

# Financial Statements

Consolidated Balance Sheet as at 31 March 2019

| Particulars  | Notes       | Amount in Taka         |                        |
|--|-------------|------------------------|------------------------|
|  |             | March-19               | 2018                   |
| <b>PROPERTY AND ASSETS</b>   |             |                        |                        |
| <b>Cash</b>  | <b>3</b>    |                        |                        |
| Cash in hand (including foreign currencies)  |             | 3,839,100,803          | 3,132,734,166          |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) |             | 15,421,155,090         | 14,539,287,480         |
|  |             | <b>19,260,255,894</b>  | <b>17,672,021,646</b>  |
| <b>Balance with other banks and financial institutions</b>                         | <b>4</b>    |                        |                        |
| In Bangladesh  |             | 9,330,259,488          | 10,300,411,247         |
| Outside Bangladesh   |             | 3,810,692,759          | 3,327,554,977          |
|  |             | <b>13,140,952,248</b>  | <b>13,627,966,225</b>  |
| <b>Money at call on short notice</b>   | <b>5</b>    | -                      | -                      |
| <b>Investments</b>   | <b>6</b>    |                        |                        |
| Government   |             | 26,674,463,013         | 24,646,806,239         |
| Others   |             | 3,782,167,039          | 3,341,464,542          |
|  |             | <b>30,456,630,052</b>  | <b>27,988,270,780</b>  |
| <b>Loans, advances and lease /investments</b>                                      |             |                        |                        |
| Loans, cash credits, overdrafts etc./ investments                                  | <b>7</b>    | 192,990,821,768        | 196,586,141,191        |
| Bills purchased and discounted   | <b>8</b>    | 22,083,112,319         | 11,609,817,551         |
|  |             | <b>215,073,934,087</b> | <b>208,195,958,743</b> |
| <b>Fixed assets including premises, furniture and fixtures</b>                     | <b>9</b>    | 7,205,623,851          | 6,996,504,016          |
| <b>Other assets</b>  | <b>10</b>   | 20,692,786,911         | 20,310,103,156         |
| <b>Non - banking assets</b>  | <b>11</b>   | 220,500,640            | 220,500,640            |
| <b>Total assets</b>  |             | <b>306,050,683,681</b> | <b>295,011,325,205</b> |
| <b>LIABILITIES AND CAPITAL</b>   |             |                        |                        |
| <b>Liabilities</b>   |             |                        |                        |
| <b>Borrowings from other banks, financial institutions and agents</b>              | <b>12</b>   | 37,588,981,776         | 33,944,516,693         |
| <b>Deposits and other accounts</b>   | <b>13</b>   |                        |                        |
| Current / Al-wadeeah current deposits  |             | 34,677,125,007         | 32,720,490,917         |
| Bills payable  |             | 2,591,252,396          | 3,045,875,590          |
| Savings bank / Mudaraba savings deposits   |             | 42,153,350,074         | 41,478,074,475         |
| Term deposits / Mudaraba term deposits   |             | 122,979,606,513        | 120,248,988,239        |
| Bearer certificate of deposit  |             | -                      | -                      |
| Other deposits   |             | -                      | -                      |
|  |             | <b>202,401,333,990</b> | <b>197,493,429,221</b> |
| <b>Other liabilities</b>   | <b>14</b>   | <b>39,374,146,485</b>  | <b>37,274,782,999</b>  |
| <b>Total liabilities</b>   |             | <b>279,364,462,250</b> | <b>268,712,728,913</b> |
| <b>Capital / Shareholders' equity</b>  |             |                        |                        |
| Paid -up capital   | <b>15.2</b> | 11,322,834,770         | 11,322,834,770         |
| Share premium  | <b>15.8</b> | 1,211,881,786          | 1,211,881,786          |
| Non-controlling Interest   | <b>15.9</b> | 63                     | 63                     |
| Statutory reserve  | <b>16</b>   | 10,353,413,584         | 10,353,413,584         |
| Revaluation gain / loss on investments   | <b>17</b>   | 39,264,389             | 71,798,624             |
| Revaluation reserve  | <b>18</b>   | 1,496,759,104          | 1,496,759,104          |
| Foreign currency translation gain  | <b>19</b>   | 15,141,176             | 15,117,438             |
| General reserve  |             | 28,002,888             | 28,002,888             |
| Surplus in profit and loss account / Retained earnings                             | <b>20</b>   | 2,218,923,670          | 1,798,788,031          |
| <b>Total Shareholders' equity</b>  |             | <b>26,686,221,431</b>  | <b>26,298,596,289</b>  |
| <b>Total liabilities and Shareholders' equity</b>                                  |             | <b>306,050,683,681</b> | <b>295,011,325,205</b> |

# Financial Statements

## Consolidated Balance Sheet as at 31 March 2019


| Particulars  | Notes | Amount in Taka         |                        |
|--|-------|------------------------|------------------------|
|  |       | March-19               | 2018                   |
| <b>OFF - BALANCE SHEET ITEMS</b>                                       |       |                        |                        |
| <b>Contingent liabilities</b>  |       |                        |                        |
| Acceptances and endorsements   | 21    |                        |                        |
| Letters of guarantee   | 21.1  | 53,974,020,869         | 52,944,055,583         |
| Irrevocable letters of credit  | 21.2  | 56,193,649,451         | 57,826,844,429         |
| Bills for collection   | 21.3  | 37,789,928,046         | 38,072,832,383         |
| Other contingent liabilities   | 21.4  | 11,152,455,475         | 11,613,890,781         |
|  |       | -                      | -                      |
|  |       | <b>159,110,053,841</b> | <b>160,457,623,176</b> |
| <b>Other commitments</b>   |       |                        |                        |
| Documentary credits and short term trade -related transactions         |       | -                      | -                      |
| Forward assets purchased and forward deposits placed                   |       | 2,420,974,483          | 2,095,175,884          |
| Undrawn note issuance and revolving underwriting facilities            |       | -                      | -                      |
| Undrawn formal standby facilities , credit lines and other commitments |       | -                      | -                      |
| Liabilities against forward purchase and sale                          |       | -                      | -                      |
|  |       | -                      | -                      |
|  |       | 2,420,974,483          | 2,095,175,884          |
| <b>Total Off-Balance Sheet items including contingent liabilities</b>  |       | <b>161,531,028,324</b> | <b>162,552,799,060</b> |

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman


Dated , May 05, 2019

**Prime Bank Limited**  
**and its subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period from January to March 31, 2019**

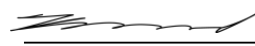
| Particulars  | Notes | Amount in Taka       |                      |
|--|-------|----------------------|----------------------|
|  |       | Jan-Mar-19           | Jan-Mar-18           |
| Interest income / profit on investments              | 23    | 4,806,628,104        | 4,287,777,763        |
| Interest / profit paid on deposits, borrowings, etc. | 24    | (2,804,021,172)      | (2,601,218,495)      |
| Net interest / net profit on investments             |       | <b>2,002,606,932</b> | <b>1,686,559,268</b> |
| Investment income                                    | 25    | 552,598,267          | 577,905,094          |
| Commission, exchange and brokerage                   | 26    | 648,435,428          | 507,917,853          |
| Other operating income                               | 27    | 137,367,307          | 172,097,755          |
| <b>Total operating income (A)</b>                    |       | <b>3,341,007,934</b> | <b>2,944,479,970</b> |
| Salaries and allowances                              | 28    | 1,184,502,736        | 1,068,044,336        |
| Rent, taxes, insurance, electricity, etc.            | 29    | 246,212,746          | 263,173,445          |
| Legal expenses                                       | 30    | 8,679,921            | 20,812,744           |
| Postage, stamp, telecommunication, etc.              | 31    | 16,674,537           | 19,065,712           |
| Stationery, printing, advertisements, etc.           | 32    | 51,166,621           | 58,640,907           |
| Managing Director's salary and fees                  | 33    | 2,415,000            | 2,250,000            |
| Directors' fees                                      | 34    | 1,049,089            | 1,002,379            |
| Auditors' fees                                       | 35    | 744,827              | 713,560              |
| Charges on loan losses                               | 36    | -                    | -                    |
| Depreciation and repair of Bank's assets             | 37    | 102,820,625          | 99,740,258           |
| Other expenses                                       | 38    | 313,204,250          | 336,300,202          |
| <b>Total operating expenses (B)</b>                  |       | <b>1,927,470,352</b> | <b>1,869,743,542</b> |
| <b>Profit / (loss) before provision (C=A-B)</b>      |       | <b>1,413,537,582</b> | <b>1,074,736,429</b> |
| Provision for loans & advances                       | 39    | 296,000,000          | 275,700,000          |
| Provision for diminution in value of investments     | 39    | 22,312,800           | 9,200,000            |
| Provision for impairment of client margin loan       | 39    | 7,384,049            | -                    |
| Other provisions                                     | 39    | 131,500,000          | (64,000,000)         |
| <b>Total provision (D)</b>                           |       | <b>457,196,849</b>   | <b>220,900,000</b>   |
| <b>Total profit / (loss) before taxes (C-D)</b>      |       | <b>956,340,733</b>   | <b>853,836,428</b>   |
| Provision for taxation:                              |       |                      |                      |
| Current tax  | 40    | 535,390,676          | 503,099,056          |
| Deferred tax   |       | 19,370               | 136,587              |
|  |       | <b>535,410,046</b>   | <b>503,235,643</b>   |
| <b>Net profit after taxation</b>                     |       | <b>420,930,687</b>   | <b>350,600,785</b>   |
| Retained earnings brought forward from previous year | 20.1  | 1,797,992,987        | 332,714,576          |
|  |       | <b>2,218,923,674</b> | <b>683,315,361</b>   |

**Prime Bank Limited  
and its subsidiaries  
Consolidated Profit and Loss Account  
for the period from January to March 31, 2019**

| Particulars                     | Notes     | Amount in Taka              |                           |
|---------------------------------|-----------|-----------------------------|---------------------------|
|                                 |           | Jan-Mar-19                  | Jan-Mar-18                |
| <b>Appropriations</b>           |           |                             |                           |
| Statutory reserve               |           | -                           | 172,918,467               |
| Non controlling interest        |           | 3                           | 3                         |
| General reserve                 |           | -                           | -                         |
|                                 |           | <b>3</b>                    | <b>172,918,470</b>        |
| <b>Retained surplus</b>         | <b>20</b> | <b><u>2,218,923,670</u></b> | <b><u>510,396,891</u></b> |
| <b>Earnings per share (EPS)</b> | <b>45</b> | <b><u>0.37</u></b>          | <b><u>0.31</u></b>        |

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director


  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman


Dated , May 05, 2019

**Prime Bank Limited  
and its subsidiaries  
Consolidated Cash Flow Statement  
for the period from January to March 31, 2019**

| Particulars  | Notes | Amount in Taka        |                       |
|--|-------|-----------------------|-----------------------|
|  |       | Jan-Mar-19            | Jan-Mar-18            |
| <b>A) Cash flows from operating activities</b>   |       |                       |                       |
| Interest receipts in cash  |       | 5,311,905,089         | 4,884,747,335         |
| Interest payments  |       | (2,600,616,264)       | (2,280,778,810)       |
| Dividend receipts  |       | 15,314,870            | 25,818,769            |
| Fees and commission receipts in cash   |       | 648,435,428           | 507,917,853           |
| Recoveries of loans previously written off   |       | 184,336,258           | 14,736,678            |
| Cash payments to employees   |       | (1,001,917,735)       | (927,794,336)         |
| Cash payments to suppliers   |       | (160,037,430)         | (211,298,473)         |
| Income taxes paid  |       | (329,778,127)         | (103,813,284)         |
| Receipts from other operating activities   | 41    | 190,689,379           | 231,644,360           |
| Payments for other operating activities  | 42    | (446,606,862)         | (521,135,644)         |
| <b>Cash generated from operating activities before changes in operating assets and liabilities</b> |       | <b>1,811,724,607</b>  | <b>1,620,044,450</b>  |
| <b>Increase / (decrease) in operating assets and liabilities</b>                                   |       |                       |                       |
| Purchase of trading securities (Treasury bills)  |       | (1,121,616,260)       | (1,797,413,787)       |
| Loans and advances to customers  |       | (8,565,987,108)       | 3,698,984,334         |
| Other assets   | 43    | (758,678,430)         | (269,945,255)         |
| Deposits from other banks / borrowings   |       | 3,599,674,632         | (70,698,375)          |
| Deposits from customers  |       | 7,288,455,487         | 3,177,820,892         |
| Other liabilities account of customers   |       | (454,623,194)         | (1,096,413,475)       |
| Other liabilities  | 44    | 427,807,079           | 95,005,002            |
|  |       | <b>415,032,205</b>    | <b>3,737,339,336</b>  |
| <b>Net cash from operating activities</b>  |       | <b>2,226,756,812</b>  | <b>5,357,383,786</b>  |
| <b>B) Cash flows from investing activities</b>   |       |                       |                       |
| Payments for purchases of securities   |       | (417,277,498)         | (73,506,763)          |
| Purchase of property, plant and equipment  |       | (212,485,922)         | (13,365,882)          |
| Proceeds from sale of property, plant and equipment  |       | 1,588,055             | -                     |
| <b>Net cash used in investing activities</b>   |       | <b>(628,175,365)</b>  | <b>(86,872,645)</b>   |
| <b>C) Cash flows from financing activities</b>   |       |                       |                       |
| Receipts from issue of sub-ordinated bond  |       | -                     | -                     |
| Payments for redemption of sub-ordinated bond  |       | (500,000,000)         | (500,000,000)         |
| Dividend paid  |       | -                     | -                     |
| <b>Net cash used in financing activities</b>   |       | <b>(500,000,000)</b>  | <b>(500,000,000)</b>  |
| <b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>                        |       | <b>1,098,581,448</b>  | <b>4,770,511,141</b>  |
| <b>E) Effects of exchange rate changes on cash and cash equivalents</b>                            |       | <b>2,720,423</b>      | <b>(405,948)</b>      |
| <b>F) Cash and cash equivalents at beginning of the year</b>                                       |       | <b>31,303,685,171</b> | <b>29,860,716,758</b> |
| <b>G) Cash and cash equivalents at end of the year (D+E+F)</b>                                     |       | <b>32,404,987,041</b> | <b>34,630,821,951</b> |
| <b>Cash and cash equivalents at end of the year</b>  |       |                       |                       |
| Cash in hand (including foreign currencies)  |       | 3,839,100,803         | 3,047,244,156         |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)                 |       | 15,421,155,090        | 14,723,156,732        |
| Balance with other banks and financial institutions  |       | 13,140,952,248        | 12,296,703,663        |
| Money at call and short notice   |       | -                     | 4,560,000,000         |
| Prize bonds (note-6a)  |       | 3,778,900             | 3,717,400             |
|  |       | <b>32,404,987,041</b> | <b>34,630,821,951</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

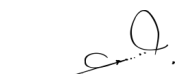
  
Director

  
Chairman


Dated , May 05, 2019

**Prime Bank Limited  
and its subsidiaries  
Consolidated Statement of Changes in Equity  
for the period from January to March 31, 2019**

| Particulars  | Paid up capital       | Statutory reserve     | General reserve   | Share premium        | Non controlling 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 2019                                 | 11,322,834,770        | 10,353,413,584        | 28,002,888        | 1,211,881,786        | 63                       | 1,496,759,104        | 71,798,624                             | 15,117,438            | 1,798,788,031        | 26,298,596,289        |
| Changes in accounting policy / Last year's profit            | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| <b>Restated balance</b>                                      | <b>11,322,834,770</b> | <b>10,353,413,584</b> | <b>28,002,888</b> | <b>1,211,881,786</b> | <b>63</b>                | <b>1,496,759,104</b> | <b>71,798,624</b>                      | <b>15,117,438</b>     | <b>1,798,788,031</b> | <b>26,298,596,288</b> |
| Surplus / (deficit) on account of revaluation of properties  | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| Adjustment of last year revaluation gain on investments      | -                     | -                     | -                 | -                    | -                        | -                    | (7,255)                                | -                     | -                    | (7,255)               |
| Surplus / (deficit) on account of revaluation of investments | -                     | -                     | -                 | -                    | -                        | -                    | (32,526,980)                           | -                     | -                    | (32,526,980)          |
| Currency translation differences                             | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | 23,737                | (795,049)            | (771,311)             |
| Net gains and losses not recognized in the income statement  | -                     | -                     | -                 | -                    | -                        | -                    | 39,264,389                             | 15,141,176            | 1,797,992,983        | 26,265,290,743        |
| Net profit for the year                                      | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | 420,930,687          | 420,930,687           |
| Dividends (Bonus shares)                                     | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| Cash dividend  | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| Share Premium  | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| Minority interest  | -                     | -                     | -                 | -                    | 0.06                     | -                    | -                                      | -                     | -                    | 0.06                  |
| Issue of share capital-right share                           | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| Appropriation made during the year                           | -                     | -                     | -                 | -                    | -                        | -                    | -                                      | -                     | -                    | -                     |
| <b>Balance as at 31 March 2019</b>                           | <b>11,322,834,770</b> | <b>10,353,413,584</b> | <b>28,002,888</b> | <b>1,211,881,786</b> | <b>63</b>                | <b>1,496,759,104</b> | <b>39,264,389</b>                      | <b>15,141,176</b>     | <b>2,218,923,670</b> | <b>26,686,221,431</b> |
| <b>Balance as at 31 March 2018</b>                           | <b>10,293,486,160</b> | <b>9,565,853,177</b>  | <b>28,002,888</b> | <b>2,241,230,396</b> | <b>61</b>                | <b>1,496,759,104</b> | <b>47,636,313</b>                      | <b>13,500,449</b>     | <b>1,468,215,164</b> | <b>25,154,683,712</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

Dated , May 05, 2019

**Prime Bank Limited**  
**Balance Sheet as at 31 March 2019**


| Particulars  | Notes   | Amount in Taka         |                        |
|--|---------|------------------------|------------------------|
|  |         | March-19               | 2018                   |
| <b>PROPERTY AND ASSETS</b>   |         |                        |                        |
| <b>Cash</b>  |         |                        |                        |
| Cash in hand (including foreign currencies)  | 3a      | 3,838,955,500          | 3,100,264,070          |
| \Balance with Bangladesh Bank and its agent bank (s)<br>(including foreign currencies) |         | 15,421,155,090         | 14,539,287,480         |
|  |         | <b>19,260,110,591</b>  | <b>17,639,551,549</b>  |
| <b>Balance with other banks and financial institutions</b>                             |         |                        |                        |
| In Bangladesh  | 4a      | 9,061,268,069          | 10,174,200,785         |
| Outside Bangladesh   |         | 3,627,921,145          | 3,230,634,401          |
|  |         | <b>12,689,189,215</b>  | <b>13,404,835,186</b>  |
| <b>Money at call on short notice</b>   |         |                        |                        |
|  | 5       | -                      | -                      |
| <b>Investments</b>   |         |                        |                        |
| Government   | 6a      | 26,674,463,013         | 24,646,806,239         |
| Others   |         | 1,781,084,595          | 1,399,611,720          |
|  |         | <b>28,455,547,608</b>  | <b>26,046,417,958</b>  |
| <b>Loans, advances and lease / investments</b>   |         |                        |                        |
| Loans, cash credits, overdrafts, etc./ investments                                     | 7a      | 194,555,792,457        | 196,456,187,502        |
| Bills purchased and discounted   | 8a      | 18,370,991,229         | 9,353,331,214          |
|  |         | <b>212,926,783,686</b> | <b>205,809,518,716</b> |
| <b>Fixed assets including premises, furniture and fixtures</b>                         |         |                        |                        |
|  | 9a      | 7,154,935,020          | 6,943,348,521          |
| <b>Other assets</b>  |         |                        |                        |
|  | 10a     | 24,278,856,333         | 23,836,555,730         |
| <b>Non - banking assets</b>  |         |                        |                        |
|  | 11      | 220,500,640            | 220,500,640            |
| <b>Total assets</b>  |         | <b>304,985,923,093</b> | <b>293,900,728,301</b> |
| <b>LIABILITIES AND CAPITAL</b>   |         |                        |                        |
| <b>Liabilities</b>   |         |                        |                        |
| <b>Borrowings from other banks, financial institutions and agents</b>                  |         |                        |                        |
|  | 12a     | 37,588,981,776         | 33,944,516,693         |
| <b>Deposits and other accounts</b>   |         |                        |                        |
| Current / Al-wadeeah current deposits  | 13a.1.c | 34,743,729,316         | 32,742,551,758         |
| Bills payable  |         | 2,591,252,396          | 3,045,875,590          |
| Savings bank / Mudaraba savings deposits   |         | 42,153,350,074         | 41,478,074,475         |
| Term deposits / Mudaraba term deposits   |         | 122,981,995,058        | 120,251,223,734        |
| Bearer certificate of deposit  |         | -                      | -                      |
| Other deposits   |         | -                      | -                      |
|  |         | <b>202,470,326,844</b> | <b>197,517,725,557</b> |
| <b>Other liabilities</b>   |         |                        |                        |
|  | 14a     | <b>38,315,002,312</b>  | <b>36,257,586,840</b>  |
| <b>Total liabilities</b>   |         | <b>278,374,310,932</b> | <b>267,719,829,091</b> |
| <b>Capital / Shareholders' equity</b>  |         |                        |                        |
| Paid up capital  | 15.2    | 11,322,834,770         | 11,322,834,770         |
| Share premium  | 15.8    | 1,211,881,786          | 1,211,881,786          |
| Statutory reserve  | 16      | 10,353,413,584         | 10,353,413,584         |
| Revaluation gain / (loss) on investments   | 17a     | 22,079,754             | 22,087,009             |
| Revaluation reserve  | 18      | 1,496,759,104          | 1,496,759,104          |
| Foreign currency translation gain  | 19a     | 15,076,647             | 14,920,954             |
| Other reserve  |         | -                      | -                      |
| Surplus in profit and loss account / Retained earnings                                 | 20a     | 2,189,566,515          | 1,759,002,003          |
| <b>Total Shareholders' equity</b>  |         | <b>26,611,612,160</b>  | <b>26,180,899,209</b>  |
| <b>Total liabilities and Shareholders' equity</b>                                      |         | <b>304,985,923,093</b> | <b>293,900,728,300</b> |

**Prime Bank Limited**  
**Balance Sheet as at 31 March 2019**

| Particulars  | Notes        | Amount in Taka         |                        |
|--|--------------|------------------------|------------------------|
|  |              | March-19               | 2018                   |
| <b>OFF - BALANCE SHEET ITEMS</b>                                       |              |                        |                        |
| <b>Contingent liabilities</b>  |              |                        |                        |
| Acceptances and endorsements   | <b>21a</b>   |                        |                        |
| Letters of guarantee   | <b>21a.1</b> | 53,974,020,869         | 52,944,055,583         |
| Irrevocable letters of credit  | <b>21a.2</b> | 56,193,649,451         | 57,826,844,429         |
| Bills for collection   | <b>21a.3</b> | 37,789,928,046         | 38,072,832,383         |
| Other contingent liabilities   | <b>21a.4</b> | 11,152,455,475         | 11,613,890,781         |
|  |              | -                      | -                      |
|  |              | <b>159,110,053,841</b> | <b>160,457,623,176</b> |
| <b>Other commitments</b>   |              |                        |                        |
| Documentary credits and short term trade -related transactions         |              | -                      | -                      |
| Forward assets purchased and forward deposits placed                   |              | 2,420,974,483          | 2,095,175,884          |
| Undrawn note issuance and revolving underwriting facilities            |              | -                      | -                      |
| Undrawn formal standby facilities , credit lines and other commitments |              | -                      | -                      |
| Liabilities against forward purchase and sale                          |              | -                      | -                      |
|  |              | 2,420,974,483          | 2,095,175,884          |
| <b>Total Off-Balance Sheet items including contingent liabilities</b>  |              | <b>161,531,028,324</b> | <b>162,552,799,060</b> |

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman

Dated , May 05, 2019



**Prime Bank Limited**  
**Profit and Loss Account**  
for the period from January to March 31, 2019


| Particulars   | Notes | Amount in Taka       |                      |
|---|-------|----------------------|----------------------|
|   |       | Jan-Mar-19           | Jan-Mar-18           |
| Interest income / profit on investments               | 23a   | 4,785,474,266        | 4,280,858,954        |
| Interest / profit paid on deposits, borrowings, etc.  | 24a   | (2,804,021,172)      | (2,600,154,300)      |
| <b>Net interest / net profit on investments</b>       |       | <b>1,981,453,093</b> | <b>1,680,704,654</b> |
| Investment income                                     | 25a   | 535,597,888          | 564,104,333          |
| Commission, exchange and brokerage                    | 26a   | 582,873,952          | 466,774,188          |
| Other operating income                                | 27a   | 128,499,411          | 163,603,087          |
| <b>Total operating income (A)</b>                     |       | <b>3,228,424,344</b> | <b>2,875,186,263</b> |
| Salaries and allowances                               | 28a   | 1,142,326,346        | 1,034,068,249        |
| Rent, taxes, insurance, electricity, etc.             | 29a   | 229,494,113          | 245,726,548          |
| Legal expenses  | 30a   | 6,359,111            | 19,271,061           |
| Postage, stamp, telecommunication, etc.               | 31a   | 13,803,754           | 16,767,519           |
| Stationery, printing, advertisements, etc.            | 32a   | 49,717,219           | 56,750,433           |
| Managing Director's salary and fees                   | 33    | 2,415,000            | 2,250,000            |
| Directors' fees                                       | 34a   | 819,089              | 726,379              |
| Auditors' fees  | 35a   | 345,000              | 345,000              |
| Charges on loan losses                                | 36    | -                    | -                    |
| Depreciation and repair of Bank's assets              | 37a   | 98,799,110           | 96,065,019           |
| Other expenses  | 38a   | 295,781,089          | 317,723,721          |
| <b>Total operating expenses (B)</b>                   |       | <b>1,839,859,832</b> | <b>1,789,693,928</b> |
| <b>Profit / (loss) before provision (C=A-B)</b>       |       | <b>1,388,564,512</b> | <b>1,085,492,334</b> |
| Provision for loans & advances                        | 39a   | 296,000,000          | 275,700,000          |
| Provision for diminution in value of investments      | 39a   | 500,000              | 9,200,000            |
| Other provisions                                      | 39a   | 131,500,000          | (64,000,000)         |
| <b>Total provision (D)</b>                            |       | <b>428,000,000</b>   | <b>220,900,000</b>   |
| <b>Total profit / (loss) before taxes (C-D)</b>       |       | <b>960,564,512</b>   | <b>864,592,334</b>   |
| Provision for taxation                                |       |                      |                      |
| Current tax   | 40a   | 530,000,000          | 500,000,000          |
| Deferred tax  |       | -                    | -                    |
|   |       | 530,000,000          | 500,000,000          |
| <b>Net profit after taxation</b>                      |       | <b>430,564,512</b>   | <b>364,592,334</b>   |
| Retained earnings brought forward from previous years | 20.1a | 1,759,002,003        | 358,760,374          |
|   |       | <b>2,189,566,515</b> | <b>723,352,708</b>   |

**Prime Bank Limited**  
**Profit and Loss Account**  
**for the period from January to March 31, 2019**

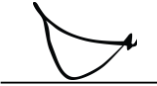
| Particulars                     | Notes      | Amount in Taka              |                           |
|---------------------------------|------------|-----------------------------|---------------------------|
|                                 |            | Jan-Mar-19                  | Jan-Mar-18                |
| <b>Appropriations</b>           |            |                             |                           |
| Statutory reserve               |            | -                           | 172,918,467               |
| General reserve                 |            | -                           | -                         |
|                                 |            | -                           | 172,918,467               |
| <b>Retained surplus</b>         | <b>20a</b> | <b><u>2,189,566,515</u></b> | <b><u>550,434,241</u></b> |
| <b>Earnings per share (EPS)</b> | <b>45a</b> | <b><u>0.38</u></b>          | <b><u>0.32</u></b>        |

  
 \_\_\_\_\_  
 Company Secretary

  
 \_\_\_\_\_  
 Chief Financial Officer

  
 \_\_\_\_\_  
 Managing Director

  
 \_\_\_\_\_  
 Director

  
 \_\_\_\_\_  
 Chairman

Dated , May 05, 2019

**Prime Bank Limited**  
**Cash Flow Statement**  
for the period from January to March 31, 2019

| Particulars  | Notes | Amount in Taka        |                       |
|--|-------|-----------------------|-----------------------|
|  |       | Jan-Mar-19            | Jan-Mar-18            |
| <b>A) Cash flows from operating activities</b>   |       |                       |                       |
| Interest receipts in cash  |       | 5,206,667,138         | 4,823,952,944         |
| Interest payments  |       | (2,535,389,607)       | (2,225,839,032)       |
| Dividend receipts  |       | 15,314,870            | 15,266,714            |
| Fees and commission receipts in cash   |       | 582,873,952           | 466,774,188           |
| Recoveries of loans previously written off   |       | 184,336,258           | 14,736,678            |
| Cash payments to employees   |       | (949,741,346)         | (893,818,249)         |
| Cash payments to suppliers   |       | (156,986,421)         | (194,254,030)         |
| Income taxes paid  |       | (325,503,080)         | (103,813,284)         |
| Receipts from other operating activities   | 41a   | 164,821,104           | 209,348,932           |
| Payments for other operating activities  | 42a   | (406,643,647)         | (480,627,830)         |
| <b>Cash generated from operating activities before changes in operating assets and liabilities</b> |       | <b>1,779,749,221</b>  | <b>1,631,727,031</b>  |
| <b>Increase / (decrease) in operating assets and liabilities</b>                                   |       |                       |                       |
| Purchase of trading securities (Treasury bills)  |       | (1,121,616,260)       | (1,797,413,787)       |
| Loans and advances to customers  |       | (7,117,264,970)       | 3,804,196,217         |
| Other assets   | 43a   | (818,295,279)         | (313,983,934)         |
| Deposits from other banks / borrowings   |       | 1,994,602,512         | (246,589,484)         |
| Deposits from customers  |       | 7,288,455,487         | 3,177,820,892         |
| Other liabilities account of customers   |       | (454,623,194)         | (1,096,413,475)       |
| Other liabilities  | 44a   | 418,386,046           | 118,099,846           |
|  |       | <b>189,644,340</b>    | <b>3,645,716,274</b>  |
| <b>Net cash from operating activities</b>  |       | <b>1,969,393,562</b>  | <b>5,277,443,305</b>  |
| <b>B) Cash flows from investing activities</b>   |       |                       |                       |
| Proceeds from sale of securities   |       | (358,047,876)         | (975,000)             |
| Purchase of property, plant and equipment  |       | (211,586,499)         | -                     |
| Proceeds from sale of property, plant and equipment  |       | 1,588,055             | -                     |
| <b>Net cash used in investing activities</b>   |       | <b>(568,046,320)</b>  | <b>(975,000)</b>      |
| <b>C) Cash flows from financing activities</b>   |       |                       |                       |
| Receipts from issue of sub-ordinated bond  |       | -                     | -                     |
| Payments for redemption of sub-ordinated bond  |       | (500,000,000)         | (500,000,000)         |
| Dividend paid  |       | -                     | -                     |
| <b>Net cash used in financing activities</b>   |       | <b>(500,000,000)</b>  | <b>(500,000,000)</b>  |
| <b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>                        |       | <b>901,347,242</b>    | <b>4,776,468,306</b>  |
| <b>E) Effects of exchange rate changes on cash and cash equivalents</b>                            |       | <b>3,647,426</b>      | <b>854,211</b>        |
| <b>F) Cash and cash equivalents at beginning of the year</b>                                       |       | <b>31,048,084,036</b> | <b>29,589,610,681</b> |
| <b>G) Cash and cash equivalents at end of the year (D+E+F)</b>                                     |       | <b>31,953,078,705</b> | <b>34,366,933,199</b> |
| <b>Cash and cash equivalents at end of the year</b>  |       |                       |                       |
| Cash in hand (including foreign currencies)  |       | 3,838,955,500         | 2,921,934,780         |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)                 |       | 15,421,155,090        | 14,723,156,732        |
| Balance with other banks and financial institutions  |       | 12,689,189,215        | 12,158,124,287        |
| Money at call and short notice   |       | -                     | 4,560,000,000         |
| Prize bonds ( <b>note-6a</b> )   |       | 3,778,900             | 3,717,400             |
|  |       | <b>31,953,078,705</b> | <b>34,366,933,199</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

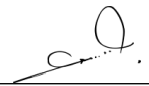
  
Director

  
Chairman

Dated , May 05, 2019

**Prime Bank Limited**  
**Statement of Changes in Equity**  
**for the period from January to March 31, 2019**

| 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 2019                                | 11,322,834,770        | 1,211,881,786        | 10,353,413,584        | 1,496,759,104        | 22,087,009                             | 14,920,954            | 1,759,002,003        | 26,180,899,209        |
| Changes in accounting policy / Last year's profit           | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| <b>Restated balance</b>                                     | <b>11,322,834,770</b> | <b>1,211,881,786</b> | <b>10,353,413,584</b> | <b>1,496,759,104</b> | <b>22,087,009</b>                      | <b>14,920,954</b>     | <b>1,759,002,003</b> | <b>26,180,899,209</b> |
| Surplus / deficit on account of revaluation of properties   | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Adjustment of last year revaluation gain on investments     | -                     | -                    | -                     | -                    | (7,255)                                | -                     | -                    | (7,255)               |
| Surplus / deficit on account of revaluation of investments  | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Currency translation differences                            | -                     | -                    | -                     | -                    | -                                      | 155,693               | -                    | 155,693               |
| Net gains and losses not recognized in the income statement | -                     | -                    | -                     | -                    | 22,079,754                             | 15,076,647            | 1,759,002,003        | 26,181,047,647        |
| Net profit for the year                                     | -                     | -                    | -                     | -                    | -                                      | -                     | 430,564,512          | 430,564,512           |
| Dividends (Bonus shares)                                    | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Cash dividend   | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Share premium   | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Issue of share capital (Right share)                        | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| Appropriation made during the year                          | -                     | -                    | -                     | -                    | -                                      | -                     | -                    | -                     |
| <b>Balance as at 31 March 2019</b>                          | <b>11,322,834,770</b> | <b>1,211,881,786</b> | <b>10,353,413,584</b> | <b>1,496,759,104</b> | <b>22,079,754</b>                      | <b>15,076,647</b>     | <b>2,189,566,515</b> | <b>26,611,612,160</b> |
| <b>Balance as at 31 March 2018</b>                          | <b>10,293,486,160</b> | <b>2,241,230,396</b> | <b>9,565,853,177</b>  | <b>1,496,759,104</b> | <b>17,744,008</b>                      | <b>13,458,385</b>     | <b>1,443,896,739</b> | <b>25,072,427,970</b> |

  
 \_\_\_\_\_  
 Company Secretary

  
 \_\_\_\_\_  
 Chief Financial Officer

  
 \_\_\_\_\_  
 Managing Director

  
 \_\_\_\_\_  
 Director

  
 \_\_\_\_\_  
 Chairman

Dated , May 05, 2019

**Selective Notes to the Financial Statements  
as at and for the period ended 31 March 2019**

**1 Status of the bank**

Prime Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the company at 119-120 Motijheel C/A, Dhaka-1000. It commenced its banking business with one branch from April 17, 1995 under the license issued by Bangladesh Bank. At present the Bank has 146 (One Hundred Forty Six) branches including 18 (Eighteen) SME Centre/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 146 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also the Bank has 3 (Three) Off-shore Banking Units (OBU), 5 (Five) subsidiary Companies (3 Foreign subsidiaries & 2 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company for its general classes of share.

**1.1 Principal activities**

The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its branches and SME centres/ branches in Bangladesh. The Bank also provides off-shore banking services through its 3 (Three) Off-shore Banking Units (OBU).

**2 Accounting policies**

**2.1** Accounting policies in the quarterly financial statements are same as that were applied in its last annual financial statements of 31 December 2018. The consolidated financial statements include the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment Limited, Prime Bank Securities Limited, Prime Exchange Co. (Pte) Limited, Singapore, PBL Exchange (UK) Limited and PBL Finance (Hong Kong) Limited.

**2.2 Basis of preparation**

The quarterly financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987 and all other International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as applicable for the Banks.

**2.3** Adequate provision has been made against loans and advances, off-balance sheet items, investments and other assets as per Bangladesh Bank's circulars.

**2.4** Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2018 and the Income Tax Ordinance 1984.

**2.5** The consolidated financial statements have been prepared for the period ended on March 31, 2019 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

**2.6** The financial statements were approved by the Board of Directors on 05 May 2019.

**2.7 Shareholders' Equity**

|  | <b>March-2019</b>     | <b>March-2018</b>     |
|--|-----------------------|-----------------------|
| Paid up capital  | 11,322,834,770        | 10,293,486,160        |
| Share premium  | 1,211,881,786         | 2,241,230,396         |
| Statutory reserve                                      | 10,353,413,584        | 9,565,853,177         |
| Revaluation gain / (loss) on investments               | 22,079,754            | 17,744,008            |
| Revaluation reserve                                    | 1,496,759,104         | 1,496,759,104         |
| Foreign currency translation gain                      | 15,076,647            | 13,458,385            |
| Surplus in profit and loss account / Retained earnings | 2,189,566,515         | 1,443,896,739         |
|  | <b>26,611,612,160</b> | <b>25,072,427,970</b> |

**2.8** Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)". Previous year/period figures have been adjusted for the issue of Bonus Shares during the year.

**Calculation of EPS (Basic)**

|  | <b>March-2019</b> | <b>March-2018</b> |
|--|-------------------|-------------------|
| Profit after tax for the period ended (Solo) | 430,564,512       | 364,592,334       |
| Profit after tax for the period ended        | 420,930,687       | 350,600,785       |
| Weighted average number of share             | 1,132,283,477     | 1,132,283,477     |
| Earnings per share (Solo)                    | 0.38              | 0.32              |
| Earnings per share (Consolidated)            | 0.37              | 0.31              |

**Calculation of EPS (Diluted)**

|  | <b>March-2019</b> | <b>March-2018</b> |
|--|-------------------|-------------------|
| Profit after tax for the period (Solo)         | 430,564,512       | 364,592,334       |
| Profit after tax for the period (Consolidated) | 420,930,687       | 350,600,785       |
| Weighted average number of share               | 1,132,283,477     | 1,132,283,477     |
| Earnings per share (Solo)                      | 0.38              | 0.32              |
| Earnings per share (Consolidated)              | 0.37              | 0.31              |

**Selective Notes to the Financial Statements  
as at and for the period ended 31 March 2019**

| <b>2.9 Calculation of Net Asset value per Share (NAVPS)</b>                     | <b>March-2019</b>    | <b>March-2018</b>    |
|---|----------------------|----------------------|
| Shareholders' Equity (Solo)   | 26,611,612,160       | 25,072,427,970       |
| Shareholders' Equity (Consolidated)   | 26,686,221,431       | 25,154,683,712       |
| Weighted average number of share  | 1,132,283,477        | 1,132,283,477        |
| Net Asset value per Share (NAVPS) (Solo)  | 23.50                | 22.14                |
| Net Asset value per Share (NAVPS) (Consolidated)                                | 23.57                | 22.22                |
| <br>  |                      |                      |
| <b>2.10 Calculation of Net Cash Flow Per Share (NOCFPS)</b>                     | <b>March-2019</b>    | <b>March-2018</b>    |
| Net Cash from Operating Activities (Solo)                                       | 1,969,393,562        | 5,277,443,305        |
| Net Cash from Operating Activities (Consolidated)                               | 2,226,756,812        | 5,357,383,786        |
| Weighted average number of share  | 1,132,283,477        | 1,132,283,477        |
| Net operating cash flow per share (Solo)  | 1.74                 | 4.66                 |
| Net operating cash flow per share (Consolidated)                                | 1.97                 | 4.73                 |
| <br>  |                      |                      |
| <b>2.11 Reconciliation of statement of cash flows from operating activities</b> | <b>March-2019</b>    | <b>March-2018</b>    |
| Profit before provision   | 1,388,564,512        | 1,085,492,334        |
| Adjustment for non cash items   |                      |                      |
| Depreciation on fixed asset   | 68,835,155           | 64,477,500           |
| Amortization on software  | 18,112,956           | 9,927,901            |
| House Furnishing  | 750,000              | 750,000              |
| <b>Adjustment with non-operating activities</b>                                 | <b>87,698,110</b>    | <b>75,155,401</b>    |
| <br>  |                      |                      |
| Recovery of writeoff loan   | 184,336,258          | 14,736,678           |
| Accounts Receivable   | (61,228,555)         | 12,995,634           |
| Accounts payable on deposits  | 268,631,565          | 374,315,267          |
| Gain on sale of asset   | (1,539,897)          | -                    |
| Loss on sale of share   | 732,390              | -                    |
| Loss on sale of asset   | 112,917              | -                    |
| Prime Bank Foundation   | 40,500,000           | 27,000,000           |
| Employees Welfare fund  | 2,100,000            | 3,000,000            |
| Incentive/festival Bonus  | 195,000,000          | 142,500,000          |
| Audit fee   | 345,000              | 345,000              |
|   | <b>628,989,678</b>   | <b>574,892,579</b>   |
| <b>Changes in operating assets and liabilities</b>                              |                      |                      |
| Changes in loans & advances   | (7,117,264,970)      | 3,804,196,217        |
| Changes in deposit and other accounts   | 6,833,832,292        | 2,081,407,417        |
| Changes in investment   | (1,121,616,260)      | (1,797,413,787)      |
| Changes in borrowings   | 1,994,602,512        | (246,589,484)        |
| Changes in other assets   | (818,295,279)        | (313,983,934)        |
| Changes in other liabilities  | 418,386,046          | 118,099,845          |
|   | <b>189,644,340</b>   | <b>3,645,716,274</b> |
| Income Tax Paid   | (325,503,080)        | (103,813,284)        |
| <b>Net cash flows from operating activities</b>                                 | <b>1,969,393,562</b> | <b>5,277,443,305</b> |

**2.12 General**

- a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in the books of the Bank.
- c) Figures of previous year have been rearranged whenever necessary to conform to current years presentation.

|             |   | <b>Amount in Taka</b> |                       |
|-------------|---|-----------------------|-----------------------|
|             |   | <b>March-2019</b>     | <b>2018</b>           |
| <b>3</b>    | <b>Consolidated cash</b>  |                       |                       |
| <b>i</b>    | <b>Cash in hand</b>   |                       |                       |
|             | Prime Bank Limited ( <b>note-3a.1</b> )   | 3,838,955,500         | 3,100,264,070         |
|             | Prime Bank Investment Limited   | 45,303                | 32,496                |
|             | Prime Bank Securities Limited   | 100,000               | 100,000               |
|             | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | 32,337,601            |
|             | PBL Exchange (UK) Ltd.  | -                     | -                     |
|             | PBL Finance (Hong Kong) Limited   | -                     | -                     |
|             |   | <b>3,839,100,803</b>  | <b>3,132,734,166</b>  |
| <b>ii</b>   | <b>Balance with Bangladesh Bank and its agent bank(s)</b>   |                       |                       |
|             | Prime Bank Limited ( <b>note-3a.2</b> )   | 15,421,155,090        | 14,539,287,480        |
|             | Prime Bank Investment Limited   | -                     | -                     |
|             | Prime Bank Securities Limited   | -                     | -                     |
|             | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | -                     |
|             | PBL Exchange (UK) Ltd.  | -                     | -                     |
|             | PBL Finance (Hong Kong) Limited   | -                     | -                     |
|             |   | <b>15,421,155,090</b> | <b>14,539,287,480</b> |
|             |   | <b>19,260,255,894</b> | <b>17,672,021,646</b> |
| <b>3a</b>   | <b>Cash of the Bank</b>   |                       |                       |
| <b>3a.1</b> | <b>Cash in hand</b>   |                       |                       |
|             | In local currency   | 3,750,681,344         | 3,035,272,918         |
|             | In foreign currency   | 88,274,157            | 64,991,152            |
|             |   | <b>3,838,955,500</b>  | <b>3,100,264,070</b>  |
| <b>3a.2</b> | <b>Balance with Bangladesh Bank and its agent bank(s)</b>   |                       |                       |
|             | In local currency   | 12,054,990,440        | 11,860,895,553        |
|             | In foreign currency   | 2,814,601,345         | 1,980,765,411         |
|             |   | 14,869,591,786        | 13,841,660,963        |
|             | Sonali Bank as agent of Bangladesh Bank (Local currency)  | 551,563,305           | 697,626,516           |
|             |   | <b>15,421,155,090</b> | <b>14,539,287,480</b> |
|             |   | <b>19,260,110,591</b> | <b>17,639,551,549</b> |
| <b>3a.3</b> | <b>Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)</b>   |                       |                       |
|             | 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 and MPD Circular no.01 dated April 03, 2018.   |                       |                       |
|             | The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 5.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking, excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below: |                       |                       |
| <b>a)</b>   | <b>Cash Reserve Requirement</b>   |                       |                       |
|             | Required reserve  | 11,256,547,000        | 11,399,365,000        |
|             | Actual reserve maintained ( <b>note-3a.2</b> )  | 12,054,990,440        | 11,860,895,553        |
|             | Surplus / (deficit)   | <b>798,443,440</b>    | <b>461,530,553</b>    |
| <b>b)</b>   | <b>Statutory Liquidity Ratio</b>  |                       |                       |
|             | Required reserve  | 25,380,367,000        | 25,888,369,000        |
|             | Actual reserve maintained- ( <b>note-3a.5</b> )   | 33,879,583,163        | 30,425,462,235        |
|             | Surplus / (deficit)   | <b>8,499,216,163</b>  | <b>4,537,093,235</b>  |
|             | <b>Total required reserve</b>   | 36,636,914,000        | 37,287,734,000        |
|             | <b>Actual reserve held</b>  | 45,934,573,603        | 42,286,357,788        |
|             | <b>Total surplus</b>  | <b>9,297,659,603</b>  | <b>4,998,623,788</b>  |
| <b>3a.4</b> | <b>Held for Statutory Liquidity Ratio</b>   |                       |                       |
|             | Cash in hand ( <b>note -3a.1</b> )  | 3,838,955,500         | 3,100,264,070         |
|             | Balance with Bangladesh Bank and its agent bank(s) ( <b>note-3a.2</b> )   | 3,366,164,650         | 2,678,391,927         |
|             | Government securities ( <b>note-6a.ii</b> )   | 6,121,616,260         | 5,000,000,000         |
|             | Government bonds ( <b>note-6a.ii</b> )  | 20,552,846,753        | 19,646,806,239        |
|             | Bangladesh Bank bills ( <b>note-6a.ii</b> )   | -                     | -                     |
|             | Debenture of HBFC ( <b>note-6a.ii</b> )   | -                     | -                     |
|             |   | <b>33,879,583,163</b> | <b>30,425,462,235</b> |

|           |   | <b>Amount in Taka</b> |                       |
|-----------|---|-----------------------|-----------------------|
|           |   | <b>March-2019</b>     | <b>2018</b>           |
| <b>4</b>  | <b>Consolidated balance with other banks and financial institutions In Bangladesh</b> |                       |                       |
|           | Prime Bank Limited ( <b>note-4a.1</b> )   | 9,061,268,069         | 10,174,200,785        |
|           | Prime Bank Investment Limited   | 13,680,310            | 16,805,232            |
|           | Prime Bank Securities Limited   | 324,303,963           | 133,701,566           |
|           | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | -                     |
|           | PBL Exchange (UK) Ltd.  | -                     | -                     |
|           | PBL Finance (Hong Kong) Limited   | -                     | -                     |
|           |   | 9,399,252,342         | 10,324,707,583        |
|           | Less: Inter-company transaction   | 68,992,854            | 24,296,336            |
|           |   | <b>9,330,259,488</b>  | <b>10,300,411,247</b> |
|           | <b>Outside Bangladesh</b>   |                       |                       |
|           | Prime Bank Limited ( <b>note-4a.2</b> )   | 3,627,921,145         | 3,230,634,401         |
|           | Prime Bank Investment Limited   | -                     | -                     |
|           | Prime Bank Securities Limited   | -                     | -                     |
|           | Prime Exchange Co. Pte. Ltd., Singapore   | 75,580,801            | 52,263,514            |
|           | PBL Exchange (UK) Ltd.  | 33,382,629            | 17,400,313            |
|           | PBL Finance (Hong Kong) Limited   | 73,808,184            | 27,256,749            |
|           |   | <b>3,810,692,759</b>  | <b>3,327,554,977</b>  |
|           |   | <b>13,140,952,248</b> | <b>13,627,966,225</b> |
| <b>4a</b> | <b>Balance with other banks and financial institutions of the Bank</b>                |                       |                       |
|           | In Bangladesh ( <b>note-4a.1</b> )  | 9,061,268,069         | 10,174,200,785        |
|           | Outside Bangladesh ( <b>note-4a.2</b> )   | 3,627,921,145         | 3,230,634,401         |
|           |   | <b>12,689,189,215</b> | <b>13,404,835,186</b> |
| <b>5</b>  | <b>Money at call and short notice</b>   | -                     | -                     |
| <b>6</b>  | <b>Consolidated investments</b>   |                       |                       |
|           | <b>Government</b>   |                       |                       |
|           | Prime Bank Limited ( <b>note-6a</b> )   | 26,674,463,013        | 24,646,806,239        |
|           | Prime Bank Investment Limited   | -                     | -                     |
|           | Prime Bank Securities Limited   | -                     | -                     |
|           | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | -                     |
|           | PBL Exchange (UK) Ltd.  | -                     | -                     |
|           | PBL Finance (Hong Kong) Limited   | -                     | -                     |
|           |   | <b>26,674,463,013</b> | <b>24,646,806,239</b> |
|           | <b>Others</b>   |                       |                       |
|           | Prime Bank Limited ( <b>note-6a</b> )   | 1,781,084,595         | 1,399,611,720         |
|           | Prime Bank Investment Limited   | 1,269,060,630         | 1,209,235,975         |
|           | Prime Bank Securities Limited   | 732,021,814           | 732,616,847           |
|           | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | -                     |
|           | PBL Exchange (UK) Ltd.  | -                     | -                     |
|           | PBL Finance (Hong Kong) Limited   | -                     | -                     |
|           |   | <b>3,782,167,039</b>  | <b>3,341,464,542</b>  |
|           |   | <b>30,456,630,052</b> | <b>27,988,270,780</b> |
| <b>6a</b> | <b>Investments of the Bank</b>  |                       |                       |
|           | i) Investment classified as per Bangladesh Bank Circular:                             |                       |                       |
|           | Held for trading (HFT)  | 8,343,239,349         | 5,981,242,329         |
|           | Held to maturity (HTM)  | 18,327,444,764        | 18,661,866,610        |
|           | Other securities  | 1,784,863,495         | 1,403,309,020         |
|           |   | <b>28,455,547,608</b> | <b>26,046,417,958</b> |
|           | ii) Investment classified as per nature:  |                       |                       |
|           | a) Government securities:   |                       |                       |
|           | 28 days treasury bills  | -                     | -                     |
|           | 91 days treasury bills  | 6,121,616,260         | 5,000,000,000         |
|           | 182 days treasury bills   | -                     | -                     |
|           | 5 years treasury bills  | -                     | -                     |
|           |   | <b>6,121,616,260</b>  | <b>5,000,000,000</b>  |
|           | 30 days Bangladesh Bank bills   | -                     | -                     |
|           | Government bonds:   |                       |                       |
|           | Prize bonds   | 3,778,900             | 3,697,300             |
|           | Government bonds - ( <b>note-6a.2</b> )   | 20,549,067,853        | 19,643,108,939        |
|           |   | <b>20,552,846,753</b> | <b>19,646,806,239</b> |
|           |   | <b>26,674,463,013</b> | <b>24,646,806,239</b> |
|           | b) Other investments:   |                       |                       |
|           | Alarafah Islami Bank Subordinated Bond ( <b>note-6a.3</b> )                           | 1,025,507,222         | 1,002,082,222         |
|           | Shares ( <b>note-6a.4</b> )   | 755,577,373           | 397,529,498           |
|           |   | <b>1,781,084,595</b>  | <b>1,399,611,720</b>  |
|           |   | <b>28,455,547,608</b> | <b>26,046,417,958</b> |



|   |                        | <b>Amount in Taka</b>  |             |
|---|------------------------|------------------------|-------------|
|   |                        | <b>March-2019</b>      | <b>2018</b> |
| <b>6a.2 Government bonds</b>                                  |                        |                        |             |
| <b>Name of the bonds</b>                                      |                        |                        |             |
| <b>HTM</b>  |                        |                        |             |
| 3 years T & T bonds   | -                      | -                      |             |
| 2 years Banqladesh Government Islami Investment Bonds         | 900,000,000            | 800,000,000            |             |
| 5 years Banqladesh Government treasury bonds                  | 204,145,443            | 204,145,443            |             |
| 10 years Banqladesh Government treasury bonds                 | 10,453,024,809         | 10,887,446,655         |             |
| 15 years Banqladesh Government treasury bonds                 | 4,982,734,122          | 4,982,734,122          |             |
| 20 years Banqladesh Government treasury bonds                 | 1,787,540,389          | 1,787,540,389          |             |
|   | <b>18,327,444,764</b>  | <b>18,661,866,610</b>  |             |
| <b>HFT</b>  |                        |                        |             |
| 3 years T & T bonds   | -                      | -                      |             |
| 2 years Banqladesh Government treasury bonds                  | -                      | -                      |             |
| 5 years Banqladesh Government treasury bonds                  | 1,034,234,100          | 922,782,783            |             |
| 10 years Banqladesh Government treasury bonds                 | 1,187,388,989          | 58,459,546             |             |
| 15 years Banqladesh Government treasury bonds                 | -                      | -                      |             |
| 20 years Banqladesh Government treasury bonds                 | -                      | -                      |             |
|   | <b>2,221,623,089</b>   | <b>981,242,329</b>     |             |
|   | <b>20,549,067,853</b>  | <b>19,643,108,939</b>  |             |
| <b>6a.3 Alarafah Islami Bank Ltd. Subordinated Bond</b>       |                        |                        |             |
| Opening balance   | 1,002,082,222          | -                      |             |
| Add: Investment during the year                               | -                      | 1,000,000,000          |             |
| Add: Interest accrued during the year                         | 23,425,000             | 2,082,222              |             |
| Less: Principal redemption during the year                    | -                      | -                      |             |
| Less: Interest received during the year                       | -                      | -                      |             |
| Redeemable value  | <b>1,025,507,222</b>   | <b>1,002,082,222</b>   |             |
| <b>6a.4 Investment in shares</b>                              |                        |                        |             |
| <b>Quoted</b>   |                        |                        |             |
| Activefine  | 8,234,068              | 8,234,068              |             |
| KPCL  | 8,156,284              | 8,156,284              |             |
| UPGDCL  | 44,339,984             | 11,849,780             |             |
| DESCO   | 19,262,511             | 19,262,511             |             |
| Baraka Power  | 130,748,489            | -                      |             |
| Deltalife   | 557,440                | -                      |             |
| Glaxosmith  | 45,884,762             | -                      |             |
| Jamuna oil  | 7,920,719              | -                      |             |
| National Bank Ltd.  | 27,970,098             | 27,970,098             |             |
| Meqhna Petroleum  | 93,689,278             | -                      |             |
| SingerBD  | 9,009,484              | -                      |             |
| Uttara Bank Ltd.  | 37,009,980             | 37,009,980             |             |
|   | <b>432,783,097</b>     | <b>112,482,721</b>     |             |
| <b>Unquoted</b>   |                        |                        |             |
| Central Depository Banqladesh Limited (CDBL)                  | 15,694,430             | 15,694,430             |             |
| Central Counterparty Banqladesh Limited (CCBL)                | 37,500,000             | -                      |             |
| Investment in SWIFT   | 4,184,430              | 4,184,430              |             |
| Market Stabilization Fund                                     | 5,000,000              | 5,000,000              |             |
| Star Ceramics Preference Share                                | 20,655,417             | 20,167,917             |             |
| Share Money Deposit (Golden Harvest Ice Cream Ltd)            | 239,760,000            | 240,000,000            |             |
|   | <b>322,794,276</b>     | <b>285,046,776</b>     |             |
|   | <b>755,577,373</b>     | <b>397,529,498</b>     |             |
| <b>7 Consolidated loans, advances and lease / Investments</b> |                        |                        |             |
| Prime Bank Limited ( <b>note-7a</b> )                         | 194,555,792,457        | 196,456,187,502        |             |
| Prime Bank Investment Limited                                 | 5,548,989,386          | 5,555,902,000          |             |
| Prime Bank Securities Limited                                 | 126,160,426            | 209,100,070            |             |
| Prime Exchange Co. Pte. Ltd., Singapore                       | -                      | -                      |             |
| PBL Exchange (UK) Ltd.  | -                      | -                      |             |
| PBL Finance (Hong Kong) Limited                               | -                      | -                      |             |
|   | 200,230,942,269        | 202,221,189,572        |             |
| Less: Inter-company transactions                              | 7,240,120,501          | 5,635,048,381          |             |
|   | <b>192,990,821,768</b> | <b>196,586,141,191</b> |             |
| <b>Consolidated bills purchased and discounted (note-8)</b>   | <b>22,083,112,319</b>  | <b>11,609,817,551</b>  |             |
|   | <b>215,073,934,087</b> | <b>208,195,958,743</b> |             |

| Amount in Taka |      |
|----------------|------|
| March-2019     | 2018 |

## 7a Loans, advances and lease / investments of the Bank

### i) Loans, cash credits, overdrafts, etc.

#### Inside Banqladesh

Secured overdraft / Quard against TDR

Cash credit / Murabaha

Loans (General)

House building loans

Loans against trust receipt

Payment against document

Retail loan

Lease finance / Izara (note - 7a.2)

Credit card

Hire purchase

Other loans and advances

|                |                |
|----------------|----------------|
| 37,950,533,227 | 34,158,050,229 |
| 21,816,705,599 | 25,398,766,903 |
| 56,561,500,781 | 65,419,172,348 |
| 2,314,406,694  | 2,135,880,724  |
| 11,938,180,986 | 9,898,090,701  |
| -              | 10,570,751     |
| 15,309,009,313 | 15,647,508,179 |
| 3,976,048,125  | 4,216,164,877  |
| 876,492,250    | 889,193,726    |
| 11,914,266,158 | 11,625,437,610 |
| 31,898,649,323 | 27,057,351,455 |

**194,555,792,457**

**196,456,187,502**

#### Outside Banqladesh

**194,555,792,457**

**196,456,187,502**

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

#### Payable Inside Banqladesh

Inland bills purchased

#### Payable Outside Banqladesh

Foreign bills purchased and discounted

|                |               |
|----------------|---------------|
| 5,362,839,515  | 5,976,457,767 |
| 13,008,151,714 | 3,376,873,447 |

**18,370,991,229**

**9,353,331,214**

**212,926,783,686**

**205,809,518,716**

### 7a.1 Details of large loans, advances and lease / investments

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 38.830.57 million as at 31 March 2019 (Taka 38.259.02 million in 2018).

|  |                 |                 |
|--|-----------------|-----------------|
| Number of clients                            | 37              | 29              |
| Amount of outstanding advances / investments | 118,684,800,000 | 132,469,800,000 |
| Amount of classified advances / investments  | -               | -               |
| Measures taken for recovery                  | N/A             | N/A             |

| Name of clients      | Outstanding (Tk. in million) |            | Total (Tk. in million) | Total (Tk. in million) |
|----------------------|------------------------------|------------|------------------------|------------------------|
|                      | Funded                       | Non-funded |                        |                        |
| Abdul Monem Group    | 1,649.40                     | 1,180.40   | 2,829.80               | 1,230.60               |
| ACI Group            | 3,416.70                     | 1,807.00   | 5,223.70               | 5,013.90               |
| Annata Apparel Group | 1,528.90                     | 1,901.30   | 3,430.20               | 3,130.30               |
| Abul Khair Group     | 1,182.10                     | 3,580.40   | 4,762.50               | 5,623.20               |
| BSRM Group           | 1,048.00                     | 3,497.10   | 4,545.10               | 4,366.70               |
| BSRM Limited         |                              |            | -                      | 768.20                 |
| BRAC                 | 4,696.20                     | 23.40      | 4,719.60               | 4,669.40               |
| BSM Group            |                              |            | -                      | -                      |
| BSA Group            | 0.10                         | 323.90     | 324.00                 | 570.40                 |
| BPC Group            |                              | 84.30      | 84.30                  | 90.80                  |
| BRB Group            | 0.20                         | 676.00     | 676.20                 | 676.10                 |
| Birds Group          |                              |            | -                      | 2,235.90               |
| City Group           | 1,628.40                     | 2,208.20   | 3,836.60               | 2,857.40               |
| Confidence Group     | 2,710.80                     | 4,380.10   | 7,090.90               | 6,640.50               |
| CPCL Group           | 168.50                       | 932.60     | 1,101.10               | 1,137.00               |
| Dipon Group          | 1,462.10                     | 555.50     | 2,017.60               | 1,874.20               |
| DBL Group            | 1,040.70                     | 641.30     | 1,682.00               | 1,173.70               |
| Energypac Group      |                              |            | -                      | -                      |
| Envoy Group          |                              |            | -                      | 866.50                 |
| FGS Group            |                              |            | -                      | 3,028.20               |
| Globe Group          |                              |            | -                      | -                      |
| GMS Group            | 1,221.40                     | 1,833.40   | 3,054.80               | 2,793.00               |
| Hameem Group         | 1,026.10                     | 923.20     | 1,949.30               | 2,216.30               |
| Index Group          | 1,991.70                     | 4,298.90   | 6,290.60               | 5,375.50               |
| Kabir Group          | 2,464.50                     | 1,454.30   | 3,918.80               | 4,278.00               |
| KDS Group            | 2,076.90                     | 1,743.50   | 3,820.40               | 3,751.50               |
| Labib Group          |                              |            | -                      | 2,862.80               |
| Meghna Group         |                              | 4,425.50   | 4,425.50               | 4,722.80               |
| Molla Group          | 1,846.30                     | 1,178.40   | 3,024.70               | 3,412.20               |
| Monico Group         | 144.00                       | 1,932.40   | 2,076.40               | 1,127.40               |

| Amount in Taka |      |
|----------------|------|
| March-2019     | 2018 |

| Name of clients  | Outstanding (Tk. in million) |                  | Total<br>(Tk. in million) | Total<br>(Tk. in million) |
|--|------------------------------|------------------|---------------------------|---------------------------|
|  | Funded                       | Non-funded       |                           |                           |
| Nasir Group  | 2,084.00                     | 913.90           | 2,997.90                  | 3,245.20                  |
| Noman Group  | 2,525.40                     | 764.00           | 3,289.40                  | 3,292.10                  |
| NZ Group   |                              |                  | -                         | 2,134.00                  |
| NDE Group  | 1,077.30                     | 1,714.30         | 2,791.60                  | 2,684.00                  |
| Prime Bank Investment Ltd &<br>Prime Bank Securities Ltd | 3,541.50                     | 100.00           | 3,641.50                  | 3,520.10                  |
| Pran-RFL Group   | 2,439.10                     | 1,514.30         | 3,953.40                  | 3,723.70                  |
| Pakiza Group   |                              |                  | -                         | 2,373.80                  |
| Reedisha Group   |                              |                  | -                         | 1,648.60                  |
| RB Group   | 578.30                       | 1,787.1          | 2,365.40                  | 2,527.70                  |
| Square Group   | 108.50                       | 1,041.3          | 1,149.80                  | 925.00                    |
| Seacom Group   | 470.60                       | 1,075.6          | 1,546.20                  | 1,920.00                  |
| Standard Group   | 5,473.70                     | 1,913.8          | 7,387.50                  | 7,664.70                  |
| Summit Group   | 2,339.40                     | 4,078.2          | 6,417.60                  | 6,200.50                  |
| TK Group   | 624.40                       | 2,567.8          | 3,192.20                  | 3,340.00                  |
| Transcom Group   | 1,676.00                     | 1,703.5          | 3,379.50                  | 2,938.40                  |
| Toma Group   | 1,648.90                     | 537.2            | 2,186.10                  | 1,936.30                  |
| Uttara Group   | 32.60                        | 2,254.8          | 2,287.40                  | 2,284.30                  |
| Youth Group  | 670.40                       | 544.8            | 1,215.20                  | 1,719.90                  |
| Viyellatex Group   |                              |                  | -                         | 1,899.00                  |
|  | <b>56,593.10</b>             | <b>62,091.70</b> | <b>118,684.80</b>         | <b>132,469.80</b>         |

#### 7a.2 Large loan restructuring

- The outstanding liability against the restructured Loan (General) of Jamuna Denims Limited stands at BDT 167,23,89,799 as on 31.03.19. Earlier, the said liability was restructured on 19.11.2015 with the approval of Bangladesh Bank vide their letter dated 02.09.2015 for a period of 12 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring".
- The outstanding liabilities against the restructured Loan (General) of S. A. Oil Refinery Limited and Samannaz Super Oil Limited amounting to BDT 75,92,08,244.16 have been written-off on 30.11.2018. Earlier, the said liabilities were restructured on 15.02.2016 with the approval of Bangladesh Bank vide their letter dated 27.09.2015 for a period of 6 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring".

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

##### Unclassified

Standard including staff loan  
Special mention account (SMA)

|                        |                        |
|------------------------|------------------------|
| 194,725,485,464        | 184,598,901,214        |
| 6,127,475,899          | 8,524,850,547          |
| <b>200,852,961,364</b> | <b>193,123,751,761</b> |

##### Classified

Sub-standard  
Doubtful  
Bad / Loss

|                        |                        |
|------------------------|------------------------|
| 1,933,198,125          | 1,372,812,160          |
| 416,540,506            | 2,603,299,522          |
| 9,724,083,692          | 8,709,655,272          |
| <b>12,073,822,323</b>  | <b>12,685,766,955</b>  |
| <b>212,926,783,686</b> | <b>205,809,518,716</b> |

#### 7a.4 Particulars of required provision for loans, advances and lease / investments

| Status                            | Base<br>for provision | Rate<br>(%) |                      |                      |
|-----------------------------------|-----------------------|-------------|----------------------|----------------------|
| <b>General Provision</b>          |                       |             |                      |                      |
| Loans/investments (Including SMA) | 200,852,961,364       | *Various    | 4,599,610,014        | 3,700,870,137        |
| Interest receivable on loans      | 936,847,438           | *Various    | 105,000,000          | 6,297,425            |
|                                   |                       |             | <b>4,704,610,014</b> | <b>3,707,167,562</b> |

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

| Status   | Base<br>for provision | Rate<br>(%) |                      |                      |
|--|-----------------------|-------------|----------------------|----------------------|
| <b>Specific provision</b>                                      |                       |             |                      |                      |
| Sub-standard   | 1,185,803,142         | 20          | 237,160,628          | 163,428,045          |
| Doubtful   | 139,674,422           | 50          | 69,837,211           | 910,256,390          |
| Bad / Loss   | 3,833,563,459         | 100         | 3,833,563,459        | 3,489,303,892        |
|  |                       |             | <b>4,140,561,298</b> | <b>4,562,988,327</b> |
| Required provision for loans, advances and lease / investments |                       |             | <b>8,845,171,312</b> | <b>8,270,155,889</b> |
| Total provision maintained (note - 14, 14a3 & 14a.5)           |                       |             | <b>8,869,112,923</b> | <b>8,293,445,807</b> |
| Excess / (short) provision                                     |                       |             | <b>23,941,611</b>    | <b>23,289,918</b>    |

| Amount in Taka |      |
|----------------|------|
| March-2019     | 2018 |

**7a.13 Particulars of required provision on Off-balance Sheet Exposures**

|  | Base<br>for provision | Rate<br>1%           |                      |
|--|-----------------------|----------------------|----------------------|
| Acceptances and endorsements                         | 53,974,020,869        | 539,740,209          | 529,440,556          |
| Letter of guarantee                                  | 56,193,649,451        | 561,936,495          | 578,268,444          |
| Letter of credit                                     | 37,789,928,046        | 377,899,280          | 380,728,324          |
| Bills for collection                                 | -                     | -                    | -                    |
| Forward assets purchased and forward deposits placed | 2,420,974,483         | 24,209,745           | 20,951,759           |
| Required provision on Off-balance Sheet Exposures    |                       | <b>1,503,785,728</b> | <b>1,509,389,083</b> |
| Total provision maintained (note - 14a.4)            |                       | <u>1,513,090,000</u> | <u>1,513,090,000</u> |
| Excess / (short) provision                           |                       | <b>9,304,272</b>     | <b>3,700,917</b>     |

**8 Consolidated bills purchased and discounted**

|   |                       |                       |
|---|-----------------------|-----------------------|
| Prime Bank Limited (note-8a)            | 18,370,991,229        | 9,353,331,214         |
| Prime Bank Investment Limited           | -                     | -                     |
| Prime Bank Securities Limited           | -                     | -                     |
| Prime Exchange Co. Pte. Ltd., Singapore | -                     | -                     |
| PBL Exchange (UK) Ltd.                  | -                     | -                     |
| PBL Finance (Hong Kong) Limited         | 3,712,121,089         | 2,256,486,337         |
|   | <b>22,083,112,319</b> | <b>11,609,817,551</b> |

**8a Bills purchased and discounted**

|                            |                       |                      |
|----------------------------|-----------------------|----------------------|
| Payable in Bangladesh      | 5,362,839,515         | 5,976,457,767        |
| Payable outside Bangladesh | 13,008,151,714        | 3,376,873,447        |
|                            | <b>18,370,991,229</b> | <b>9,353,331,214</b> |

**9 Consolidated fixed assets including premises, furniture and fixtures**

|   |                      |                      |
|---|----------------------|----------------------|
| Prime Bank Limited (note-9a)            | 7,154,935,020        | 6,943,348,521        |
| Prime Bank Investment Limited           | 32,809,201           | 34,308,053           |
| Prime Bank Securities Limited           | 10,435,476           | 10,584,742           |
| Prime Exchange Co. Pte. Ltd., Singapore | 1,574,853            | 1,954,177            |
| PBL Exchange (UK) Ltd.                  | 5,673,082            | 6,103,108            |
| PBL Finance (Hong Kong) Limited         | 196,219              | 205,415              |
|   | <b>7,205,623,851</b> | <b>6,996,504,016</b> |

**9a Fixed assets including premises, furniture and fixtures of the Bank**

| <b>Property, Plant &amp; Equipment</b> |                      |                      |
|--|----------------------|----------------------|
| Land                                   | 3,719,444,788        | 3,719,444,788        |
| Building                               | 1,675,645,974        | 1,672,929,942        |
| Furniture and fixtures                 | 508,609,720          | 500,408,056          |
| Office equipment and machinery         | 843,368,769          | 700,117,298          |
| Vehicles                               | 65,982,101           | 66,070,895           |
| Library books                          | -                    | -                    |
|  | <b>6,813,051,353</b> | <b>6,658,970,979</b> |
| Less: Accumulated depreciation         | -                    | -                    |
|  | <b>6,813,051,353</b> | <b>6,658,970,979</b> |
| <b>Intangibles assets</b>              |                      |                      |
| Software-core banking                  | 328,510,511          | 271,004,385          |
| Software-ATM                           | 13,373,156           | 13,373,156           |
| Cost of intangibles assets             | <b>341,883,667</b>   | <b>284,377,542</b>   |
| Less: Accumulated amortization         | -                    | -                    |
|  | <b>341,883,667</b>   | <b>284,377,542</b>   |
|  | <b>7,154,935,020</b> | <b>6,943,348,521</b> |

|   |             | <b>Amount in Taka</b> |                       |
|---|-------------|-----------------------|-----------------------|
|   |             | <b>March-2019</b>     | <b>2018</b>           |
| <b>10 Consolidated other assets</b>   |             |                       |                       |
| Prime Bank Limited ( <b>note-10a</b> )  |             | 24,278,856,333        | 23,836,555,730        |
| Less: Investment in Prime Bank Investment Limited ( <b>note-10a.5</b> )   |             | (2,999,999,940)       | (2,999,999,940)       |
| Less: Investment in Prime Bank Securities Limited ( <b>note-10a.5</b> )   |             | (712,500,000)         | (712,500,000)         |
| Less: PBIL investment in Prime Bank Securities Ltd. ( <b>below</b> )  |             | (37,500,000)          | (37,500,000)          |
| Less: Investment in PBL Exchange (UK) Ltd. ( <b>note-10a.5</b> )  |             | (56,352,624)          | (56,352,624)          |
| Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore ( <b>note-10a.5</b> )   |             | (10,993,235)          | (10,993,235)          |
| Less: Investment in PBL Finance (Hong Kong) Limited ( <b>note-10a.5</b> )   |             | (34,365,722)          | (34,365,722)          |
|   |             | <b>20,427,144,812</b> | <b>19,984,844,209</b> |
| Prime Bank Investment Limited (investment in PBSL)  |             | 37,500,000            | 37,500,000            |
| Prime Bank Investment Limited   |             | 58,282,326            | 97,132,285            |
| Prime Bank Securities Limited   |             | 93,654,839            | 141,520,263           |
| Prime Exchange Co. Pte. Ltd., Singapore   |             | 5,854,969             | 5,145,002             |
| PBL Exchange (UK) Ltd.  |             | 5,768,596             | 6,829,618             |
| PBL Finance (Hong Kong) Limited   |             | 64,581,370            | 37,131,779            |
|   |             | <b>265,642,099</b>    | <b>325,258,948</b>    |
|   |             | <b>20,692,786,911</b> | <b>20,310,103,156</b> |
| <b>10a Other assets of the Bank</b>   |             |                       |                       |
| Stationery and stamps   |             | 52,353,259            | 50,406,794            |
| Exchange adjustment account   |             | 10,491,966            | 13,996,548            |
| Investment in subsidiary ( <b>note-10a.5</b> )  |             | 3,814,211,521         | 3,814,211,521         |
| Off-shore Banking Units   |             | 9,693,552,250         | 8,886,688,000         |
| Due from Off-shore Banking Units  |             | 69,001,145            | 292,652,897           |
| Prepaid expenses  |             | 32,409,149            | 44,754,439            |
| Interest / profit receivable on loan ( <b>note-10a.1</b> )  |             | 936,847,438           | 884,460,124           |
| Interest receivable on Govt. securities   |             | 591,164,578           | 582,323,336           |
| Advance deposits and advance rent   |             | 261,901,363           | 284,080,601           |
| Prepaid expenses against house furnishing   |             | 11,908,007            | 11,344,418            |
| Balance with PBSL   |             | 104,119,800           | 71,760,010            |
| Branch adjustments account  |             | 3,972,641             | 18,517,480            |
| Suspense account ( <b>note -10a.2</b> )   |             | 207,827,372           | 244,727,208           |
| Encashment of PSP / BSP   |             | 1,058,669,611         | 997,709,958           |
| Advance income tax paid ( <b>note-10a.6</b> )   |             | 16,999,481,253        | 16,673,978,174        |
| Credit card   |             | 116,165,012           | 96,028,502            |
| Sundry assets ( <b>note -10a.3</b> )  |             | 77,333,363            | 48,256,616            |
|   |             | <b>34,041,409,728</b> | <b>33,015,896,627</b> |
| Less: Off-shore Banking Units   |             | <b>9,762,553,395</b>  | <b>9,179,340,897</b>  |
|   |             | <b>24,278,856,333</b> | <b>23,836,555,730</b> |
| <b>10a.1</b> Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.            |             |                       |                       |
| <b>10a.2</b> 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. |             |                       |                       |
| <b>10a.3 Sundry assets</b>  |             |                       |                       |
| Protested Bills   |             | 19,477,193            | 17,978,649            |
| Islamic Transit Account   |             | -                     | 5,894,000             |
| Others  |             | 57,856,170            | 24,383,967            |
|   |             | <b>77,333,363</b>     | <b>48,256,616</b>     |
| <b>10a.4 Particulars of required provision for other assets</b>   |             |                       |                       |
|   |             | <b>Rate</b>           |                       |
| Purchase of credit card bills   | 71,000,000  | 100%                  | 71,000,000            |
| Protested bills   | 19,477,193  | 100%                  | 19,477,193            |
| Legal Expenses  | 2,139,894   | 100%                  | 2,139,894             |
| Others  | 200,548,346 | 100%                  | 200,548,346           |
| Required provision for other assets   |             |                       | 293,165,433           |
| Total provision maintained ( <b>note - 14a.8</b> )  |             |                       | 293,383,148           |
| Excess / (short) provision  |             |                       | <b>217,714</b>        |
| <b>10a.5 Investment in subsidiaries</b>   |             |                       |                       |
| Prime Bank Investment Limited   |             | 2,999,999,940         | 2,999,999,940         |
| Prime Bank Securities Limited   |             | 712,500,000           | 712,500,000           |
| Prime Exchange Co. Pte. Ltd., Singapore   |             | 10,993,235            | 10,993,235            |
| PBL Exchange (UK) Ltd.  |             | 56,352,624            | 56,352,624            |
| PBL Finance (Hong Kong) Limited   |             | 34,365,722            | 34,365,722            |
|   |             | <b>3,814,211,521</b>  | <b>3,814,211,521</b>  |

|   |                        | <b>Amount in Taka</b> |                       |
|---|------------------------|-----------------------|-----------------------|
|   |                        | <b>March-2019</b>     | <b>2018</b>           |
| <b>10a.6 Advance income tax paid</b>  |                        |                       |                       |
| Opening Balance   |                        | 16,673,978,174        | 16,182,416,743        |
| Add: Paid during the year   |                        | 325,503,080           | 491,561,431           |
|   |                        | <b>16,999,481,253</b> | <b>16,673,978,174</b> |
| <b>11 Non-Banking Assets</b>  |                        |                       |                       |
| <b>Name of Parties</b>  | <b>Possession date</b> |                       |                       |
| M/s Rima Flour Mills  | 18.03.2014             | 124,438,400           | 124,438,400           |
| M/s Ripon Motors  | 18.03.2014             | 51,902,240            | 51,902,240            |
| M/s Megna Bangla Trade  | 28.04.2014             | 18,399,360            | 18,399,360            |
| M/s Ampang Food Industries  | 28.04.2014             | 25,760,640            | 25,760,640            |
|   |                        | <b>220,500,640</b>    | <b>220,500,640</b>    |
| <p>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.</p> |                        |                       |                       |
| <b>12 Consolidated borrowings from other banks, financial institutions and agents</b>   |                        |                       |                       |
| Prime Bank Limited (note-12a)   |                        | 37,588,981,776        | 33,944,516,693        |
| Prime Bank Investment Limited   |                        | 3,082,055,570         | 3,026,635,625         |
| Prime Bank Securities Limited   |                        | 459,489,931           | 393,452,756           |
| Prime Exchange Co. Pte. Ltd., Singapore   |                        | -                     | -                     |
| PBL Exchange (UK) Ltd.  |                        | -                     | -                     |
| PBL Finance (Hong Kong) Limited   |                        | 3,698,575,000         | 2,214,960,000         |
|   |                        | 44,829,102,277        | 39,579,565,074        |
| Less: Inter-company transactions  |                        | 7,240,120,501         | 5,635,048,381         |
|   |                        | <b>37,588,981,776</b> | <b>33,944,516,693</b> |
| <b>12a Borrowings from other banks, financial institutions and agents of the Bank</b>   |                        |                       |                       |
| In Bangladesh (note-12a.1)  |                        | 21,572,855,466        | 18,612,725,751        |
| Outside Bangladesh  |                        | 16,016,126,309        | 15,331,790,942        |
|   |                        | <b>37,588,981,776</b> | <b>33,944,516,693</b> |
| <b>12a.1 In Bangladesh</b>  |                        |                       |                       |
| Call deposits   |                        | 2,030,000,000         | -                     |
| Prime Bank Subordinated Bond  |                        | 8,500,000,000         | 9,000,000,000         |
| Financial Sector Support Program  |                        | 1,164,469,146         | 1,079,099,944         |
| EDF borrowings from Bangladesh Bank   |                        | 9,790,222,534         | 8,439,710,789         |
| Refinance against SME loan from Bangladesh Bank   |                        | 88,163,786            | 93,915,018            |
|   |                        | <b>21,572,855,466</b> | <b>18,612,725,751</b> |
| <b>13 Consolidated deposits and other accounts</b>  |                        |                       |                       |
| <b>Current deposits and other accounts</b>  |                        |                       |                       |
| Prime Bank Limited (note-13a.1.c)   |                        | 34,743,729,316        | 32,742,551,758        |
| Prime Bank Investment Limited   |                        | -                     | -                     |
| Prime Bank Securities Limited   |                        | -                     | -                     |
| Prime Exchange Co. Pte. Ltd., Singapore   |                        | -                     | -                     |
| PBL Exchange (UK) Ltd.  |                        | -                     | -                     |
| PBL Finance (Hong Kong) Limited   |                        | -                     | -                     |
|   |                        | <b>34,743,729,316</b> | <b>32,742,551,758</b> |
| Less: Inter-company transactions  |                        | 66,604,309            | 22,060,841            |
|   |                        | <b>34,677,125,007</b> | <b>32,720,490,917</b> |
| <b>Bills payable</b>  |                        |                       |                       |
| Prime Bank Limited (note-13a.1.c)   |                        | 2,591,252,396         | 3,045,875,590         |
| Prime Bank Investment Limited   |                        | -                     | -                     |
| Prime Bank Securities Limited   |                        | -                     | -                     |
| Prime Exchange Co. Pte. Ltd., Singapore   |                        | -                     | -                     |
| PBL Exchange (UK) Ltd.  |                        | -                     | -                     |
| PBL Finance (Hong Kong) Limited   |                        | -                     | -                     |
|   |                        | <b>2,591,252,396</b>  | <b>3,045,875,590</b>  |
| <b>Savings bank / Mudaraba savings deposits</b>   |                        |                       |                       |
| Prime Bank Limited (note-13a.1.c)   |                        | 42,153,350,074        | 41,478,074,475        |
| Prime Bank Investment Limited   |                        | -                     | -                     |
| Prime Bank Securities Limited   |                        | -                     | -                     |
| Prime Exchange Co. Pte. Ltd., Singapore   |                        | -                     | -                     |
| PBL Exchange (UK) Ltd.  |                        | -                     | -                     |
| PBL Finance (Hong Kong) Limited   |                        | -                     | -                     |
|   |                        | <b>42,153,350,074</b> | <b>41,478,074,475</b> |

|  |  | <b>Amount in Taka</b>  |                        |
|--|--|------------------------|------------------------|
|  |  | <b>March-2019</b>      | <b>2018</b>            |
| <b>Term / Fixed deposits</b>                         |  |                        |                        |
| Prime Bank Limited ( <b>note-13a.1.c</b> )           |  | 122,981,995,058        | 120,251,223,734        |
| Prime Bank Investment Limited                        |  | -                      | -                      |
| Prime Bank Securities Limited                        |  | -                      | -                      |
| Prime Exchange Co. Pte. Ltd., Singapore              |  | -                      | -                      |
| PBL Exchange (UK) Ltd.                               |  | -                      | -                      |
| PBL Finance (Hong Kong) Limited                      |  | -                      | -                      |
|  |  | <b>122,981,995,058</b> | <b>120,251,223,734</b> |
| Less: Inter-company transactions                     |  | 2,388,545              | 2,235,495              |
|  |  | <b>122,979,606,513</b> | <b>120,248,988,239</b> |
|  |  | <b>202,401,333,990</b> | <b>197,493,429,221</b> |
| <b>13a Deposits and other accounts of the Bank</b>   |  |                        |                        |
| Deposits from banks ( <b>note -13a.1.a</b> )         |  | 1,404,816,131          | 3,554,678,702          |
| Deposits from customers ( <b>note-13a.1.b</b> )      |  | 201,065,510,713        | 193,963,046,855        |
|  |  | <b>202,470,326,844</b> | <b>197,517,725,557</b> |
| <b>13a.1 a) Deposits from Banks</b>                  |  |                        |                        |
| Current deposits and other accounts                  |  | 6,921,764              | 5,178,979              |
| Savings bank / Mudaraba savings deposits             |  | 362,386,467            | 762,515,592            |
| Special notice deposits                              |  | 535,507,899            | 285,077,673            |
| Fixed deposits                                       |  | 500,000,000            | 2,501,906,458          |
|  |  | <b>1,404,816,131</b>   | <b>3,554,678,702</b>   |
| <b>b) Customer Deposits</b>                          |  |                        |                        |
| <b>i) Current deposits and other accounts</b>        |  |                        |                        |
| Current / Al-wadeeah current deposits                |  | 14,814,862,780         | 14,344,791,527         |
| Foreign currency deposits                            |  | 6,414,691,621          | 6,348,181,790          |
| Security deposits                                    |  | 7,940,616              | 7,945,616              |
| Sundry deposits ( <b>note - 13a.2</b> )              |  | 14,066,374,565         | 12,836,137,818         |
|  |  | <b>35,303,869,581</b>  | <b>33,537,056,750</b>  |
| Less: Off-shore Banking Units                        |  | 567,062,029            | 799,683,971            |
|  |  | <b>34,736,807,551</b>  | <b>32,737,372,779</b>  |
| <b>ii) Bills payable</b>                             |  |                        |                        |
| Pay orders issued                                    |  | 2,579,097,589          | 3,033,276,813          |
| Pay slips issued                                     |  | 2,404,576              | 2,484,749              |
| Demand draft payable                                 |  | 9,415,980              | 9,783,228              |
| Foreign demand draft                                 |  | 313,592                | 313,592                |
| T. T. payable  |  | -                      | -                      |
| Bill Pay ATM   |  | 20,659                 | 17,208                 |
|  |  | <b>2,591,252,396</b>   | <b>3,045,875,590</b>   |
| <b>iii) Savings bank / Mudaraba savings deposits</b> |  |                        |                        |
| <b>iv) Term / Fixed deposits</b>                     |  |                        |                        |
| Fixed deposits / Mudaraba fixed deposits             |  | 77,902,379,002         | 71,458,093,658         |
| Special notice deposits                              |  | 11,390,162,911         | 12,652,594,309         |
| Non resident Taka deposits                           |  | 1,543,712,329          | 1,698,132,023          |
| Scheme deposits                                      |  | 31,110,232,916         | 31,655,419,613         |
|  |  | <b>121,946,487,159</b> | <b>117,464,239,603</b> |
|  |  | <b>201,065,510,713</b> | <b>193,963,046,855</b> |
|  |  | <b>202,470,326,844</b> | <b>197,517,725,557</b> |
| <b>c) Deposits and other accounts</b>                |  |                        |                        |
| <b>Current deposits and other accounts</b>           |  |                        |                        |
| Deposits from banks ( <b>note -13a.1.a</b> )         |  | 6,921,764              | 5,178,979              |
| Deposits from customers ( <b>note-13a.1.b.i</b> )    |  | 34,736,807,551         | 32,737,372,779         |
|  |  | <b>34,743,729,316</b>  | <b>32,742,551,758</b>  |
| <b>Bills payable</b>                                 |  |                        |                        |
| Deposits from banks ( <b>note -13a.1.a</b> )         |  | -                      | -                      |
| Deposits from customers ( <b>note-13a.1.b.ii</b> )   |  | 2,591,252,396          | 3,045,875,590          |
|  |  | <b>2,591,252,396</b>   | <b>3,045,875,590</b>   |
| <b>Savings bank / mudaraba savings deposits</b>      |  |                        |                        |
| Deposits from banks ( <b>note -13a.1.a</b> )         |  | 362,386,467            | 762,515,592            |
| Deposits from customers ( <b>note-13a.1.b.iii</b> )  |  | 41,790,963,607         | 40,715,558,882         |
|  |  | <b>42,153,350,074</b>  | <b>41,478,074,475</b>  |
| <b>Term / Fixed deposits</b>                         |  |                        |                        |
| Deposits from banks ( <b>note -13a.1.a</b> )         |  | 1,035,507,899          | 2,786,984,131          |
| Deposits from customers ( <b>note-13a.1.b.iv</b> )   |  | 121,946,487,159        | 117,464,239,603        |
|  |  | <b>122,981,995,058</b> | <b>120,251,223,734</b> |
|  |  | <b>202,470,326,844</b> | <b>197,517,725,557</b> |

|  |  | <b>Amount in Taka</b>  |                        |
|--|--|------------------------|------------------------|
|  |  | <b>March-2019</b>      | <b>2018</b>            |
| <b>13a.2 Sundry deposits</b>   |  |                        |                        |
| F.C. held against back to back L/C                                     |  | 6,215,875,198          | 5,311,288,453          |
| Sundry creditors   |  | 833,003,606            | 767,157,404            |
| Risk fund and service charges (CCS and lease finance)                  |  | 41,247,808             | 55,094,400             |
| Sale proceeds of PSP / BSP   |  | 455,446,050            | 362,071,050            |
| Margin on letters of guarantee   |  | 929,765,169            | 884,411,352            |
| Margin on letters of credit  |  | 1,756,036,517          | 1,887,199,994          |
| Margin on FDBP / IDBP, export bills, etc                               |  | 147,478,588            | 118,163,254            |
| Lease deposits   |  | 61,210,829             | 57,823,429             |
| Interest / profit payable on deposits                                  |  | 2,094,289,979          | 1,825,658,414          |
| Withholding VAT/Tax /Excise duty payable to Government Authority       |  | 241,171,875            | 562,791,382            |
| Others   |  | 1,290,848,944          | 1,004,478,687          |
|  |  | <b>14,066,374,565</b>  | <b>12,836,137,818</b>  |
| <b>13a.3 Payable on demand and time deposits</b>                       |  |                        |                        |
| <b>a) Demand deposits</b>  |  |                        |                        |
| Current deposits   |  | 14,821,784,544         | 14,349,970,506         |
| Savings deposits (9%)  |  | 3,793,801,507          | 3,733,026,703          |
| Foreign currency deposits (Non interest bearing)                       |  | 5,847,629,591          | 5,548,497,819          |
| Security deposits  |  | 7,940,616              | 7,945,616              |
| Sundry deposits  |  | 14,066,374,565         | 12,836,137,818         |
| Bills payable  |  | 2,591,252,396          | 3,045,875,590          |
|  |  | <b>41,128,783,218</b>  | <b>39,521,454,051</b>  |
| <b>b) Time deposits</b>  |  |                        |                        |
| Savings deposits (91%)   |  | 38,359,548,568         | 37,745,047,772         |
| Fixed deposits   |  | 78,402,379,002         | 73,960,000,116         |
| Special notice deposits  |  | 11,925,670,810         | 12,937,671,982         |
| Deposits under schemes   |  | 31,110,232,916         | 31,655,419,613         |
| Non resident Taka deposits   |  | 1,543,712,329          | 1,698,132,023          |
|  |  | <b>161,341,543,626</b> | <b>157,996,271,506</b> |
|  |  | <b>202,470,326,844</b> | <b>197,517,725,557</b> |
| <b>14 Consolidated other liabilities</b>                               |  |                        |                        |
| Prime Bank Limited ( <b>note-14a</b> )                                 |  | 38,315,002,312         | 36,257,586,840         |
| Prime Bank Investment Limited  |  | 675,561,230            | 724,298,400            |
| Prime Bank Securities Limited  |  | 266,999,348            | 238,146,149            |
| Prime Exchange Co. Pte. Ltd., Singapore                                |  | 29,200,673             | 40,958,922             |
| PBL Exchange (UK) Ltd.   |  | 19,585,932             | 7,767,563              |
| PBL Finance (Hona Kona) Limited  |  | 67,796,989             | 6,025,124              |
|  |  | <b>39,374,146,485</b>  | <b>37,274,782,999</b>  |
| Less: Inter-company transactions                                       |  | -                      | -                      |
|  |  | <b>39,374,146,485</b>  | <b>37,274,782,999</b>  |
| <b>14a Other liabilities of the Bank</b>                               |  |                        |                        |
| Exchange adjustment account  |  | -                      | -                      |
| Expenditure and other payables   |  | 334,130,930            | 147,779,820            |
| Provision for bonus  |  | 422,293,459            | 227,293,459            |
| Provision for income tax ( <b>note - 14a.1</b> )                       |  | 20,615,551,971         | 20,085,551,971         |
| Deferred tax liability ( <b>note-14a.2</b> )                           |  | 930,373,650            | 930,373,650            |
| Unearned commission on bank guarantee                                  |  | 26,260,147             | 7,820,643              |
| Unearned profit (Markup)   |  | 262,322,257            | 291,233,755            |
| Provision for off-balance sheet exposures ( <b>note-14a.4</b> )        |  | 1,513,090,000          | 1,513,090,000          |
| Provision for Off-shore Banking Units ( <b>note-14a.5</b> )            |  | 749,550,000            | 743,550,000            |
| Fund for employee welfare fund (EWF)                                   |  | 9,975,604              | 7,875,604              |
| Fund for Prime Bank Foundation (PBF)                                   |  | 198,012,081            | 157,512,081            |
| Provision for loans and advances / investments ( <b>note - 14a.3</b> ) |  | 8,014,545,623          | 7,540,378,507          |
| Provision for Interest receivable on loans and advances / investments  |  | 105,017,300            | 9,517,300              |
| Provision for diminution in value of investments                       |  | 36,128,249             | 35,628,249             |
| Interest suspense account ( <b>note - 14a.6</b> )                      |  | 4,240,356,809          | 4,026,761,377          |
| Provision for Impairment loss for investment in subsidiaries           |  | 180,094,092            | 180,094,092            |
| Provision for climate risk fund  |  | 10,000,000             | 10,000,000             |
| Provision of rebate for good borrower                                  |  | 15,207,111             | 15,207,111             |
| Credit Card  |  | 9,061,615              | -                      |
| Other liabilities  |  | 349,648,269            | 70,536,074             |
| Other provision ( <b>note - 14a.7</b> )                                |  | 293,383,148            | 257,383,148            |
|  |  | <b>38,315,002,312</b>  | <b>36,257,586,840</b>  |



|  |  | <b>Amount in Taka</b>        |                              |
|--|--|------------------------------|------------------------------|
|  |  | <b>March-2019</b>            | <b>2018</b>                  |
| <b>14a.1 Provision for income tax</b>                                    |  |                              |                              |
| Opening Balance  |  | 20,085,551,971               | 18,335,551,971               |
| Add: Addition during the year  |  | 530,000,000                  | 1,750,000,000                |
| Less: Adjustment with advance tax  |  | -                            | -                            |
|  |  | <b><u>20,615,551,971</u></b> | <b><u>20,085,551,971</u></b> |
| <b>14a.2 Deferred tax liability</b>                                      |  |                              |                              |
| <b>Deferred tax liability</b>  |  |                              |                              |
| Balance as on 1 January  |  | 930,373,650                  | 930,373,650                  |
| Add/(Less): Provision for revaluation of land and building               |  | -                            | -                            |
| Add: Addition / Adjustment during the year (note-40a)                    |  | -                            | -                            |
| Balance as on the date   |  | <b><u>930,373,650</u></b>    | <b><u>930,373,650</u></b>    |
| <b>14a.3 Provision for loans, advances and lease / investments</b>       |  |                              |                              |
| Movement in specific provision on classified loans / investments:        |  |                              |                              |
| Provision held as on 1 January   |  | 4,060,384,783                | 3,773,742,337                |
| Less: Fully provided debts written off/settlement during the year        |  | (169,142)                    | (2,607,437,692)              |
| Add Recoveries of amounts previously written off                         |  | 184,336,258                  | 203,780,138                  |
| 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)                     |  | (600,000,000)                | 2,690,300,000                |
| Balance as on the date   |  | <b><u>3,644,551,899</u></b>  | <b><u>4,060,384,783</u></b>  |
| <b>Movement in general provision on unclassified loans / investments</b> |  |                              |                              |
| Provision held as on 1 January   |  | 3,479,993,724                | 4,415,993,724                |
| Add Amount transferred to classified provision                           |  | -                            | -                            |
| Add General provision made during the year (note-39a)                    |  | 890,000,000                  | (936,000,000)                |
| Balance as on the date   |  | <b><u>4,369,993,724</u></b>  | <b><u>3,479,993,724</u></b>  |
|  |  | <b><u>8,014,545,623</u></b>  | <b><u>7,540,378,507</u></b>  |
| <b>14a.4 Provision for off-balance sheet exposures</b>                   |  |                              |                              |
| Provision held as on 1 January   |  | 1,513,090,000                | 1,678,090,000                |
| Add Amount transferred from classified provision                         |  | -                            | -                            |
| Add Provision made during the year (note-39a)                            |  | -                            | (165,000,000)                |
| Balance as on the date   |  | <b><u>1,513,090,000</u></b>  | <b><u>1,513,090,000</u></b>  |
| <b>14a.5 Provision for Off-shore Banking Units</b>                       |  |                              |                              |
| Movement in specific provision on classified loans / investments:        |  |                              |                              |
| Provision held as on 1 January   |  | 506,900,000                  | 496,200,000                  |
| Add Transferred from Unclassified Provision of OBU                       |  | -                            | -                            |
| Add Net charge to profit and loss account (note-39a)                     |  | 3,000,000                    | 10,700,000                   |
| Balance as on the date   |  | <b><u>509,900,000</u></b>    | <b><u>506,900,000</u></b>    |
| <b>Movement in general provision on unclassified loans / investments</b> |  |                              |                              |
| Provision held as on 1 January   |  | 236,650,000                  | 220,150,000                  |
| Add Amount transferred to classified provision of OBU                    |  | -                            | -                            |
| Add General provision made during the year (note-39a)                    |  | 3,000,000                    | 16,500,000                   |
| Balance as on the date   |  | <b><u>239,650,000</u></b>    | <b><u>236,650,000</u></b>    |
|  |  | <b><u>749,550,000</u></b>    | <b><u>743,550,000</u></b>    |
| <b>14a.7 Other provision for classified assets</b>                       |  |                              |                              |
| Balance as on 1 January  |  | 257,383,148                  | 204,083,148                  |
| Add: Addition during the year (note-39a)                                 |  | 36,000,000                   | 53,300,000                   |
| Less: Adjustment during the year   |  | -                            | -                            |
| Balance as on the date   |  | <b><u>293,383,148</u></b>    | <b><u>257,383,148</u></b>    |

| Amount in Taka |      |
|----------------|------|
| March-2019     | 2018 |

## 15 Share capital

### 15.1 Authorized capital

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

25,000,000,000 25,000,000,000

### 15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash  
986,756,137 ordinary shares of Taka 10 each issued as bonus shares  
115,527,340 ordinary shares of Taka 10 each issued as right shares

|                       |                       |
|-----------------------|-----------------------|
| 300,000,000           | 300,000,000           |
| 9,867,561,370         | 9,867,561,370         |
| 1,155,273,400         | 1,155,273,400         |
| <b>11,322,834,770</b> | <b>11,322,834,770</b> |

### 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  |
| 2009            | 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 |
| 2017            | 10% Bonus share            | 102,934,861          | 1,029,348,610         | 11,322,834,770 |
|                 |                            | <b>1,132,283,477</b> | <b>11,322,834,770</b> |                |

### 15.4 Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 dated May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 31 March 2019 was Taka 29,104,195,725 as against available Tier-I capital of Taka 24,724,640,635 and Tier-II capital of Taka 14,122,733,724 making a total capital of Taka 38,847,374,359 thereby showing a surplus capital / equity of Taka 9,743,178,633 at that date. Details are shown below:

#### Tier-1 Capital

##### Common Equity Tier-1 (CET-1) Capital

Paid-up capital (note-15.2)  
Share premium (note-15.5)  
Non-controlling interest (note-15.6)  
Statutory reserve (note-16)  
General reserve  
Surplus in consolidated profit and loss account/Retained earnings (note-20)

|                       |                       |
|-----------------------|-----------------------|
| 11,322,834,770        | 11,322,834,770        |
| 1,211,881,786         | 1,211,881,786         |
| 63                    | 63                    |
| 10,353,413,584        | 10,353,413,584        |
| 28,002,888            | 28,002,888            |
| 2,218,923,670         | 1,798,788,031         |
| <b>25,135,056,762</b> | <b>24,714,921,122</b> |

##### Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares

|   |   |
|---|---|
| - | - |
| - | - |

##### Less: Regulatory Adjustments for CET-1 Capital

Goodwill and all other intangible assets  
Reciprocal Crossholdings

|                       |                       |
|-----------------------|-----------------------|
| 343,020,510           | 285,218,428           |
| 67,395,617            | 53,978,990            |
| <b>410,416,127</b>    | <b>339,197,418</b>    |
| <b>24,724,640,635</b> | <b>24,375,723,704</b> |

#### **Total Tier-1 Capital**

|   | Amount in Taka        |                       |
|---|-----------------------|-----------------------|
|   | March-2019            | 2018                  |
| <b>Tier-2 Capital</b>   |                       |                       |
| General provision maintained against unclassified loan/investments ( <b>note-14a.3</b> )                                      | 4,369,993,724         | 3,479,993,724         |
| General provision on off-balance sheet exposures ( <b>note-14a.4</b> )  | 1,513,090,000         | 1,513,090,000         |
| General provision on off-shore Banking Units ( <b>note-14a.5</b> )  | 239,650,000           | 236,650,000           |
| Revaluation gain / loss on investments-50% of total   | 230,897,400           | 230,897,400           |
| Revaluation reserve-50% of total  | 751,759,278           | 751,759,278           |
| Prime Bank Sub-ordinated Bond   | 8,000,000,000         | 8,500,000,000         |
|   | <b>15,105,390,402</b> | <b>14,712,390,402</b> |
| <b>Less: Regulatory Adjustments</b>   |                       |                       |
| Revaluation Reserves for fixed assets, securities and equity securities   | 982,656,678           | 786,125,342           |
| <b>Total Tier-2 Capital</b>   | <b>14,122,733,724</b> | <b>13,926,265,060</b> |
| <b>A) Total Regulatory capital</b>  | <b>38,847,374,359</b> | <b>38,301,988,764</b> |
| Total assets including off-balance sheet exposures  | 467,581,712,006       | 457,564,124,265       |
| B) Total risk weighted assets   | 232,833,565,803       | 231,077,070,428       |
| C) Required capital based on risk weighted assets (12.50% on B)   | 29,104,195,725        | 27,440,402,113        |
| D) <b>Surplus (A-C)</b>   | <b>9,743,178,633</b>  | <b>10,861,586,651</b> |
| <b>Capital to risk weighted assets ratio</b>  | <b>16.68%</b>         | <b>16.58%</b>         |
| <b>Common Equity Tier-I (Against Standard of minimum 6.00%)</b>   | <b>10.62%</b>         | <b>10.55%</b>         |
| <b>Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)</b> | <b>16.68%</b>         | <b>16.58%</b>         |

#### Leverage Ratio

| Particulars    | Required | Held  | Required | Held  |
|----------------|----------|-------|----------|-------|
| Leverage ratio | 3.00%    | 6.42% | 3.00%    | 6.51% |

#### Capital to risk weighted assets ratio (Solo)

##### Tier-1 Capital

##### Common Equity Tier-1 (CET-1) Capital

|   |                       |                       |
|---|-----------------------|-----------------------|
| Paid-up capital ( <b>note-15.2</b> )  | 11,322,834,770        | 11,322,834,770        |
| Share premium ( <b>note-15.8</b> )  | 1,211,881,786         | 1,211,881,786         |
| Statutory reserve ( <b>note-16</b> )  | 10,353,413,584        | 10,353,413,584        |
| Surplus in consolidated profit and loss account / Retained earnings ( <b>note-20a</b> ) | 2,189,566,515         | 1,759,002,003         |
|   | <b>25,077,696,655</b> | <b>24,647,132,143</b> |

##### Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares

|   |   |
|---|---|
| - | - |
| - | - |

##### Less: Regulatory Adjustments for CET-1 Capital

|  |                       |                       |
|--|-----------------------|-----------------------|
| Goodwill and all other intangible assets | 341,883,667           | 284,377,542           |
| Reciprocal Crossholdings                 | 27,970,098            | 27,970,098            |
|  | <b>369,853,765</b>    | <b>312,347,640</b>    |
| <b>Total Tier-1 Capital</b>              | <b>24,707,842,890</b> | <b>24,334,784,503</b> |

##### Tier-2 Capital

|  |                       |                       |
|--|-----------------------|-----------------------|
| General provision maintained against unclassified loan/investments ( <b>note-14a.3</b> ) | 4,369,993,724         | 3,479,993,724         |
| General provision on off-balance sheet exposures ( <b>note-14a.4</b> )                   | 1,513,090,000         | 1,513,090,000         |
| General provision on off-shore Banking Units ( <b>note-14a.5</b> )                       | 239,650,000           | 236,650,000           |
| Revaluation gain / loss on investments-50% of total                                      | 220,734,813           | 220,734,813           |
| Revaluation reserve-50% of total   | 751,759,278           | 751,759,278           |
| Prime Bank Sub-ordinated Bond  | 8,000,000,000         | 8,500,000,000         |
|  | <b>15,095,227,815</b> | <b>14,702,227,815</b> |

##### Less: Regulatory Adjustments

|   |                       |                       |
|---|-----------------------|-----------------------|
| Revaluation Reserves for fixed assets, securities and equity securities | 972,494,091           | 777,995,273           |
| <b>Total Tier-2 Capital</b>   | <b>14,122,733,724</b> | <b>13,924,232,542</b> |
| <b>A) Total Regulatory capital</b>                                      | <b>38,830,576,614</b> | <b>38,259,017,045</b> |

Total assets including off-balance sheet exposures

|   |                       |                       |
|---|-----------------------|-----------------------|
| B) Total risk weighted assets                                   | 466,516,951,417       | 456,453,527,360       |
| C) Required capital based on risk weighted assets (12.50% on B) | 226,492,517,745       | 224,585,078,381       |
| D) <b>Surplus (A-C)</b>   | <b>28,311,564,718</b> | <b>26,669,478,058</b> |
| <b>Capital to risk weighted assets ratio</b>                    | <b>17.14%</b>         | <b>17.04%</b>         |

**Common Equity Tier-I (Against Standard of minimum 6.00%)** **10.91%** **10.84%**

**Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)** **17.14%** **17.04%**

#### Leverage Ratio

| Particulars    | Required | Held  | Required | Held  |
|----------------|----------|-------|----------|-------|
| Leverage ratio | 3.00%    | 6.43% | 3.00%    | 6.52% |

|  |  | <b>Amount in Taka</b>        |                              |
|--|--|------------------------------|------------------------------|
|  |  | <b>March-2019</b>            | <b>2018</b>                  |
| <b>15.5 Share premium</b>  |  |                              |                              |
|  | 11,552,734 ordinary shares of Taka 200 each per share                        | 2,310,546,800                | 2,310,546,800                |
|  | Less: Income tax deduction at source @ 3% on total premium                   | 69,316,404                   | 69,316,404                   |
|  |  | <u>2,241,230,396</u>         | <u>2,241,230,396</u>         |
|  | Less: Transferred to Paid-up Capital   | 1,029,348,610                | 1,029,348,610                |
|  |  | <b><u>1,211,881,786</u></b>  | <b><u>1,211,881,786</u></b>  |
| <b>15.6 Non controlling interest</b>   |  |                              |                              |
|  | Share capital  | 60                           | 60                           |
|  | Retained earnings  | 3                            | 3                            |
|  |  | <b><u>63</u></b>             | <b><u>63</u></b>             |
| <b>16 Statutory reserve</b>  |  |                              |                              |
|  | Balance on 1 January   | 10,353,413,584               | 9,565,853,177                |
|  | Addition during the year ( 20% of pre-tax profit)                            | -                            | 787,560,407                  |
|  |  | <b><u>10,353,413,584</u></b> | <b><u>10,353,413,584</u></b> |
| <b>17 Consolidated revaluation gain / loss on investments</b>                  |  |                              |                              |
|  | Prime Bank Limited ( <b>note-17a</b> )                                       | 22,079,754                   | 22,087,009                   |
|  | Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore | 39,005,500                   | 38,209,946                   |
|  | Gain on revaluation of Investment at Prime Exchange (UK) Ltd.                | (1,459,624)                  | (3,361,374)                  |
|  | Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited         | (20,361,241)                 | 14,863,043                   |
|  |  | <b><u>39,264,389</u></b>     | <b><u>71,798,624</u></b>     |
| <b>17a Revaluation gain / loss on investments of the Bank</b>                  |  |                              |                              |
|  | Opening balance on 1 January   | 22,087,009                   | 17,749,598                   |
|  | Add: Amortized/Revaluation Gain  | -                            | 57,349,488                   |
|  | Less: Adjustment of amortization/revaluation gain against sale/maturity      | -                            | (52,987,310)                 |
|  | Add: Adjustment of revaluation gain/(loss) of OBU fixed assets               | (7,255)                      | (24,768)                     |
|  | Less: Adjustment of Revaluation loss   | -                            | -                            |
|  |  | <b><u>22,079,754</u></b>     | <b><u>22,087,009</u></b>     |
| <b>18 Revaluation reserve</b>  |  |                              |                              |
|  | Balance on 1 January   | 1,767,012,161                | 1,767,012,161                |
|  | Adjustment during the year   | -                            | -                            |
|  | Balance as on the date   | 1,767,012,161                | 1,767,012,161                |
|  | Less: Provision for deferred tax   | (270,253,057)                | (270,253,057)                |
|  |  | <b><u>1,496,759,104</u></b>  | <b><u>1,496,759,104</u></b>  |
| <b>19 Consolidated foreign currency translation gain/ (loss)</b>               |  |                              |                              |
|  | Prime Bank Limited ( <b>note-19a</b> )                                       | 15,076,647                   | 14,920,954                   |
|  | Prime Bank Investment Limited  | -                            | -                            |
|  | Prime Bank Securities Limited  | -                            | -                            |
|  | Prime Exchange Co. Pte. Ltd., Singapore                                      | 17,886                       | (8,551)                      |
|  | PBL Exchange (UK) Ltd.   | 32,273                       | (107,404)                    |
|  | PBL Finance (Hong Kong) Limited  | 14,371                       | 312,440                      |
|  |  | <b><u>15,141,176</u></b>     | <b><u>15,117,438</u></b>     |
| <b>19a Foreign currency translation gain/ (loss)</b>                           |  |                              |                              |
|  | Balance on 1 January   | 14,920,954                   | 13,414,088                   |
|  | Addition during the year   | 155,693                      | 1,506,866                    |
|  |  | <b><u>15,076,647</u></b>     | <b><u>14,920,954</u></b>     |
| <b>20 Consolidated retained earnings / movement of profit and loss account</b> |  |                              |                              |
|  | Prime Bank Limited ( <b>note-20a</b> )                                       | 2,189,722,208                | 1,760,508,869                |
|  | Prime Bank Investment Limited  | 174,747,469                  | 171,979,126                  |
|  | Prime Bank Securities Limited  | (189,812,761)                | (153,975,418)                |
|  | Prime Exchange Co. Pte. Ltd., Singapore                                      | 3,811,215                    | 12,441,761                   |
|  | PBL Exchange (UK) Ltd.   | (29,654,626)                 | (30,425,774)                 |
|  | PBL Finance (Hong Kong) Limited  | 70,330,391                   | 108,050,252                  |
|  |  | <b><u>2,219,143,896</u></b>  | <b><u>1,868,578,816</u></b>  |
|  | Less: Minority Interest  | (3.49)                       | (3.44)                       |
|  | Less: Transfer to statutory reserve  | -                            | -                            |
|  | Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore             | -                            | (10,903,571)                 |
|  | Less: Profit Remitted by PBL Finance (Hong Kong) Limited                     | -                            | (57,183,859)                 |
|  | Less: Foreign currency translation gains                                     | (220,222)                    | (1,703,351)                  |
|  |  | <b><u>2,218,923,670</u></b>  | <b><u>1,798,788,031</u></b>  |

|               |  | <b>Amount in Taka</b>         |                               |
|---------------|--|-------------------------------|-------------------------------|
|               |  | <b>March-2019</b>             | <b>2018</b>                   |
| <b>20a</b>    | <b>Retained earnings / movement of profit and loss account of the Bank</b> |                               |                               |
|               | Balance on 1 January   | 1,759,002,003                 | 1,079,304,405                 |
|               | Revaluation reserve  | -                             | -                             |
|               | Addition during the year   | 430,564,512                   | 2,187,802,036                 |
|               | Transfer to statutory reserve  | -                             | (787,560,407)                 |
|               | Cash dividend  | -                             | (720,544,031)                 |
|               | Issue of bonus shares  | -                             | -                             |
|               | Balance as on the date   | <b>2,189,566,515</b>          | <b>1,759,002,003</b>          |
|               | Add: Foreign currency translation gain/ (loss)                             | 155,693                       | 1,506,866                     |
|               |  | <b><u>2,189,722,208</u></b>   | <b><u>1,760,508,869</u></b>   |
| <b>20.1</b>   | <b>Consolidated retained earnings brought forward from previous year</b>   |                               |                               |
|               | Prime Bank Limited ( <b>note-20.1 a</b> )                                  | 1,759,002,003                 | 358,760,374                   |
|               | Prime Bank Investment Ltd.   | 171,979,126                   | 66,646,548                    |
|               | Prime Bank Securities Ltd.   | (153,975,418)                 | (58,315,338)                  |
|               | Prime Exchange Co. Pte. Ltd., Singapore                                    | 1,538,190                     | (122,277)                     |
|               | PBL Exchange (UK) Ltd.   | (30,425,774)                  | (36,245,907)                  |
|               | PBL Finance (Hong Kong) Limited  | 50,866,392                    | (438,251)                     |
|               |  | 1,798,984,519                 | 330,285,148                   |
|               | Foreign currency translation gain on 1 January                             | (991,533)                     | 2,429,428                     |
|               |  | <b><u>1,797,992,987</u></b>   | <b><u>332,714,576</u></b>     |
| <b>20.1.a</b> | <b>Retained earnings brought forward from previous year of the Bank</b>    |                               |                               |
|               | Balance on 1 January   | 1,759,002,003                 | 1,079,304,405                 |
|               | Transferred from revaluation reserve                                       | -                             | -                             |
|               | Bonus shares issued  | -                             | -                             |
|               | Cash dividend paid   | -                             | (720,544,031)                 |
|               | Balance at 31  | <b>1,759,002,003</b>          | <b>358,760,374</b>            |
|               | Foreign currency translation gain on 1 January                             | -                             | -                             |
|               |  | <b><u>1,759,002,003</u></b>   | <b><u>358,760,374</u></b>     |
| <b>21</b>     | <b>Consolidated contingent liabilities</b>                                 |                               |                               |
| <b>21.1</b>   | <b>Acceptances and endorsements</b>  |                               |                               |
|               | Prime Bank Limited ( <b>note-21a.1</b> )                                   | 53,974,020,869                | 52,944,055,583                |
|               | Prime Bank Investment Limited  | -                             | -                             |
|               | Prime Bank Securities Limited  | -                             | -                             |
|               | Prime Exchange Co. Pte. Ltd., Singapore                                    | -                             | -                             |
|               | PBL Exchange (UK) Ltd.   | -                             | -                             |
|               | PBL Finance (Hong Kong) Limited  | -                             | -                             |
|               |  | <b>53,974,020,869</b>         | <b>52,944,055,583</b>         |
| <b>21.2</b>   | <b>Letters of guarantee</b>  |                               |                               |
|               | Prime Bank Limited ( <b>note-21a.2</b> )                                   | 56,193,649,451                | 57,826,844,429                |
|               | Prime Bank Investment Limited  | -                             | -                             |
|               | Prime Bank Securities Limited  | -                             | -                             |
|               | Prime Exchange Co. Pte. Ltd., Singapore                                    | -                             | -                             |
|               | PBL Exchange (UK) Ltd.   | -                             | -                             |
|               | PBL Finance (Hong Kong) Limited  | -                             | -                             |
|               |  | <b>56,193,649,451</b>         | <b>57,826,844,429</b>         |
| <b>21.3</b>   | <b>Irrevocable Letters of Credit</b>                                       |                               |                               |
|               | Prime Bank Limited ( <b>note-21a.3</b> )                                   | 37,789,928,046                | 38,072,832,383                |
|               | Prime Bank Investment Limited  | -                             | -                             |
|               | Prime Bank Securities Limited  | -                             | -                             |
|               | Prime Exchange Co. Pte. Ltd., Singapore                                    | -                             | -                             |
|               | PBL Exchange (UK) Ltd.   | -                             | -                             |
|               | PBL Finance (Hong Kong) Limited  | -                             | -                             |
|               |  | <b>37,789,928,046</b>         | <b>38,072,832,383</b>         |
| <b>21.4</b>   | <b>Bills for collection</b>  |                               |                               |
|               | Prime Bank Limited ( <b>note-21a.4</b> )                                   | 11,152,455,475                | 11,613,890,781                |
|               | Prime Bank Investment Limited  | -                             | -                             |
|               | Prime Bank Securities Limited  | -                             | -                             |
|               | Prime Exchange Co. Pte. Ltd., Singapore                                    | -                             | -                             |
|               | PBL Exchange (UK) Ltd.   | -                             | -                             |
|               | PBL Finance (Hong Kong) Limited  | -                             | -                             |
|               |  | <b>11,152,455,475</b>         | <b>11,613,890,781</b>         |
|               |  | <b><u>159,110,053,841</u></b> | <b><u>160,457,623,176</u></b> |

|              |   | <b>Amount in Taka</b>  |                        |
|--------------|---|------------------------|------------------------|
|              |   | <b>March-2019</b>      | <b>2018</b>            |
| <b>21a</b>   | <b>Contingent liabilities of the Bank</b> |                        |                        |
| <b>21a.1</b> | <b>Acceptances and endorsements</b>       |                        |                        |
|              | Back to back bills (Foreign)              | 48,051,331,666         | 46,572,419,905         |
|              | Back to back bills (Local)                | 5,247,660,769          | 5,444,080,575          |
|              | Back to back bills (EPZ)                  | 675,028,434            | 927,555,103            |
|              |   | 53,974,020,869         | 52,944,055,583         |
|              | Les: Margin                               | (6,215,875,198)        | (5,311,288,453)        |
|              |   | <b>47,758,145,671</b>  | <b>47,632,767,130</b>  |
| <b>21a.2</b> | <b>Letters of guarantee</b>               |                        |                        |
|              | Letters of guarantee (Local)              | 20,616,231,874         | 20,135,357,878         |
|              | Letters of guarantee (Foreign)            | 35,577,417,577         | 37,691,486,551         |
|              | Foreign counter guarantees                | -                      | -                      |
|              |   | 56,193,649,451         | 57,826,844,429         |
|              | Les: Margin                               | (929,765,169)          | (884,411,352)          |
|              |   | <b>55,263,884,281</b>  | <b>56,942,433,077</b>  |
| <b>21a.3</b> | <b>Irrevocable Letters of Credit</b>      |                        |                        |
|              | Letters of credit (Sight)                 | 8,904,400,061          | 9,246,043,120          |
|              | Letters of credit (Deferred)              | 20,413,488,761         | 21,554,689,067         |
|              | Back to back L/C                          | 8,472,039,224          | 7,272,100,196          |
|              |   | 37,789,928,046         | 38,072,832,383         |
|              | Les: Margin                               | (1,756,036,517)        | (1,887,199,994)        |
|              |   | <b>36,033,891,529</b>  | <b>36,185,632,390</b>  |
| <b>21a.4</b> | <b>Bills for collection</b>               |                        |                        |
|              | Outward bills for collection              | 11,152,455,475         | 11,613,890,781         |
|              |   | 11,152,455,475         | 11,613,890,781         |
|              | Les: Margin                               | (147,478,588)          | (118,163,254)          |
|              |   | <b>11,004,976,887</b>  | <b>11,495,727,526</b>  |
|              |   | <b>159,110,053,841</b> | <b>160,457,623,176</b> |

|             |   | <b>Amount in Taka</b> |                      |
|-------------|---|-----------------------|----------------------|
|             |   | <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b>  |
| <b>22</b>   | <b>Income statement</b>   |                       |                      |
|             | <b>Income:</b>  |                       |                      |
|             | Interest, discount and similar income ( <b>note-22.1</b> )                                | 5,305,757,283         | 4,829,696,573        |
|             | Dividend income ( <b>note-25a</b> )   | 15,314,870            | 15,266,714           |
|             | Fees, commission and brokerage ( <b>note-22.2</b> )                                       | 250,763,008           | 215,542,562          |
|             | Gains <i>less</i> losses arising from dealing in securities                               | -                     | -                    |
|             | Gains <i>less</i> losses arising from investment securities                               | -                     | -                    |
|             | Gains <i>less</i> losses arising from dealing in foreign currencies ( <b>note-26a.1</b> ) | 332,110,944           | 251,231,626          |
|             | Income from non-banking assets  | -                     | -                    |
|             | Other operating income ( <b>note-27a</b> )  | 128,499,411           | 163,603,087          |
|             | Profit <i>less</i> losses on interest rate changes  | -                     | -                    |
|             |   | <b>6,032,445,516</b>  | <b>5,475,340,563</b> |
|             | <b>Expenses:</b>  |                       |                      |
|             | Interest / profit paid on deposits, borrowings, etc. ( <b>note-24a</b> )                  | 2,804,021,172         | 2,600,154,300        |
|             | Losses on loans, advances and lease/ investments  | -                     | -                    |
|             | Administrative expenses ( <b>note-22.3</b> )  | 1,457,130,632         | 1,397,564,807        |
|             | Other operating expenses ( <b>note-38a</b> )  | 295,781,089           | 317,723,721          |
|             | Depreciation on banking assets ( <b>note-37a</b> )  | 86,948,110            | 74,405,401           |
|             |   | <b>4,643,881,004</b>  | <b>4,389,848,229</b> |
|             |   | <b>1,388,564,512</b>  | <b>1,085,492,334</b> |
| <b>22.1</b> | <b>Interest, discount and similar income</b>  |                       |                      |
|             | Interest income / Profit on investments ( <b>note-23a</b> )                               | 4,785,474,266         | 4,280,858,954        |
|             | Interest income on treasury bills / reverse repo / bonds ( <b>note-25a</b> )              | 458,996,427           | 522,846,028          |
|             | Gain on Discounted bond / bills ( <b>note-25a</b> )                                       | 36,125,864            | 26,657,543           |
|             | Gain on sale of shares ( <b>note-25a</b> )  | 3,392,556             | -                    |
|             | Gain on Govt. security trading ( <b>note-25a</b> )  | 312,508               | 1,613,119            |
|             | Interest on debentures ( <b>note-25a</b> )  | 23,425,000            | -                    |
|             |   | <b>5,307,726,621</b>  | <b>4,831,975,644</b> |
|             | Less: Loss on revaluation of security trading ( <b>note-25a</b> )                         | 1,969,338             | 2,279,071            |
|             |   | <b>5,305,757,283</b>  | <b>4,829,696,573</b> |
| <b>22.2</b> | <b>Fees, commission and brokerage</b>   |                       |                      |
|             | Commission ( <b>note-26a</b> )  | 250,763,008           | 215,542,562          |
|             | Settlement fee-PBIL ( <b>note-26a</b> )   | -                     | -                    |
|             |   | <b>250,763,008</b>    | <b>215,542,562</b>   |
| <b>22.3</b> | <b>Administrative expenses</b>  |                       |                      |
|             | Salary and allowances ( <b>note-28a</b> )   | 1,142,326,346         | 1,034,068,249        |
|             | Rent, taxes, insurance, electricity, etc. ( <b>note-29a</b> )                             | 229,494,113           | 245,726,548          |
|             | Legal expenses ( <b>note-30a</b> )  | 6,359,111             | 19,271,061           |
|             | Postage, stamp, telecommunication, etc. ( <b>note-31a</b> )                               | 13,803,754            | 16,767,519           |
|             | Stationery, printing, advertisement, etc. ( <b>note-32a</b> )                             | 49,717,219            | 56,750,433           |
|             | Managing Director's salary and fees ( <b>note-33</b> )                                    | 2,415,000             | 2,250,000            |
|             | Directors' fees ( <b>note-34a</b> )   | 819,089               | 726,379              |
|             | Auditors' fees ( <b>note-35a</b> )  | 345,000               | 345,000              |
|             | Repair of Bank's assets ( <b>note-37a</b> )   | 11,851,000            | 21,659,618           |
|             |   | <b>1,457,130,632</b>  | <b>1,397,564,807</b> |
| <b>23</b>   | <b>Consolidated interest income / profit on investment</b>                                |                       |                      |
|             | Prime Bank Limited ( <b>note-23a</b> )  | 4,785,474,266         | 4,280,858,954        |
|             | Prime Bank Investment Limited   | 37,149,052            | 33,481,065           |
|             | Prime Bank Securities Limited   | 1,299,338             | 1,527,875            |
|             | Prime Exchange Co. Pte. Ltd., Singapore   | -                     | -                    |
|             | PBL Exchange (UK) Ltd.  | -                     | -                    |
|             | PBL Finance (Hong Kong) Limited   | 47,932,106            | 25,785,451           |
|             |   | <b>4,871,854,762</b>  | <b>4,341,653,345</b> |
|             | Less: Inter-company transactions  | 65,226,657            | 53,875,582           |
|             |   | <b>4,806,628,104</b>  | <b>4,287,777,763</b> |

|   |  | <b>Amount in Taka</b>       |                             |
|---|--|-----------------------------|-----------------------------|
|   |  | <b>Jan-Mar-2019</b>         | <b>Jan-Mar-2018</b>         |
| <b>23a Interest income / profit on investment of the Bank</b>               |  |                             |                             |
| Loans (General) / Musharaka   |  | 1,157,912,529               | 880,302,605                 |
| Loans against trust receipts  |  | 229,886,717                 | 153,593,299                 |
| Packing credit  |  | 8,141,370                   | 8,255,954                   |
| House building loan   |  | 52,930,370                  | 46,539,133                  |
| Lease finance / Izara   |  | 114,575,745                 | 89,503,050                  |
| Hire purchase   |  | 288,775,397                 | 206,498,548                 |
| Payment against documents   |  | 881,371                     | 156,797                     |
| Cash credit / Bai-Muajjal   |  | 599,289,010                 | 592,077,782                 |
| Secured overdraft   |  | 651,093,963                 | 673,364,797                 |
| Consumer credit scheme  |  | 432,149,408                 | 385,620,781                 |
| Staff loan  |  | 23,718,277                  | 26,411,142                  |
| Agricultural Loan   |  | 39,502,607                  | 116,344,047                 |
| Forced loan   |  | 3,140,885                   | 12,009,126                  |
| Documentary bills purchased   |  | 280,152,234                 | 176,568,380                 |
| Interest income from credit card  |  | 41,965,025                  | 46,907,664                  |
| Other loans and advances / Investments                                      |  | 598,499,286                 | 570,251,268                 |
| <b>Total interest / profit on loans and advances / investments</b>          |  | <b>4,522,614,193</b>        | <b>3,984,404,373</b>        |
| Interest / profit on balance with other banks and financial institutions    |  | 151,989,948                 | 152,900,686                 |
| Interest on call loans  |  | 9,032,847                   | 34,049,654                  |
| Interest / profit received from foreign banks                               |  | 101,837,278                 | 109,504,241                 |
|   |  | <b><u>4,785,474,266</u></b> | <b><u>4,280,858,954</u></b> |
| <b>24 Consolidated interest / profit paid on deposits, borrowings, etc.</b> |  |                             |                             |
| Prime Bank Limited ( <b>note-24a</b> )                                      |  | 2,804,021,172               | 2,600,154,300               |
| Prime Bank Investment Limited   |  | 34,494,945                  | 36,931,149                  |
| Prime Bank Securities Limited   |  | 4,952,175                   | 4,739,821                   |
| Prime Exchange Co. Pte. Ltd., Singapore                                     |  | -                           | -                           |
| PBL Exchange (UK) Ltd.  |  | -                           | -                           |
| PBL Finance (Hong Kong) Limited   |  | 25,779,537                  | 13,268,807                  |
|   |  | <b>2,869,247,830</b>        | <b>2,655,094,077</b>        |
| Less: Inter-company transactions  |  | 65,226,657                  | 53,875,582                  |
|   |  | <b><u>2,804,021,172</u></b> | <b><u>2,601,218,495</u></b> |
| <b>24a Interest / profit paid on deposits, borrowings, etc. of the Bank</b> |  |                             |                             |
| i) Interest / profit paid on deposits:                                      |  |                             |                             |
| Savings bank / Mudaraba savings deposits                                    |  | 228,416,673                 | 234,322,112                 |
| Special notice deposits   |  | 75,355,000                  | 75,979,024                  |
| Term deposits / Mudaraba term deposits                                      |  | 1,276,724,088               | 945,799,514                 |
| Deposits under scheme   |  | 695,702,453                 | 1,031,113,667               |
| Foreign currency deposits ( <b>note-24a.1</b> )                             |  | 22,123,651                  | 12,533,212                  |
| Others  |  | 8,846,810                   | 8,651,007                   |
|   |  | <b>2,307,168,675</b>        | <b>2,308,398,536</b>        |
| ii) Interest / Profit paid for borrowings:                                  |  |                             |                             |
| Call deposits   |  | 8,376,875                   | -                           |
| Bangladesh Bank-refinance   |  | 17,450,152                  | -                           |
| Local bank accounts   |  | 57,414,532                  | 44,026,487                  |
| Foreign bank accounts   |  | 198,594,774                 | 183,297,771                 |
| PBL bond  |  | 215,016,164                 | 64,431,507                  |
|   |  | <b>496,852,497</b>          | <b>291,755,764</b>          |
|   |  | <b><u>2,804,021,172</u></b> | <b><u>2,600,154,300</u></b> |
| <b>24a.1 Foreign currency deposits</b>                                      |  |                             |                             |
| Interest / profit paid on F.C   |  | 22,123,651                  | 10,691,919                  |
| Interest / profit paid on N.F.C.D   |  | -                           | 1,841,294                   |
| Interest / profit paid on R. F.C.D  |  | -                           | -                           |
|   |  | <b><u>22,123,651</u></b>    | <b><u>12,533,212</u></b>    |
| <b>25 Consolidated investment income</b>                                    |  |                             |                             |
| Prime Bank Limited ( <b>note-25a</b> )                                      |  | 535,597,888                 | 564,104,333                 |
| Prime Bank Investment Limited   |  | 9,446,396                   | 11,728,968                  |
| Prime Bank Securities Limited   |  | 7,553,983                   | 2,071,793                   |
| Prime Exchange Co. Pte. Ltd., Singapore                                     |  | -                           | -                           |
| PBL Exchange (UK) Ltd.  |  | -                           | -                           |
| PBL Finance (Hong Kong) Limited   |  | -                           | -                           |
|   |  | <b>552,598,267</b>          | <b>577,905,094</b>          |
| Less: Inter-company transactions  |  | -                           | -                           |
|   |  | <b><u>552,598,267</u></b>   | <b><u>577,905,094</u></b>   |



|   |  | <b>Amount in Taka</b> |                     |
|---|--|-----------------------|---------------------|
|   |  | <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b> |
| <b>25a Investment income of the bank</b>  |  |                       |                     |
| Interest on treasury bills / Reverse repo / bonds   |  | 458,996,427           | 522,846,028         |
| Interest on debentures / bonds  |  | 23,425,000            | -                   |
| Gain on discounted bond / bills   |  | 36,125,864            | 26,657,543          |
| Gain on sale of shares  |  | 3,392,556             | -                   |
| Gain on Govt. security trading  |  | 312,508               | 1,613,119           |
| Dividend on shares  |  | 15,314,870            | 15,266,714          |
|   |  | <b>537,567,225</b>    | <b>566,383,404</b>  |
| Less: Loss on sale/revaluation of security trading  |  | 1,969,338             | 2,279,071           |
|   |  | <b>535,597,888</b>    | <b>564,104,333</b>  |
| <b>26 Consolidated commission, exchange and brokerage</b>   |  |                       |                     |
| Prime Bank Limited ( <b>note-26a</b> )  |  | 582,873,952           | 466,774,188         |
| Prime Bank Investment Limited   |  | 16,330,726            | 4,785,539           |
| Prime Bank Securities Limited   |  | 11,660,937            | 2,580,996           |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | 15,752,000            | 13,424,435          |
| PBL Exchange (UK) Ltd.  |  | 19,272,442            | 16,356,724          |
| PBL Finance (Hong Kong) Limited   |  | 2,545,371             | 3,995,971           |
|   |  | <b>648,435,428</b>    | <b>507,917,853</b>  |
| <b>26a Commission, exchange and brokerage of the Bank</b>   |  |                       |                     |
| Commission on L/Cs  |  | 67,631,392            | 67,866,411          |
| Commission on L/Cs-back to back   |  | 104,328,404           | 87,864,451          |
| Commission on L/Gs  |  | 39,101,319            | 40,260,558          |
| Commission on remittance  |  | 17,859,225            | 17,757,793          |
| Underwriting Commission regarding Treasury bill/ Bond   |  | -                     | -                   |
| Commission from sale of BSP /PSP/Others   |  | 21,842,669            | 1,793,349           |
|   |  | 250,763,008           | 215,542,562         |
| Exchange gain ( <b>note -26a.1</b> ) - including gain from FC dealings  |  | 332,110,944           | 251,231,626         |
| Settlement fees / Brokerage   |  | -                     | -                   |
|   |  | <b>582,873,952</b>    | <b>466,774,188</b>  |
| <b>26a.1 Exchange gain</b>  |  |                       |                     |
| Exchange gain   |  | 337,805,884           | 255,163,221         |
| Exchange gain-credit card   |  | -                     | -                   |
| Less: Exchange loss   |  | (5,694,940)           | (3,931,594)         |
|   |  | <b>332,110,944</b>    | <b>251,231,626</b>  |
| <b>27 Consolidated other operating income</b>   |  |                       |                     |
| Prime Bank Limited ( <b>note-27a</b> )  |  | 128,499,411           | 163,603,087         |
| Prime Bank Investment Limited   |  | 1,932,774             | 1,805,511           |
| Prime Bank Securities Limited   |  | 88,371                | 10,794              |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | 164,913               | 183,750             |
| PBL Exchange (UK) Ltd.  |  | -                     | -                   |
| PBL Finance (Hong Kong) Limited   |  | 6,681,839             | 6,494,612           |
|   |  | <b>137,367,307</b>    | <b>172,097,755</b>  |
| Less: Inter-company transactions  |  | -                     | -                   |
|   |  | <b>137,367,307</b>    | <b>172,097,755</b>  |
| <b>27a Other operating income of the Bank</b>   |  |                       |                     |
| Locker rent   |  | 6,756,938             | 8,122,250           |
| Service and other charges   |  | 47,530,750            | 80,774,905          |
| Retail Income   |  | 20,111,177            | 26,635,883          |
| Income from ATM service   |  | 2,735,386             | 3,493,013           |
| Credit card income ( <b>note-27a.2</b> )  |  | 16,139,195            | 19,798,777          |
| Postage / telex / SWIFT/ fax  |  | 9,515,410             | 4,133,186           |
| Rebate from foreign Bank outside Bangladesh   |  | 435                   | 17,589              |
| Profit on sale of fixed assets  |  | 1,539,897             | -                   |
| Miscellaneous earnings ( <b>note-27a.1</b> )  |  | 24,170,222            | 20,627,484          |
|   |  | <b>128,499,411</b>    | <b>163,603,087</b>  |
| <b>27a.1</b> Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc. |  |                       |                     |
| <b>27a.2 Credit card income</b>   |  |                       |                     |
| Annual fees   |  | 2,361,716             | 5,425,784           |
| Inter-change fees   |  | 6,726,601             | 7,074,736           |
| Others  |  | 7,050,879             | 7,298,258           |
|   |  | <b>16,139,195</b>     | <b>19,798,777</b>   |

|  |  | <b>Amount in Taka</b>       |                             |
|--|--|-----------------------------|-----------------------------|
|  |  | <b>Jan-Mar-2019</b>         | <b>Jan-Mar-2018</b>         |
| <b>28 Consolidated salaries and allowances</b>                   |  |                             |                             |
| Prime Bank Limited ( <b>note-28a</b> )                           |  | 1,142,326,346               | 1,034,068,249               |
| Prime Bank Investment Limited                                    |  | 11,878,416                  | 9,977,248                   |
| Prime Bank Securities Limited                                    |  | 10,651,372                  | 5,773,421                   |
| Prime Exchange Co. Pte. Ltd., Singapore                          |  | 6,305,157                   | 6,426,010                   |
| PBL Exchange (UK) Ltd.   |  | 6,241,535                   | 5,245,244                   |
| PBL Finance (Hong Kong) Limited                                  |  | 7,099,909                   | 6,554,163                   |
|  |  | <b><u>1,184,502,736</u></b> | <b><u>1,068,044,336</u></b> |
| <b>28a Salaries and allowances of the Bank</b>                   |  |                             |                             |
| Basic pay  |  | 493,806,533                 | 460,785,323                 |
| Allowances   |  | 332,835,478                 | 309,515,993                 |
| Bonus  |  | 195,000,000                 | 142,500,000                 |
| Bank's contribution to provident fund                            |  | 42,542,389                  | 42,902,213                  |
| Retirement benefits/ Leave encashment                            |  | 10,894,290                  | 4,264,720                   |
| Gratuity   |  | 67,247,657                  | 74,100,000                  |
|  |  | <b><u>1,142,326,346</u></b> | <b><u>1,034,068,249</u></b> |
| <b>29 Consolidated rent, taxes, insurance, electricity, etc.</b> |  |                             |                             |
| Prime Bank Limited ( <b>note-29a</b> )                           |  | 229,494,113                 | 245,726,548                 |
| Prime Bank Investment Limited                                    |  | 5,460,785                   | 6,890,708                   |
| Prime Bank Securities Limited                                    |  | 2,569,129                   | 2,102,656                   |
| Prime Exchange Co. Pte. Ltd., Singapore                          |  | 3,504,306                   | 3,272,315                   |
| PBL Exchange (UK) Ltd.   |  | 2,631,621                   | 2,665,496                   |
| PBL Finance (Hong Kong) Limited                                  |  | 2,552,792                   | 2,515,722                   |
|  |  | <b><u>246,212,746</u></b>   | <b><u>263,173,445</u></b>   |
| <b>29a Rent, taxes, insurance, electricity, etc. of the Bank</b> |  |                             |                             |
| Rent, rates and taxes  |  | 167,600,325                 | 177,114,238                 |
| Lease rent   |  | 42,381                      | 25,431                      |
| Insurance  |  | 35,375,586                  | 37,726,740                  |
| Power and electricity  |  | 26,475,820                  | 30,860,139                  |
|  |  | <b><u>229,494,113</u></b>   | <b><u>245,726,548</u></b>   |
| <b>30 Consolidated legal expenses</b>                            |  |                             |                             |
| Prime Bank Limited ( <b>note-30a</b> )                           |  | 6,359,111                   | 19,271,061                  |
| Prime Bank Investment Limited                                    |  | 86,250                      | 112,125                     |
| Prime Bank Securities Limited                                    |  | 350,750                     | 75,100                      |
| Prime Exchange Co. Pte. Ltd., Singapore                          |  | 698,378                     | 291,270                     |
| PBL Exchange (UK) Ltd.   |  | 1,185,432                   | 1,063,188                   |
| PBL Finance (Hong Kong) Limited                                  |  | -                           | -                           |
|  |  | <b><u>8,679,921</u></b>     | <b><u>20,812,744</u></b>    |
| <b>30a Legal expenses of the Bank</b>                            |  |                             |                             |
| Legal expenses   |  | 5,057,747                   | 16,709,712                  |
| Other professional charges                                       |  | 1,301,364                   | 2,561,350                   |
|  |  | <b><u>6,359,111</u></b>     | <b><u>19,271,061</u></b>    |
| <b>31 Consolidated postage, stamp, telecommunication, etc.</b>   |  |                             |                             |
| Prime Bank Limited ( <b>note-31a</b> )                           |  | 13,803,754                  | 16,767,519                  |
| Prime Bank Investment Limited                                    |  | 336,406                     | 396,739                     |
| Prime Bank Securities Limited                                    |  | 530                         | 527                         |
| Prime Exchange Co. Pte. Ltd., Singapore                          |  | 427,199                     | 384,788                     |
| PBL Exchange (UK) Ltd.   |  | 198,183                     | 210,494                     |
| PBL Finance (Hong Kong) Limited                                  |  | 1,908,465                   | 1,305,645                   |
|  |  | <b><u>16,674,537</u></b>    | <b><u>19,065,712</u></b>    |
| <b>31a Postage, stamp, telecommunication, etc. of the Bank</b>   |  |                             |                             |
| Postage & Courier  |  | 78,402                      | 78,304                      |
| Telegram, telex, fax and internet                                |  | 476,085                     | 657,698                     |
| Data communication   |  | 3,160,811                   | 5,607,092                   |
| Telephone - office   |  | 9,951,488                   | 10,280,449                  |
| Telephone - residence  |  | 136,968                     | 143,976                     |
|  |  | <b><u>13,803,754</u></b>    | <b><u>16,767,519</u></b>    |

|   |  | <b>Amount in Taka</b> |                     |
|---|--|-----------------------|---------------------|
|   |  | <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b> |
| <b>32 Consolidated stationery, printing and advertisements, etc.</b>  |  |                       |                     |
| Prime Bank Limited ( <b>note-32a</b> )  |  | 49,717,219            | 56,750,433          |
| Prime Bank Investment Limited   |  | 304,655               | 904,662             |
| Prime Bank Securities Limited   |  | 124,477               | 164,331             |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | 552,979               | 514,240             |
| PBL Exchange (UK) Ltd.  |  | 345,985               | 169,558             |
| PBL Finance (Hong Kong) Limited   |  | 121,306               | 137,683             |
|   |  | <b>51,166,621</b>     | <b>58,640,907</b>   |
| <b>32a Stationery, printing and advertisements, etc. of the Bank</b>  |  |                       |                     |
| Office and security stationery  |  | 27,118,875            | 11,789,401          |
| Computer consumable stationery  |  | 12,437,331            | 22,753,689          |
| Publicity and advertisement   |  | 10,161,013            | 22,207,343          |
|   |  | <b>49,717,219</b>     | <b>56,750,433</b>   |
| <b>33 Managing Director's salary and fees</b>   |  |                       |                     |
| Basic salary  |  | 1,650,000             | 1,500,000           |
| Bonus   |  | -                     | -                   |
| House rent allowance  |  | 300,000               | 300,000             |
| Bank's contribution to provident fund   |  | 165,000               | 150,000             |
| Utility allowance   |  | 90,000                | 90,000              |
| House maintenance allowance   |  | 120,000               | 120,000             |
| Others  |  | 90,000                | 90,000              |
|   |  | <b>2,415,000</b>      | <b>2,250,000</b>    |
| <b>34 Consolidated Directors' fees</b>  |  |                       |                     |
| Prime Bank Limited ( <b>note-34a</b> )  |  | 819,089               | 726,379             |
| Prime Bank Investment Limited   |  | 193,200               | 147,200             |
| Prime Bank Securities Limited   |  | 36,800                | 128,800             |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | -                     | -                   |
| PBL Exchange (UK) Ltd.  |  | -                     | -                   |
| PBL Finance (Hong Kong) Limited   |  | -                     | -                   |
|   |  | <b>1,049,089</b>      | <b>1,002,379</b>    |
| <b>34a Directors' fees of the Bank</b>  |  |                       |                     |
| Meeting fees  |  | 418,400               | 264,000             |
| Other benefits  |  | 400,689               | 462,379             |
|   |  | <b>819,089</b>        | <b>726,379</b>      |
| As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period from January to March 2019. |  |                       |                     |
| <b>35 Consolidated Auditors' fees</b>   |  |                       |                     |
| Prime Bank Limited ( <b>note-35a</b> )  |  | 345,000               | 345,000             |
| Prime Bank Investment Limited   |  | 50,313                | 43,750              |
| Prime Bank Securities Limited   |  | 43,750                | 28,750              |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | 100,160               | 62,551              |
| PBL Exchange (UK) Ltd.  |  | 123,851               | 130,903             |
| PBL Finance (Hong Kong) Limited   |  | 81,753                | 102,605             |
|   |  | <b>744,827</b>        | <b>713,560</b>      |
| <b>35a Auditors' fees of the Bank</b>   |  |                       |                     |
| External Audit fee  |  | 345,000               | 345,000             |
|   |  | <b>345,000</b>        | <b>345,000</b>      |
| <b>36 Charges on loan losses</b>  |  |                       |                     |
| Loan -written off   |  | -                     | -                   |
| Interest waived   |  | -                     | -                   |
|   |  | -                     | -                   |
| <b>37 Consolidated depreciation and repair of Bank's assets</b>   |  |                       |                     |
| Prime Bank Limited ( <b>note-37a</b> )  |  | 98,799,110            | 96,065,019          |
| Prime Bank Investment Limited   |  | 1,829,372             | 1,588,342           |
| Prime Bank Securities Limited   |  | 757,894               | 659,770             |
| Prime Exchange Co. Pte. Ltd., Singapore   |  | 634,713               | 628,217             |
| PBL Exchange (UK) Ltd.  |  | 765,331               | 769,911             |
| PBL Finance (Hong Kong) Limited   |  | 34,205                | 28,999              |
|   |  | <b>102,820,625</b>    | <b>99,740,258</b>   |

|   |                    | <b>Amount in Taka</b> |                     |
|---|--------------------|-----------------------|---------------------|
|   |                    | <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b> |
| <b>37a Depreciation and repair of Bank's assets</b> |                    |                       |                     |
| <b>Depreciation - (see annexure-C for detail)</b>   |                    |                       |                     |
| Fixed assets  | 68,835,155         | 64,477,500            |                     |
| Leased assets                                       |                    | -                     |                     |
|   | <b>68,835,155</b>  | <b>64,477,500</b>     |                     |
| <b>Amortization -(see annexure-C for detail)</b>    |                    |                       |                     |
| Software-core banking                               | 16,630,097         | 9,179,042             |                     |
| Software-ATM  | 1,482,859          | 748,859               |                     |
|   | <b>18,112,956</b>  | <b>9,927,901</b>      |                     |
| <b>Repairs</b>                                      |                    |                       |                     |
| Building  | 1,718,584          | 5,848,804             |                     |
| Furniture and fixtures                              | 1,142,042          | 3,646,207             |                     |
| Office equipment                                    | 6,245,639          | 9,041,233             |                     |
| Bank's vehicles                                     | 2,249,686          | 2,491,035             |                     |
| Maintenance   | 495,050            | 632,340               |                     |
|   | <b>11,851,000</b>  | <b>21,659,618</b>     |                     |
|   | <b>98,799,110</b>  | <b>96,065,019</b>     |                     |
| <b>38 Consolidated other expenses</b>               |                    |                       |                     |
| Prime Bank Limited ( <b>note-38a</b> )              | 295,781,089        | 317,723,721           |                     |
| Prime Bank Investment Limited                       | 6,725,930          | 10,277,032            |                     |
| Prime Bank Securities Limited                       | 3,655,548          | 2,690,144             |                     |
| Prime Exchange Co. Pte. Ltd., Singapore             | 1,463,752          | 1,646,050             |                     |
| PBL Exchange (UK) Ltd.                              | 5,370,694          | 3,817,740             |                     |
| PBL Finance (Hong Kong) Limited                     | 207,237            | 145,515               |                     |
|   | <b>313,204,250</b> | <b>336,300,202</b>    |                     |
| <b>38a Other expenses of the Bank</b>               |                    |                       |                     |
| Security and cleaning                               | 43,430,140         | 45,799,020            |                     |
| Entertainment                                       | 7,127,938          | 8,801,510             |                     |
| Car expenses  | 43,981,506         | 46,570,680            |                     |
| ATM expenses  | 33,833,412         | 36,741,969            |                     |
| Retail expenses                                     | 594,750            | 1,540,460             |                     |
| Books, magazines and newspapers, etc.               | 343,343            | 483,900               |                     |
| Liveries and uniforms                               | 535,275            | 727,100               |                     |
| Medical expenses                                    | -                  | -                     |                     |
| Bank charges and commission paid                    | 1,729,880          | 2,312,136             |                     |
| Loss on sale of fixed assets                        | 112,917            | -                     |                     |
| Loss on sale of share                               | 732,390            | -                     |                     |
| House furnishing expenses                           | 750,000            | 750,000               |                     |
| Subscription to institutions                        | 7,410,210          | 5,960,373             |                     |
| Donations   | 37,933,600         | 57,561,908            |                     |
| Sponsorship   | 13,765,000         | 22,525,730            |                     |
| Prime Bank Cricket Club                             | 13,258,595         | -                     |                     |
| Traveling expenses                                  | 4,776,159          | 6,150,063             |                     |
| Corporate action fees                               | -                  | 10,000                |                     |
| Local conveyance, labor, etc.                       | 5,089,255          | 5,199,373             |                     |
| Business development                                | 9,486,894          | 11,990,115            |                     |
| Training and internship                             | 2,325,751          | 2,440,964             |                     |
| Remittance charges                                  | 2,258,269          | 2,065,621             |                     |
| Cash reward to branches                             | 873,766            | 1,261,920             |                     |
| Laundry, cleaning and photographs, etc.             | 1,644,273          | 1,777,470             |                     |
| Credit card expenses                                | 8,970,171          | 12,829,389            |                     |
| Consolidated salary (staff)                         | 7,650,950          | 8,912,988             |                     |
| Annual General Meeting                              | -                  | -                     |                     |
| Exgratia  | 1,500              | -                     |                     |
| Welfare fund  | 2,100,000          | 3,000,000             |                     |
| Prime Bank Foundation                               | 40,500,000         | 27,000,000            |                     |
| Miscellaneous expenses                              | 4,565,145          | 5,311,032             |                     |
|   | <b>295,781,089</b> | <b>317,723,721</b>    |                     |

| <b>Amount in Taka</b> |                     |
|-----------------------|---------------------|
| <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b> |

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

|   |                    |                     |
|---|--------------------|---------------------|
| Provision for bad and doubtful loans and advances/investments-PBL <b>(note-39a)</b> | (600,000,000)      | 85,000,000          |
| Provision for unclassified loans and advances/investments-PBL <b>(note-39a)</b>     | 890,000,000        | 205,000,000         |
| Provision for bad and doubtful loans and advances (OBU) <b>(note-39a)</b>           | 3,000,000          | 700,000             |
| Provision for unclassified loans and advances/investments (OBU) <b>(note-39a)</b>   | 3,000,000          | (15,000,000)        |
| Provision for off-balance sheet exposure-PBL <b>(note-39a)</b>                      | -                  | (45,000,000)        |
| Provision for diminution in value of investments-PBL <b>(note-39a)</b>              | 500,000            | 9,200,000           |
| Provision for interest receivable   | 95,500,000         |                     |
| Provision for diminution in value of investments-PBIL                               | -                  | -                   |
| Provision for impairment of client margin loan-PBIL                                 | -                  | -                   |
| Provision for impairment loss for investment (PBSL)-PBIL                            | -                  | -                   |
| Provision for diminution in value of investments-PBSL                               | 21,812,800         | -                   |
| Provision for impairment of client margin loan-PBSL                                 | 7,384,049          | -                   |
| Provision for impairment loss for investment in subsidiaries <b>(note-39a)</b>      | -                  | 6,000,000           |
| Provision for climate risk fund <b>(note-39a)</b>                                   | -                  | -                   |
| Provision for Good Borrower rebate <b>(note-39a)</b>                                | -                  | -                   |
| Provision for other assets <b>(note-39a)</b>  | -                  | -                   |
|   | <b>36,000,000</b>  | <b>(25,000,000)</b> |
|   | <b>457,196,849</b> | <b>220,900,000</b>  |

As per BSEC instruction circular reference # BSEC/Mukhopatro (3rd Khondo)/2011/06 dated July 02, 2018 and BSEC/CMRRC/2009-193/212 dated December 10, 2018, 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   | (600,000,000)      | 85,000,000          |
| Provision for unclassified loans and advances / investments       | 890,000,000        | 205,000,000         |
| Provision for bad and doubtful loans and advances (OBU)           | 3,000,000          | 700,000             |
| Provision for unclassified loans and advances / investments (OBU) | 3,000,000          | (15,000,000)        |
| Provision for off-balance sheet exposure                          | -                  | (45,000,000)        |
| Provision for diminution in value of investments                  | 500,000            | 9,200,000           |
| Provision for impairment loss for investment in subsidiaries      | -                  | 6,000,000           |
| Provision for interest receivable                                 | 95,500,000         |                     |
| Provision for climate risk fund                                   | -                  | -                   |
| Provision for Good Borrower rebate                                | -                  | -                   |
| Provision for other assets  | -                  | -                   |
|   | <b>36,000,000</b>  | <b>(25,000,000)</b> |
|   | <b>428,000,000</b> | <b>220,900,000</b>  |

**40 Consolidated tax expenses**

**Current tax**

|   |                    |                    |
|---|--------------------|--------------------|
| Prime Bank Limited <b>(note-40a)</b>    | 530,000,000        | 500,000,000        |
| Prime Bank Investment Limited           | 730,333            | 2,064,660          |
| Prime Bank Securities Limited           | 4,081,328          | 1,034,396          |
| Prime Exchange Co. Pte. Ltd., Singapore | -                  | -                  |
| PBL Exchange (UK) Ltd.                  | 579,015            | -                  |
| PBL Finance (Hong Kong) Limited         | -                  | -                  |
|   | <b>535,390,676</b> | <b>503,099,056</b> |

**Deferred tax**

|   |                    |                    |
|---|--------------------|--------------------|
| Prime Bank Limited <b>(note-40a)</b>    | -                  | -                  |
| Prime Bank Investment Limited           | -                  | -                  |
| Prime Bank Securities Limited           | 19,370             | 136,587            |
| Prime Exchange Co. Pte. Ltd., Singapore | -                  | -                  |
| PBL Exchange (UK) Ltd.                  | -                  | -                  |
| PBL Finance (Hong Kong) Limited         | -                  | -                  |
|   | <b>19,370</b>      | <b>136,587</b>     |
|   | <b>535,410,046</b> | <b>503,235,643</b> |

**40a Tax expenses of the Bank**

|              |                    |                    |
|--------------|--------------------|--------------------|
| Current tax  | 530,000,000        | 500,000,000        |
| Deferred tax | -                  | -                  |
|              | <b>530,000,000</b> | <b>500,000,000</b> |

**41 Consolidated receipts from other operating activities**

|   |                    |                    |
|---|--------------------|--------------------|
| Prime Bank Limited <b>(note-41a)</b>    | 164,821,104        | 209,348,932        |
| Prime Bank Investment Limited           | 11,379,170         | 13,534,479         |
| Prime Bank Securities Limited           | 7,642,354          | 2,082,587          |
| Prime Exchange Co. Pte. Ltd., Singapore | 164,913            | 183,750            |
| PBL Exchange (UK) Ltd.                  | -                  | -                  |
| PBL Finance (Hong Kong) Limited         | 6,681,839          | 6,494,612          |
|   | <b>190,689,379</b> | <b>231,644,360</b> |

|   |  | <b>Amount in Taka</b> |                       |
|---|--|-----------------------|-----------------------|
|   |  | <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b>   |
| <b>41a Receipts from other operating activities of the Bank</b>   |  |                       |                       |
| Locker rent   |  | 6,756,938             | 8,122,250             |
| Service and other charges   |  | 47,530,750            | 94,236,675            |
| Retail Income   |  | 20,111,177            | 26,635,883            |
| Income from ATM services  |  | 2,735,386             | 3,493,013             |
| Credit card income  |  | 16,139,195            | 12,546,449            |
| Postage / Telex / Fax / SWIFT charge recoveries                   |  | 9,515,410             | 17,677,998            |
| Rebate from foreign Bank outside Bangladesh                       |  | 435                   | 17,589                |
| Gain from sale of treasury bond / shares                          |  | 37,861,590            | 25,991,591            |
| Miscellaneous earnings  |  | 24,170,222            | 20,627,483            |
|   |  | <b>164,821,104</b>    | <b>209,348,932</b>    |
| <b>42 Consolidated payments for other operating activities</b>    |  |                       |                       |
| Prime Bank Limited (note-42a)                                     |  | 406,643,647           | 480,627,830           |
| Prime Bank Investment Limited                                     |  | 12,852,884            | 17,867,554            |
| Prime Bank Securities Limited                                     |  | 6,656,507             | 5,025,977             |
| Prime Exchange Co. Pte. Ltd., Singapore                           |  | 6,193,796             | 5,656,974             |
| PBL Exchange (UK) Ltd.  |  | 9,509,781             | 7,887,821             |
| PBL Finance (Hong Kong) Limited                                   |  | 4,750,247             | 4,069,487             |
|   |  | <b>446,606,862</b>    | <b>521,135,644</b>    |
| <b>42a Payments for other operating activities of the Bank</b>    |  |                       |                       |
| Rent, rates and taxes   |  | 229,494,113           | 245,726,548           |
| Legal expenses  |  | 6,359,111             | 19,271,062            |
| Postage and communication charges, etc.                           |  | 13,803,754            | 30,312,331            |
| Directors' fees   |  | 819,089               | 726,379               |
| Other expenses  |  | 156,167,580           | 184,591,511           |
|   |  | <b>406,643,647</b>    | <b>480,627,830</b>    |
| <b>43 (Increase) / decrease of consolidated other assets</b>      |  |                       |                       |
| Prime Bank Limited (note-43a)                                     |  | (818,295,279)         | 92,178,274            |
| Inter-company capital   |  | -                     | -                     |
| Prime Bank Investment Limited                                     |  | 38,849,959            | 4,462,322             |
| Prime Bank Securities Limited                                     |  | 47,865,424            | (45,501,891)          |
| Prime Exchange Co. Pte. Ltd., Singapore                           |  | (709,966)             | 59,092                |
| PBL Exchange (UK) Ltd.  |  | 1,061,023             | 518,010               |
| PBL Finance (Hong Kong) Limited                                   |  | (27,449,590)          | (6,352,642)           |
|   |  | <b>(758,678,430)</b>  | <b>45,363,165</b>     |
| <b>43a (Increase)/ decrease of other assets of the Bank</b>       |  |                       |                       |
| T & T bonds   |  | 21,574,575,075        | 20,645,191,161        |
| Stationery and stamps   |  | 52,353,259            | 50,406,794            |
| Advance deposits and advance rent                                 |  | 261,901,363           | 284,080,601           |
| Branch adjustment account   |  | 3,972,641             | 18,517,480            |
| Suspense account  |  | 207,827,372           | 244,727,208           |
| Encashment of PSP / BSP   |  | 1,058,669,611         | 997,709,958           |
| Credit card   |  | 116,165,012           | 96,028,502            |
| Sundry assets   |  | 3,949,281,803         | 4,069,789,153         |
|   |  | <b>27,224,746,136</b> | <b>26,406,450,857</b> |
|   |  | <b>(818,295,279)</b>  | <b>92,178,274</b>     |
| <b>44 Increase / (decrease) of consolidated other liabilities</b> |  |                       |                       |
| Prime Bank Limited (note-44a)                                     |  | 418,386,046           | (678,988,274)         |
| Prime Bank Investment Limited                                     |  | (48,737,170)          | 26,609,469            |
| Prime Bank Securities Limited                                     |  | 28,853,199            | 68,559,602            |
| Prime Exchange Co. Pte. Ltd., Singapore                           |  | (10,962,697)          | (16,371,122)          |
| PBL Exchange (UK) Ltd.  |  | 13,720,119            | (20,725,084)          |
| PBL Finance (Hong Kong) Limited                                   |  | 26,547,582            | (19,160,550)          |
|   |  | <b>427,807,079</b>    | <b>(640,075,960)</b>  |
| <b>44a Increase / (decrease) of other liabilities of the Bank</b> |  |                       |                       |
| Expenditure and other payables                                    |  | 334,130,930           | 147,779,820           |
| Provision for bonus   |  | 8,593,459             | 8,593,459             |
| Unearned commission on bank guarantee                             |  | 26,260,147            | 7,820,643             |
| Interest suspense account   |  | 4,240,356,809         | 4,026,761,377         |
|   |  | <b>4,609,341,345</b>  | <b>4,190,955,299</b>  |
|   |  | <b>418,386,046</b>    | <b>(678,988,274)</b>  |

| <b>Amount in Taka</b> |                     |
|-----------------------|---------------------|
| <b>Jan-Mar-2019</b>   | <b>Jan-Mar-2018</b> |

**45 Consolidated earnings per share (CEPS)**

|   |               |               |
|---|---------------|---------------|
| Net profit after tax (Numerator)                    | 420,930,687   | 350,600,785   |
| Number of Ordinary shares outstanding (Denominator) | 1,132,283,477 | 1,132,283,477 |
| Consolidated earnings per share (CEPS)              | <b>0.37</b>   | <b>0.31</b>   |

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous year's figures have been adjusted for the issue of bonus shares during the year.

**45a Earnings per share (EPS) of the Bank**

|   |               |               |
|---|---------------|---------------|
| Net profit after tax (Numerator)                    | 430,564,512   | 364,592,334   |
| Number of Ordinary shares outstanding (Denominator) | 1,132,283,477 | 1,132,283,477 |
| Earnings per share (EPS)                            | <b>0.38</b>   | <b>0.32</b>   |

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous year's figures have been adjusted for the issue of bonus shares during the year.

**46 Number of employees of the Bank**

The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a. or above were 3,202.