

Financial Statements (Un-Audited)

as at 31 March 2018 (1st Quarter)



Consolidated Balance Sheet as at 31 March 2018

Consolidated Balance S	Sheet as at 31 March 2018	Amount	in Taka
Particulars	Notes	Mar-18	<u>така</u> 2017
PROPERTY AND ASSETS		Mai-10	2017
Cash	3		
In hand (including foreign currencies)	-	3,047,244,156	3,140,588,297
Balance with Bangladesh Bank and its agent bank (s)		, , ,	
(including foreign currencies)		14,723,156,732	14,973,037,651
		17,770,400,888	18,113,625,948
Balance with other banks and financial institutions	4		
In Bangladesh		9,247,268,786	7,471,466,377
Outside Bangladesh		3,049,434,877	2,773,249,334
		12,296,703,663	10,244,715,711
Money at call and short notice	5	4,560,000,000	1,500,000,000
Investments			
Government	6	25,324,054,126	23,657,686,975
Others		2,295,955,951	2,222,449,188
Oulers		27,620,010,077	25,880,136,163
Loans, advances and lease /investments		27,020,010,077	20,000,100,100
Loans, cash credits, overdrafts etc./ investments	7	181,618,472,271	184,066,239,687
Bills purchased and discounted	8	15,013,697,441	16,552,939,609
2.11.0 parenasce and discounted	Ç	196,632,169,712	200,619,179,296
Fixed assets including premises, furniture and fixtures	9	6,886,488,402	6,487,041,211
Other assets	10	19,513,222,624	19,329,742,018
Non - banking assets	11	220,500,640	220,500,640
Total assets		285,499,496,007	282,394,940,987
LIABILITIES AND CAPITAL			
Liabilities	12	22 052 220 717	22 127 007 510
Borrowings from other banks, financial institutions and agents	12	23,053,228,717	22,137,997,510
Deposits and other accounts	13	22 000 772 019	33,182,700,323
Current / Al-wadeeah current deposits Bills payable		32,999,772,918 3,116,157,983	4,212,571,458
Savings bank / Mudaraba savings deposits		42,358,964,144	38,397,699,341
Term deposits / Mudaraba term deposits		121,295,044,144	123,207,326,047
Bearer certificate of deposit		-	-
Other deposits		-	-
		199,769,939,189	199,000,297,169
Other liabilities	14	37,521,644,390	36,443,698,543
Total liabilities		260,344,812,296	257,581,993,222
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	61
Statutory reserve	16	9,565,853,177	9,565,853,177
Revaluation gain / loss on investments	17	47,636,313	55,285,288
Revaluation reserve Foreign currency translation gain	18 19	1,496,759,104 13,500,449	1,496,759,104 15,334,146
General reserve	19	28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	1,468,215,164	1,116,996,544
Total Shareholders' equity		25,154,683,712	24,812,947,765
Total liabilities and Shareholders' equity		285,499,496,007	282,394,940,987
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21		
Acceptances and endorsements	21.1	47,685,449,398	49,721,797,256
Letters of guarantee	21.2	68,813,520,511	72,966,435,302
Irrevocable letters of credit	21.3	34,970,098,635	34,112,938,262
Bills for collection	21.4	10,146,387,342	10,766,851,918
Other contingent liabilities		-	-
		161,615,455,886	167,568,022,737
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,408,617,488	240,823,450
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
		1,408,617,488	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		163,024,073,374	167,808,846,187
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Chairman Director Managing Director	Chief Financial Officer	Company S	ecretary
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Prime Bank Limited and its subsidiaries

Consolidated Profit and Loss Account for the period from january to March 31, 2018

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Particulars	Notes	Amount	
		Jan-Mar-18	Jan-Mar-17
Interest income / profit on investments	23	4,295,030,091	3,491,716,841
Interest / profit paid on deposits, borrowings, etc.	24	(2,601,218,495)	(2,545,829,135)
Net interest / net profit on investments		1,693,811,597	945,887,706
Investment income	25	577,905,094	2,425,151,936
Commission, exchange and brokerage	26	507,917,853	492,418,721
Other operating income	27	191,852,009	139,218,740
Total operating income (A)		2,971,486,552	4,002,677,104
Salaries and allowances	28	1,068,044,336	919,071,869
Rent, taxes, insurance, electricity, etc.	29	263,173,445	215,498,997
Legal expenses	30	20,812,744	10,340,083
Postage, stamp, telecommunication, etc.	31	32,610,524	25,865,732
Stationery, printing, advertisements, etc.	32	72,102,677	46,575,536
Managing Director's salary and fees	33	2,250,000	2,596,500
Directors' fees	34	1,002,379	982,961
Auditors' fees	35	713,560	421,084
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	99,740,258	79,961,520
Other expenses	38	336,300,202	244,966,709
Total operating expenses (B)		1,896,750,125	1,546,280,990
Profit / (loss) before provision (C=A-B)		1,074,736,428	2,456,396,114
Provision for loans & advances	39	275,700,000	1,460,000,000
Provision for diminution in value of investments	39	9,200,000	(141,335,464)
Provision for impairment of client margin loan	39	-	83,335,464
Other provisions	39	(64,000,000)	101,000,000
Total provision (D)		220,900,000	1,503,000,000
Total profit / (loss) before taxes (C-D)		853,836,428	953,396,113
Provision for taxation:	40	502.000.056	152 005 055
Current tax	40	503,099,056	153,906,866
Deferred tax		136,587	26,318
		503,235,643	153,933,184
Net profit after taxation	•••	350,600,785	799,462,929
Retained earnings brought forward from previous year	20.1	1,117,614,380 1,468,215,165	1,960,093,820 2,759,556,749
Appropriations		1,400,213,103	2,137,330,147
Statutory reserve		-	-
Minority interest		1	1
General reserve		_	-
		1	1
Retained surplus	20	1,468,215,164	2,759,556,749
Earnings per share (EPS)	41	0.34	0.78
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Chairman Director Managing Director	Chief Financial Officer	Cor	pany Secretary

Dated , 13 May 2018

Prime Bank Limited and its subsidiaries

Consolidated Cash Flow Statement

for the period from January to March 31, 2018

		T	Amount	in Taka
Par	ticulars	ľ	Jan-Mar-18	Jan-Mar-17
A)	Cash flows from operating activities		••••••••••••••••••••••••••••••••••••••	
	Interest receipts in cash	ſ	4,884,747,335	4,344,346,348
	Interest payments		(2,280,778,810)	(2,554,316,867)
	Dividend receipts		25,818,769	16,362,566
	Fees and commission receipts in cash		507,917,853	492,418,721
	Recoveries of loans previously written off		14,736,678	36,009,685
	Cash payments to employees		(927,794,336)	(921,668,368)
	Cash payments to suppliers		(211,298,473)	(162,538,659)
	Income taxes paid		(103,813,284)	(81,187,662)
	Receipts from other operating activities		231,644,360	1,904,314,694
	Payments for other operating activities		(521,135,644)	(396,175,000)
	Cash generated from operating activities before	_		
	changes in operating assets and liabilities		1,620,044,450	2,677,565,458
	Increase / (decrease) in operating assets and liabilities			
	Purchase of trading securities (Treasury bills)	[(1,797,413,787)	(7,472,242,290)
	Loans and advances to customers		3,698,984,334	1,802,974,517
	Other assets		(269,945,255)	5,959,069,137
	Deposits from other banks / borrowings		(70,698,375)	(1,062,124,133)
	Deposits from customers		3,177,820,892	(903,373,129)
	Other liabilities account of customers		(1,096,413,475)	(2,485,417,339)
	Other liabilities		95,005,002	1,162,162,628
		'	3,737,339,336	(2,998,950,609)
	Net cash from operating activities	•	5,357,383,786	(321,385,151)
B)	Cash flows from investing activities			
2)	Payments for purchases of securities]	(73,506,763)	130,756,280
	Purchase of property, plant and equipment		(13,365,882)	(110,411,362)
	Proceeds from sale of property, plant and equipment		(13,303,002)	192,226
	Net cash used in investing activities	L	(86,872,645)	20,537,144
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C)	Cash flows from financing activities	ſ	(500,000,000)	
	Payments for redemption of sub-ordinated bond		(500,000,000)	-
	Dividend paid Net cash used in financing activities	ι	(500,000,000)	-
		r		
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)		4,770,511,141	(300,848,007)
E)	Effects of exchange rate changes on cash and cash equivalents		(405,948)	7,377,047
F)	Cash and cash equivalents at beginning of the year		29,860,716,758	21,909,486,586
G)	Cash and cash equivalents at end of the year (D+E+F)	:	34,630,821,951	21,616,015,626
	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies)	[3,047,244,156	2,940,893,091
	Balance with Bangladesh Bank and its agent bank (s)		5,5 . 7,2 . 1,15 5	2,5 .0,050,051
	(including foreign currencies)		14,723,156,732	14,259,413,205
	Balance with other banks and financial institutions		12,296,703,663	3,141,836,530
	Money at call and short notice		4,560,000,000	1,270,000,000
	Prize bonds (note-6a)		3,717,400	3,872,800
	Tille bolids (Note ou)	L	34,630,821,951	21,616,015,626
		=	21,020,021,721	/\
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Cha	irman Director Managing Director	Chief Financial Officer	Lo	mpany Secretary

Dated, 13 May 2018

Prime Bank Limited and its subsidiaries

Consolidated Statement of Changes in Equity for the period from January to March 31, 2018

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 2018 Changes in accounting policy / Last year's profit	10,293,486,160	9,565,853,177	28,002,888	2,241,230,396	61	1,496,759,104	55,285,288	15,334,146	1,116,996,544 -	24,812,947,765
Restated balance	10,293,486,160	9,565,853,177	28,002,888	2,241,230,396	61	1,496,759,104	55,285,288	15,334,146	1,116,996,543	24,812,947,765
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(5,590)	-	-	(5,590)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	(7,643,386)	-	-	(7,643,386)
Currency translation differences	-	-	-	-	-	-	-	(1,833,697)	617,835	(1,215,862)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	47,636,313	13,500,449	1,117,614,379	24,804,082,928
Net profit for the year	-	-	-	-	-	-	-	-	350,600,785	350,600,785
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	(0.35)	-	-	-	-	(0.35)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year		_	<u>-</u>	-		-	_	-	_	
Balance as at 31 March 2018	10,293,486,160	9,565,853,177	28,002,888	2,241,230,396	61	1,496,759,104	47,636,313	13,500,449	1,468,215,164	25,154,683,712
Balance as at 31 March 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	51,157,763	7,044,107	2,759,556,749	26,090,821,438

Chairman

Director

Managing Director

Chief Financial Officer

Company Secretary

Dated, 13 May 2018

Prime Bank Limited Balance Sheet as at 31 March 2018

		Amount	in Taka
Particulars	Notes	Mar-18	2017
PROPERTY AND ASSETS	20		
Cash In hand (including foreign currencies)	3a	2,921,934,780	3,031,607,478
Balance with Bangladesh Bank and its agent bank (s)		2,921,934,780	3,031,007,478
(including foreign currencies)		14,723,156,732	14,973,037,651
		17,645,091,512	18,004,645,129
Balance with other banks and financial institutions	4a		
In Bangladesh		9,195,850,390	7,380,647,955
Outside Bangladesh		2,962,273,897	2,701,942,497
	_	12,158,124,287	10,082,590,452
Money at call and short notice	5	4,560,000,000	1,500,000,000
Investments Government	6a	25,324,054,126	23,657,686,975
Others		150,432,283	149,457,283
		25,474,486,409	23,807,144,258
Loans, advances and lease / investments		, , ,	, , ,
Loans, cash credits, overdrafts, etc./ investments	7a	181,352,553,414	183,593,663,315
Bills purchased and discounted	8a	13,074,080,822	14,729,065,476
		194,426,634,237	198,322,728,791
Fixed assets including premises, furniture and fixtures	9a	6,834,105,505	6,434,047,671
Other assets	10a	23,130,528,985	22,903,009,700
Non - banking assets Total assets	11	220,500,640 284,449,471,575	220,500,640 281,274,666,641
1 otal assets		204,449,471,575	281,274,000,041
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	23,022,946,124	22,087,479,113
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		33,016,219,626	33,196,233,861
Bills payable		3,116,157,983	4,212,571,458
Savings bank / Mudaraba savings deposits		42,358,964,144	38,397,699,341
Term deposits / Mudaraba term deposits Bearer certificate of deposit		121,296,300,338	123,207,471,241
Other deposits		_	_
Callet adjoints		199,787,642,091	199,013,975,901
Other liabilities	14a	36,566,455,390	35,465,414,699
Total liabilities		259,377,043,605	256,566,869,713
Capital / Shareholders' equity	15.2	10,293,486,160	10 202 496 160
Paid up capital Share premium	15.2	2,241,230,396	10,293,486,160 2,241,230,396
Statutory reserve	16	9,565,853,177	9,565,853,177
Revaluation gain / (loss) on investments	17a	17,744,008	17,749,598
Revaluation reserve	18	1,496,759,104	1,496,759,104
Foreign currency translation gain	19a	13,458,385	13,414,088
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	1,443,896,739	1,079,304,405
Total Shareholders' equity		25,072,427,970	24,707,796,928
Total liabilities and Shareholders' equity		284,449,471,575	281,274,666,641
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a 21a.1	47,685,449,398	49,721,797,256
Letters of guarantee	21a.2	68,813,520,511	72,966,435,302
Irrevocable letters of credit	21a.3	34,970,098,635	34,112,938,262
Bills for collection	21a.4	10,146,387,342	10,766,851,918
Other contingent liabilities		-	-
0.1		161,615,455,886	167,568,022,737
Other commitments Decumentary gradity and short term trade, related transcations		 1	
Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed		- 1,408,617,488	- 240,823,450
Undrawn note issuance and revolving underwriting facilities		-	2-10,023, 1 30 -
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
Total Off Palance Shoot orm service in abuding		1,408,617,488	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		163,024,073,374	167,808,846,187
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Chairman Director Managing Director	Chief Financial Officer	Con	pany Secretary

Dated , 13 May 2018

Prime Bank Limited Profit and Loss Account for the period from January to March 31, 2018

Particulars	Notes	Amount	
		Jan-Mar-18	Jan-Mar-17
		Juli Will 10	guii Mui 17
Interest income / profit on investments	23a	4,288,111,283	3,505,905,223
Interest / profit paid on deposits, borrowings, etc.	24a	(2,600,154,300)	(2,542,699,007)
Net interest / net profit on investments		1,687,956,982	963,206,216
Investment income	25a	564,104,333	2,396,500,307
Commission, exchange and brokerage	26a	466,774,188	425,248,843
Other operating income	27a	183,357,341	123,448,173
Total operating income (A)		2,902,192,845	3,908,403,539
Salaries and allowances	28a	1,034,068,249	890,836,719
Rent, taxes, insurance, electricity, etc.	29a	245,726,548	202,763,716
Legal expenses	30a	19,271,062	8,786,551
Postage, stamp, telecommunication, etc.	31a	30,312,331	23,279,535
Stationery, printing, advertisements, etc.	32a	70,212,203	45,101,581
Managing Director's salary and fees	33	2,250,000	2,596,500
Directors' fees	34a	726,379	867,961
Auditors' fees	35a	345,000	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	96,065,019	78,021,347
Other expenses	38a	317,723,721	233,908,438
Total operating expenses (B)		1,816,700,511	1,486,507,349
Profit / (loss) before provision (C=A-B)		1,085,492,334	2,421,896,190
Provision for loans & advances	39a	275,700,000	1,460,000,000
Provision for diminution in value of investments	39a	9,200,000	(58,000,000)
Other provisions	39a	(64,000,000)	101,000,000
Total provision (D)		220,900,000	1,503,000,000
Total profit / (loss) before taxes (C-D)		864,592,334	918,896,190
Provision for taxation			
Current tax	40a	500,000,000	150,000,000
Deferred tax		-	-
		500,000,000	150,000,000
Net profit after taxation		364,592,334	768,896,190
Retained earnings brought forward from previous years	20.1a	1,079,304,405	2,017,875,429
		1,443,896,739	2,786,771,619
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		<u> </u>	
Retained surplus	20a	1,443,896,739	2,786,771,619
Earnings per share (EPS)	41a	0.35	0.75
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Managing Director

Chief Financial Officer

Company Secretary

Dated , 13 May 2018

Prime Bank Limited Cash Flow Statement for the period from January to March 31, 2018

	Doution!	Notas	Amount	in Taka
	Particulars	Notes	Jan-Mar-18	Jan-Mar-17
A)	Cash flows from operating activities			
	Interest receipts in cash		4,823,952,944	4,266,372,269
	Interest payments		(2,225,839,032)	(2,458,729,523)
	Dividend receipts		15,266,714	16,362,566
	Fees and commission receipts in cash		466,774,188	425,248,843
	Recoveries of loans previously written off		14,736,678	36,009,685
	Cash payments to employees		(893,818,249)	(893,433,219)
	Cash payments to suppliers		(194,254,030)	(161,064,704)
	Income taxes paid		(103,813,284)	(81,187,662)
	Receipts from other operating activities		209,348,932	1,859,597,743
	Payments for other operating activities		(480,627,830)	(368,050,637)
	Cash generated from operating activities before	•		
	changes in operating assets and liabilities		1,631,727,031	2,641,125,362
	In annual (dannaa) in an anatina anata and liabilities			
	Increase / (decrease) in operating assets and liabilities	I	(1.707.412.797)	(7.472.242.200)
	Purchase of trading securities (Treasury bills)		(1,797,413,787)	(7,472,242,290)
	Loans and advances to customers		3,804,196,217	1,770,256,518
	Other assets		(313,983,934)	5,998,896,388
	Deposits from other banks / borrowings		(246,589,484)	(1,070,096,634)
	Deposits from customers		3,177,820,892	(833,489,657)
	Other liabilities account of customers		(1,096,413,475)	(2,485,417,339)
	Other liabilities		118,099,846	1,049,197,974
		,	3,645,716,275	(3,042,895,041)
	Net cash from operating activities		5,277,443,306	(401,769,679)
B)	Cash flows from investing activities			
	Proceeds from sale of securities		(975,000)	210,720,643
	Purchase of property, plant and equipment		-	(110,411,362)
	Proceeds from sale of property, plant and equipment		-	192,226
	Net cash used in investing activities	!	(975,000)	100,501,507
C)	Cash flows from financing activities			
-,	Payments for redemption of sub-ordinated bond		(500,000,000)	_
	Dividend paid		-	-
	Net cash used in financing activities		(500,000,000)	
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)		4,776,468,306	(301,268,172)
E)	Effects of exchange rate changes on cash and cash equivalents		854,211	7,506,866
F)	Cash and cash equivalents at beginning of the year		29,589,610,681	21,642,584,469
G)	Cash and cash equivalents at end of the year (D+E+F)		34,366,933,199	21,348,823,164
	Cash and cash equivalents at end of the year	•		
	Cash in hand (including foreign currencies)		2,921,934,780	2,887,353,330
	Balance with Bangladesh Bank and its agent bank (s)		2,721,734,700	2,007,333,330
	(including foreign currencies)		14,723,156,732	14,259,413,205
	Balance with other banks and financial institutions		12,158,124,287	2,928,183,829
	Money at call and short notice		4,560,000,000	1,270,000,000
	Prize bonds (note-6a)		3,717,400	3,872,800
	Tille conds (note ou)		34,366,933,199	21,348,823,164
		:	37,300,733,177	/ \
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Cha	irman Director Managing Director Chief Financial	Officer	£6m	pany Secretary

Prime Bank Limited Statement of Changes in Equity

	for the	period from Jai	nuary to March (31, 2018
n . 1	G 4.1	GI.	Statutory	Revalu

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 2018 Changes in accounting policy / Last year's profit	10,293,486,160	2,241,230,396	9,565,853,177	1,496,759,104	17,749,598	13,414,088	1,079,304,405	24,707,796,928
Restated balance	10,293,486,160	2,241,230,396	9,565,853,177	1,496,759,104	17,749,598	13,414,088	1,079,304,405	24,707,796,928
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(5,590)	-	-	(5,590)
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	1	-	44,298	-	44,298
Net gains and losses not recognized in the income statement	-	-	-	-	17,744,008	13,458,385	1,079,304,405	24,707,835,635
Net profit for the year	-	-	-	-	-	-	364,592,334	364,592,334
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	_	-	-	-	-		_	-
Balance as at 31 March 2018	10,293,486,160	2,241,230,396	9,565,853,177	1,496,759,104	17,744,008	13,458,385	1,443,896,739	25,072,427,970
Balance as at 31 March 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	13,887,006	6,891,110	2,786,771,619	26,052,609,606

Chairman

Director

Managing Director

Chief Financial Officer

Company Secretary

Dated , 13 May 2018

Amount in Taka			
Mar-18	2017		

14,723,156,732

17,645,091,512

58,368,580

3,049,434,877

12,296,703,663

39,242,956

2,773,249,334

10,244,715,711

14,973,037,651

18,004,645,129

1) **Accounting Policies:**

Accounting policies in the interim financial reports as at and for the 1st quarter ended 31 March 2018 are same as that were applied in its last annual financial statements of 31 December 2017.

2)

- 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 confirm to current year's presentation.

3

3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	2,921,934,780	3,031,607,478
	Prime Bank Investment Limited	51,525	13,263
	Prime Bank Securities Limited	50,000	13,004
	Prime Exchange Co. Pte. Ltd., Singapore	125,207,852	108,954,552
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,047,244,156	3,140,588,297
ii	Balance with Bangladesh Bank and its agent bank(s)		
_	Prime Bank Limited (note-3a.2)	14,723,156,732	14,973,037,651
	Prime Bank Investment Limited		-
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	_	_
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	_	_
		14,723,156,732	14,973,037,651
		17,770,400,888	18,113,625,948
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	2,877,333,415	2,969,745,031
	In foreign currency	44,601,365	61,862,447
		2,921,934,780	3,031,607,478
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	13,302,187,431	13,327,279,601
	In foreign currency	990.292.178	882,931,213
		14,292,479,609	14,210,210,815
	Sonali Bank as agent of Bangladesh Bank (Local currency)	430,677,123	762,826,836
	71		

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

PBL Finance (Hong Kong) Limited

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	he statutory requirements, as shown	below:
	a)	Cash Reserve Requirement		
	,	Required reserve	12,795,704,250	12,819,834,250
		Actual reserve maintained (note-3a.2)	13,302,187,431	13,327,279,601
		Surplus / (deficit)	506,483,181	507,445,351
	b)	Statutory Liquidity Ratio		
		Required reserve	24,558,254,580	24,618,572,690
		Actual reserve maintained- (note-3a.5)	29,666,958,207	28,335,052,502
		Surplus / (deficit)	5,108,703,627	3,716,479,812
		Total required reserve	37,353,958,830	37,438,406,940
		Actual reserve held	42,969,145,638	41,662,332,104
		Total surplus	5,615,186,808	4,223,925,164
3a.5	Held	l for Statutory Liquidity Ratio		
		n in hand (note -3a.1)	2,921,934,780	3,031,607,478
	Bala	nce with Bangladesh Bank and its agent bank(s) (note-3a.2)	1,420,969,301	1,645,758,050
	Gove	ernment securities (note-6a.ii)	-	-
	Gove	ernment bonds (note-6a.ii)	21,225,327,421	21,356,374,056
	Bang	gladesh Bank bills (note-6a.ii)	4,098,726,706	2,301,312,919
	Debe	enture of HBFC (note-6a.ii)	-	-
			29,666,958,207	28,335,052,502
4	Cons	solidated balance with other banks and financial institutions		
	In B	angladesh	<u> </u>	
	Prim	ne Bank Limited (note-4a.1)	9,195,850,390	7,380,647,955
	Prim	ne Bank Investment Limited	10,346,583	5,988,774
	Prim	ne Bank Securities Limited	58,774,715	98,508,380
		ne Exchange Co. Pte. Ltd., Singapore	-	-
	PBL	Exchange (UK) Ltd.	-	-
	PBL	Finance (Hong Kong) Limited	-	-
			9,264,971,688	7,485,145,109
	Less	: Inter-company transaction	17,702,902	13,678,732
			9,247,268,786	7,471,466,377
		side Bangladesh	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 504 042 405
		ne Bank Limited (note-4a.2)	2,962,273,897	2,701,942,497
		ne Bank Investment Limited	-	-
		ne Bank Securities Limited	-	-
	Drim	ne Hychange Co. Pte. Ltd. Singapore	- II	_
		e Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd.	28,792,399	32,063,881

4a Balance with other hanks and financial institutions of the Bank handbach (note-da.1) Omside Rangludesh (note-da.2)				
Balance with other hunks and financial institutions of the Bank				
Page			Iviai -16	2017
Directment described as per starelabels hank Circula:	4a	Balance with other banks and financial institutions of the Bank		
Durstine Ramphalash (note-4a.2) 2.963.27.887 2.701.42.497 12.158/12.42.97 10.08.25.904.52		In Bangladesh (note-4a.1)	9,195,850,390	7,380,647,955
5 Money at call and short notice				
Consolidated investments Convernment C			12,158,124,287	10,082,590,452
6 Consolidated investments Government Frime Bank Limited (mite-fee) Prime Bank Securities Limited Prime Bank Securities Limite	_		4.500,000,000	1 500 000 000
Coverament Prince Bank Limited (mote-6a) Prince Bank Securities Limited Prince Bank Securities Prince Ban	5	Money at call and short notice	4,560,000,000	1,500,000,000
Prime Bank Israined (note-6a) 23,534,054,126 23,657,086,975	6	Consolidated investments		
Prime Bank Eversteins Limited Prime Eachange Co. Pot. Ltd. Sinappore PRI. Exchange Co. Pot. Ltd. Sinappore PRID. Exchange Co. Pot. Ltd. Sinappore Co. Pot. Ltd. Sinappore PRID. Exchange Co. Pot. Ltd. Sinappore PRID. Exchange Co. Pot. Ltd. Sinappore PRID. Exchange Co. Pot. Ltd. Sinappore Co. Pot. Ltd.				
Prime Bank Securities Junted Prime Bank Securities Junted Prime Bank Securities Junted Prime Bank I mined (note-fea) Prime Bank I mined (note-fea) Indiana I			25,324,054,126	23,657,686,975
Princ Exchange Co. Pre. Ltd. Singapore Princ Exchange Co. Pre. Ltd. Singapore Princ Example (UK) Ltd. PRI. Finance (Honz Konz) Limited 25,324,054,126 23,657,686,075			-	-
PBI. Exchange (UR) Lid. 25.24.084.126 2.26.67.086.075.			-	-
15,334,084,126 23,537,084,075			-	-
Others		PBL Finance (Hong Kong) Limited	-	-
Prime Bank Limited (note-6a) 150,432,233 144,457,572 1,265,077,20 Prime Bank Researchies Limited 788,559,232 786,034,185 788,559,232 786,034,185 788,559,232 786,034,185 788,559,232 786,034,185 788,559,232 786,034,185 788,559,232 786,034,185 789,185,046,000 788,034,185 7			25,324,054,126	23,657,686,975
Prime Bank Investment Limited 1.386,0374,146 788,591,282 788,591				
Prime Bank Securities Limited Prime Eschame Co. Pet. Ltd., Stragence PBL Exchance (UR) Ltd. PBL Finance (Hong Rong) Limited 2.295,955,951 2.22224,918 27.60,010,077 25.880,136,163 10 Investment classified as per Bangladesh Bank Circular: Held for tradinc (HT) Held to maturity (HTM) Other securities i) Investment classified as per mature: a) Government securities: 28 days treasury bills 19 days treasury bills 19 days treasury bills 30 days Bangladesh Bank bills Government bonds: Prize bonds Corontment bonds: Prize bonds Corontment bonds - (note-6a.2) National Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.4) Lanka Bank Subordinated Bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) 6a.2 Government bonds Name of the bonds **WIM** 3 years T.& T. bonds 2 years Rangladesh Government treasury bonds (7.60%) 10 years Bangladesh Government treasury bonds (7.60%) 10 years Bangladesh Government treasury bonds (7.60%) 11 years Bangladesh Government treasury bonds (7.60%) 12 years Bangladesh Government treasury bonds (7.60%) 12 years Bangladesh Government treasury bonds (7.60%) 10 years Bangladesh Government treasury bonds (7.60%) 11 years Bangladesh Government treasury bonds (7.60%) 12 years Bangladesh Government treasury bonds (7.60%) 13 years Bangladesh Government treasury bonds (7.60%) 14 years Bangladesh Government treasury bonds (7.60%) 15 years Bangladesh Government treasury bonds (7.60%) 16 years Bangladesh Government treasury bonds (7.60%) 17 years Bangladesh Government treasury bonds (7.60%) 18 years Bangladesh Government treasury bonds (7.60%) 19 yea				
Prime Exchange (CR) Ltd. Company				, , ,
PBL Finance (Hone Kone) Limited			-	700,754,105
Care Comment Care		PBL Exchange (UK) Ltd.	-	-
1.		PBL Finance (Hong Kong) Limited		-
Investment of the Bank				
i) Investment classified as per Bangladesh Bank Circular: Held for trading (HFT) Held to maturity (HTM) Other securities ii) Investment classified as per nature: a) Government securities: 28 days treasury bills 91 days treasury bills 30 days treasury bills 30 days treasury bills Government bonds: Prize bonds Government bonds: Prize bonds Government bonds - (note-6a.2) 12,212,1610,021 23,357,406 23,301,312,919 4,098,726,706 2,301,312,919 60vernment bonds - (note-6a.2) 21,212,1610,021 21,235,374,056 21,221,610,021 21,235,374,056 21,221,610,021 21,235,374,056 25,324,054,126 20,3657,686,975 b) Other investments: Dhaka Bank Subordinated Bond interest rate @ 11,65% (note-6a.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11,50% (note-6a.6) Bangla Finance Zero coupon bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares (note-6a.6) Final Bank Subordinated Bond interest rate @ 11,65% (note-6a.5) Shares T & T bonds Syears Bangladesh Government treasury bonds (8,60%-11,75%) Syears Bangladesh Government treasury bonds (8,60%-11,75%) Syears Bangladesh Government treasury bonds (8,60%-11,75%) Sye			47,040,010,077	45,000,150,105
Held for trading (HFT)	6a			
Held to maturity (HTM) Other securities ii) Investment classified as per nature: a) Government securities: 28 days treasury bills 91 days treasury bills 39 days treasury bills 30 days Banaladadesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) 12,121,610,021 21,353,998,956 Prize bonds Government bonds - (note-6a.2) 21,121,1610,021 21,353,998,956 Daka Bank Subordinated Bond interest rate @ 11,50% (note-6a.3) National Bank Subordinated Bond interest rate @ 11,50% (note-6a.4) Lank Bangla Hinance Zero coupon bond interest rate @ 11,50% (note-6a.5) Shares (note-6a.6) 60.2 Government bonds HTM 3 years T & T bonds 2 years Bangladesh Government treasury bonds (9,60%) 1 years Bangladesh Government treasury bonds (9,10%-10,25%) 1 years Bangladesh Government treasury bonds (9,10%-11,75%) 1 years Bangladesh Government treasury bonds (1,10%-11,75%) 2 years Bangladesh Government treasury bonds (9,10%-11,75%) 2 years Bangladesh Government treasury bonds (9,10%-11,75%) 3 years T & T bonds 2 years Bangladesh Government treasury bonds (9,10%-11,75%) 3 years T & T bonds 3 years T & T bonds 4 years Bangladesh Government treasury bonds (1,10%-11,10%) 3 years T & T bonds 4 years Bangladesh Government treasury bonds (1,10%-11,10%) 3 years T & T bonds 4 years Bangladesh Government treasury bonds (1,10%-11,10%) 3 years Bangladesh G			4 098 726 706	2 301 312 919
ii) Investment classified as per nature: a) Government securifies: 28 days treasury bills 192 days treasury bills 182 days treasury bills 180 days treasury bills 304 days treasury bills 305 years treasury bills 306 days treasury bills 307 days treasury bills 308 days treasury bills 309 days treasury bills 309 days treasury bills 300 days Bangladesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) 3717.400 21,221,610,021 21,353,598,956 21,222,537,421 21,355,374,056 21,222,537,421 21,225,537,421 21,355,374,056 21,222,537,421 21,355,374,056 21,222,537,421 21,355,374,056 21,222,537,421 21,355,374,056 21,222,537,421 21,355,374,056 21,222,537,421 21,355,374,056 21,222,537,421 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,221,610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,021 21,353,374,056 21,222,1610,0				
ii) Investment classified as per nature: a) Government securities: 28 days treasury bills 91 days treasury bills 30 days treasury bills 30 days treasury bills 30 days Bangladesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) B) Other investments: 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.4) Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) Shares (note-6a.6) 6a.2 Government bonds Name of the bonds HTM 3 years T & T bonds 2 vears Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.75%-11.72%) 16 years Bangladesh Government treasury bonds (9.6%-10.25%) 17 years Bangladesh Government treasury bonds (8.40%-8.75%) 2 years Bangladesh Government treasury bonds (8.10%-8.75%) 19 years Bangladesh Government t		Other securities		
a) Government securities: 28 days treasury bills 91 days treasury bills 30 days Bangladesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds HTM 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (9.66%) 15 years Bangladesh Government treasury bonds (9.10%-10.25%) 16 years Bangladesh Government treasury bonds (9.10%-10.25%) 17 years Bangladesh Government treasury bonds (9.10%-10.25%) 18 years Bangladesh Government treasury bonds (9.10%-10.25%) 19 years Bangladesh Government treasury bonds (9.10%-10.25%) 10 years Bangladesh Government treasury bonds (9.10%-10.25%) 21,221,610,021 21,353,998,956 6a.3 Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Add: Interest accrued during the year Control of the part		10. 7	25,474,486,409	23,807,144,258
28 days treasury bills 182 days treasury bills 364 days treasury bills 182 days treasury bills 3 days treasury bills 3 days treasury bills 3 days treasury bills 3 days Bangladesh Bank bills 4,098,726,706 2,301,312,919 3 days Bangladesh Bank bills 4,098,726,706 2,375,100 2,275,100 21,221,610,021 21,535,998,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,2225,327,421 21,356,374,956 21,222,327,421 21,356,374,956 21,222,374,486,409 23,807,144,258 24,248,448 24,457,283 24,457,484 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,457,283 24,4				
91 days treasury bills 182 days treasury bills 30 days Bangladesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) 12,215,337,431 21,356,374,056 22,301,312,919 21,221,610,021 21,225,337,431 21,356,374,056 22,334,056,057 21,221,610,021 21,225,337,431 21,356,374,056 25,324,054,126 25,324,054,126 25,324,054,126 25,324,054,126 25,324,054,126 25,324,054,126 25,324,056,057 25,324,054,126 25,324,056,057 25,324,056,126 25,324,054,126 25,324,056,057 25,324,054,126 25,324,054,126 25,324,056,057 25,324,054,126 25,324,054,126 25,324,054,126 25,324,056,057 25		,		_
182 days treasury bills			-	-
30 days Bangladesh Bank bills			-	-
30 days Bangladesh Bank bills Government bonds: Prize bonds Government bonds - (note-6a.2) By a conservation of the content o			-	-
Government bonds: Prize bonds 3,717,400 2,375,100 21,221,610,021 21,353,998,956 21,2225,374,212 21,355,374,856 21,2225,374,212 21,355,374,856 21,2225,374,212 21,355,374,856 21,2225,374,212 21,355,374,856 21,2225,374,212 21,355,374,856 25,324,054,1246 23,657,686,975 25,324,054,1246 23,657,686,975 25,324,054,1246 23,657,686,975 25,324,054,1246 23,657,686,975 25,324,054,1246 24,457,283 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 24,486,409 24,		5 years treasury bills	-	-
Government bonds: Prize bonds 3,717,400 2,375,100 2,1221,610,021 21,353,398,956 21,2225,374,211 21,355,374,856 21,2225,374,211 21,355,374,856 21,2225,374,211 21,355,374,856 21,225,374,211 21,355,374,856 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,324,054,126 23,657,686,975 25,474,864,09 23,807,144,258 25,474,486,409 24,457,248 24,457,24				<u> </u>
Covernment bonds - (note-6a.2)		30 days Bangladesh Bank hills	4.098.726.706	2.301.312.919
Distance 1.1.25.5.77.41 21.356.374.05 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 23.657.686.975 25.324.054.126 25.325.054.126 25.324.054.126 25.325.054.			4,098,726,706	2,301,312,919
b) Other investments: 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) Shares (note-6a.6) 150,432,283 150,432,283 149,457,283 150,432,283 149,457,283 25,474,486,409 23,807,144,258 6a.2 Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (9.10%-10.25%) 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 1,787,359,208 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (8.50%-11.75%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (8.50%-11.75%) 16 years Bangladesh Government treasury bonds (8.50%-11.75%) 17 years Bangladesh Government treasury bonds (8.50%-11.75%) 18 years T & T bonds 2 years Bangladesh Government treasury bonds (8.60%-8.75%) 2 years Bangladesh Government treasury bonds (8.60%-8.75%) 2 years Bangladesh Government treasury bonds (8.60%-8.75%) 3 years T & T bonds 4 years Bangladesh Gove		Government bonds: Prize bonds	3,717,400	2,375,100
b) Other investments: Dhaka 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) Shares (note		Government bonds: Prize bonds	3,717,400 21,221,610,021	2,375,100 21,353,998,956
Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3)		Government bonds: Prize bonds	3,717,400 21,221,610,021 21,225,327,421	2,375,100 21,353,998,956 21,356,374,056
Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5) 150,432,283 149,457,283 150,432,283 149,457,283 150,432,283 149,457,283 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 24,248,248 24,248,248 24,248,248 24,248,248 24,248,248 24,248,248 24,248,248 24,248,248 24,248,248 24,249,4416 204,094,416 10 years Bangladesh Government treasury bonds (8.5%-11.72%) 13,443,235,963 13,575,624,899 15 years Bangladesh Government treasury bonds (8.5%-11.72%) 13,443,235,963 13,575,624,899 15 years Bangladesh Government treasury bonds (9.10%-10.25%) 1,787,359,208 1,7		Government bonds: Prize bonds Government bonds - (note-6a.2)	3,717,400 21,221,610,021 21,225,327,421	2,375,100 21,353,998,956 21,356,374,056
Shares (note-6a.6)		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments:	3,717,400 21,221,610,021 21,225,327,421	2,375,100 21,353,998,956 21,356,374,056
Shares (note-6a.6)		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3)	3,717,400 21,221,610,021 21,225,327,421	2,375,100 21,353,998,956 21,356,374,056
150,432,283 149,457,283 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 23,807,144,258 25,474,486,409 25,474,486		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3) National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4)	3,717,400 21,221,610,021 21,225,327,421	2,375,100 21,353,998,956 21,356,374,056
6a.2 Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%+11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (8.69%-14.00%) 4,986,920,433 4,986,920,433 4,986,920,433 20 years Bangladesh Government treasury bonds (9.10%-10.25%) 1,787,359,208 1,787		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Name of the bonds		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Name of the bonds		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283
### HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 204,094,416 204,094,416 204,094,416 204,094,416 13,443,235,963 13,575,624,899 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 4,986,920,433 4,986,920,433 20 years Bangladesh Government treasury bonds (9.10%-10.25%) ###################################		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283
3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) 21,221,610,021 21,353,998,956 6a.3 Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (68,000,000) Less: Interest received during the year (68,000,000)	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283
2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(8.69%-14.00%) 21,221,610.021 21,353,998,956 HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds 15 years Bangladesh Government treasury bonds 16 years Bangladesh Government treasury bonds 17 years Bangladesh Government treasury bonds 18 years Bangladesh Government treasury bonds 19 years Bangladesh Government treasury bonds 10 years Bangladesh Government treasury bonds 11,221,610,021 21,353,998,956 6a.3 Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Add: Interest accrued during the year Add: Interest accrued during the year (68,000,000) Less: Interest received during the year (68,000,000)	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283
5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 11 years Bangladesh Government treasury bonds(8.69%-14.00%) 12 years Bangladesh Government treasury bonds(8.69%-14.00%) 13,443,235,963 13,575,624,899 14,986,920,433 14,986,920,433 17,877,359,208 17,877,359,208 17,877,359,208 17,877,359,208 17,873,359,20	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283
10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds 4.30	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258
15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (68,000,000) Less: Interest received during the year (8,032,028)	ба.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258
#FT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds **Total Company of the State of t	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258
##FT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899
3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds 20 years Bangladesh Government treasury bonds 20 years Bangladesh Government treasury bonds 21,221,610,021 21,353,998,956 6a.3 Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (68,000,000) Less: Interest received during the year (8,032,028)	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds 20 years Bangladesh Government treasury bonds	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
10 years Bangladesh Government treasury bonds(8.50%-11.75%)	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds	ба.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
20 years Bangladesh Government treasury bonds	ба.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
6a.3 Dhaka Bank Ltd. Subordinated Bond 21,221,610,021 21,353,998,956 Opening balance - 68,572,144 Add: Interest accrued during the year 7,459,883 Less: Principal redemption during the year (68,000,000) Less: Interest received during the year (8,032,028)	6a.2	Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (8.50%-11.75%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
6a.3 Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (68,000,000) Less: Interest received during the year (8,032,028)	6a.2	Government bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (8,032,028)	6a.2	Government bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 - - - - 150,432,283 150,432,283 25,474,486,409 800,000,000 204,094,416 13,443,235,963 4,986,920,433 1,787,359,208	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975 - - - 149,457,283 149,457,283 23,807,144,258 - 800,000,000 204,094,416 13,575,624,899 4,986,920,433 1,787,359,208
Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year (68,000,000) (8,032,028)	6a.2	Government bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(8.50%-11.75%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Add: Interest accrued during the year Less: Principal redemption during the year (68,000,000) Less: Interest received during the year (8,032,028)		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (5.50%-11.75%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Less: Principal redemption during the year (68,000,000) Less: Interest received during the year (8,032,028)		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(8.50%-11.75%) 15 years Bangladesh Government treasury bonds(11.60%-12.30%) 20 years Bangladesh Government treasury bonds(11.60%-12.30%) Dhaka Bank Ltd. Subordinated Bond	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Less: Interest received during the year (8,032,028)		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds(8.75%-11.72%) 15 years Bangladesh Government treasury bonds(9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (11.50%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds(11.50%) 10 years Bangladesh Government treasury bonds(11.60%-12.30%)	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
Redeemable value		Government bonds: Prize bonds Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.69%-14.00%) 20 years Bangladesh Government treasury bonds (9.10%-10.25%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (8.50%-11.75%) 15 years Bangladesh Government treasury bonds Dhaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975
		Government bonds - (note-6a.2) b) Other investments: 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) Government bonds Name of the bonds HTM 3 years T & T bonds 2 years Bangladesh Government Islami Investment Bonds 5 years Bangladesh Government treasury bonds (9.66%) 10 years Bangladesh Government treasury bonds (8.75%-11.72%) 15 years Bangladesh Government treasury bonds (8.75%-11.72%) HFT 3 years T & T bonds 2 years Bangladesh Government treasury bonds (8.40%-8.75%) 5 years Bangladesh Government treasury bonds (11.50%) 10 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.50%) 15 years Bangladesh Government treasury bonds (11.60%-12.30%) 20 years Bangladesh Government treasury bonds (11.60%-12.30%) Phaka Bank Ltd. Subordinated Bond Opening balance Add: Interest accrued during the year Less: Principal redemption during the year Less: Interest received during the year	3,717,400 21,221,610,021 21,225,327,421 25,324,054,126 	2,375,100 21,353,998,956 21,356,374,056 23,657,686,975

		Amount in Taka	
		Mar-18	2017
.4	National Bank Ltd. Subordinated Bond		
	Opening balance		82,600,39
	Add: Interest accrued during the year Less: Principal redemption during the year		8,871,25 (81,920,00
	Less: Interest received during the year		(9,551,64
	Redeemable value	<u> </u>	(7,551,61
5	Lanka Bangla Finance Zerocoupon Bond		
	Opening balance		31,089,44
	Add: Interest accrued during the year		2,242,56
	Less: Principal redemption during the year Less: Interest received during the year		(24,518,22 (8,813,77
	Redeemable value		(0,013,77
í	Investment in shares		
•	Quoted		
	DESCO National Bank Ltd.	19,262,511	19,262,51
	Uttara Bank Ltd.	27,970,098 37,009,980	27,970,09 37,009,98
		84,242,590	84,242,59
	Unquoted Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,43
	Investment in SWIFT	4,184,430	4,184,43
	Market Stabilization Fund	5,000,000	5,000,00
	Star Ceramics Preference Share	41,310,833	40,335,83
		66,189,693 150,432,283	65,214,69 149,457,2
	Constituted by the state of the		
	Consolidated loans, advances and lease / Investments Prime Bank Limited (note-7a)	181,352,553,414	183,593,663,3
	Prime Bank Investment Limited	5,560,541,288	5,559,563,33
	Prime Bank Securities Limited	291,885,940	303,394,49
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
		187,204,980,642	189,456,621,14
	Less: Inter-company transactions	5,586,508,372 181,618,472,271	5,390,381,45 184,066,239,68
	Consolidated bills purchased and discounted (note-8)	15,013,697,441	16,552,939,60
		196,632,169,712	200,619,179,29
	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh	22.042.140.455	21 (00 210 0
	Secured overdraft / Quard against TDR Cash credit / Murabaha	32,942,140,455 24,777,624,228	31,689,318,86 27,491,571,48
	Loans (General)	50,761,634,662	43,307,835,50
	House building loans	2,375,650,525	2,377,824,39
	Loans against trust receipt	6,763,927,991	7,549,221,68
	Payment against document	3,691,793	5,473,8
	Retail loan Lease finance / Izara	16,246,018,377 4,501,818,408	16,502,624,22 4,574,176,76
	Credit card	931,650,563	943,911,9
	Hire purchase	8,644,161,045	8,258,639,1
	Other loans and advances	33,404,235,369	40,893,065,43
	Outside Bangladesh	181,352,553,414	183,593,663,31
	Outside Sangardesi	181,352,553,414	183,593,663,31
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	10,585,786,477	10,305,266,33
	Payable Outside Bangladesh		,
	Foreign bills purchased and discounted	2,488,294,345	4,423,799,14
		13,074,080,822 194,426,634,237	14,729,065,4' 198,322,728,79
-	Details of large loans, advances and lease / investments Number of clients with outstanding amount and classified loans / investments exceed	ling 10% of total capital of the	Bank Total capital
	the Bank was Taka 31,992.79 million as at 31 March 2018 (Taka 32,250.88 million in		Dank. 10tal Capital
	Number of clients	42	29
	Amount of outstanding advances / investments	111.596.800.000	111.356.230.0

Number of clients	42	29
Amount of outstanding advances / investments	111,596,800,000	111,356,230,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

Name of clients	Outstanding (Tk. in million)		Total	Total
Name of chefts	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	1,024.20	1,715.70	2,739.90	3,350.00
ACI Group	3,299.60	1,173.10	4,472.70	4,861.70
Annata Apparel Group	1,247.10	2,164.40	3,411.50	3,170.60
Abul Khair Group	1,780.60	2,496.50	4,277.10	4,474.10
BSRM Limited	1,125.40	1,141.30	2,266.70	947.50
Bangladesh Rural Advancement Commit	4,736.60	21.40	4,758.00	4,226.70

			Mar-18	2017
BSM Group	96.00	812.00	908.00	1,223.40
BSA Group	2.40	284.60	287.00	150.70
BPC Group	-	1,941.70	1,941.70	1,155.30
BRB Group	-	2,446.60	2,446.60	2,726.40
City Group	1,503.20	1,568.80	3,072.00	4,685.90
Confidence Group	1,015.70	4,722.00	5,737.70	5,781.10
Confidence Cement Ltd	346.60	287.50	634.10	-
Dipon Group	504.00	1,440.90	1,944.90	1,367.10
Energypac Group	553.30	844.50	1,397.80	1,179.10
Envoy Group	426.50	220.30	646.80	554.70
Globe Group	1,705.80	319.40	2,025.20	2,015.70
GMS Group	163.00	651.70	814.70	622.90
Hameem Group	357.10	1,028.80	1,385.90	1,402.00
Kabir Group	3,424.20	574.90	3,999.10	4,155.10
KDS Group	2,647.00	1,507.10	4,154.10	3,775.40
Labib Group	865.10	1,861.20	2,726.30	2,988.90
Meghna Group		2,678.20	2,678.20	4,800.60
Molla Group	1,811.50	448.60	2,260.10	3,310.00
Nasir Group	1,321.60	1,914.00	3,235.60	4,283.60
Noman Group	2,039.80	986.70	3,026.50	3,075.60
NDE Group	635.60	2,492.30	3,127.90	3,011.20
Prime Bank Investment Ltd &	3,675.70	100.00	3,775.70	3,711.90
Prime Bank Securities Ltd				
Pran-RFL Group	2,558.40	897.60	3,456.00	4,018.20
Pakiza Group	1,851.70	427.60	2,279.30	2,307.40
Reedisha Group	566.70	521.60	1,088.30	1,404.00
RB Group	1,513.80	385.80	1,899.60	2,053.40
Square Group	231.50	784.80	1,016.30	1,180.70
Seacom Group	407.60	1,257.20	1,664.80	-
Standard Group	3,559.50	1,837.40	5,396.90	3,576.80
Summit Group	1,220.60	7,569.70	8,790.30	10,608.70
TK Group	420.00	1,116.70	1,536.70	2,493.00
Transcom Group	981.20	618.80	1,600.00	1,612.90
Toma Group	1,690.40	1,872.80	3,563.20	3,462.10
Uttara Group	-	2,279.20	2,279.20	2,743.50
Youth Group	1,206.10	293.80	1,499.90	· · · · · · · · · · · · · · · · · · ·
Viyellatex Group	553.00	821.50	1,374.50	1,094.40
	53,068.10	58,528.70	111,596.80	113,562.30

Amount in Taka

176,627,582,176 183,760,782,299

7a.2 Large loan restructuring

Unclassified

Standard including staff loan

- i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 173,29,63,078.56 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".
- ii) The outstanding of restructured Loan (General) liabilities of S. A. Oil Refinery Limited and Samannaz Super Oil Limited stand at BDT 74,65,48,536.70 which 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".

7a.3 Classification of loans, advances and lease / investments

	Special mention account (SMA)			6,826,883,138	3,762,897,487	
				183,454,465,315	187,523,679,786	
	Classified					
	Sub-standard			911,835,267	1,263,564,872	
	Doubtful			376,337,834	441,392,332	
	Bad / Loss			9,683,995,821	9,094,091,802	
				10,972,168,922	10,799,049,005	
				194,426,634,237	198,322,728,791	
7a.4	Particulars of required provision for loans, advances and lease / investments					
		Base	Rate			
	Status	for provision	(%)			
	General Provision					
	Loans/investments (Including SMA)	183,454,465,315	*Various	4,812,822,795	4,635,009,488	
	Interest receivable on loans/investments	588,212,071	1	5,882,121	6,978,955	
	(Less: Staff loan)			4,818,704,915	4,641,988,443	
	*General provision is kept @ 1% on gene	ral loans and advances / inv	estments and 0.25%	on small enterprise financing	2% on certain other	

*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.

Specific provision 303,096,348 20 60,619,270 92,552,409 Doubtful 198,958,377 50 99,479,188 56,575,819 Bad / Loss 4,200,313,264 100 4,200,313,264 4,116,989,852 Required provision for loans, advances and lease / investments 9,179,116,637 8,908,106,523 Total provision maintained (note - 14, 14a3 & 14a.5) 9,197,507,646 8,915,603,361 Excess / (short) provision 18,391,009 7,496,838	Status	Base for provision	Rate (%)		
Doubtful Bad / Loss 198,958,377 4,200,313,264 50 99,479,188 56,575,819 4,200,313,264 56,575,819 4,116,989,852 4,116,989,852 4,360,411,722 4,266,118,080 4,360,411,722 4,266,118,080 4,360,411,722 4,266,118,080 4,200,313,264 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,116,989,852 4,360,411,722 4,266,118,080 4,200,313,264 4,200,313,2	Specific provision	202.004.040		50.510.050	22.772.102
Bad / Loss 4,200,313,264 100 4,200,313,264 4,116,989,852 Required provision for loans, advances and lease / investments 9,179,116,637 8,908,106,523 Total provision maintained (note - 14, 14a3 & 14a.5) 9,197,507,646 8,915,603,361	Sub-standard		-		, , , , , , , , , , , , , , , , , , ,
Required provision for loans, advances and lease / investments 4,360,411,722 4,266,118,080 Total provision maintained (note - 14, 14a3 & 14a.5) 9,179,116,637 8,908,106,523 8,915,603,361	Doubtful	198,958,377	50	99,479,188	56,575,819
Required provision for loans, advances and lease / investments 9,179,116,637 8,908,106,523 Total provision maintained (note - 14, 14a3 & 14a.5) 9,197,507,646 8,915,603,361	Bad / Loss	4,200,313,264	100	4,200,313,264	4,116,989,852
Total provision maintained (note - 14, 14a3 & 14a.5) 9,197,507,646 8,915,603,361				4,360,411,722	4,266,118,080
	Required provision for loans, advances a	nd lease / investments		9,179,116,637	8,908,106,523
Excess / (short) provision 18,391,009 7,496,838	Total provision maintained (note - 14, 14	4a3 & 14a.5)		9,197,507,646	8,915,603,361
	Excess / (short) provision			18,391,009	7,496,838

7 0 5			Amount in T	Taka
70 5			Mar-18	2017
7a.5	Particulars of required provision on Off-balance Sheet Ex	posures		
		Base	Rate 1%	
	Acceptances and endorsements	for provision 47,685,449,398	476,854,494	497,217,973
	Letter of guarantee	68,813,520,511	688,135,205	729,664,353
	Letter of credit	34,970,098,635	349,700,986	341,129,383
	Bills for collection	10,146,387,342	101,463,873	107,668,519
	Forward assets purchased and forward deposits placed Required provision on Off-balance Sheet Exposures	1,408,617,488	14,086,175 1,630,240,734	2,408,235 1,678,088,462
	Total provision maintained (note - 14a.4)		1,633,090,000	1,678,090,000
	Excess / (short) provision	_	2,849,266	1,538
8	Consolidated bills purchased and discounted			
O	Prime Bank Limited (note-8a)	Г	13,074,080,822	14,729,065,476
	Prime Bank Investment Limited		-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore		-	-
	PBL Exchange (UK) Ltd.		<u>-</u>	- -
	PBL Finance (Hong Kong) Limited		1,939,616,619	1,823,874,133
		_	15,013,697,441	16,552,939,609
8a	Bills purchased and discounted	_		
	Payable in Bangladesh		10,585,786,477	10,305,266,336
	Payable outside Bangladesh		2,488,294,345 13,074,080,822	4,423,799,140 14,729,065,476
		_	13,074,000,022	14,727,005,470
9	Consolidated fixed assets including premises, furniture ar	d fixtures		
	Prime Bank Limited (note-9a)		6,834,105,505	6,434,047,671
	Prime Bank Investment Limited		30,939,655	30,507,630
	Prime Bank Securities Limited		9,575,742	9,902,298
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		3,330,143 8,388,503	3,702,920 8,707,332
	PBL Finance (Hong Kong) Limited		148,854	173,360
		<u>-</u>	6,886,488,402	6,487,041,211
9a	Fixed egests including promises furniture and fixtures of	the Dank	-	
9a	Fixed assets including premises, furniture and fixtures of Property, Plant & Equipment	ше дапк		
	Land		3,719,444,788	3,719,444,788
	Building		1,600,612,014	1,571,435,193
	Furniture and fixtures		438,038,373	428,728,304
	Office equipment and machinery		753,598,475	479,294,230
	Vehicles Library books		63,582,372 228,618	58,182,368 228,618
	Library books	<u>L</u>	6,575,504,640	6,257,313,500
	Leased property:			0,207,010,000
	Leased vehicles		13	13
	ATM		50 249 774	44 440 064
	Hardware & equipment Furniture & fixtures		50,248,774 20,520,774	44,440,964 20,485,894
	Furniture & fixtures	_	70,769,548	64,926,858
	Off I B I' II'		70,703,010	0.1,> 20,000
	Off-shore Banking Units Furniture and fixtures		941,601	941,601
	Office equipment and machinery		349,160	349,160
	Vehicles		-	547,100
			1,290,761	1,290,761
			6,647,564,962	6,323,531,132
	Less: Accumulated depreciation		6,647,564,962	6,323,531,132
	Intangibles assets			
	Software-core banking		184,526,945	108,502,942
	· · · · · · · · · · · · · · · · · · ·		2.012.507	2.012.507
	Software-ATM	L	2,013,597 186,540,543	
	· · · · · · · · · · · · · · · · · · ·		2,013,597 186,540,543	
	Software-ATM Cost of intangibles assets	_	186,540,543 - 186,540,543	2,013,597 110,516,539 - 110,516,539
	Software-ATM Cost of intangibles assets		186,540,543	110,516,539
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets		186,540,543 186,540,543 6,834,105,505	110,516,539
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a)		186,540,543 186,540,543 6,834,105,505 23,130,528,985	110,516,539 110,516,539 6,434,047,671 22,903,009,700
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets		186,540,543 186,540,543 6,834,105,505	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a) Less: Investment in Prime Bank Securities Limited (note-10a) Less: PBIL investment in Prime Bank Securities Ltd.(below)		186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000)	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624)	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235)	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624 (10,993,235
10	Software-ATM Cost of intangibles assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722)	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624 (10,993,235 (34,365,722
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore Less: Investment in PBL Finance (Hong Kong) Limited (note	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464,31	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624 (10,993,235 (34,365,722 19,051,298,179
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note- Prime Bank Investment Limited (investment in PBSL)	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464,31 37,500,000	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,051,298,179 37,500,000
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore Less: Investment in PBL Finance (Hong Kong) Limited (note	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464,31	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624 (10,993,235 (34,365,722 19,051,298,179 37,500,000 101,594,607
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note- Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464.31 37,500,000 54,792,032 78,545,566 6,088,433	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940 (712,500,000 (37,500,000 (56,352,624 (10,993,235 (34,365,722 19,051,298,179 37,500,000 101,594,607 96,018,372 5,204,094
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464.31 37,500,000 54,792,032 78,545,566 6,088,433 8,575,529	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,051,298,179 37,500,000 101,594,607 96,018,372 5,204,094 7,347,628
10	Consolidated other assets Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a Less: Investment in Prime Bank Securities Limited (note-10a Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note- Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	(note-10a.5)	186,540,543 186,540,543 6,834,105,505 23,130,528,985 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,278,817,464.31 37,500,000 54,792,032 78,545,566 6,088,433	110,516,539 110,516,539 6,434,047,671 22,903,009,700 (2,999,999,940) (712,500,000) (37,500,000) (56,352,624) (10,993,235) (34,365,722) 19,051,298,179 37,500,000 101,594,607 96,018,372 5,204,094

	Amount in	Гaka
	Mar-18	2017
Other assets of the Bank		
Stationery and stamps	36,601,350	38,027,828
Exchange adjustment account	516,728	-
Investment in subsidiary (note-10a.5)	3,814,211,521	3,814,211,52
Off-shore Banking Units	8,222,522,946	9,360,494,04
Due from Off-shore Banking Units	58,893,071	248,339,125
Prepaid expenses	125,910,859	20,129,129
Interest / profit receivable on loan (note-10a.1)	853,811,070	963,842,394
Interest receivable on Govt. securities	711,925,096	614,889,40
Advance deposits and advance rent	342,745,593	355,000,71
Prepaid expenses against house furnishing	10,346,528	8,460,10
Branch adjustments account	18,515,688	18,516,52
Suspense account (note -10a.2)	189,738,986	283,396,48
Encashment of PSP / BSP	573,364,566	457,207,38
Advance income tax paid (note-10a.6)	16,286,230,027	16,182,416,74
Credit card	92,651,084	92,911,81
Sundry assets (note -10a.3)	73,959,888	53,999,65
	31,411,945,002	32,511,842,87
Less: Off-shore Banking Units	8,281,416,017	9,608,833,17
	23,130,528,985	22,903,009,70

10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.3 Sundry assets

10a

Protested Bills Islamic Transit Account Others

73 959 888	53 999 656
54,920,875	33,296,235
-	2,876,066
19,039,014	17,827,354

10a.4 Particulars of required provision for other assets

Rate 71,000,000 Purchase of credit card bills 71,000,000 71,000,000 19,039,014 19,039,014 17,827,354 Protested bills 100% 2,339,943 50% 1,169,972 1,170,272 Legal Expenses 100% Others 86,807,436 86,807,436 14,085,282 178,016,421 204,082,908 Required provision for other assets 179,083,148 Total provision maintained (note - 14a.8) 204,083,148 Excess / (short) provision 1,066,727

10a.5 Investment in subsidiaries

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

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.

10a.6 Advance income tax paid

Opening Balance Add: Paid during the year

Less: Advance tax adjustment with tax provisions

16,286,230,027	16,182,416,743
-	-
103,813,284	587,515,461
16,182,416,743 103,813,284	15,594,901,282 587,515,461

Non-Banking Assets

Name of PartiesPossession dateM/s Rima Flour Mills18.03.2014M/s Ripon Motors18.03.2014M/s Megna Bangla Trade28.04.2014M/s Ampang Food Industries28.04.2014

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

23,022,946,124	22,087,479,113
3,279,768,110	3,228,886,961
426,140,281	433,499,527
-	-
-	-
1,910,882,574	1,778,513,368
28,639,737,088	27,528,378,969
5,586,508,372	5,390,381,459
23,053,228,717	22,137,997,510

Like Berrowing from other banks, financial institutions and agents of the Rank In Bauraincial tutor 12a.1				
2. Burrowings from other banks, financial institutions and agents of the Bank 19,000,001,575 3,723,515,500 19,000,001,575 3,723,515,500 19,000,000				
Fig. Papelinder (mater 2.02.) 9,948,881,876 8,728,445,907 00mick papelinder (mater 2.02.) 1,150,115,007.0 1,204,142 1,200,174,117.1 1,150,115,007.0 1,200,120,142 1,200,174,117.1 1,200,100,100,100 1,200,174,117.1 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174 1,200,17			Mar-18	2017
Fig. Papelinder (mater 2.02.) 9,948,881,876 8,728,445,907 00mick papelinder (mater 2.02.) 1,150,115,007.0 1,204,142 1,200,174,117.1 1,150,115,007.0 1,200,120,142 1,200,174,117.1 1,200,100,100,100 1,200,174,117.1 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174,174,174 1,200,174 1,200,17	10			
12.0 1 1 1 1 1 1 1 1 1	12a		0.049.691.576	9 729 245 506
12.1 In Ranglardesh				
12.1 Nampleticsh Prints Bask Stochastined Bond Prints Bask Stochastined Bond Bond Bond Bond Bond Bond Bond Bon		Cultitud Builginude (Note 12112)		
Prime Bank Subordinated Bond 2,000,000,000 2,000,000,000 7,00,000 7,0	12a 1	In Rangladesh		
Funcional Sector Support Programs 761,683,319 762,686,738 CDP between growing from Bungladesh Bank 761,687,318 762,686,736 760,663,66	12a.1	**	2 000 000 000	2 500 000 000
EPP Forrowines from Bandardosh Bank 0,1187/109 5,397/2014/02 0,006,256				
12.2 Deside Runnladesh Spans SBC, Dobat, UAE Eminates SBC, Dobat, UAE Spans MUSCAT SSS, SS7, 120 S55, 006, 900 643, 1000				
12.2 Deside Runnladesh Spans SBC, Dobat, UAE Eminates SBC, Dobat, UAE Spans MUSCAT SSS, SS7, 120 S55, 006, 900 643, 1000		· · · · · · · · · · · · · · · · · · ·		
Finitiace MBD, Dubai, (LAE				
Finitiace MBD, Dubai, (LAE				
Emirates Islami Bank 2,002,188,986 193,003,752 858,087,120 855	12a.2	_	П	572 524 500
Bails MUSCAT			2 052 188 086	
First Abu Diabh Bank 1,493,280,000 643,460,000 540,400,000 540,400,000 570,500 580,500,000 587,600				
PAIO. Netherlands 1,036,099,999 1,378,333,333 287,000,000 SCB, Singueore 20,418,122 691,195,022 691,195,022 672,000,000 500,00				
Noor Ramic Limited \$23,00,0000 \$27,000,000 \$27,000,000 \$CS, B. Hone Kong \$20,000,000 \$				
Sci. Hone Kong 1,042,897,200 1,293,924,2				
National Bank of Rash-At Khaima		SCB, Singapore	20,418,122	691,195,022
International Friance Corporation		SCB, Hong Kong	1,042,807,200	
12.0.3 Security against borrowines from other banks, financial institutions and agents		National Bank of Rash-Al Khaima	1,151,235,920	481,065,900
23.023.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 22.087,379,113 23.022.946,124 23.022.946,124 22.087,379,113 23.022.946,124 23.0		International Finance Corporation	4,589,347,200	4,684,955,000
Secured (Treasury bills)			13,074,264,547	13,359,133,607
Secured (Treasury bills)	120.2	Security against howevings from other hanks financial institutions and agents		
Unsecured 23,022,946,124 22,087,479,113 23,022,946,124 22,087,479,113 23,022,946,124 22,087,479,113 23,022,946,124 22,087,479,113 23,022,946,124 22,087,479,113 23,022,946,124 22,087,479,113 23,012,946,124 22,087,479,113 23,012,946,124 23,017,479,113 23,016,219,626 33,196,233,861 Prime Banak Investment Limited	14a.J			
3.022.946.124 22.087.479.113		` ' ' '	23.022.946.124	22,087,479 113
Consolidated deposits and other accounts Current deposits and other accounts				
Current deposits and other accounts Prime Bank Limited (note-13a.Le.) 33,016,219,026 33,196,233,801 Prime Bank Securities Limited	13	Consolidated deposits and other accounts		
Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited Prime Bank Securities Limited PBL Exchange (C.Ph. Ltd., Singapore PBL Exchange (C.Ph. Ltd., Singapore PBL Exchange (John Rome) Limited Less: Inter-company transactions 13,016,219,626 33,196,233,861 15,333,536 32,999,772,918 33,182,700,323 18 18 18 18 18 18 18	-	•		
Prime Bank Securities Limited Prime Exchange CO. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Bills pavable Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Securities Limited Prime Bank Intercompany transactions Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) PBL Finance (Hong Kong) Limited Savings bank / Mudaraba savings deposits Prime Bank Securities Limited Prime Bank Intercompany transactions Savings bank / Mudaraba savings deposits Prime Bank Intercompany transactions Prime Bank Securities Limited Prime Exchange CO. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange Co. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Intercompany transactions 121,296,300,338 123,207,471,241 Prime Bank Securities Limited Prime Exchange CO. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange Co. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 121,296,300,338 123,207,471,241 Prime Bank Securities Limited Prime Exchange Co. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange Co. Ptc. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange Co. Ptc. Ltd., Singapore PBL Exchange Co. Ptc. Ltd., Singapor		-	33,016,219,626	33,196,233,861
PRIL Exchange (CD, PL. Ltd., Singapore PRIL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Less: Inter-company transactions Bills payable Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited Prime Exchange (CD, Pt. Ltd., Singapore PBL Exchange (CD, Pt. Ltd., Singapore PBL Exchange (Lower Limited Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Investment Limited Prime Exchange (Lower Limited Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Se		,	-	-
PBL Finance (Hore Kong) Limited		Prime Bank Securities Limited	-	-
PBL Finance (Hong Kong) Limited		Prime Exchange Co. Pte. Ltd., Singapore	-	-
Less: Inter-company transactions		PBL Exchange (UK) Ltd.	-	-
Less: Inter-company transactions 16,446,708 33,182,700,323 32,999,772,918 33,182,700,323 Prime Bank Limited (note-13a.Lc) Frime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (UK) Ltd. PBL. Finance (Hong Kong) Limited Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Investment Limited Prime Bank Securities Prime		PBL Finance (Hong Kong) Limited	-	-
Sills payable				
Bills payable Prime Bank Limited (note-13a.1.c) 3.116,157,983 4.212,571,458 Prime Bank Investment Limited		Less: Inter-company transactions		
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Prime Bank Investment Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) Prime Bank Securities Limited Prime Exchange (C, Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Term / Fixed deposits Prime Bank Investment Limited Prime Bank Securities Limited Prime Ban			2 116 157 002	4 212 571 450
Prime Bank Securities Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) Prime Bank Limited (note-13a.1.c) Prime Bank Securities Limited Prime Bank Instruction (UK) Ltd. PBL Finance (Hong Kong) Limited Term / Fixed deposits Prime Bank Instruction (Limited) Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Instruction (Limited) Prime Bank Instruction (Limited) Prime Bank Securities Limited Prime Exchange Cu Fet Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PITE Securities Limited Prime Bank Secu			3,110,137,983	4,212,371,438
Prime Exchange (UK) Ltd.			·	-
PBL Exchange (UK) Ltd.				_
PBL Finance (Hong Kong) Limited 3,116,157,983 4,212,571,458 Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) 42,358,964,144 38,397,699,341 Prime Bank Neurities Limited -			_ I	_
Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) 42,358,964,144 38,397,699,341 Prime Bank Investment Limited			_	_
Savings bank / Mudaraba savings deposits Prime Bank Limited (note-13a.1.c) 42,358,964,144 38,397,699,341 Prime Bank Investment Limited -			3,116,157,983	4,212,571,458
Prime Bank Limited (note-13a.1.c) 42,358,964,144 38,397,699,341 Prime Bank Investment Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (Kly Ltd.) - - PBL Finance (Hong Kong) Limited 42,358,964,144 38,397,699,341 Term / Fixed deposits Prime Bank Limited (note-13a.1.c) 121,296,300,338 123,207,471,241 Prime Bank Recurities Limited - - Prime Exchange Co. Pte. Ltd., Singapore - - PBL Exchange (Kly Ltd.) - - PBL Exchange (Hong Kong) Limited 121,296,300,338 123,207,471,241 Less: Inter-company transactions 12,256,194 145,194 Less: Inter-company transactions 12,256,194 145,194 Less: Inter-company transactions 12,256,194 199,009,297,355,334 199,769,391,189 199,000,297,168 13a Deposits and other accounts of the Bank 490,286,757 2,172,343,252 Deposits from banks (note -13a.1.b) 199,297,355,334 196,841,632,649 199,787,642,091		Covings hould / Mudousho sovings denosite		
Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		· · · · · · · · · · · · · · · · · · ·	12 259 064 144	29 207 600 241
Prime Bank Securities Limited			42,338,904,144	36,397,099,341
Prime Exchange Co. Pte. Ltd., Singapore - - - -				_
PBL Exchange (UK) Ltd.			_ I	_
PBL Finance (Hong Kong) Limited			_	_
Term Fixed deposits Prime Bank Limited (note-13a.1.e) Frime Bank Limited (note-13a.1.e) Frime Bank Insestment Limited			-	-
Prime Bank Limited (note-13a.1.c)			42,358,964,144	38,397,699,341
Prime Bank Investment Limited		Term / Fixed deposits		
Prime Bank Securities Limited		Prime Bank Limited (note-13a.1.c)	121,296,300,338	123,207,471,241
Prime Exchange CO. Pte. Ltd., Singapore			-	-
PBL Exchange (UK) Ltd.			-	-
PBL Finance (Hong Kong) Limited			-	-
Less: Inter-company transactions			-	-
Less: Inter-company transactions		PBL Finance (Hong Kong) Limited	121 207 200 220	100 005 451 041
121,295,044,144 123,207,326,047 199,769,391,89 199,000,297,168 199,000,297,168 199,000,297,168 199,000,297,168 199,000,297,168 199,000,297,168 199,000,297,168 199,000,287,353,34 196,841,632,649 199,787,642,091 199,013,975,901 199,787,642,091 199,013,975,901 199,013,		Lace: Inter-company transactions		
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13a Deposits and other accounts of the Bank Deposits from banks (note -13a.1.a) 490,286,757 2,172,343,252 196,841,632,649 199,297,355,334 196,841,632,649 199,787,642,091 199,013,975,901 13a.1 a) Deposits from Banks Current deposits and other accounts 12,579,660 18,742,909 Savings bank / Mudaraba savings deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958				
Deposits from banks (note -13a.1.a) 490,286,757 191,2343,252 199,297,355,334 196,841,632,649 199,787,642,091 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 11,078,039 711,519,437 Special notice deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958	139	Denosits and other accounts of the Bank	177,707,337,107	177,000,277,100
Deposits from customers (note-13a.1.b) 199,297,355,334 196,841,632,649 199,787,642,091 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 199,013,975,901 18,742,909 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958 501,906,458 1,903,958	154		490 286 757	2 172 343 252
199,787,642,091 199,013,975,901 13a.1 a) Deposits from Banks Current deposits and other accounts 12,579,660 18,742,909 Savings bank / Mudaraba savings deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761		·		
13a.1 a) Deposits from Banks Current deposits and other accounts 12,579,660 18,742,909 Savings bank / Mudaraba savings deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 490,286,757 2,172,343,252		Deposits from easterness (11000 12011116)		
Current deposits and other accounts 12,579,660 18,742,909 Savings bank / Mudaraba savings deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 490,286,757 2,172,343,252 b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits (note - 13a.2) 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761				<u> </u>
Current deposits and other accounts 12,579,660 18,742,909 Savings bank / Mudaraba savings deposits 11,078,039 711,519,437 Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 490,286,757 2,172,343,252 b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits (note - 13a.2) 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761	13a.1	a) Deposits from Banks		
Special notice deposits 464,725,101 940,174,448 Fixed deposits 1,903,958 501,906,458 490,286,757 2,172,343,252 b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761		Current deposits and other accounts		18,742,909
Fixed deposits 1,903,958 501,906,458 490,286,757 2,172,343,252 b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761				711,519,437
b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits Foreign currency deposits Security deposits Sundry deposits (note - 13a.2) Less: Off-shore Banking Units b) Customer Deposits 14,223,281,404 15,235,757,391 14,223,281,404 15,235,757,391 15,235				
b) Customer Deposits i) Current deposits and other accounts Current / Al-wadeeah current deposits Foreign currency deposits Security deposits Sundry deposits (note - 13a.2) Less: Off-shore Banking Units i) Current deposits and other accounts 14,223,281,404 15,235,757,391 5,702,076,458 6,458,348,587 8,345,616 8,362,116 11,718,541,620 33,562,148,324 33,421,009,713		Fixed deposits		
i) Current deposits and other accounts Current / Al-wadeeah current deposits Foreign currency deposits Security deposits Sundry deposits (note - 13a.2) Less: Off-shore Banking Units 14,223,281,404 15,235,757,391 5,702,076,458 6,458,348,587 8,345,616 8,362,116 11,718,541,620 33,562,148,324 33,421,009,713			490,286,757	2,172,343,252
Current / Al-wadeeah current deposits 14,223,281,404 15,235,757,391 Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 Less: Off-shore Banking Units 558,508,358 243,518,761		b) Customer Deposits		
Foreign currency deposits 5,702,076,458 6,458,348,587 Security deposits 8,345,616 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761				
Security deposits 8,345,616 8,362,116 Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 Less: Off-shore Banking Units 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761		·		
Sundry deposits (note - 13a.2) 13,628,444,845 11,718,541,620 Less: Off-shore Banking Units 33,562,148,324 33,421,009,713 Less: Off-shore Banking Units 558,508,358 243,518,761				
Less: Off-shore Banking Units 33,562,148,324 33,421,009,713 £ 243,518,761 558,508,358 243,518,761				
Less: Off-shore Banking Units 558,508,358 243,518,761		Sundry deposits (note - 13a.2)		
		Loss: Off share Popling Units		
33,003,990 33,177,490,952		Less. OII-snore danking Units		
			33,003,039,966	55,177,490,952

	Amount in	Taka
	Mar-18	2017
		•
ii) Bills payable		
Pay orders issued	3,099,191,516	4,193,952,419
Pay slips issued	2,484,749	2,484,749
Demand draft payable	14,153,103	15,806,529
Foreign demand draft	313,592	313,592
T. T. payable Bill Pay ATM	15,024	14,169
Din Luy Allin	3,116,157,983	4,212,571,458
	, , ,	
iii) Savings bank / Mudaraba savings deposits	42,347,886,105	37,686,179,903
iv) Term / Fixed deposits		
Fixed deposits / Mudaraba fixed deposits	68,587,777,075	62,175,439,920
Special notice deposits Non resident Taka deposits	11,200,709,083	12,567,863,806
Scheme deposits	1,471,340,835 39,569,844,287	1,516,641,540 45,505,445,071
Scheme deposits	120,829,671,279	121,765,390,336
	199,297,355,334	196,841,632,649
	199,787,642,091	199,013,975,901
		_
c) Deposits and other accounts		
Current deposits and other accounts	12.550.550	10.710.000
Deposits from banks (note -13a.1.a)	12,579,660	18,742,909
Deposits from customers (note-13a.1.b.i)	33,003,639,966 33,016,219,626	33,177,490,952 33,196,233,861
Bills payable	33,010,217,020	33,170,233,001
Deposits from banks (note -13a.1.a)	- 1	-
Deposits from customers (note-13a.1.b.ii)	3,116,157,983	4,212,571,458
	3,116,157,983	4,212,571,458
Savings bank / mudaraba savings deposits	11 070 020	711 510 427
Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii)	11,078,039 42,347,886,105	711,519,437 37,686,179,903
Deposits from customers (note-13a.1.b.m)	42,358,964,144	38,397,699,341
Term / Fixed deposits	12,000,501,111	00,000,0000,0012
Deposits from banks (note -13a.1.a)	466,629,058	1,442,080,906
Deposits from customers (note-13a.1.b.iv)	120,829,671,279	121,765,390,336
	121,296,300,338	123,207,471,241
Sundry deposits	199,787,642,091	199,013,975,901
F.C. held against back to back L/C	6,712,935,704	5,258,292,710
Sundry creditors	751,182,301	728,433,241
Risk fund and service charges (CCS and lease finance)	55,283,716	56,200,155
Sale proceeds of PSP / BSP	338,510,000	217,085,000
Margin on letters of guarantee	940,441,871	956,397,206
Margin on letters of credit	1,697,454,549	1,891,208,659
Margin on FDBP / IDBP, export bills, etc	193,114,031	167,063,116
Lease deposits Interest / profit payable on deposits	64,062,757 1,240,690,340	64,845,357 866,375,072
Withholding VAT/Tax /Excise duty payable to Government Authority	405,337,181	546,056,541
Others	1,229,432,395	966,584,562
	13,628,444,845	11,718,541,620
Payable on demand and time deposits		
a) Demand deposits		
Current deposits	14,235,861,064	15,254,500,299
Savings deposits (9%) Foreign currency deposits (Non interest bearing)	3,812,306,773 5,143,568,101	3,455,792,941 6,214,829,826
Security deposits	8,345,616	8,362,116
Sundry deposits	13,628,444,845	11,718,541,620
Bills payable	3,116,157,983	4,212,571,458
	39,944,684,383	40,864,598,260
b) Time deposits		
Savings deposits (91%)	38,546,657,371	34,941,906,400
Fixed deposits	68,589,681,032	62,677,346,377
Special notice deposits	11,665,434,183	13,508,038,254
Deposits under schemes	39,569,844,287	45,505,445,071
Non resident Taka deposits	1,471,340,835	1,516,641,540
	159,842,957,709	158,149,377,641
	199,787,642,091	199,013,975,901
Consolidated other liabilities		
Prime Bank Limited (note-14a)	36,566,455,390	35,465,414,699
Prime Bank Investment Limited	694,250,485	697,688,931
Prime Bank Securities Limited	120,909,119	169,586,547
Prime Exchange Co. Pte. Ltd., Singapore	72,280,730	57,330,044
PBL Exchange (UK) Ltd.	22,998,422	28,492,648
PBL Finance (Hong Kong) Limited	44,750,245	25,185,674
Less: Inter-company transactions	37,521,644,390	36,443,698,543
Less: Inter-company transactions	37,521,644,390	36,443,698,543
	31,321,044,370	JU17J1JJUJUJUJ

13a.2

13a.3

14

		Amount in 7	
		Mar-18	2017
14a	Other liabilities of the Bank		
	Exchange adjustment account Expenditure and other payables	234,275,781	29,385 142,722,657
	Provision for bonus	249,478,887	106,978,887
	Provision for income tax (note - 14a.1)	18,835,551,971	18,335,551,971
	Deferred tax liability (note-14a.2) Unearned commission on bank guarantee	930,373,650 54,989,245	930,373,650 32,536,560
	Unearned profit	240,174,010	156,808,065
	Provision for off-balance sheet exposures (note-14a.4)	1,633,090,000	1,678,090,000
	Provision for Off-shore Banking Units (note-14a.5)	702,050,000	716,350,000
	Fund for employee welfare fund (EWF) Fund for Prime Bank Foundation (PBF)	6,617,950 99,358,987	3,617,950 72,358,987
	Provision for loans and advances / investments (note - 14a.3)	8,485,940,346	8,189,736,06
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,30
	Provision for diminution in value of investments	26,128,249	16,928,24
	Interest suspense account Provision for Impairement loss for investment in subsidiaries	4,749,926,455 99,994,092	4,693,505,46 93,994.09
	Provision for climate risk fund	8,000,000	8,000,00
	Provision of rebate for good borrower	10,207,111	10,207,11
	Other liabilities	11,698,208	64,025,15
	Other provision (note - 14a.6)	179,083,148 36,566,455,390	204,083,14 35,465,414,69
14a.1	Provision for income tax	30,300,433,390	35,405,414,09
	Opening Balance	18,335,551,971	17,585,551,97
	Add: Addition during the year	500,000,000	750,000,00
	Less: Adjustment with advance tax	18,835,551,971	19 225 551 07
		18,835,551,971	18,335,551,97
14a.2	Deferred tax liability		
	Deferred tax liability		
	Balance as on 1 January	930,373,650	932,054,70
	Add/(Less): Provision for revaluation of land and building Add: Addition / Adjustment during the year (note-40a)		(1,681,05
	Balance as on	930,373,650	930,373,65
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments: Provision held as on 1 January	3,773,742,337	3,400,363,41
	Less: Fully provided debts written off during the year	(8,532,393)	(2,112,525,23
	Add: Recoveries of amounts previously written off	14,736,678	409,904,16
	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)	85,000,000	2,076,000,00
	Provision held as on	3,864,946,622	3,773,742,33
	Movement in general provision on unclassified loans / investments		
	Described held as an I I consens	4 415 002 724	2 250 002 72
	Provision held as on 1 January Add: Amount transferred to classified provision	4,415,993,724	3,359,993,72
	Add: General provision made during the year (note-39a)	205,000,000	1,056,000,00
	Provision held as on	4,620,993,724	4,415,993,72
		8,485,940,346	8,189,736,06
	D :: 6 661 1 1 4		
14a.4	Provision for off-balance sheet exposures Provision held as on 1 January	1,678,090,000	1,385,640,00
	Add: Amount transferred from classified provision	-	-
	Add: Provision made during the year (note-39a)	(45,000,000)	292,450,00
	Provision held as on	1,633,090,000	1,678,090,00
14a.5	Provision for Off-shore Banking Units		
14.0	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	496,200,000	423,700,00
	Add: Transferred from Unclassified Provision of OBU Add: Net charge to profit and loss account (note-39a)	700,000	72,500,00
	Provision held as on	496,900,000	496,200,00
	Movement in general provision on unclassified loans / investments		· · ·
	Provision held as on 1 January	220,150,000	169,150,00
	Add: Amount transferred to classified provision of OBU Add: General provision made during the year (note-39a)	(15,000,000)	51,000,00
	Provision held as on	205,150,000	220,150,00
		702,050,000	716,350,00
	Other previous for electified exects		
14. /	Other provision for classified assets	204,083,148	120,116,64
14a.6	Balance as on 1 January		140.110.04
14a.6	Balance as on 1 January Add: Addition during the year (note-39a)	(25,000,000)	
14a.6			83,966,50 - 204,083,14

Amount i	n Taka
Mar-18	2017

15 Share capital

15.1 Authorized capital

15.2 Issued, subscribed and fully paid up capital

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

200,000,000	200,000,000
300,000,000	300,000,000
8,838,212,760	8,838,212,760
300,000,000 8,838,212,760 1,155,273,400	1,155,273,400
10 202 496 160	10 202 496 160

Held

10.09%

13.82%

3.74%

Required

4.50%

5.50%

10.00%

Required

10.00%

5.00%

5.00%

Held

9.83%

3.92%

13.74%

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
		1.029.348.616	10.293.486.160	

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

Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 adted May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 31 March 2018 was Taka 23,173,016,548 as against available Tier-I capital of Taka 23,376,509,672 and Tier-II capital of Taka 8,655,765,060 making a total capital of Taka 32,032,274,732 thereby showing a surplus capital / equity of Taka 8,859,258,184 at that date. Details are shown below:

Tier-1 Capital

Capital requirement

Total Capital to risk weighted assets ratio

Tier -1 Capital

Tier -2 Capital

Common Equity Tier-1 (CET-1) Capital		
Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
Share premium (note-15.8)	2,241,230,396	2,241,230,396
Minority interest(note-15.9)	61	61
Statutory reserve (note-16)	9,565,853,177	9,565,853,177
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings (note-20)	1,468,215,164	1,116,996,544
	23,596,787,845	23,245,569,227
Additional Tier-1 (AT-1) Capital		
Non-cumulative irredeemable preference shares	-	-
	-	-
Less: Regulatory Adjustments for CET-1 Capital	105 740 740	110 71 5 700
Goodwill and all other intangible assets	186,540,543	110,516,539
Reciprocal Crossholdings	33,737,631	25,271,120
m + 1m; + C + 1	220,278,174	135,787,659
Total Tier-1 Capital	23,376,509,672	23,109,781,568
Tier-2 Capital		
General provision maintained against unclassified loan / investments (note-14a.3)	4,620,993,724	4,415,993,724
General provision on off-balance sheet exposures (note-14a.4)	1,633,090,000	1,678,090,000
General provision on off-shore Banking Units (note-14a.5)	205,150,000	220,150,000
Revaluation gain / loss on investments-50% of total (note-17)	230,897,400	230,897,400
Revaluation reserve-50% of total (note-18)	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,000,000,000	2,500,000,000
	9,441,890,402	9,796,890,402
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	786,125,342	589,594,007
Total Tier-2 Capital	8,655,765,060	9,207,296,395
A) Total Regulatory capital	32,032,274,732	32,317,077,963
TD - 1 1 - 1	140 500 500 001	450 202 505 154
Total assets including off-balance sheet exposures	448,523,569,381	450,203,787,174
B) Total risk weighted assets C) Required conital based on risk weighted assets (10% on P)	231,730,165,476	235,119,393,387
C) Required capital based on risk weighted assets (10% on B) D) Surplus (A-C)	23,173,016,548	23,511,939,339
, , ,	8,859,258,184	8,805,138,626 13.74%
Capital to risk weighted assets ratio	13.82%	13./4%

Amount i	n Taka
Mar-18	2017

15.5

15.6

16

17

17(a)

18

Particulars				
	Required	Held	Required	Held
Leverage ratio	3.00%	6.43%	3.00%	7.39%
Capital to risk weighted assets ratio (Solo)				
Tier-1 Capital				
Common Equity Tier-1 (CET-1) Capital Paid-up capital (note-15.2)	10 202 486 160		10.202	196 160
Share premium (note-15.8)	10,293,486,160 2,241,230,396		10,293,486,160 2,241,230,396	
Statutory reserve (note-16)	9,565	9,565,853,177		853,177
Surplus in consolidated profit and loss account / Retained earnings (note-20a)		3,896,739		304,405
Additional Tier-1 (AT-1) Capital	23,544	1,466,472	23,179,	874,138
Non-cumulative irredeemable preference shares		-		
		-		-
Less: Regulatory Adjustments for CET-1 Capital Shortfall in provisions required against investments in shares		_ 1		
Goodwill and all other intangible assets	186	5,540,543	110,516,539	
Reciprocal Crossholdings		3,868,740		707,400
Total Tier-1 Capital		5,409,283 9,057,189		223,939 650,199
Total Tier-1 Capital	23,333	7,037,107	23,047,	030,133
<u>Tier-2 Capital</u>				
General provision maintained against unclassified loan / investments (note-14a.3)		0,993,724		993,724
General provision on off-balance sheet exposures (note-14a.4) General provision on off-shore Banking Units (note-14a.5)		3,090,000 5,150,000		090,000 150,000
* General provision including off-balance sheet exposures	20.	-	220,	-
Revaluation gain / loss on investments-50% of total (note-17a)),734,813	220,	734,813
Revaluation reserve-50% of total (note-18)		1,759,278		759,278
Prime Bank Sub-ordinated Bond		0,000,000 1,727,815		000,000 727,81 5
Less: Regulatory Adjustments	7,10.	1,727,015	2,700,	727,010
Revaluation Reserves for fixed assets, securities and equity securities		7,995,273		496,455
Total Tier-2 Capital A) Total Regulatory capital		3,732,542 2,789,731		231,360 881,560
10th Regulatory cupital	31(7)	2,707,751	32,230,	001,500
Total assets including off-balance sheet exposures		3,544,949	449,083,	512,828
B) Total risk weighted assets		5,899,127	230,211,	
C) Required capital based on risk weighted assets (10% on B) D) Surplus (A-C)		5,589,913 7,199,818		141,564 739,996
Capital to risk weighted assets ratio	7,50	14.10%	7,227,	14.01%
C	D	TT-1.3	D	TT.1.1
Capital requirement Tier -1 Capital	Required 5.50%	Held 10.29%	Required 5.00%	Held 10.01%
Tier -2 Capital	4.50%	3.81%	5.00%	
		3.81% 14.10%		
Total Capital to risk weighted assets ratio	4.50%		5.00%	
Total Capital to risk weighted assets ratio Leverage Ratio	4.50%		5.00%	14.01%
Total Capital to risk weighted assets ratio Leverage Ratio Particulars	4.50% 10.00%	14.10%	5.00% 10.00%	14.01% Held
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio	4.50% 10.00% Required	14.10% Held	5.00% 10.00%	14.01% Helo
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium	4.50% 10.00% Required 3.00%	Held 6.44 %	5.00% 10.00% 1 Required 3.00%	Hele 7.369
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share	4.50% 10.00% Required 3.00%	14.10% Held	5.00% 10.00% 1 Required 3.00%	Held 7.369 546,800
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium	4.50% 10.00% Required 3.00%	Held 6.44 %	5.00% 10.00% 1 Required 3.00% 2,310, 69,	Held 7.369 546,800 316,404
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest	4.50% 10.00% Required 3.00%	Held 6.44 % 0,546,800 9,316,404 1,230,396	5.00% 10.00% 1 Required 3.00% 2,310, 69,	Held 7.369 546,800 316,404 230,396
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital	4.50% 10.00% Required 3.00%	Held 6.44 % 0,546,800 9,316,404	5.00% 10.00% 1 Required 3.00% 2,310, 69,	Held 7.369 546,800 316,404 230,396
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital	4.50% 10.00% Required 3.00%	Held 6.44 % 0,546,800 9,316,404 1,230,396	5.00% 10.00% 1 Required 3.00% 2,310, 69,	Held 7.369 546,800 316,404 230,396
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve	4.50% 10.00% Required 3.00% 2,310 69 2,24	Held 6.44 % 0,546,800 0,316,404 1,230,396 60 1 61	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241,	Held 7.36% 546,800 316,404 230,396 60 1
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January	4.50% 10.00% Required 3.00% 2,310 69 2,24	Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241,	Held 7.369 546,800 316,404 230,396 60 1 61
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit)	4.50% 10.00% Required 3.00% 2,310 69 2,24	Held 6.44 % 0,546,800 0,316,404 1,230,396 60 1 61 5,853,177	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361,	Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017	4.50% 10.00% Required 3.00% 2,310 69 2,24	Held 6.44 % 0,546,800 0,316,404 1,230,396 60 1 61	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361,	Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments	4.50% 10.00% Required 3.00% 2,316 66 2,24 9,566	Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 5,853,177	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565,	Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a)	4.50% 10.00% Required 3.00% 2,316 66 2,24 9,566	Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565,	Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	4.50% 10.00%	Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38,	Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	4.50% 10.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831)	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, ((Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	4.50% 10.00%	Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, ((Held 7.369 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange (O. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank	4.50% 10.00% Required 3.00% 2,310 69 2,241	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (() () () () () () () () () () () () ()	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January	4.50% 10.00% Required 3.00% 2,310 69 2,241	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831)	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((555,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain	4.50% 10.00% Required 3.00% 2,310 69 2,241	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((555, 39,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	4.50% 10.00% Required 3.00% 2,310 69 2,241	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((555, 39,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	9,56: 9,56: 11 3: (1) 4.50% Required 3.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 7,744,008 9,929,809 1,802,326 1,839,831) 7,749,598 (5,590) -	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (() 555, 39, (37,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,082
Total Capital to risk weighted assets ratio Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	9,56: 9,56: 11 3: (1) 4.50% Required 3.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 5,853,177 7,744,008 9,929,809 1,802,326 1,839,831) 7,749,598	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (() 55, 39, (37,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,082
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of revaluation pain/(loss) of OBU fixed assets Less: Adjustment of Revaluation loss Revaluation reserve	4.50% 10.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 5,853,177 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313 7,749,598 - (5,590) - 7,744,008	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((39, 39, (37, 17, 17, 17, 18, 11, 11, 11, 11, 11, 11, 11, 11, 11	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,082
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of revaluation gain/(loss) of OBU fixed assets Less: Adjustment of Revaluation loss Revaluation reserve Balance on 1 January	4.50% 10.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 7,744,008 9,929,809 1,802,326 1,839,831) 7,749,598 (5,590) -	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((555, 39, (37, 17,778,	Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,082 749,598
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of Revaluation loss Revaluation reserve Balance on 1 January Adjustment during the year	4.50% 10.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313 7,749,598 - (5,590) - 7,744,008	S.00% 10	14.01% Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,039 (85,039 (85,039 219,183 207,022
Leverage Ratio Particulars Leverage ratio Share premium 11,552,734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium Minority interest Share capital Retained earnings Statutory reserve Balance on 1 January Addition during the year (20% of pre-tax profit) Balance at 31 December 2017 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a) Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited Revaluation gain / loss on investments of the Bank Opening balance on 1 January Add: Amortized/Revaluation Gain Less: Adjustment of revaluation pain/(loss) of OBU fixed assets Less: Adjustment of Revaluation loss Revaluation reserve Balance on 1 January	4.50% 10.00%	14.10% Held 6.44 % 0,546,800 9,316,404 1,230,396 60 1 61 5,853,177 - 5,853,177 7,744,008 9,929,809 1,802,326 1,839,831) 7,636,313 7,749,598 - (5,590) - 7,744,008	5.00% 10.00% 10.00% Required 3.00% 2,310, 69, 2,241, 9,204, 361, 9,565, 17, 38, (((15, 39, (37, 1,778, (11, 1,767,	4.00% 14.01% Held 7.36% 546,800 316,404 230,396 60 1 61 058,242 794,935 853,177 749,598 757,000 480,524 740,786 285,288 278,978 631,941 076,239 (85,082

		Amount in ' Mar-18	<u> </u>
		W141-10	2017
19	Consolidated foreign currency translation gain/ (loss)		
	Prime Bank Limited (note-19a) Prime Bank Investment Limited	13,458,385	13,414,08
	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	4,459	660,83
	PBL Exchange (UK) Ltd.	45,730	93,10
	PBL Finance (Hong Kong) Limited	(8,125)	1,166,12
		13,500,449	15,334,14
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	13,414,088	6,637,16
	Addition during the year Balance at 31 December 2017	44,298 13,458,385	6,776,92 13,414,08
	Butunee at 51 December 2017	13,430,303	13,414,00
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	1,443,941,037	1,086,081,33
	Prime Bank Investment Limited Prime Bank Securities Limited	49,114,016 (69,658,183)	66,646,54 (58,315,33
	Prime Exchange Co. Pte. Ltd., Singapore	11,422,654	13,487,81
	PBL Exchange (UK) Ltd.	(35,396,941)	(36,245,90
	PBL Finance (Hong Kong) Limited	68,878,943	112,115,57
		1,468,301,526	1,183,770,02
	Less: Minority Interest Less: Transfer to statutory reserve	(0.98)	(1.3
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	- -	(2,706,53
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(55,369,96
	Less: Foreign currency translation gains	(86,361)	(8,696,98
		1,468,215,164	1,116,996,54
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	1,079,304,405	2,017,875,42
	Revaluation reserve	-	11,207,02
	Addition during the year	364,592,334	1,058,974,67
	Transfer to statutory reserve Cash dividend	-	(361,794,93 (1,646,957,78
	Issue of bonus shares	-	(1,040,737,70
	Balance at 31 December 2017	1,443,896,739	1,079,304,40
	Add: Foreign currency translation gain/ (loss)	44,298	6,776,92
		1,443,941,037	1,086,081,33
20.1	Consolidated retained earnings brought forward from previous year		
20.1	Prime Bank Limited (note-20.1 a)	1,079,304,405	382,124,66
	Prime Bank Investment Ltd.	66,646,548	(22,307,68
	Prime Bank Securities Ltd.	(58,315,338)	(58,968,82
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	10,781,288 (36,245,907)	(225,04 (32,358,46
	PBL Finance (Hong Kong) Limited	56,745,608	(1,715,27
	122 1 mande (110mg) 2 mande	1,118,916,603	266,549,37
	Foreign currency translation gain on 1 January	(1,302,223)	(3,286,15
		1,117,614,380	263,263,22
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	1,079,304,405	2,017,875,42
	Transferred from revaluation reserve Bonus shares issued	-	11,207,02
	Cash dividend paid	-	(1,646,957,78
	Balance at 31 December 2017	1,079,304,405	382,124,66
	Foreign currency translation gain on 1 January	<u> </u>	-
		1,079,304,405	382,124,66
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	47,685,449,398	49,721,797,25
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	T 0	47,685,449,398	49,721,797,25
	Letters of guarantee Prime Bank Limited (note-21a.2)	68,813,520,511	72,966,435,30
21.2		-	-
21.2	Prime Bank Investment Limited		
21.2	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
21.2	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	-	-
21.2	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- -	- - -
21.2	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	- - - - - - - - - - - - - - - - - - -	- - - 72,966,435,30
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit	68,813,520,511	72,966,435,30
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit Prime Bank Limited (note-21a.3)	68,813,520,511 34,970,098,635	
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit Prime Bank Limited (note-21a.3) Prime Bank Investment Limited		
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit Prime Bank Limited (note-21a.3) Prime Bank Investment Limited Prime Bank Securities Limited		
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit Prime Bank Limited (note-21a.3) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore		
21.221.3	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Irrevocable Letters of Credit Prime Bank Limited (note-21a.3) Prime Bank Investment Limited Prime Bank Securities Limited		72,966,435,30 34,112,938,26

		Amount in Taka	
		Mar-18	2017
	7.W. 6. W. 4.		
21.4	Bills for collection	10 146 297 242	10.766.051.010
	Prime Bank Limited (note-21a.4)	10,146,387,342	10,766,851,918
	Prime Bank Investment Limited Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	FBL Finance (Hong Rong) Ennited	10,146,387,342	10,766,851,918
		161,615,455,886	167,568,022,737
21a	Contingent liabilities of the Bank	101,013,433,000	107,500,022,757
21a 21a.1	Acceptances and endorsements		
214.1	Back to back bills (Foreign)	41,865,424,767	45,317,201,322
	Back to back bills (Local)	5,012,748,068	3,919,321,492
	Back to back bills (EPZ)	807,276,563	485,274,442
	Duck to buck only (El 2)	47,685,449,398	49,721,797,256
	Less: Margin	(6,712,935,704)	(5,258,292,710)
		40,972,513,693	44,463,504,546
			<u> </u>
21a.2	Letters of guarantee		
214.2	Letters of guarantee (Local)	19,552,920,242	18,760,045,926
	Letters of guarantee (Foreign)	49,260,600,269	54,206,389,376
	Foreign counter guarantees	-	-
		68,813,520,511	72,966,435,302
	Less: Margin	(940,441,871)	(956,397,206)
	2000. Hulgin	67,873,078,641	72,010,038,095
		07,873,078,041	72,010,030,093
21a.3	Irrevocable Letters of Credit		
214.5	Letters of credit (Sight)	11,963,252,273	10,929,931,499
	Letters of credit (Deferred)	14,849,271,122	16,474,904,713
	Back to back L/C	8,157,575,240	6,708,102,050
	Such to ouch 2/0	34,970,098,635	34,112,938,262
	Less: Margin	(1,697,454,549)	(1,891,208,659)
		33,272,644,086	32,221,729,603
		33,272,044,000	32,221,727,003
21a.4	Bills for collection		
21 a. →	Outward bills for collection	10,146,387,342	10,766,851,918
	Survive Silv 131 Collection	10,146,387,342	10,766,851,918
	Less: Margin	(193,114,031)	(167,063,116)
		9,953,273,311	10,599,788,801
		161,615,455,886	167,568,022,737

		Amount i	in Taka Jan-Mar-17
22	Income statement	Jan-Mai-10	Jan-war-17
	Income:		
	Interest, discount and similar income (note-22.1)	4,836,948,902	5,886,042,964
	Dividend income (note-25a)	15,266,714	16,362,566
	Fees, commission and brokerage (note-22.2)	215,542,562	249,216,372
	Gains <u>less</u> losses arising from dealing in securities Gains <u>less</u> losses arising from investment securities	_	-
	Gains <u>less</u> losses arising from dealing in foreign currencies (note-26a.1)	251,231,626	176,032,471
	Income from non-banking assets	-	-
	Other operating income (note-27a)	183,357,341	123,448,173
	Profit <u>less</u> losses on interest rate changes	-	-
		5,502,347,145	6,451,102,546
	Expenses: Interest / profit paid on deposits, borrowings, etc. (note-24a)	2,600,154,300	2,542,699,007
	Losses on loans, advances and lease/ investments	2,000,134,300	2,342,033,007
	Administrative expenses (note-22.3)	1,424,571,389	1,189,885,121
	Other operating expenses (note-38a)	317,723,721	233,908,438
	Depreciation on banking assets (note-37a)	74,405,401	62,713,789
		4,416,854,811	4,029,206,357
		1,085,492,334	2,421,896,190
22.1	Interest, discount and similar income		
22.1	Interest income / Profit on investments (note-23a)	4,288,111,283	3,505,905,223
	Interest income on treasury bills / reverse repo / bonds (note-25a)	522,846,028	639,649,330
	Gain on Discounted bond / bills (note-25a)	26,657,543	172,411,566
	Gain on sale of shares (note-25a)	-	45,767,648
	Gain on Govt. security trading (note-25a)	1,613,119	1,555,437,728
	Interest on debentures (note-25a)	4 920 225 952	4,335,700
	Less: Loss on revaluation of security trading (note-25a)	4,839,227,973 2,279,071	5,923,507,194 37,464,230
	Less. Loss on revaluation of security trading (note-25a)	4,836,948,902	5,886,042,964
		4,030,740,702	3,000,042,204
22.2	Fees, commission and brokerage		
	Commission (note-26a)	215,542,562	249,216,372
	Settlement fee-PBIL (note-26a)	215 542 562	240 216 272
		215,542,562	249,216,372
22.3	Administrative expenses	1 004 050 040	000 00 5 740
	Salary and allowances (note-28a)	1,034,068,249	890,836,719
	Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a)	245,726,548 19,271,062	202,763,716 8,786,551
	Postage, stamp, telecommunication, etc. (note-31a)	30,312,331	23,279,535
	Stationery, printing, advertisement, etc. (note-32a)	70,212,203	45,101,581
	Managing Director's salary and fees (note-33)	2,250,000	2,596,500
	Directors' fees (note-34a)	726,379	867,961
	Auditors' fees (note-35a)	345,000	345,000
	Repair of Bank's assets (note-37a)	21,659,618 1,424,571,389	15,307,557 1,189,885,121
		1,424,571,509	1,107,003,121
23	Consolidated interest income / profit on investment	4 200 111 202	2 505 005 222
	Prime Bank Limited (note-23a) Prime Bank Investment Limited	4,288,111,283 33,481,065	3,505,905,223 47,258,293
	Prime Bank Securities Limited Prime Bank Securities Limited	1,527,875	3,521,355
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	25,785,451	27,194,431
	I acco Internacional transportions	4,348,905,673	3,583,879,302
	Less: Inter-company transactions	53,875,582 4,295,030,091	92,162,461 3,491,716,841
		4,275,050,071	3,471,710,041
23a	Interest income / profit on investment of the Bank		
	Loans (General) / Musharaka	880,302,605	584,441,080
	Loans against trust receipts	153,593,299	113,232,593
	Packing credit	8,255,954	6,623,251
	House building loan Lease finance / Izara	46,539,133 89,503,050	75,606,091 105,476,603
	Hire purchase	206,498,548	166,327,075
	Payment against documents	156,797	221,702
	Cash credit / Bai-Muajjal	592,077,782	392,630,305
	Secured overdraft	673,364,797	461,605,544
	Consumer credit scheme	385,620,781	466,728,347
	Staff loan Small and Medium Enterprise (SME)	26,411,142	26,545,921
	Small and Medium Enterprise (SME) Agricultural Loan	116,344,047	177,819,064 81,811,072
	Forced loan	12,009,126	4,558
	Documentary bills purchased	176,568,380	150,837,385
	Interest income from credit card	54,159,992	55,036,337
	Other loans and advances / Investments	570,251,268	531,491,811
	Total interest / profit on loans and advances / investments	3,991,656,701	3,396,438,739
	Interest / profit on balance with other banks and financial institutions Interest on call loans	152,900,686 34,049,654	22,844,944 13,695,736
	Interest on can roans Interest / profit received from foreign banks	109,504,241	72,925,804
		4,288,111,283	3,505,905,223
		.,	, 1/ VE 1220

		Amount in	n Taka Jan-Mar-17
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
24	Prime Bank Limited (note-24a)	2,600,154,300	2,542,699,007
	Prime Bank Investment Limited	36,931,149	73,768,620
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	4,739,821	9,628,648
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	13,268,807	12,190,076
	Less: Inter-company transactions	2,655,094,077 53,875,582	2,638,286,351 92,457,216
	Less. Inter-company transactions	2,601,218,495	2,545,829,135
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
	i) Interest / profit paid on deposits:Savings bank / Mudaraba savings deposits	234,322,112	221,765,749
	Special notice deposits	75,979,024	79,429,100
	Term deposits / Mudaraba term deposits	945,799,514	650,273,893
	Deposits under scheme Foreign currency deposits (note-24a.1)	1,031,113,667 12,533,212	1,342,705,391 5,315,724
	Others	8,651,007	8,976,823
	ii) Interest / Profit paid for borrowings:	2,308,398,536	2,308,466,680
	Call deposits	-	38,125
	Repurchase agreement (repo)	-	-
	Bangladesh Bank-refinance Local bank accounts	44,026,487	536,099 66,033,703
	Foreign bank accounts	183,297,771	84,558,443
	PBL bond	64,431,507	83,065,957
		291,755,764 2,600,154,300	234,232,327 2,542,699,007
240.1	Familian annuan an dan acita		, , , , , , , , , , , , , , , , , , , ,
24a.1	Foreign currency deposits	10.601.010	5 215 724
	Interest / profit paid on F.C Interest / profit paid on N.F.C.D	10,691,919 1,841,294	5,315,724
	Interest / profit paid on R. F.C.D	-	_
		12,533,212	5,315,724
25	Consolidated investment income		
23	Prime Bank Limited (note-25a)	564,104,333	2,396,500,307
	Prime Bank Investment Limited	11,728,968	25,028,085
	Prime Bank Securities Limited	2,071,793	3,623,544
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		-
	Less: Inter-company transactions	577,905,094 -	2,425,151,936
		577,905,094	2,425,151,936
25a	Investment income of the bank		520 540 220
	Interest on treasury bills / Reverse repo / bonds Interest on debentures / bonds	522,846,028	639,649,330 4,335,700
	Gain on discounted bond / bills	26,657,543	172,411,566
	Gain on sale of shares	-	45,767,648
	Gain on Govt. security trading Dividend on shares	1,613,119 15,266,714	1,555,437,728 16,362,566
	Dividend on shares	566,383,404	2,433,964,537
	Less: Loss on sale/revaluation of security trading	2,279,071	37,464,230
		564,104,333	2,396,500,307
26	Consolidated commission, exchange and brokerage	466 884 400	405.040.040.1
	Prime Bank Limited (note-26a) Prime Bank Investment Limited	466,774,188 4,785,539	425,248,843 24,766,916
	Prime Bank Securities Limited Prime Bank Securities Limited	2,580,996	14,376,156
	Prime Exchange Co. Pte. Ltd., Singapore	13,424,435	16,993,543
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	16,356,724 3,995,971	9,620,129 1,413,134
	1 BL Phiance (Hong Kong) Elimited	507,917,853	492,418,721
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	67,866,411	65,555,956
	Commission on L/Cs-back to back	87,864,451	100,902,406
	Commission on L/Gs Commission on remittance	40,260,558 17,757,793	60,718,322 19,248,777
	Commission on remittance Commission for services rendered to issue of shares	-	17,240,777
	Merchant Commission	-	-
	Underwriting Commission regarding Treasury bill/ Bond	1 702 240	1,516,783
	Commission from sale of BSP /PSP/Others	1,793,349 215,542,562	1,274,128 249,216,372
	Exchange gain (note - 26a.1) - including gain from FC dealings Settlement fees / Brokerage	251,231,626	176,032,471
	Settlement Ices / Diokerage	466,774,188	425,248,843
			, -,

		Amount in	
		Jan-Mar-18	Jan-Mar-17
26a.1	Exchange gain		
20a.1	Exchange gain	255,163,221	189,589,322
		255,105,221	109,309,322
	Exchange gain-credit card	(2.021.50.4)	(12.556.050)
	Less: Exchange loss	(3,931,594)	(13,556,850)
		251,231,626	176,032,471
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	183,357,341	123,448,173
	Prime Bank Investment Limited Prime Bank Securities Limited	1,805,511 10,794	2,765,712
	Prime Exchange Co. Pte. Ltd., Singapore	183,750	14,211
	PBL Exchange (UK) Ltd.	103,730	_
	PBL Finance (Hong Kong) Limited	6,494,612	13,285,399
	(88)	191,852,009	139,513,495
	Less: Inter-company transactions		294,755
		191,852,009	139,218,740
27a	Other operating income of the Bank		
	Rent recovered	8,122,250	5,648,367
	Service and other charges	94,236,675	43,805,846
	Retail Income Income from ATM service	26,635,883	17,167,816
	Credit card income (note-27a.2)	3,493,013 12,546,449	2,739,177 12,001,199
	Postage / telex / SWIFT/ fax recoveries	17,677,998	23,713,596
	Incidental charges	-	23,713,370
	Rebate from foreign Bank outside Bangladesh	17,589	108,777
	Profit on sale of fixed assets	-	3,141
	Miscellaneous earnings (note-27a.1)	20,627,484	18,260,253
		183,357,341	123,448,173
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittance	house / bank, notice fee	and sale proceeds
	of various items, etc.		
25. 2			
27a.2	Credit card income Annual fees	5 125 781	5,581,259
	Inter-change fees	5,425,784 7,074,736	6,410,500
	Others	45,929	9,440
		12,546,449	12,001,199
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	1,034,068,249	890,836,719
	Prime Bank Investment Limited Prime Bank Securities Limited	9,977,248 5,773,421	6,435,478 3,805,764
	Prime Exchange Co. Pte. Ltd., Singapore	6,426,010	7,189,261
	PBL Exchange (UK) Ltd.	5,245,244	4,259,309
	PBL Finance (Hong Kong) Limited	6,554,163	6,545,337
		1,068,044,336	919,071,869
20			
28a	Salaries and allowances of the Bank	460 705 222	410 492 197
	Basic pay Allowances	460,785,323 309,515,993	419,482,187 288,823,504
	Bonus	142,500,000	65,072,615
	Bank's contribution to provident fund	42,902,213	38,259,953
	Leave encashment	4,264,720	4,198,460
	Gratuity	74,100,000	75,000,000
		1,034,068,249	890,836,719
20	Consolidated next topos incomens alcothisity ats		
29	Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a)	245,726,548	202,763,716
	Prime Bank Investment Limited	6,890,708	2,789,038
	Prime Bank Securities Limited Prime Bank Securities Limited	2,102,656	1,815,202
	Prime Exchange Co. Pte. Ltd., Singapore	3,272,315	3,703,799
	PBL Exchange (UK) Ltd.	2,665,496	2,168,168
	PBL Finance (Hong Kong) Limited	2,515,722	2,259,074
		263,173,445	215,498,997
200	Don't tower incomes electricity at of the Donly		
29a	Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes	177,114,238	139,162,096
	Lease rent	25,431	17,637
	Insurance	37,726,740	36,263,236
	Power and electricity	30,860,139	27,320,746
	Tower and electricity	245,726,548	202,763,716
		243,720,348	404,/05,/10
30	Consolidated legal expenses		
	Prime Bank Limited (note-30a)	19,271,062	8,786,551
	Prime Bank Investment Limited	112,125	347,875
	Prime Bank Securities Limited	75,100	42,875
	Prime Exchange Co. Pte. Ltd., Singapore	291,270	250,372
	PBL Exchange (UK) Ltd.	1,063,188	912,409
	PBL Finance (Hong Kong) Limited	20 912 744	10 240 002
		20,812,744	10,340,083

			in Taka
		Jan-Mar-18	Jan-Mar-17
30a	Legal expenses of the Bank		
	Legal expenses	16,709,712	7,994,771
	Other professional charges	2,561,350	791,780
		19,271,062	8,786,551
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	30,312,331	23,279,535
	Prime Bank Investment Limited	396,739	228,053
	Prime Bank Securities Limited	527	1,394
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	384,788 210,494	333,791 151,515
	PBL Finance (Hong Kong) Limited	1,305,645	1,871,444
		32,610,524	25,865,732
21-	Distance statement to the state of the Distance of the Distanc		
31a	Postage, stamp, telecommunication, etc. of the Bank Postage & Courier	5,394,384	4,667,003
	Telegram, telex, fax and internet	8,886,431	6,869,999
	Data communication	5,607,092	3,763,174
	Telephone - office	10,280,449	7,872,325
	Telephone - residence	143,976	107,034
		30,312,331	23,279,535
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank Limited (note-32a)	70,212,203	45,101,581
	Prime Bank Investment Limited	904,662	293,921
	Prime Bank Securities Limited	164,331	106,280
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	514,240 169,558	775,583 121,739
	PBL Finance (Hong Kong) Limited	137,683	176,432
		72,102,677	46,575,536
22			
32a	Stationery, printing and advertisements, etc. of the Bank Office and security stationery	25,251,170	13,922,384
	Computer consumable stationery	22,753,689	16,828,202
	Publicity and advertisement	22,207,343	14,350,996
		70,212,203	45,101,581
33	Managing Director's salary and fees		
	Basic salary	1,500,000	1,815,000
	Bonus	-	-
	House rent allowance	300,000	300,000
	Bank's contribution to provident fund	150,000	181,500
	Utility allowance House maintenance allowance	90,000 120,000	90,000 120,000
	Others	90,000	90,000
	Cilicis	2,250,000	2,596,500
24	Consolidated Directors' fees	2,220,000	240000
34	Prime Bank Limited (note-34a)	726,379	867,961
	Prime Bank Investment Limited	147,200	80,500
	Prime Bank Securities Limited	128,800	34,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	1,002,379	092.061
		1,002,379	982,961
34a	Directors' fees of the Bank		
	Meeting fees	264,000	408,000
	Other benefits	462,379 726,379	459,961 867,961
		120,319	007,901
	As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been pai	d as Honarioum to the	Directors, per Board
	or Board Committee Meeting.		, F
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	345,000	345,000
	Prime Bank Investment Limited	43,750	-
	Prime Bank Securities Limited	28,750	- 55 692
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	62,551 130,903	55,682
	PBL Finance (Hong Kong) Limited	102,605	20,402
		713,560	421,084
25	A 1:4		
35a	Auditors' fees of the Bank External Audit fee	345,000	345,000
	External Addit fee	345,000 345,000	345,000 345,000
		3-13,000	3-13,000
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	

		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
25	Constituted down sixting and are six of Boulds and		
37	Consolidated depreciation and repair of Bank's assets Prime Bank Limited (note-37a)	96,065,019	78,021,347
	Prime Bank Investment Limited	1,588,342	642,601
	Prime Bank Securities Limited	659,770	85,118
	Prime Exchange Co. Pte. Ltd., Singapore	628,217	460,217
	PBL Exchange (UK) Ltd.	769,911	617,775
	PBL Finance (Hong Kong) Limited	28,999	134,462
		99,740,258	79,961,520
37a	Depreciation and repair of Bank's assets		
374	Depreciation - (see annexure-C for detail)		
	Fixed assets Leased assets	64,477,500	59,368,002
		64,477,500	59,368,002
	Amortization -(see annexure-C for detail) Software-core banking	9,179,042	2,596,929
	Software-ATM	748,859	748,859
	Software-11111	9,927,901	3,345,788
	Repairs		
	Building	5,848,804	1,403,631
	Furniture and fixtures Office equipment	3,646,207 9,041,233	3,752,012 6,179,135
	Bank's vehicles	2,491,035	2,741,833
	Maintenance	632,340	1,230,946
		21,659,618	15,307,557
		96,065,019	78,021,347
38	Consolidated other expenses		
	Prime Bank Limited (note-38a)	317,723,721	233,908,438
	Prime Bank Investment Limited	10,277,032	3,646,451
	Prime Bank Securities Limited	2,690,144	3,108,676
	Prime Exchange Co. Pte. Ltd., Singapore	1,646,050	1,782,135
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	3,817,740 145,515	889,760 1,631,249
	T DE I mance (110ng Rong) Emmed	336,300,202	244,966,709
38a	Other expenses of the Bank		
	Security and cleaning	45,799,020	45,043,010
	Entertainment Car expenses	8,801,510 46,570,680	7,741,159 46,954,716
	ATM expenses	36,741,969	36,307,395
	Retail expenses	1,540,460	13,860,894
	Books, magazines and newspapers, etc.	483,900	414,001
	Liveries and uniforms	727,100	502,680
	Medical expenses		35,710
	Bank charges and commission paid	2,312,136	1,364,572
	Loss on sale of fixed assets House furnishing expenses	750,000	716,663 900,000
	Subscription to institutions	5,960,373	5,860,269
	Donations	57,561,908	2,290,564
	Sponsorship	22,525,730	23,605,817
	Prime Bank Cricket Club	-	1,506,000
	Traveling expenses	6,150,063	6,021,406
	Corporate action fees	10,000	4 210 200
	Local conveyance, labor, etc. Business development	5,199,373 11,990,115	4,318,290 10,048,429
	Training and internship	2,440,964	1,666,073
	Remittance charges	2,065,621	2,356,919
			454,500
	Cash reward to branches	1,261,920	
	Cash reward to branches Laundry, cleaning and photographs, etc.	1,777,470	1,503,954
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses	1,777,470 12,829,389	1,503,954 8,313,260
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses Consolidated salary (staff)	1,777,470	1,503,954
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses Consolidated salary (staff) Annual General Meeting	1,777,470 12,829,389	1,503,954 8,313,260
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses Consolidated salary (staff) Annual General Meeting Exgratia	1,777,470 12,829,389 8,912,988 - -	1,503,954 8,313,260
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses Consolidated salary (staff) Annual General Meeting Exgratia Welfare fund	1,777,470 12,829,389 8,912,988 - - 3,000,000	1,503,954 8,313,260
	Cash reward to branches Laundry, cleaning and photographs, etc. Credit card expenses Consolidated salary (staff) Annual General Meeting Exgratia	1,777,470 12,829,389 8,912,988 - -	1,503,954 8,313,260

Amount	t in Taka
Jan-Mar-18	Jan-Mar-17

39 Consolidated provision for loans, investments, off balance sheet exposure & other assets

Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	85,000,000	1,180,000,000
Provision for unclassified loans and advances / investments-PBL (note-39a)	205,000,000	260,000,000
Provision for bad and doubtful loans and advances (OBU) (note-39a)	700,000	10,000,000
Provision for unclassified loans and advances / investments (OBU) (note-39a)	(15,000,000)	10,000,000
Provision for off-balance sheet exposure-PBL (note-39a)	(45,000,000)	101,000,000
Provision for diminution in value of investments-PBL (note-39a)	9,200,000	(58,000,000)
Provision for diminution in value of investments-PBIL	-	(83,335,464)
Provision for impairment of client margin loan-PBIL	-	83,335,464
Provision for impairement loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	-	-
Provision for impairment of client margin loan-PBSL	-	-
Provision for impairement loss for investment in subsidiaries (note-39a)	6,000,000	-
Provision for climate risk fund (note-39a)	-	-
Provision for Good Borrower rebate (note-39a)	-	-
Provision for other assets (note-39a)	(25,000,000)	-
	220,900,000	1,503,000,000

As per BSEC instruction circular reference # BSEC/CMRRCD/2009-193/203 dated December 28, 2017 and Bangladesh Bank DOS Circular Letter no 03, dated 12 March 2015. Accordingly, provision has been made by Prime Bank Securities Limited and Prime Bank Investment Limited against diminution in value of investments and impairment of client margin loan.

39a Provision for loans, investments, off balance sheet exposure & other assets of the Bank

	Provision for bad and doubtful loans and advances / investments	85,000,000	1,180,000,000
	Provision for unclassified loans and advances / investments	205,000,000	260,000,000
	Provision for bad and doubtful loans and advances (OBU)	700,000	10,000,000
	Provision for unclassified loans and advances / investments (OBU)	(15,000,000)	10,000,000
	Provision for off-balance sheet exposure	(45,000,000)	101,000,000
	Provision for diminution in value of investments	9,200,000	(58,000,000)
	Provision for impairement loss for investment in subsidiaries	6,000,000	-
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	(25,000,000)	-
		220,900,000	1,503,000,000
40	Consolidated tax expenses		
	Current tax		
	Prime Bank Limited (note-40a)	500,000,000	150,000,000
	Prime Bank Investment Limited	2,064,660	2,979,974
	Prime Bank Securities Limited	1,034,396	724,709
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	202,183
	PBL Finance (Hong Kong) Limited	-	_
		503,099,056	153,906,866
	Deferred tax		
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	136,587	26,318
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	DDI E-dama (IIV) I di		
	PBL Exchange (UK) Ltd.	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
		136,587	26,318
		136,587 503,235,643	26,318 153,933,184
40 a			
40 a	PBL Finance (Hong Kong) Limited	503,235,643	153,933,184
40 a	PBL Finance (Hong Kong) Limited Tax expenses of the Bank		
40 a	PBL Finance (Hong Kong) Limited Tax expenses of the Bank Current tax	503,235,643	153,933,184
	PBL Finance (Hong Kong) Limited Tax expenses of the Bank Current tax Deferred tax	503,235,643	153,933,184 150,000,000 -
40a 41	PBL Finance (Hong Kong) Limited Tax expenses of the Bank Current tax Deferred tax Consolidated earnings per share (CEPS)	503,235,643 500,000,000 - 500,000,000	153,933,184 150,000,000 - 150,000,000
	PBL Finance (Hong Kong) Limited Tax expenses of the Bank Current tax Deferred tax Consolidated earnings per share (CEPS) Net profit after tax (Numerator)	503,235,643 500,000,000 - 500,000,000 350,600,785	153,933,184 150,000,000 - 150,000,000 799,462,929
	PBL Finance (Hong Kong) Limited Tax expenses of the Bank Current tax Deferred tax Consolidated earnings per share (CEPS)	503,235,643 500,000,000 - 500,000,000	153,933,184 150,000,000 - 150,000,000

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".

41a Earnings per share (EPS) of the Bank

 Net profit after tax (Numerator)
 364,592,334
 768,896,190

 Number of Ordinary shares outstanding (Denominator)
 1,029,348,616
 1,029,348,616

 Earnings per share (EPS)
 0.35
 0.75

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".

42 Explanation regarding significant change in quarterly financial statements:

a) The consolidated and standalone Bank's Earnings Per Share (EPS) decreased mainly due to increase the tax provision requirement of 227% in consolidated and 233% in standalone Prime Bank respectively the first quarter 2018 over the same quarter in 2017.

b) The presentation of the financial statements have been changed regarding 'Placement to other Banks' (in the form of term placement/FDR). Previously, it was presented under 'Other Assets' which are now being presented under 'Balance with other Banks'. As a result, there is a movement between two above stated heads which are affecting the balance of 'Net Operating Cash Flow Per Share'. Accordingly, figure of 'Net Operating Cash Flow Per Share' has increased compared to that of last year.