	10,993,235
56,352,624	56,352,624
34,365,722	34,365,722
3,814,211,521	3,814,211,521

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
M/s Ripon Motors	18.03.2014
M/s Megna Bangla Trade	28.04.2014
M/s Ampang Food Industries	28.04.2014

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

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

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

Less: Inter-company transactions

14,848,323,293	12,929,786,860
3,132,153,983	3,342,064,734
410,613,306	450,927,651
-	-
-	-
2,044,236,408	2,101,738,752
20,435,326,990	18,824,517,996
5,540,638,575	5,736,230,995
14.894.688.415	13.088.287.002

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

In Bangladesh (note-12a.1) Outside Bangladesh (note-12a.2)

2,575,020,607	3,845,103,196
12,273,302,686	9,084,683,663
14 848 323 203	12 020 786 860

12a.1 In Bangladesh

PBL bond Standard Chartered Bank, Bangladesh NPSB Settlement Repo of Treasury Bills

Refinance against SME loan from Bangladesh Bank

2,500,000,000	3,750,000,000
-	-
-	-
-	-
75,020,607	95,103,196
2 575 020 607	3 845 103 196

558,785,620

31,905,539,890

764,691,200

31,233,193,815

12a.2 Outside Bangladesh

Emirates NBD, Dubai, UAE
Habib Bank,Singapore
Habib Bank Ltd, Kabul, Afganistan
Habib Finance Int Ltd
Habib Bank Ltd, Hong Kong
First Gulf Bank, UAE
FMO, Netherlands
SCB, Singapore
SCB, Hong Kong
SCB Thailand
National Bank of Rash-Al Khaima
Commercial Bank of Qatar
United Bank Limited, Dubai

International Finance Corporation

Consolidated deposits and other accounts

Consolidated deposits and other accounts Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

Less: Inter-company transactions

359,560,000	-
-	236,106,600
-	-
-	236,106,600
-	388,315,081
-	1,967,555,000
-	677,238,334
1,270,984,000	534,605,254
1,746,896,000	-
1,220,080,000	787,022,000
1,831,466,666	1,337,883,174
502,304,820	-
4,577,320,000	2,361,066,000
12,273,302,686	9,084,683,663

Bills payable

Prime Bank Limited (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

_	=
-	-
-	-
-	-
-	-
31,233,193,815	31,905,539,890
21,637,152	36,870,882
31,211,556,663	31,868,669,008
4,807,329,496	5,168,363,915
-	-
-	-
-	-
_	-
-	_
4.807.329.496	5,168,363,915

39,805,889,688	35,628,622,433
-	-
-	-
-	-
-	-
-	

39,805,889,688 35,628,622,433

		<u> </u>	
		Amount in Sep-17	Taka 2016
,	Term / Fixed deposits		
	Prime Bank Limited (note-13a.1.c)	120,389,732,394	125,231,442,610
	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
		120,389,732,394	125,231,442,610
	Less: Inter-company transactions	1,719,326 120,388,013,068	61,835,872 125,169,606,738
		196,212,788,915	197,835,262,094
	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b)	2,832,814,628 193,403,330,766	304,770,082 197,629,198,766
		196,236,145,393	197,933,968,848
	a) Deposits from Banks Current deposits and other accounts	28,279,048	3,811,272
	Savings bank / Mudaraba savings deposits	700,289,713	7,045,261
	Special notice deposits Fixed deposits	2,104,245,867	293,913,549
	Tree deposits	2,832,814,628	304,770,082
	b) Customer Deposits		
	i) Current deposits and other accounts Current / Al-wadeeah current deposits	14,683,267,507	14,446,391,872
	Foreign currency deposits	5,916,781,385	5,214,000,665
	Security deposits Sundry deposits (note - 13a.2)	8,362,116 12,036,469,121	8,509,416 12,801,974,510
		32,644,880,129	32,470,876,462
	Less: Off-shore Banking Units	1,439,965,362 31,204,914,767	569,147,844 31,901,728,618
İ	ii) Bills payable		
	Pay orders issued Pay slips issued	4,781,028,979 3,034,219	5,137,961,158 3,759,339
	Demand draft payable	22,938,537	25,466,324
	Foreign demand draft T. T. payable	313,592	313,592 855,000
	Bill Pay ATM	14,169	8,502
		4,807,329,496	5,168,363,915
	iii) Savings bank / Mudaraba savings deposits	39,105,599,975	35,621,577,172
	iv) Term / Fixed deposits Fixed deposits / Mudaraba fixed deposits	56,208,629,263	60,156,202,902
	Special notice deposits	12,364,759,840	13,223,095,870
	Non resident Taka deposits Scheme deposits	1,464,567,858 48,247,529,567	1,368,757,538 50,189,472,752
		118,285,486,528	124,937,529,061
		193,403,330,766 196,236,145,393	197,629,198,766 197,933,968,848
	c) Deposits and other accounts Current deposits and other accounts		
	Deposits from banks (note -13a.1.a)	28,279,048	3,811,272
	Deposits from customers (note-13a.1.b.i)	31,204,914,767 31,233,193,815	31,901,728,618 31,905,539,890
	Bills payable	51,200,175,010	21,502,625,050
	Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii)	4,807,329,496	5,168,363,915
	, , , , , , , , , , , , , , , , , , , ,	4.807.329.496	5.168.363.915
	Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a)	700,289,713	7,045,261
	Deposits from customers (note-13a.1.b.iii)	39,105,599,975	35,621,577,172
	Term / Fixed deposits	39,805,889,688	35,628,622,433
	Deposits from banks (note -13a.1.a)	2,104,245,867	293,913,549
	Deposits from customers (note-13a.1.b.iv)	118,285,486,528 120,389,732,394	124,937,529,061 125,231,442,610
		196,236,145,393	197,933,968,848
	Sundry deposits F.C. held against back to back L/C	5,612,014,196	6,577,134,629
	Sundry creditors	699,244,314	616,122,807
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	57,229,946 311,335,000	57,534,004 255,810,000
	Margin on letters of guarantee	1,015,005,402	1,055,916,182
	Margin on letters of credit Margin on FDBP / IDBP, export bills, etc	1,702,414,099 139,964,176	1,580,235,761 105,704,456
	Lease deposits	72,966,202	80,732,755
	Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	972,774,758 337,029,842	982,737,164 389,942,729
	Others	1,116,491,185	1,100,104,022
40.0	Payable on demand and time deposits	12,036,469,121	12,801,974,510
13a.3	a) Demand deposits		
:	Current deposits	14,711,546,555 3,582,530,072	14,450,203,144 3,206,576,019
;	Savings deposits (9%)		
;	Foreign currency deposits (Non interest bearing)	4,476,816,023	4,644,852,821
: : :	17 1 1 1 1	8,362,116	8,509,416
	Foreign currency deposits (Non interest bearing) Security deposits	8,362,116 12,036,469,121 4,807,329,496	8,509,416 12,801,974,510 5,168,363,915
	Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable	8,362,116 12,036,469,121	8,509,416 12,801,974,510
	Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%)	8,362,116 12,036,469,121 4,807,329,496 39,623,053,383 36,223,359,616	8,509,416 12,801,974,510 5,168,363,915 40,280,479,824 32,422,046,414
	Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits	8,362,116 12,036,469,121 4,807,329,496 39,623,053,383 36,223,359,616 56,208,629,263	8,509,416 12,801,974,510 5,168,363,915 40,280,479,824 32,422,046,414 60,156,202,902
	Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%)	8,362,116 12,036,469,121 4,807,329,496 39,623,053,383 36,223,359,616	8,509,416 12,801,974,510 5,168,363,915 40,280,479,824 32,422,046,414
	Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	8,362,116 12,036,469,121 4,807,329,496 39,623,053,383 36,223,359,616 56,208,629,263 14,469,005,706	8,509,416 12,801,974,510 5,168,363,915 40,280,479,824 32,422,046,414 60,156,202,902 13,517,009,419

		Amount in	
		Sep-17	2016
14	Consolidated other liabilities		
	Prime Bank Limited (note-14a)	24,387,297,433	20,450,518,
	Prime Bank Investment Limited Prime Bank Securities Limited	671,878,059 137,581,950	684,060, 148,586,
	Prime Exchange Co. Pte. Ltd., Singapore	21,778,491	15,754,
	PBL Exchange (UK) Ltd.	22,756,531	15,520,
	PBL Finance (Hong Kong) Limited	53,474,887	22,013,
		25,294,767,351	21,336,454,
	Less: Inter-company transactions	25,294,767,351	21,336,454,
14-	Oder Pakilida af da Dark		
14a	Other liabilities of the Bank Foreign currency held against EDF loan	4,109,774,398	3,478,762,
	Exchange adjustment account	6,642,619	
	Expenditure and other payables	337,993,116	145,660,
	Provision for bonus	2,351,515	222,532,
	Provision for income tax (note - 14a.1) Deferred tax liability (note-14a.2)	1,897,000,313	1,990,650,
	Unearned commission on bank guarantee	932,054,703 92,729,486	932,054, 10,277,
	Credit card	15,757,866	10,277,
	Provision for off-balance sheet exposures (note-14a.4)	1,612,840,000	1,385,640,
	Provision for Off-shore Banking Units (note-14a.5)	655,350,000	592,850,
	Fund for employee welfare fund (EWF)	3,314,290	4,690,
	Fund for Prime Bank Foundation (PBF)	66,285,789	93,801,
	Provision for loans and advances / investments (note - 14a.3)	8,683,557,987	6,760,357,
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,
	Provision for diminution in value of investments	27,444,749	77,444,
	Interest suspense account	4,928,917,227	4,488,241,
	Provision for Impairement loss for investment in subsidiaries	108,994,092	108,994,
	Provision for climate risk fund	5,000,000	5,000,
	Provision of rebate for good borrower	9,242,111	15,000,
	Other liabilities Other provision (note - 14a.6)	727,813,223 154,716,648	8,927, 120,116,
	Other provision (note - 14a.0)	24,387,297,433	20,450,518,
14a.1	Provision for income tax Advance tax		
	Balance of advance income tax on 1 January	15,594,901,282	15,161,222,
	Paid during the year Settlement of previous year's tax liability	398,650,376	433,679,
	Someone of provious years and money	15,993,551,658	15,594,901,
	Provision		
	Balance of provision on 1 January	17,585,551,971	17,435,551,
	Provision of previous year Provision made during the year (note-40a)	305,000,000	150,000,
	Net balance	17,890,551,971 1,897,000,313	17,585,551, 1,990,650,
		1,057,000,010	1,770,020,
14a.2	Deferred tax liability Deferred tax liability		
	Balance as on 1 January	932,054,703	926,928,
	Add/(Less): Provision for revaluation of land and building	· -	5,126,
	Add: Addition / Adjustment during the year (note-40a)	-	
	Balance as on date	932,054,703	932,054,
14a.3	Provision for loans, advances and lease / investments	932,054,703	932,054.
14a.3	Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments:		
14a.3	Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January	3,400,363,411	5,326,596,
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 (809,623,932)	5,326,596, (3,699,312,
14a.3	Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January	3,400,363,411	5,326,596, (3,699,312,
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 Add: Recoveries of amounts previously written off	3,400,363,411 (809,623,932)	5,326,596, (3,699,312,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - -	5,326,596, (3,699,312, 151,078.
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 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)	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000	5,326,596, (3,699,312, 151,078,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - -	5,326,596, (3,699,312, 151,078,
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 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)	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000	5,326,596, (3,699,312, 151,078,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363 ,
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 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	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950,
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 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)	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993 ,
	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 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	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724	5,326,596 (3,699,312 151,078 1,622,000 3,400,363 1,915,043 1,444,950 3,359,993
	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 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)	3,400,363,411 (809,623,932) 192,824,785 - - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724	5,326,596, (3,699,312, 151,078, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357,
	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 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	3,400,363,411 (809,623,932) 192,824,785 - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357,
	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 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)	3,400,363,411 (809,623,932) 192,824,785 - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987	932,054, 5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750,
	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 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	3,400,363,411 (809,623,932) 192,824,785 - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750,
14a.4	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 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	3,400,363,411 (809,623,932) 192,824,785 - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750,
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14a.4	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 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	3,400,363,411 (809,623,932) 192,824,785 - - 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987	5,326,596, (3,699,312, 151,078, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750, 1,385,640, 1
14a.4	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 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:	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000	5,326,596, (3,699,312, 151,078, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750, 1,385,640, 422,700,
14a.4	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 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	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000 - 423,700,000	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750, 1,385,640, 422,700, 1,000,
14a.4	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 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)	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000 - 22,500,000 - 22,500,000	5,326,596, (3,699,312, 151,078, 151,078, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750, 1,385,640, 1,000, 1,
14a.4	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 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	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000 - 22,500,000 - 22,500,000	5,326,596 (3,699,312 151,078 1,622,000 3,400,363 1,915,043 1,444,950 3,359,993 6,760,357 1,156,890 228,750 1,385,640 422,700 1,000 423,700
14a.4	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 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: Net charge to profit and loss account (note-39a) Provision held as on 1 January	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000 423,700,000 446,200,000 446,200,000	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357, 1,156,890, 228,750, 1,385,640, 422,700, 423,700,
14a.4	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 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	3,400,363,411 (809,623,932) 192,824,785 1,310,000,000 4,093,564,263 3,359,993,724 - 1,230,000,000 4,589,993,724 8,683,557,987 1,385,640,000 - 227,200,000 1,612,840,000 423,700,000 446,200,000 446,200,000	5,326,596, (3,699,312, 151,078, 1,622,000, 3,400,363, 1,915,043, 1,444,950, 3,359,993, 6,760,357,

				Amount in	Taka 2016
			L	Sep-17	2010
14a.6	Other provision Balance as on 1	on for classified assets 1 January	Γ	120,116,648	112,506,648
	Add: Addition	during the year (note-39a)		34,600,000	7,610,000
	Less: Adjustme Balance as on o	ent during the year date	_ =	154,716,648	120,116,648
15	Share capital				
5.1	Authorized ca	pital			
	2,500,000,000	ordinary shares of Taka 10 each	=	25,000,000,000	25,000,000,000
5.2		ibed and fully paid up capital linary shares of Taka 10 each issued fo		300,000,000	300,000,000
	883,821,276 or	rdinary shares of Taka 10 each issued	as bonus shares	8,838,212,760	8,838,212,760
	115,527,340 or	rdinary shares of Taka 10 each issued a	as right shares	1,155,273,400 10,293,486,160	1,155,273,400 10,293,486,16 0
5.3	History of paid	d-up capital	_		
	Given below th	ne history of raising of share capital of			
	year	Declaration	No of share	Value in capital	Cumulative
	1995 1996	Opening capital 60% Bonus share	10,000,000 6,000,000	100,000,000	100,000,000
	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	1,750,000,00
	2006	30% Bonus share	52,500,000	525,000,000	2,275,000,00
	2007	25% Bonus share	56,875,000	568,750,000	2,843,750,00
	2008	25% Bonus share	71,093,750	710,937,500	3,554,687,50
	2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,70
		25% right share	115,527,340	1,155,273,400	5,776,367,10
	2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,58
		20% Bonus share	155.061.011	1 550 610 110	0.257.714.60
	2011	20% Bonus snare	155,961,911	1,559,619,110	9,337,714,09
5.5	2012 Share premiur	10% Bonus share	93,577,147 1,029,348,616	935,771,470 10,293,486,160	9,357,714,69(10,293,486,16(
5.5	2012 Share premiur 11,552,734 ord	10% Bonus share	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800 69,316,404	2,310,546,800 69,316,404
	2012 Share premiur 11,552,734 ord	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800	2,310,546,800 69,316,404
	Share premiur 11,552,734 ord Less: Income to Minority inter Share capital	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total prest	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396	2,310,546,800 69,316,402 2,241,230,390
	Share premius 11,552,734 ord Less: Income to	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total prest	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396	2,310,546,800 69,316,402 2,241,230,390 60 (0.43
5.6	Share premiur 11,552,734 ord Less: Income to Minority inter Share capital	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70	2,310,546,800 69,316,402 2,241,230,390 60 (0.44
5.6	Share premiur 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total prest engs	93,577,147 1,029,348,616	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 -	2,310,546,800 69,316,402 2,241,230,390 60 (0.44) 61 8,735,049,933 469,008,307
5.6 6	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition during Balance as on o	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest engs	93,577,147 1,029,348,616 re premium =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61	2,310,546,800 69,316,40- 2,241,230,39 60 (0.4: 60 8,735,049,93: 469,008,30'
5.6 6	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated of Prime Bank Lin	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total grest ngs erve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a)	93,577,147 1,029,348,616 re premium =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099	2,310,546,800 69,316,400 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24:
5.6 6	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition during Balance as on c Consolidated I Prime Bank Lin Gain on revalua	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total grest lings erve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange	93,577,147 1,029,348,616 re premium = ts e Co. Pte. Ltd., Singapore	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790	2,310,546,800 69,316,400 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24: 15,278,97' 32,658,13:
5.6 6	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated to Prime Bank Lin Gain on revalue Gain on revalue	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at Prime Exchange	93,577,147 1,029,348,616 re premium = ts c Co. Pte. Ltd., Singapore c (UK) Ltd.	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124)	2,310,546,800 69,316,40 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,30 9,204,058,24: 15,278,97: 32,658,13: (8,249,82:
5.6 6	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated to Prime Bank Lin Gain on revalue Gain on revalue	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total grest lings erve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange	93,577,147 1,029,348,616 re premium = ts c Co. Pte. Ltd., Singapore c (UK) Ltd.	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790	2,310,546,800 69,316,40- 2,241,230,390 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24: 15,278,97; 32,658,13: (8,249,82- 13,626,43:
5.6	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition during Balance as on co Consolidated a Prime Bank Li Gain on revalua	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total prest rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Finance) ain / loss on investments of the Band	93,577,147 1,029,348,616 re premium = ts c Co. Pte. Ltd., Singapore c (UK) Ltd. long Kong) Limited =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218	2,310,546,80 69,316,40 2,241,230,39 60 (0.4 61 8,735,049,93 469,008,30 9,204,058,24 15,278,97 32,658,13 (8,249,82 13,626,43 53,313,72
5.6	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated a Prime Bank Lin Gain on revalue Gain on revalue Gain on revalue Gain on revalue Gain on prevalue Gain on revalue Gain on revalue	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest rest rest rest anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at Prime Exchange ation of Investment at PBL Finance (Featin / loss on investments of the Ban ace on 1 January	93,577,147 1,029,348,616 re premium = ts c Co. Pte. Ltd., Singapore c (UK) Ltd. long Kong) Limited =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218	2,310,546,800 69,316,40 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,30 9,204,058,24: 15,278,97: 32,658,13: (8,249,82: 13,626,43: 53,313,72:
5.6	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on co Consolidated to Prime Bank Lin Gain on revalua Add: Amortize	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Finance) ain / loss on investments of the Ban ce on 1 January d/Revaluation Gain	93,577,147 1,029,348,616 re premium = ts c Co. Pte. Ltd., Singapore c (UK) Ltd. long Kong) Limited = k	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493	2,310,546,80 69,316,40 2,241,230,39 6 (0,4 6 8,735,049,93 469,008,30 9,204,058,24 15,278,97 32,658,13 (8,249,82 13,626,43 53,313,72
5.6	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated in Prime Bank Lin Gain on revalua	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Hain / loss on investments of the Banice on I January d/Revaluation Gain ent of amortization/revaluation gain agent of amortization/revaluation gain agent of amortization/revaluation gain agent and search per share and s	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898)	2,310,546,80 69,316,40 2,241,230,39 6 (0.4 6 8,735,049,93 469,008,30 9,204,058,24 15,278,97 32,658,13 (8,249,82 13,626,43 53,313,72
5.6 6	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated I. Gain on revaluati Ga	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Finance) ain / loss on investments of the Ban ce on 1 January d/Revaluation Gain	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) -	2,310,546,800 69,316,40 2,241,230,399 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24; 15,278,97: 32,658,13: (8,249,82: 13,626,43: 53,313,72' 1,791,992,89: 366,728,82' (2,143,380,75: (61,98:
5.6	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated I. Gain on revaluati Ga	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Fain / loss on investments of the Banice on 1 January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU f	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898)	2,310,546,800 69,316,40- 2,241,230,399 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24' 15,278,978 32,658,13: (8,249,82- 13,626,43: 53,313,72' 1,791,992,89: 366,728,82' (2,143,380,75) (61,98)
5.6 6 7	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated in Prime Bank Lin Gain on revalua Gain on revalua Gain on revalua Gain on revalua Less: Adjustme Add: Amortize Less: Adjustme Less: Adjustme Revaluation	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Fain / loss on investment at PBL Finance (Fain / loss on investments of the Banice on 1 January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU fent of Revaluation loss	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099	2,310,546,800 69,316,40- 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24: 15,278,979 32,658,13: (8,249,82- 13,626,43: 53,313,72' 1,791,992,89: 366,728,82' (2,143,380,750 (61,98: - 15,278,979
5.6 6 7	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated in Prime Bank Lin Gain on revalua Gain on revalua Gain on revalua Gain on revalua Less: Adjustme Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Less: Adjustme Add: Adjustme Less: Adjustme	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchangation of Investment at PBL Finance (Hain / loss on investments at PBL Finance (Hain / loss on investments of the Bande on I January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU fent of Revaluation loss eserve anuary g the year	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 -	10,293,486,166 2,310,546,806 69,316,404 2,241,230,396 60 (0.45 66 8,735,049,935 469,008,307 9,204,058,242 15,278,978 32,658,135 (8,249,824 13,626,438 53,313,727 1,791,992,895 366,728,827 (2,143,380,756 (61,988 15,278,978
5.6 6 7	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated in Prime Bank Lin Gain on revalua	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Fain / loss on investments of the Banice on 1 January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU fent of Revaluation loss eserve anuary g the year date	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 - 1,778,219,183	10,293,486,166 2,310,546,806 69,316,404 2,241,230,396 (0.45 66 8,735,049,935 469,008,307 9,204,058,242 15,278,978 32,658,135 (8,249,824 13,626,438 53,313,727 1,791,992,895 366,728,827 (2,143,380,756 (61,988 15,278,978
5.6 6 7	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated in Prime Bank Lin Gain on revalua	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchangation of Investment at PBL Finance (Hain / loss on investments at PBL Finance (Hain / loss on investments of the Bande on I January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU fent of Revaluation loss eserve anuary g the year	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 -	2,310,546,800 69,316,40- 2,241,230,394 66 (0.44) 61 8,735,049,93: 469,008,30' 9,204,058,24' 15,278,978 32,658,13: (8,249,82- 13,626,43) 53,313,72: 1,791,992,89: 366,728,82: (2,143,380,756 (61,98) - 15,278,978 1,778,219,18: (271,934,116
5.6 6 7	Share premium 11,552,734 ord Less: Income ta Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated in Gain on revalue Gain on revalue Gain on revalue Gain on revalue Less: Adjustme Add: Amortize Less: Adjustme	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Fain / loss on investments of the Banice on 1 January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU fent of Revaluation loss eserve anuary g the year date	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 (1,3890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 - 1,778,219,183 (271,934,110)	10,293,486,166 2,310,546,806 69,316,404 2,241,230,396 60 (0.45 66 8,735,049,935 469,008,307 9,204,058,242 15,278,978 32,658,135 (8,249,824 13,626,438 53,313,727 1,791,992,895 366,728,827 (2,143,380,756 (61,988 15,278,978
5.5 5.6 6 7 7(a)	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated in Prime Bank Lin Gain on revaluation gray Opening balance Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Add: Adjustme Less: Adjustme Consolidated in Balance as on c Less: Provision Consolidated in Prime Bank Lin Consolidated in Prime Bank Lin	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (F ain / loss on investments of the Ban ce on 1 January d/Revaluation Gain ent of amortization/revaluation gain ag ent of revaluation loss eserve anuary g the year date n for deferred tax foreign currency translation gain/ (le mited (note-19a)	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 (1,3890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 - 1,778,219,183 (271,934,110)	2,310,546,800 69,316,40- 2,241,230,394 66 (0.44) 61 8,735,049,93: 469,008,30' 9,204,058,24' 15,278,978 32,658,13: (8,249,82- 13,626,43) 53,313,72: 1,791,992,89: 366,728,82: (2,143,380,756 (61,98) - 15,278,978 1,778,219,18: (271,934,116
5.6 6 7 7(a)	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated of Prime Bank Lin Gain on revalue Gain on revalue Gain on revalue Copening balance Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Less: Adjustme Consolidated of Balance on 1 Ja Addition durin, Balance as on c Less: Provision Consolidated of Prime Bank Lin Prime Bank Lin Prime Bank Invented to the service of	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (F ain / loss on investments of the Ban ce on 1 January d/Revaluation Gain ent of amortization/revaluation gain ag ent of revaluation gain/(loss) of OBU f ent of Revaluation loss eserve anuary g the year date in for deferred tax foreign currency translation gain/ (la mited (note-19a) vestment Limited	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) -1 13,890,099 1,778,219,183 (271,934,110) 1,506,285,073	2,310,546,800 69,316,40- 2,241,230,399 60 (0.4: 60 8,735,049,93: 469,008,30' 9,204,058,24' 15,278,978 32,658,13: (8,249,82- 13,626,43: 53,313,72' 1,791,992,89: 366,728,82' (2,143,380,75- (61,98) 1,778,219,18: (271,934,110 1,506,285,073
5.6 6 7 7(a)	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated of Prime Bank Lin Gain on revalua Copening balance Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Less: Adjustme Less: Provision Consolidated of Prime Bank Lin Prime Bank Lin Prime Bank Lin Prime Bank Se	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (F ain / loss on investments of the Ban ce on 1 January d/Revaluation Gain ent of amortization/revaluation gain agent of revaluation gain/(loss) of OBU f ent of Revaluation loss eserve anuary g the year date n for deferred tax foreign currency translation gain/ (lamited (note-19a) vestment Limited curities Limited	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) -1 13,890,099 1,778,219,183 (271,934,110) 1,506,285,073	10,293,486,166 2,310,546,806 69,316,40 2,241,230,399 (0.44 66 8,735,049,93: 469,008,30 9,204,058,24: 15,278,97: 32,658,13: (8,249,82: 13,626,43: 53,313,72: 1,791,992,89: 366,728,82: (2,143,380,75: (61,98:
5.6 6 7 7(a)	Share premius 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on c Consolidated of Prime Bank Lin Gain on revalua Copening balance Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Less: Adjustme Less: Provision Consolidated of Prime Bank Lin Prime Bank Lin Prime Bank Lin Prime Bank Se	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total ax est ngs rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Hain / loss on investments of the Ban ce on 1 January d/Revaluation Gain ent of amortization/revaluation gain ag ent of revaluation loss eserve anuary g the year date n for deferred tax foreign currency translation gain/ (I mited (note-19a) vestment Limited curities Limited ge Co. Pte. Ltd., Singapore	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 13,890,099 36,732,790 (2,281,124) (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 - 1,778,219,183 (271,934,110) 1,506,285,073	10,293,486,166 2,310,546,806 69,316,40 2,241,230,399 60 (0.4: 66 8,735,049,93: 469,008,30 9,204,058,24: 15,278,97: 32,658,13: (8,249,82: 13,626,43: 53,313,72 1,791,992,89: 366,728,82: (2,143,380,75: (61,98:
5.6 6 7	Share premium 11,552,734 ord Less: Income to Minority inter Share capital Retained earnin Statutory rese Balance on 1 Ja Addition durin, Balance as on of Consolidated in Prime Bank Lin Gain on revalua Copening balance Add: Amortize Less: Adjustme Add: Adjustme Less: Adjustme Less: Adjustme Less: Provision Consolidated in Prime Bank Lin Prime Bank Lin Prime Bank Lin Prime Bank Se Prime Exchange PBL Exchange	m linary shares of Taka 200 each per sha ax deduction at source @ 3% on total ax est ngs rest ngs reve anuary g the year (20% of pre-tax profit) date revaluation gain / loss on investment mited (note-17a) ation of Investment at Prime Exchange ation of Investment at PBL Finance (Hain / loss on investments of the Ban ce on 1 January d/Revaluation Gain ent of amortization/revaluation gain ag ent of revaluation loss eserve anuary g the year date n for deferred tax foreign currency translation gain/ (I mited (note-19a) vestment Limited curities Limited ge Co. Pte. Ltd., Singapore	re premium = ts e Co. Pte. Ltd., Singapore e (UK) Ltd. long Kong) Limited = k gainst sale/maturity ixed assets = = = = = = = = = =	935,771,470 10,293,486,160 2,310,546,800 69,316,404 2,241,230,396 60 0.70 61 9,204,058,242 - 9,204,058,242 - 9,204,058,242 (1,305,546) 47,036,218 15,278,978 35,704,493 (37,045,898) (47,474) - 13,890,099 1,778,219,183 (271,934,110) 1,506,285,073	2,310,546,800 69,316,40- 2,241,230,390 60 (0.4: 60 8,735,049,93: 469,008,307 9,204,058,24; 15,278,978 32,658,13: (8,249,82- 13,626,43: 53,313,72: 1,791,992,89: 366,728,82- (2,143,380,756 (61,98)

5,995,523 641,640 **6,637,162**

6,637,162 1,510,133 **8,147,296**

19a	Foreign currency translation gain/ (loss)
	Balance on 1 January
	Addition during the year
	Balance as on date

Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	Amount in	Taka
Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	Sep-17	2016
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	1 724 572 502	2.019.517.060
Prime Exchange Co. Pte. Ltd., Singapore	1,724,572,503 34,769,070	2,018,517,069 (22,307,686)
11 11 1	(58,659,615)	(58,968,820)
PBL Exchange (UK) Ltd.	13,321,866 (35,265,865)	8,152,744 (32,358,465)
PBL Finance (Hong Kong) Limited	106,178,035	124,632,911
Less: Minority Interest	1,784,915,994	2,037,667,753
Less: Minority interest Less: Transfer to statutory reserve	(0.70)	0.45
Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(2,706,530) (55,369,969)	(5,671,257)
Less: Foreign currency translation gains	(2,498,902)	(70,978,220) 88,208
- -	1,724,340,593	1,961,106,485
Retained earnings / movement of profit and loss account of the Bank Balance on 1 January	2,017,875,429	1,835,865,125
Addition during the year	1,352,144,726	2,195,041,535
Transfer to statutory reserve Cash dividend	(1,646,957,786)	(469,008,307) (1,544,022,924)
Issue of bonus shares	-	-
Balance as on date Add: Foreign currency translation gain/ (loss)	1,723,062,370 1,510,133	2,017,875,429 641,640
Aud. Foleign currency translation gam/ (1088)	1,724,572,503	2,018,517,069
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.	(22,307,687)	19,922,830
Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore	(58,968,820) (225,043)	(30,126,512) (280,399)
PBL Exchange (UK) Ltd.	(32,358,465)	(47,872,274)
PBL Finance (Hong Kong) Limited	(1,715,278) 255,342,351	732,243 234,218,089
Foreign currency translation gain on 1 January	(2,074,896)	7,808,351
<u>-</u>	253,267,455	242,026,440
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 Balance as on date	(1,646,957,786) 370,917,643	(1,544,022,924) 291,842,201
Foreign currency translation gain on 1 January	-	-
-	370,917,643	291,842,201
Consolidated contingent liabilities		
1 Acceptances and endorsements Prime Bank Limited (note-21a.1)	43,973,699,250	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	43,973,699,250	35,566,350,756
2 Letters of guarantee	69 629 400 599	67.416.000.060
Prime Bank Limited (note-21a.2) Prime Bank Investment Limited	68,628,400,588	67,416,908,068
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	<u> </u>
3 Irrevocable Letters of Credit	68,628,400,588	67,416,908,068
Prime Bank Limited (note-21a.3)	39,091,836,900	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	-	-
_	39,091,836,900	27,311,640,065
4 Bills for collection Prime Bank Limited (note-21a.4)	9,588,756,977	8,263,541,574
	-	-
Prime Bank Investment Limited	-	-
Prime Bank Investment Limited Prime Bank Securities Limited	-	-
Prime Bank Investment Limited	-	-
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	0 500 757 N77	
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	9,588,756,977 161,282,693,715	8,263,541,574 138,558,440,463
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited		
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements	161,282,693,715	138,558,440,463
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign)	39,426,566,450	138,558,440,463 30,667,409,651
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements	39,426,566,450 4,142,035,740 405,097,060	30,667,409,651 4,282,915,295
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250	30,667,409,651 4,282,915,295 616,025,810 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 Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250 (5,612,014,196)	30,667,409,651 4,282,915,295 616,025,810 35,566,350,756 (6,577,134,629)
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ) Less: Margin	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250	30,667,409,651 4,282,915,295 616,025,810
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250 (5,612,014,196)	30,667,409,651 4,282,915,295 616,025,810 35,566,350,756 (6,577,134,629)
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ) Less: Margin 1.2 Letters of guarantee Letters of guarantee (Local) Letters of guarantee (Foreign)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250 (5,612,014,196) 38,361,685,054	30,667,409,651 4,282,915,295 616,025,810 35,566,350,756 (6,577,134,629) 28,989,216,127
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ) Less: Margin 1.2 Letters of guarantee Letters of guarantee (Local)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250 (5,612,014,196) 38,361,685,054	30,667,409,651 4,282,915,295 616,025,810 35,566,350,756 (6,577,134,629) 28,989,216,127 17,979,885,396 49,437,022,672
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Contingent liabilities of the Bank 1.1 Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ) Less: Margin 1.2 Letters of guarantee Letters of guarantee (Local) Letters of guarantee (Foreign)	39,426,566,450 4,142,035,740 405,097,060 43,973,699,250 (5,612,014,196) 38,361,685,054	30,667,409,651 4,282,915,295 616,025,810 35,566,350,756 (6,577,134,629) 28,989,216,127

21a.3 Irrevocable Letters of Credit
Letters of credit (Sight)
Letters of credit (Deferred)
Back to back L/C

Less: Margin

21a.4 Bills for collection

Outward bills for collection

Less: Margin

Amount	in Taka
Sep-17	2016

37,389,422,801	25,731,404,303
(1,702,414,099)	(1,580,235,761)
39,091,836,900	27,311,640,065
6,334,393,143	6,236,039,663
23,550,318,543	13,360,187,105
9,207,125,214	7,715,413,296

9,588,756,977	8,263,541,574
9,588,756,977	8,263,541,574
(139,964,176)	(105,704,456)
9,448,792,801	8,157,837,118

			m 1
		Amount i Jan-Sep-17	n Taka Jan-Sep-16
22	Income statement	oun sep 1.	Jun 200 10
	Income:		
	Interest, discount and similar income (note-22.1)	14,636,231,343	15,642,127,035
	Dividend income (note-25a)	79,582,898	106,716,262
	Fees, commission and brokerage (note-22.2) Gains less losses origing from dealing in securities	804,330,809	723,894,462
	Gains <u>less</u> losses arising from dealing in securities Gains <u>less</u> losses arising from investment securities	- I	-
	Gains <u>less</u> losses arising from dealing in foreign currencies (note-26a.1)	755,764,013	463,985,375
	Income from non-banking assets	-	-
	Other operating income (note-27a)	520,413,363	477,398,181
	Profit <u>less</u> losses on interest rate changes		
	F	16,796,322,426	17,414,121,315
	Expenses: Interest / profit paid on deposits, borrowings, etc. (note-24a)	7,400,240,250	8,064,939,979
	Losses on loans, advances and lease/ investments	7,400,240,230	6,004,939,979
	Administrative expenses (note-22.3)	3,793,805,602	3,555,346,465
	Other operating expenses (note-38a)	918,964,851	804,607,537
	Depreciation on banking assets (note-37a)	211,866,997	231,719,679
		12,324,877,700	12,656,613,661
		4,471,444,726	4,757,507,654
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	10,944,511,114	10,407,305,013
	Interest income on treasury bills / reverse repo / bonds (note-25a)	1,770,050,946	2,600,398,536
	Gain on Discounted bond / bills (note-25a)	333,989,731	579,246,604
	Gain on sale of shares (note-25a)	45,767,648	2 000 210 276
	Gain on Govt. security trading (note-25a) Interest on debentures (note-25a)	1,559,180,081 20,224,945	2,080,210,276 31,165,615
	interest on dependires (note-25a)	14,673,724,465	15,698,326,045
	Less: Loss on revaluation of security trading (note-25a)	37,493,122	56,199,010
		14,636,231,343	15,642,127,035
22.2	Fees, commission and brokerage		
	Commission (note-26a)	804,330,809	723,894,462
	Settlement fee-PBIL (note-26a)	804,330,809	723,894,462
22.3	Administrative expenses	804,330,809	123,894,402
22.3	Salary and allowances (note-28a)	2,769,580,368	2,655,745,131
	Rent, taxes, insurance, electricity, etc. (note-29a)	658,354,139	557,851,751
	Legal expenses (note-30a)	40,230,215	42,871,514
	Postage, stamp, telecommunication, etc. (note-31a)	87,398,014	83,650,974
	Stationery, printing, advertisement, etc. (note-32a)	157,499,688	151,948,351
	Managing Director's salary and fees (note-33) Directors' fees (note-34a)	8,394,500	7,795,000 3,438,333
	Auditors' fees (note-3-4a)	2,903,963 1,035,000	1,035,000
	Repair of Bank's assets (note-37a)	68,409,715	51,010,410
		3,793,805,602	3,555,346,465
23	Consolidated interest income / profit on investment		
23	Prime Bank Limited (note-23a)	10,944,511,114	10,407,305,013
	Prime Bank Investment Limited	155,279,916	100,761,057
	Prime Bank Securities Limited	28,466,709	3,957,745
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	96 022 176	- 62 675 022
	PBL Finance (Hong Kong) Limited	86,032,176 11,214,289,914	62,675,933 10,574,699,748
	Less: Inter-company transactions	241,792,193	241,705,712
		10,972,497,721	10,332,994,036
23a	Interest income / profit on investment of the Bank		
23a	Loans (General) / Musharaka	1,714,576,587	1,610,417,391
	Loans against imported merchandise / Murabaha	-	-
	Loans against trust receipts	387,397,535	318,825,484
	Packing credit	22,259,341	25,470,507
	House building loan	184,455,020	347,640,525
	Lease finance / Izara Hire purchase	277,249,129 506,419,161	354,652,976 502,296,786
	Payment against documents	436,105	2,317,581
	Cash credit / Bai-Muajjal	1,177,454,398	1,261,698,443
	Secured overdraft	1,379,057,820	1,404,921,407
	Consumer credit scheme	1,392,477,596	1,463,961,221
	Staff loan	84,714,505	86,957,364
	Small and Medium Enterprise (SME) Agricultural Loan	623,802,003 250,053,300	606,117,643 146,121,560
	Forced loan	5,416,250	17,129,175
	Documentary bills purchased	490,783,913	368,780,219
	Interest income from credit card	161,137,796	157,186,590
	Other loans and advances / Investments	1,514,831,156	1,432,109,513
	Total interest / profit on loans and advances / investments	10,172,521,616	10,106,604,385
	Interest / profit on balance with other banks and financial institutions Interest on call loans	498,555,053 33,782,347	91,900,962 20,156,389
	Interest on can loans Interest / profit received from foreign banks	239,652,098	188,643,277
	,	10,944,511,114	10,407,305,013

	Amount in Taka		7D 1
		Amount in Jan-Sep-17	Taka Jan-Sep-16
		Sam Sep 11	Nop 10
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	7,400,240,250	8,064,939,979
	Prime Bank Investment Limited Prime Bank Securities Limited	186,943,757 22,859,419	215,897,872 25,548,943
	Prime Exchange Co. Pte. Ltd., Singapore	-	23,346,943
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	41,163,524	22,253,651
	Less: Inter-company transactions	7,651,206,950 242,134,530	8,328,640,445 241,798,720
	Less. Inter-company transactions	7,409,072,420	8,086,841,725
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
	i) Interest / profit paid on deposits:	·	
	Savings bank / Mudaraba savings deposits	613,833,370	686,448,547
	Special notice deposits Term deposits / Mudaraba term deposits	243,971,555 1,807,313,449	239,329,791 2,534,260,405
	Deposits under scheme	3,934,199,970	3,842,840,528
	Foreign currency deposits (note-24a.1)	21,460,579	22,422,117
	Others	25,080,082	27,000,167
	::) Letouret / Desfit and I for Lemania	6,645,859,003	7,352,301,554
	ii) Interest / Profit paid for borrowings: Call deposits	1,697,889	1,386,194
	Repurchase agreement (repo)	-	37,614
	Bangladesh Bank-refinance	-	2,769,192
	Local bank accounts	200,710,129	175,981,310
	Foreign bank accounts PBL bond	324,763,436 227,209,793	196,783,816
	PBL bond	754,381,247	335,680,300 712,638,426
		7,400,240,250	8,064,939,979
24 1	T		
24a.1	Foreign currency deposits Interest / profit paid on F.C	17,647,370	15,721,414
	Interest / profit paid on N.F.C.D	3,813,208	6,700,703
	Interest / profit paid on R. F.C.D	3,613,200	0,700,703
	meresty profit part of R. F. C.D	21,460,579	22,422,117
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	3,771,303,127	5,341,538,285
	Prime Bank Investment Limited	93,659,970	43,049,894
	Prime Bank Securities Limited	14,843,867	2,019,597
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
	FBL Finance (Hong Rong) Limited	3,879,806,964	5,386,607,776
	Less: Inter-company transactions		<u> </u>
		3,879,806,964	5,386,607,776
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,770,050,946	2,600,398,536
	Interest on debentures / bonds	20,224,945	31,165,615
	Gain on discounted bond / bills Gain on sale of shares	333,989,731 45,767,648	579,246,604
	Gain on Govt. security trading	1,559,180,081	2,080,210,276
	Dividend on shares	79,582,898	106,716,262
		3,808,796,249	5,397,737,294
	Less: Loss on sale/revaluation of security trading	37,493,122	56,199,010
		3,771,303,127	5,341,538,285
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	1,560,094,822	1,187,879,837
	Prime Bank Investment Limited	50,449,966	17,622,589
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	28,606,715 48,869,154	13,619,912 39,328,316
	PBL Exchange (UK) Ltd.	36,015,521	27,538,342
	PBL Finance (Hong Kong) Limited	14,919,084	12,395,572
		1,738,955,262	1,298,384,568
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	215,641,192	173,318,595
	Commission on L/Cs-back to back	313,422,566	222,748,940
	Commission on L/Gs	199,361,984	245,651,737
	Commission on remittance	64,513,535	55,585,345
	Commission for services rendered to issue of shares	2.500	-
	Merchant Commission Underwriting Commission regarding Treasury bill/ Bond	2,500 3,529,865	20,755,152
	Commission from sale of BSP /PSP/Others	3,529,865 7,859,167	5,834,692
		804,330,809	723,894,462
	Exchange gain (note - 26a.1) - including gain from FC dealings	755,764,013	463,985,375
	Settlement fees / Brokerage		<u> </u>
		1,560,094,822	1,187,879,837

			Amount in Taka	
Schunge gain Schunge gain Schunge gain Schunge gain Schunge gain Schunge gain Schunge fives Sc			Jan-Sep-17	Jan-Sep-10
Schunge gain Schunge gain Schunge gain Schunge gain Schunge gain Schunge gain Schunge hos 1117.2 101	26a.1	Exchange gain		
Exchange ginor certificated 1,117,26,150 6,348,26,375			766 936 628	464 380 206
Ess: Exchange loss			700,730,020	404,500,200
			(11.170.616)	(20.4.020)
		Less: Exchange loss		
Prime Bank Limited (note-27a) 97ime Bank Insentined (1974 4,743,81,81) 87ime Bank Securities Limited (1974 4,743,81,81) 87ime Bank Securities Limited (1974 4,743,81,81) 151,638			755,764,013	463,985,375
Prime Bank Limited (note-27a) 97ime Bank Insentined (1974 4,743,81,81) 87ime Bank Securities Limited (1974 4,743,81,81) 87ime Bank Securities Limited (1974 4,743,81,81) 151,638				
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PRI Finance (flong Kong) Limited			157,870	155,941
Page			-	-
Ess: Infer-compart prosections 535,00 535,		PBL Finance (Hong Kong) Limited		
Content Cont				
Note operating income of the Bank		Less: Inter-company transactions		
Rent recovered Service and other charges 13,79,906 37,240,191 Retail Income 119,878,153 123,116,147 100,000 100,000,000 19,878,153 123,116,147 100,000 100,000,000 19,878,153 123,116,147 100,000 100,000,000 19,878,363 10,000,500 10,000,000			555,060,195	513,351,113
Retail facome 135,799,600 37,240,191 Retail facome 119,878,153 120,161,471 120,000 120,000 120,000 1	27a		0.074.044	5 (01 100
Retail Income				
Income from ATM service 9,433,605 10,005,007 10,0				
Credit card income (note-27a.2)				
Postage / telex / SWIFT fax recoveries 60,966,182 130,080,30 26,189,383 26,189,383 10,061,973 11,075,74 11,051,754 11				
Rebate from foreign Bank outside Bangladesh Sch. 83,88 Sch. 83,88 Profit on able of fixed bases Sch. 83, 18,87 13,574 100,619,731 100,619,73				
Profit on sale of fixed assets 15.883 10.67.78 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.60.107.31 10.70.30.10				
Miscellaneous earnings (note-27a.1) 13.574.100 106.619.731 520.413.43 477.398.181 27a.1 Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc. 27a.2 Credit card income				
27a. I Miscellaneous earnings include syndication fee, commission from foreign remittance broader bank, notice fee and sale proceeds of various items, etc. 27a. I Territard income 1 (1,633,316 15,736,030 15,736,030 16,736,031 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,739 248,571 13,736,030 13,739 248,571 13,736,030 13,739 248,571 13,736,030 13,739 248,571 13,736,030 13,738,330 23,534,760 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 17,000 24,232,000 18,951,121 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,124 18,086,163 18,081,145 18,081,				
		whscenaneous earnings (note-27a.1)		
27a.2 Credit card income			520,415,505	4//,370,101
Annual fees	27a.1		e house / bank, notice fee	e and sale proceeds
Annual fees	27a.2	Credit card income		
Inter-change fees			17,633,316	15,736,030
Others		Inter-change fees		
Prime Bank Limited (note-28a) 2,769,580,368 2,655,745,131 Prime Bank Investment Limited 23,731,602 24,232,006 Prime Bank Securities Limited 13,586,146 10,017,640 PRIL Exchange CO. Pte. Ltd., Singapore 18,951,121 18,086,563 PBL Finance (Hong Kong) Limited 19,936,318 18,321,754 2,860,601,208 2,739,625,765 28a Salaries and allowances of the Bank 1,293,543,877 1,197,276,977 Allowances 881,311,006 812,613,786 881,311,006 812,613,786 Bonus 251,288,108 284,566,384 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 881,311,006 812,613,786 282,622,638 881,311,006 812,613,786 282,622,638 283,663,841 389,622,64 482,697,722 114,698,623 48,657,732 114,698,623 48,657,351,515 15,758,758,758,7				
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Prime Exchange CO. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 18,951,121 13,222,668 19,936,318 18,321,754 18,086,563 19,936,318 2,860,601,208 13,222,668 2,860,601,208 2,739,625,763 28a Salaries and allowances of the Bank *** *** 1,293,543,877 881,311,006 81,211,386 81,211,386 81,211,386 81,211,006 812,613,786 812,613,786 81,211,006 812,613,786 81,211,218,211 81,211,218,211 81,211,218,211				
PBL Exchange (UK) Ltd. 14,715,654 13,222,668 PBL Finance (Hong Kong) Limited 19,936,318 18,321,754 2,860,601,208 2,739,625,763 2,860,601,208 2,739,625,763 2,860,601,208 2,739,625,763 2,860,601,208 2,739,625,763 2,860,601,208 2,739,625,763 2,860,601,208 2,739,625,763 2,860,601,208 2,860,601,208 2,739,625,763 2,860,6001,208 2,880,6001,208 2,880,6001,208 2,880,6001,208 2,880,6001,208 2,881,10,006 812,613,786 808 8				
PBL Finance (Hong Kong) Limited 19.936.318 18.321.754 2.860.601.208 2.739.625.763 2.860.601.208 2.739.625.763 2.860.601.208 2.739.625.763 2.860.601.208 2.739.625.763 2.860.601.208 2.739.625.763 2.860.601.208				
28a Salaries and allowances of the Bank 3.283,04,000,000 1.293,543,877 1.197,276,797 Allowances 881,311,000 812,613,786 80.01 251,288,108 284,366,384 Bank's contribution to provident fund 124,687,722 114,698,623 121,189,541 <t< th=""><th></th><th></th><th></th><th></th></t<>				
Salaries and allowances of the Bank Basic pay 1,293,543,877 1,197,276,797 Allowances 881,311,006 812,613,786 Bonus 251,288,108 284,366,384 Bank's contribution to provident fund 114,687,722 114,698,623 Retirement benefits/Leave encashment 16,249,655 12,189,541 Gratuity 202,500,000 234,600,000 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 2655,745,131 2769,580,368 276		PBL Finance (Hong Kong) Limited		
Basic pay			2,860,601,208	2,/39,025,/03
Basic pay	28a	Salaries and allowances of the Bank		
Allowances 881,311,006 812,613,786 Bonus 251,288,108 224,366,384 Bonus 124,687,722 114,698,623 Retirement benefits/Leave encashment 124,687,722 114,698,623 12,189,541 202,500,000 234,600,000 20,769,580,368 2,655,745,131 20,000,000 20,000,000 23,600,000 20,000,000 23,600,000 20,000,000 23,600,000 20,000,000 20,000,000 20,000,000 23,600,000 20,000,00	200		1 293 543 877	1 197 276 797
Bonus		• •		
Bank's contribution to provident fund Retirement benefits/Leave encashment 124,687,722 12,489,551 12,189,541 12,489,541 12,489,545 12,189,541 12,28				
Retirement benefits/Leave encashment Gratuity 16,249,655 12,189,541 202,500,000 234,600,000 2,769,580,368 2,655,745,131 2,189,541 2,269,580,368 2,655,745,131 2,189,541 2,269,580,368 2,655,745,131 2,189,541,139 2,169,580,368 2,655,745,131 2,189,541,139				
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29 Consolidated rent, taxes, insurance, electricity, etc. Frime Bank Limited (note-29a) 658,354,139 557,851,751 Prime Bank Investment Limited 10,029,561 6,045,024 Prime Bank Securities Limited 7,182,047 4,723,471 Prime Exchange Co. Pte. Ltd., Singapore 9,638,619 9,108,466 PBL Exchange (UK) Ltd. 7,449,017 7,854,209 PBL Finance (Hong Kong) Limited 7,205,323 6,841,871 PBL Finance (Hong Kong) Limited 40,203,213 63,872 Rent, taxes, insurance, electricity, etc. of the Bank 447,195,867 350,622,164 Lease rent 64,597 63,872 Insurance 109,424,739 105,979,358 Power and electricity 101,668,937 101,186,357 Power and electricity 557,851,751 101,668,937 101,186,357 Prime Bank Limited (note-30a) 40,230,215 42,871,514 Prime Bank Limited (note-30a) 40,230,215 42,871,514 Prime Bank Securities Limited 638,250 21,775 Prime Exchange Co. Pte. Ltd, Singapore 689,44 1,156,793				
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Prime Bank Limited (note-30a) 40,230,215 42,871,514 Prime Bank Investment Limited 638,250 21,775 Prime Bank Securities Limited 379,075 518,750 Prime Exchange Co. Pte. Ltd., Singapore 689,424 1,156,796 PBL Exchange (UK) Ltd. 2,049,923 1,338,137 PBL Finance (Hong Kong) Limited - -	30	Consolidated legal expenses		
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PBL Exchange (UK) Ltd. 2,049,923 1,338,137 PBL Finance (Hong Kong) Limited - -				
PBL Finance (Hong Kong) Limited			· / II	
			2,049,923	1,558,15/
45,986,886 45,906,972		FDL Pillance (Hong Kong) Limited	42 007 007	45 007 053
			43,980,886	45,906,972

			m 1
		Amount in Jan-Sep-17	Jan-Sep-16
30a	Legal expenses of the Bank	Jun Sep 17	вин вер то
	Legal expenses	29,603,358	37,436,969
	Other professional charges	10,626,857	5,434,545
		40,230,215	42,871,514
31	Consolidated postage, stamp, telecommunication, etc.	97 209 014	92 650 074
	Prime Bank Limited (note-31a) Prime Bank Investment Limited	87,398,014 747,814	83,650,974 820,836
	Prime Bank Securities Limited	2,364	1,137
	Prime Exchange Co. Pte. Ltd., Singapore	994,247	881,205
	PBL Exchange (UK) Ltd.	456,617	479,035
	PBL Finance (Hong Kong) Limited	4,610,397	3,948,163
		94,209,453	89,781,349
31a	Postage, stamp, telecommunication, etc. of the Bank	14.500.241	12 125 500
	Postage & Courier Telegram, telex, fax and internet	14,590,241 18,792,621	13,135,580 21,447,347
	Data communication	24,272,700	22,272,698
	Telephone - office	29,422,048	26,386,218
	Telephone - residence	320,405	409,131
		87,398,014	83,650,974
32	Consolidated stationery, printing and advertisements, etc.	·	
	Prime Bank Limited (note-32a)	157,499,688	151,948,351
	Prime Bank Investment Limited Prime Bank Securities Limited	870,678	557,804
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	257,898 1,536,239	315,517 1,358,378
	PBL Exchange (UK) Ltd.	412,171	445,137
	PBL Finance (Hong Kong) Limited	299,685	287,075
		160,876,360	154,912,261
32a	Stationery, printing and advertisements, etc. of the Bank		_
	Office and security stationery	53,108,158	46,853,808
	Computer consumable stationery	55,868,917	49,662,836
	Publicity and advertisement	48,522,613	55,431,706
		157,499,688	151,948,351
33	Managing Director's salary and fees		
	Basic salary	5,445,000	4,950,000
	Bonus House rent allowance	605,000 900,000	550,000 900,000
	Bank's contribution to provident fund	544,500	495,000
	Utility allowance	270,000	270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		8,394,500	7,795,000
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	2,903,963	3,438,333
	Prime Bank Investment Limited Prime Bank Securities Limited	293,250	213,600
	Prime Exchange Co. Pte. Ltd., Singapore	130,700	95,450
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	-	-
		3,327,913	3,747,383
34a	Directors' fees of the Bank		
	Meeting fees	1,768,000	2,216,000
	Other benefits	1,135,963	1,222,333
		2,903,963	3,438,333
	Bank has paid Tk. 8,000/-as Honarioum according to the BRPD circular letter no. 11	dated 04 October 2015.	
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	1.035.000	1,035,000
	Prime Bank Investment Limited Prime Bank Securities Limited	86,250	-
	Prime Exchange Co. Pte. Ltd., Singapore	170,326	169,501
	PBL Exchange (UK) Ltd.	349,436	367,859
	PBL Finance (Hong Kong) Limited	215,176	19,224
		1,856,188	1,591,584
35a	Auditors' fees of the Bank		
	External Audit fee	1,035,000	1,035,000
		1,035,000	1,035,000
36	Charges on loan losses		
	Loan -written off Interest waived	-	-
	interest warved		-
37	Consolidated depreciation and repair of Bank's assets		
31	Prime Bank Limited (note-37a)	280,276,712	282,730,089
	Prime Bank Investment Limited	2,093,707	1,495,184
	Prime Bank Securities Limited	730,873	563,037
	Prime Exchange Co. Pte. Ltd., Singapore	1,631,480	1,184,750
	PBL Exchange (UK) Ltd.	2,005,579	2,145,138
	PBL Finance (Hong Kong) Limited	312,297 287,050,648	543,074 288,661,272
		407,030,040	400,001,474

Table Tabl
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Pixed assets 195,686,316 201,648,095 Leased assets 195,686,316 201,648,095 Amortization - (see annexure-C for detail) Software-core banking 13,929,684 225,007,377 Software-ATM 2,250,997 5,064,217 Software-ATM 13,183,015 16,180,681 30,071,580 Repairs
Fixed assets
Leased assets
Amortization - (see annexure-C for detail) Software-Core banking 13,929,684 25,007,377 5,064,217 16,180,681 30,071,586
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38a Other expenses of the Bank Security and cleaning 142,163,126 150,424,799 Entertainment 30,757,506 24,413,275 Car expenses 140,161,784 122,348,67- ATM expenses 111,908,037 112,769,27 Retail expenses 44,366,742 50,796,71 Books, magazines and newspapers, etc. 1,257,850 1,626,514 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,03 Bank charges and commission paid 5,742,946 2,953,433 Loss on sale of fixed assets 1,599,040 1,231,072 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,872 Donations 85,312,109 41,123,822 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,352 Traveling expenses 33,606,271 24,113,824 Expenses for merchant banking 1,450 11,952 Local conveyance, labor, etc.
Security and cleaning 142,163,126 150,424,790 Entertainment 30,757,506 24,413,273 Car expenses 140,161,784 122,348,674 ATM expenses 111,908,037 112,769,277 Retail expenses 44,366,742 50,796,711 Books, magazines and newspapers, etc. 1,257,850 1,626,514 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,03 Bank charges and commission paid 5,742,946 2,953,43 Loss on sale of fixed assets 1,599,040 1,231,07 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,87 Donations 85,312,109 41,123,82 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,35 Traveling expenses 33,606,271 24,113,82 Expenses for merchant banking 1,5481,999 14,709,86 Local conveyance, labor, etc. 15,481,999 14,709,86
Entertainment 30,757,506 24,413,27 Car expenses 140,161,784 122,348,67 ATM expenses 111,908,037 112,769,27 Retail expenses 44,366,742 50,796,71 Books, magazines and newspapers, etc. 1,257,850 1,626,516 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,03 Bank charges and commission paid 5,742,946 2,953,43 Loss on sale of fixed assets 1,599,040 1,231,07 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,87 Donations 85,312,109 41,123,82 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,35 Traveling expenses 33,606,271 24,113,82 Expenses for merchant banking 1,450 11,95 Local conveyance, labor, etc. 15,481,999 14,709,86 Business development 35,390,156 36,461,101 Training and
Car expenses 140,161,784 122,348,674 ATM expenses 111,908,037 112,769,27 Retail expenses 44,366,742 50,796,71 Books, magazines and newspapers, etc. 1,257,850 1,626,516 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,03 Bank charges and commission paid 5,742,946 2,953,436 Loss on sale of fixed assets 1,599,040 1,231,077 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,87 Donations 85,312,109 41,123,82 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,35 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,95 Local conveyance, labor, etc. 15,481,999 14,709,86 Business development 35,390,156 36,461,10 Training and internship 15,226,461 13,833,95 Remittance charges 7,463,580 6,847,05
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Retail expenses 44,366,742 50,796,71 Books, magazines and newspapers, etc. 1,257,850 1,626,510 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,030 Bank charges and commission paid 5,742,946 2,953,430 Loss on sale of fixed assets 1,599,040 1,231,073 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,873 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,826 Expenses for merchant banking 1,450 11,955 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Books, magazines and newspapers, etc. 1,257,850 1,626,510 Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,030 Bank charges and commission paid 5,742,946 2,953,430 Loss on sale of fixed assets 1,599,040 1,231,073 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,873 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,952 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Liveries and uniforms 980,160 1,093,70 Medical expenses 49,520 406,030 Bank charges and commission paid 5,742,946 2,953,430 Loss on sale of fixed assets 1,599,040 1,231,073 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,873 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,952 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Medical expenses 49,520 406,036 Bank charges and commission paid 5,742,946 2,953,436 Loss on sale of fixed assets 1,599,040 1,231,077 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,877 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,824 Expenses for merchant banking 1,450 11,953 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Bank charges and commission paid 5,742,946 2,953,436 Loss on sale of fixed assets 1,599,040 1,231,073 House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,873 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,824 Expenses for merchant banking 1,450 11,955 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
House furnishing expenses 2,700,000 2,700,000 Subscription to institutions 9,804,495 8,430,87 Donations 85,312,109 41,123,82 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,35 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,95 Local conveyance, labor, etc. 15,481,999 14,709,86 Business development 35,390,156 36,461,10 Training and internship 15,226,461 13,833,95 Remittance charges 7,463,580 6,847,05
Subscription to institutions 9,804,495 8,430,873 Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,353 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,953 Local conveyance, labor, etc. 15,481,999 14,709,863 Business development 35,390,156 36,461,103 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Donations 85,312,109 41,123,824 Sponsorship 26,272,345 12,044,05 Prime Bank Cricket Club 42,123,974 44,616,355 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,955 Local conveyance, labor, etc. 15,481,999 14,709,865 Business development 35,390,156 36,461,105 Training and internship 15,226,461 13,833,956 Remittance charges 7,463,580 6,847,05
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Prime Bank Cricket Club 42,123,974 44,616,355 Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,955 Local conveyance, labor, etc. 15,481,999 14,709,865 Business development 35,390,156 36,461,105 Training and internship 15,226,461 13,833,956 Remittance charges 7,463,580 6,847,05
Traveling expenses 33,606,271 24,113,820 Expenses for merchant banking 1,450 11,950 Local conveyance, labor, etc. 15,481,999 14,709,860 Business development 35,390,156 36,461,100 Training and internship 15,226,461 13,833,950 Remittance charges 7,463,580 6,847,050
Expenses for merchant banking 1,450 11,950 Local conveyance, labor, etc. 15,481,999 14,709,860 Business development 35,390,156 36,461,100 Training and internship 15,226,461 13,833,950 Remittance charges 7,463,580 6,847,05
Local conveyance, labor, etc. 15,481,999 14,709,865 Business development 35,390,156 36,461,105 Training and internship 15,226,461 13,833,956 Remittance charges 7,463,580 6,847,05
Business development 35,390,156 36,461,100 Training and internship 15,226,461 13,833,954 Remittance charges 7,463,580 6,847,05
Remittance charges 7,463,580 6,847,05
Cash reward to branches 1 2 339 500 II 1 252 500
Laundry, cleaning and photographs, etc. 4,708,329 4,290,200 Credit card expenses 27,675,035 25,684,330
Credit card expenses 27,675,035 25,684,330 Consolidated salary (staff) 24,971,765 18,215,113
Annual General Meeting 3,179,250 2,630,499
Exgratia 16,627,802 16,868,529
Welfare fund 3,314,290 2,108,530
Prime Bank Foundation 66,285,789 42,170,722
Miscellaneous expenses 17,493,541 18,430,778
<u>918,964,851</u> <u>804,607,53</u>
39 Consolidated provision for loans, investments, off balance sheet exposure & other assets
Provision for bad and doubtful loans and advances / investments-PBL (note-39a) 1,310,000,000 2,142,000,000
Provision for unclassified loans and advances / investments-PBL (note-39a) 1,230,000,000 1,274,950,000
Provision for bad and doubtful loans and advances (OBU) (note-39a) 22,500,000
Provision for unclassified loans and advances / investments (OBU) (note-39a) 40,000,000 53,350,000
Provision for off-balance sheet exposure-PBL (note-39a) 227,200,000 183,750,000
Provision for diminution in value of investments-PBL (note-39a) (50,000,000) 9,120,000
Provision for diminution in value of investments-PBIL - 161,839,304
Provision for impairment of client margin loan-PBIL - 419,327,384 Provision for diminution in value of investments-PBSL - 7,903,65
Provision for impairment of client margin loan-PBSL 16,945,302 52,807,84
Provision for impairment loss for investment in subsidiaries (note-39a) - 32,459,57'
Provision for climate risk fund (note-39a)
Provision for Good Borrower rebate (note-39a)
Provision for other assets (note-39a) 34,600,000 7,610,000
<u>2,831,245,302</u> <u>4,345,117,75</u>

39a	Provision for loans, investments, off balance sheet exposure & other assets	of the Bank	
	Provision for bad and doubtful loans and advances / investments	1,310,000,000	2,142,000,000
	Provision for unclassified loans and advances / investments	1,230,000,000	1,274,950,000
	Provision for bad and doubtful loans and advances (OBU)	22,500,000	-
	Provision for unclassified loans and advances / investments (OBU)	40,000,000	53,350,000
	Provision for off-balance sheet exposure	227,200,000	183,750,000
	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	34,600,000	7,610,000
		2,814,300,000	3,703,239,577
40	Consolidated tax expenses		
	Current tax		
	Prime Bank Limited (note-40a)	305,000,000	100,000,000
	Prime Bank Investment Limited	13,459,692	9,549,620
	Prime Bank Securities Limited	3,327,078	403,919
	Prime Exchange Co. Pte. Ltd., Singapore	, , , , , , , , , , , , , , , , , , ,	´-
	PBL Exchange (UK) Ltd.	635,933	_
	PBL Finance (Hong Kong) Limited	-	_
		322,422,703	109,953,539
	Deferred tax		
	Prime Bank Limited (note-40a)	-	_
	Prime Bank Investment Limited	_	_
	Prime Bank Securities Limited	(505,230)	(831,262)
	Prime Exchange Co. Pte. Ltd., Singapore	-	(001,202)
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	_	_
	1 BE 1 mance (110ng 110ng) Eminesa	(505,230)	(831,262)
		321,917,473	109,122,277
40a	Tax expenses of the Bank		
		205 000 000	100 000 000

Amount in Taka

Jan-Sep-16

Jan-Sep-17

305,000,000

305,000,000

100,000,000

100,000,000

41 Significant Deviation

Current tax

Deferred tax

Earnings per Share (EPS) at the end of September 2017 (Quarter 3 of 2017) has stood at Taka 1.31 which is 40.86 percent higher than the corresponding period's EPS (Taka 0.93). The main reason is that during 2017, the Bank has been able to regularize classified loans of Taka 313.49 crore through cash recovery and rescheduling as per Bangladesh Bank's regulation. Bank has also kept adequate provision against impaired loans and advances in earlier years. As a result, Bank has to take a lower charge of loan loss provision of Taka 281.43 crore in Profit and Loss Account during first three quarters of 2017 compared to the period ended on September 30, 2016 (Taka 370.32 crore). Provisioning requirement is determined at the end of every quarter as per Bangladesh Banks guideline which may vary from time to time depending on various factors. All these factors have had a positive impact on the Bank's profitability to result in a higher EPS at the end of Q3 of 2017 (both solo and consolidated).