

Financial Statements (Un-Audited) as at 30 September 2019 (3rd Quarter)



Consolidated Balance Sheet as at 30 September 2019

Particulars	Notes	Amount in Taka		
	110163	Sep-19	2018	
PROPERTY AND ASSETS	_			
Cash	3		0.400 =0.4466	
Cash in hand (including foreign currencies)		4,011,647,681	3,132,734,166	
Balance with Bangladesh Bank and its agent bank (s)				
(including foreign currencies)		16,318,808,468	14,539,287,480	
water and the state of the stat		20,330,456,148	17,672,021,646	
Balance with other banks and financial institutions	4	2 (5(010 515	10 200 411 247	
In Bangladesh		3,656,010,515	10,300,411,247	
Outside Bangladesh		1,990,992,731	3,327,554,977	
Manay at call an short natica	5	5,647,003,246	13,627,966,225	
Money at call on short notice	Э	150,000,000	-	
Investments	6			
Government		44,499,500,132	24,646,806,239	
Others		3,917,838,675	3,341,464,542	
oticis -		48,417,338,807	27,988,270,780	
Loans, advances and lease /investments		.0, .1, ,000,007		
Loans, cash credits, overdrafts etc./ investments	7	190,894,600,313	196,586,141,191	
Bills purchased and discounted	8	21,073,786,748	11,609,817,551	
2.110 Par 01.4004 4.114 4.10004.11004	•	211,968,387,060	208,195,958,743	
Fixed assets including premises, furniture and fixtures	9	7,427,474,953	6,996,504,016	
Other assets	10	20,689,408,193	20,310,103,156	
Non - banking assets	11	220,500,640	220,500,640	
Total assets		314,850,569,048	295,011,325,205	
LIABILITIES AND CAPITAL				
Liabilities		24 24 24 24 24		
Borrowings from other banks, financial institutions and agents	12	36,847,662,135	33,944,516,693	
Deposits and other accounts	13			
Current / Al-wadeeah current deposits		34,296,648,041	32,720,490,917	
Bills payable		3,415,794,451	3,045,875,590	
Savings bank / Mudaraba savings deposits		44,494,477,646	41,478,074,475	
Term deposits / Mudaraba term deposits		127,666,414,563	120,248,988,239	
Bearer certificate of deposit		-	-	
Other deposits		-	-	
		209,873,334,702	197,493,429,221	
Other liabilities	14	41,801,886,631	37,274,782,999	
Total liabilities		288,522,883,468	268,712,728,913	
Capital / Shareholders' equity				
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	
Non-controlling Interest	15.9	62	63	
Statutory reserve	16	10,353,413,584	10,353,413,584	
Revaluation gain / loss on investments	17	46,063,231	71,798,624	
Revaluation reserve	18	1,496,759,104	1,496,759,104	
Foreign currency translation gain	19	15,504,776	15,117,438	
General reserve		28,002,888	28,002,888	
Surplus in profit and loss account / Retained earnings	20	1,853,225,378	1,798,788,031	
Total Shareholders' equity	-	26,327,685,579	26,298,596,289	
Total liabilities and Shareholders' equity		314,850,569,048	295,011,325,205	

Consolidated Balance Sheet as at 30 September 2019

Particulars	Notes	Amount in Taka			
i di dedidis		Sep-19	2018		
OFF - BALANCE SHEET ITEMS		_			
Contingent liabilities	21				
Acceptances and endorsements	21.1	55,651,239,463	52,944,055,583		
Letters of guarantee	21.2	49,336,650,248	57,826,844,429		
Irrevocable letters of credit	21.3	28,845,854,229	38,072,832,383		
Bills for collection	21.4	12,455,232,025	11,613,890,781		
Other contingent liabilities		, , , , ₋	-		
•		146,288,975,964	160,457,623,176		
Other commitments			, , ,		
Documentary credits and short term trade -related transactions		-	-		
Forward assets purchased and forward deposits placed		2,815,476,883	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		_	-		
		=	_		
	ļ	2,815,476,883	2,095,175,884		
Total Off-Balance Sheet items including contingent liabilities		149,104,452,846	162,552,799,060		

Company Secretary

Chief Financial Officer

Managing Director (CC)

Chairman

Dated , October 30, 2019

Prime Bank Limited and its subsidiaries Consolidated Profit and Loss Account for the period from January to September 30, 2019

Paretti and a ma	N	Amount in Taka		Amount	in Taka
Particulars	Notes	Jan-Sep-19	Jan-Sep-18	Jul-Sep-19	Jul-Sep-18
	•	•			
Interest income / profit on investments	23	15,215,247,323	13,634,313,053	5,037,724,103	4,672,280,792
Interest / profit paid on deposits, borrowings, etc.	24	(8,740,423,324)	(7,962,667,912)	(2,999,313,285)	(2,736,446,518)
Net interest / net profit on investments		6,474,823,999	5,671,645,141	2,038,410,818	1,935,834,274
Investment income	25	1,997,754,918	1,822,181,228	824,772,769	629,755,438
Commission, exchange and brokerage	26	1,707,110,590	1,667,095,909	527,146,167	576,881,272
Other operating income	27	517,785,653	578,495,204	129,115,959	152,195,979
Total operating income (A)		10,697,475,159	9,739,417,482	3,519,445,713	3,294,666,963
Salaries and allowances	28	3,296,587,479	3,276,553,342	1,037,181,976	1,020,559,377
Rent, taxes, insurance, electricity, etc.	29	791,791,592	782,514,396	268,132,029	248,224,976
Legal expenses	30	31,528,819	91,340,119	9,846,613	51,481,380
Postage, stamp, telecommunication, etc.	31	65,638,189	68,388,226	30,961,329	30,752,681
Stationery, printing, advertisements, etc.	32	159,903,855	158,229,810	55,089,871	46,933,009
Managing Director's salary and fees	33	8,455,000	7,850,000	2,965,000	2,750,000
Directors' fees	34	3,067,454	3,152,531	878,402	1,059,578
Auditors' fees	35	2,522,041	2,123,296	728,017	699,609
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	338,775,406	314,997,576	118,712,804	108,602,504
Other expenses	38	981,097,870	941,127,874	339,932,753	286,151,716
Total operating expenses (B)		5,679,367,706	5,646,277,170	1,864,428,794	1,797,214,829
Profit / (loss) before provision (C=A-B)		5,018,107,453	4,093,140,312	1,655,016,919	1,497,452,134
, (1000)		5,025,201,100	.,000,2 .0,022	_,000,0_0,0_0	_,,,
Provision for loans & advances	39	1,362,000,000	1,391,100,000	510,000,000	345,400,000
Provision for diminution in value of investments	39	67,032,882	21,459,168	57,099,902	7,781,647
Provision for impairment of client margin loan	39	16,973,844	(4,623,202)	16,394,362	2,025,437
Other provisions	39	(83,500,000)	(40,000,000)	(145,000,000)	22,000,000
Total provision (D)		1,362,506,726	1,367,935,966	438,494,264	377,207,084
Total profit / (loss) before taxes (C-D)		3,655,600,727	2,725,204,345	1,216,522,655	1,120,245,050
Provision for taxation:					
Current tax	40	2,133,701,634	1,420,988,462	715,202,413	613,986,445
Deferred tax		516,121	48,649	(84,191)	(33,670)
		2,134,217,755	1,421,037,111	715,118,222	613,952,775
Net profit after taxation		1,521,382,972	1,304,167,234	501,404,433	506,292,275
Retained earnings brought forward from previous year	20.1	331,842,408	331,496,066	331,842,408	331,496,066
		1,853,225,380	1,635,663,302	833,246,841	837,788,341
Augustishing					
Appropriations Statutory reserve		_ 1	_ 1		_ 1
Non controlling interest		2	2	(1)	1
General reserve				- '	
		2	2	(1)	1
Retained surplus	20	1,853,225,378	1,635,663,299	833,246,842	837,788,340
Earnings per share (EPS)	41	1.34	1.15	0.44	0.45
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Company Secretary

Director

Chief Financial Officer

Managing Director (CC)

Prime Bank Limited and its subsidiaries Consolidated Cash Flow Statement

for the period from January to September 30, 2019

	Particulars	Amount	in Taka
		Jan-Sep-19	Jan-Sep-18
A)			
	Interest receipts in cash	16,931,802,435	15,321,593,920
	Interest payments	(8,444,451,762)	(7,124,451,487)
	Dividend receipts	73,758,382	133,654,076
	Fees and commission receipts in cash	1,707,110,590	1,667,095,909
	Recoveries of loans previously written off	349,065,132	92,708,582
	Cash payments to employees	(3,346,973,601)	(3,202,376,020)
	Cash payments to suppliers	(532,998,718)	(600,838,005)
	Income taxes paid	(1,007,224,460)	(277,132,213)
	Receipts from other operating activities	914,883,574	810,466,903
	Payments for other operating activities	(1,576,320,962)	(1,607,542,404)
	Cash generated from operating activities before	E 060 6E0 600	E 040 470 060
	changes in operating assets and liabilities	5,068,650,608	5,213,179,262
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	(21,823,117,019)	(1,699,304,576)
	Loans and advances to customers	(4,382,791,100)	(2,545,788,808)
	Other assets	2,572,747,807	(3,166,693,153)
	Deposits from other banks / borrowings	1,288,684,118	5,736,670,774
	Deposits from customers	14,135,044,779	2,314,638,534
	Other liabilities account of customers	369,918,861	(1,024,798,089)
	Other liabilities	527,845,240	547,300,841
		(7,311,667,314)	162,025,522
	Net cash from operating activities	(2,243,016,705)	5,375,204,785
B)	Cash flows from investing activities		
-,	Payments for purchases of securities	(533,119,688)	(61,210,420)
	Purchase of property, plant and equipment	(441,112,973)	(701,520,581)
	Proceeds from sale of property, plant and equipment	4,809,374	527,310
	Net cash used in investing activities	(969,423,287)	(762,203,691)
~ `	-		
C)	Cash flows from financing activities		7 000 000 000
	Receipts from issue of sub-ordinated bond	(500,000,000)	7,000,000,000
	Payments for redemption of sub-ordinated bond Dividend paid	(500,000,000) (1,468,031,992)	(500,000,000) (788,631,461)
	Net cash used in financing activities	(1,968,031,992)	5,711,368,539
	-		
	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(5,180,471,984)	10,324,369,633
	Effects of exchange rate changes on cash and cash equivalents	7,637,108	6,390,161
F)	Cash and cash equivalents at beginning of the year	31,303,685,171	29,860,716,758
G)	Cash and cash equivalents at end of the year (D+E+F)	26,130,850,294	40,191,476,552
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	4,011,647,681	3,967,311,535
	Balance with Bangladesh Bank and its agent bank (s)	4,011,047,001	3,907,311,333
	(including foreign currencies)	16,318,808,468	12,841,693,121
	Balance with other banks and financial institutions	5.647.003.246	21,527,573,296
	Money at call and short notice	150,000,000	1,850,000,000
	Prize bonds (note-6a)	3,390,900	4,898,600
	The solid (note ou)	26,130,850,294	40,191,476,552
	\wedge	10,100,000,204	. 0, 20 2, 17 0,002
		2	2-b-(-)

Company Secretary

Chief Financial Officer

Managing Director (CC)

Dated , October 30, 2019

Director

Prime Bank Limited and its subsidiaries Consolidated Statement of Changes in Equity for the period from January to September 30, 2019

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controllin g 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 Changes in accounting policy / Last year's profit	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
Restated balance	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	26,298,596,288
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(12,350)	-	-	(12,350)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	(25,723,043)	-	-	(25,723,043)
Currency translation differences	-	-	-	-	-	-	-	387,338	1,086,366	1,473,703
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	46,063,231	15,504,776	1,799,874,397	26,274,334,599
Net profit for the period	-	-	-	-	-	-	-	-	1,521,382,972	1,521,382,972
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,468,031,992)	(1,468,031,992)
Share Premium	-			-						-
Minority interest	-	-	-	-	(1.07)	-	-	-	-	(1.07)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2019	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	62	1,496,759,104	46,063,231	15,504,776	1,853,225,378	26,327,685,579
Balance as at 30 September 2018	11,322,834,770	10,090,251,160	28,002,888	1,211,881,786	62	1,496,759,104	54,569,224	14,592,102	1,111,464,103	25,330,355,199

Company Secretary

Chief Financial Officer

Managing Director (CC)

Director

Chairman

Dated , October 30, 2019

Prime Bank Limited Balance Sheet as at 30 September 2019

Particulars	Notes	Amount in Taka		
	Notes	Sep-19	2018	
PROPERTY AND ASSETS	_			
Cash	3a	4 044 506 044	2 400 264 070	
Cash in hand (including foreign currencies)		4,011,536,311	3,100,264,070	
\Balance with Bangladesh Bank and its agent bank (s)		16 210 000 460	14 520 207 400	
(including foreign currencies)		16,318,808,468	14,539,287,480	
Delever with other hands and financial institutions	4-	20,330,344,778	17,639,551,549	
Balance with other banks and financial institutions	4a	2 445 506 161	10 174 200 705	
In Bangladesh		3,445,586,161	10,174,200,785	
Outside Bangladesh		1,759,222,176 5,204,808,337	3,230,634,401	
Manay at call an chart natica	5	150,000,000	13,404,835,186	
Money at call on short notice Investments	Б 6а	130,000,000	-	
Government	Od	44,499,500,132	24,646,806,239	
Others		1,750,289,538	1,399,611,720	
Others		46,249,789,670	26,046,417,958	
Loans, advances and lease / investments		7U,473,703,U7U	20,070,417,330	
Loans, cash credits, overdrafts, etc./ investments	7a	191,350,809,023	196,456,187,502	
Bills purchased and discounted	8a	18,521,723,024	9,353,331,214	
billo parchasca ana discounted	ou	209,872,532,047	205,809,518,716	
Fixed assets including premises, furniture and fixtures	9a	7,382,924,131	6,943,348,521	
Other assets	10a	24,239,169,501	23,836,555,730	
Non - banking assets	11	220,500,640	220,500,640	
Total assets		313,650,069,105	293,900,728,300	
10141 400010		010/000/000/100	255/500/2 25/500	
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	12a	36,847,662,135	33,944,516,693	
Deposits and other accounts	13a.1.c			
Current / Al-wadeeah current deposits		34,302,687,019	32,742,551,758	
Bills payable		3,415,794,451	3,045,875,590	
Savings bank / Mudaraba savings deposits		44,494,477,646	41,478,074,475	
Term deposits / Mudaraba term deposits		127,668,726,770	120,251,223,734	
Bearer certificate of deposit		-	-	
Other deposits		=	-	
·		209,881,685,887	197,517,725,557	
Other liabilities	14a	40,606,914,147	36,257,586,840	
Total liabilities		287,336,262,170	267,719,829,091	
Capital / Shareholders' equity				
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	22,074,658	22,087,009	
Revaluation reserve	18	1,496,759,104	1,496,759,104	
Foreign currency translation gain	19a	15,365,328	14,920,954	
Other reserve		· · · -	-	
Surplus in profit and loss account / Retained earnings	20a	1,891,477,704	1,759,002,003	
Total Shareholders' equity		26,313,806,934	26,180,899,209	
Total liabilities and Shareholders' equity		313,650,069,105	293,900,728,300	

Prime Bank Limited Balance Sheet as at 30 September 2019

Particulars	Notes	Amount	in Taka
raiticulais	Notes	Sep-19	2018
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	55,651,239,463	52,944,055,583
Letters of guarantee	21a.2	49,336,650,248	57,826,844,429
Irrevocable letters of credit	21a.3	28,845,854,229	38,072,832,383
Bills for collection	21a.4	9,961,306,447	11,613,890,781
Other contingent liabilities		-	-
		143,795,050,386	160,457,623,176
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		2,815,476,883	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		-	-
		2,815,476,883	2,095,175,884
Total Off-Balance Sheet items including contingent liabilities		146,610,527,269	162,552,799,060

Company Secretary

Chief Financial Officer

Managing Director (CC)

Director

Prime Bank Limited Profit and Loss Account for the period from January to September 30, 2019

		Amount	in Taka	Amount in Taka			
Particulars	Notes	Jan-Sep-19	Jan-Sep-18	Jul-Sep-19	Jul-Sep-18		
		Jun 90p 25	54 56 p 20	54. CGP 15	5 m 5 cp 2 c		
Interest income / profit on investments	23a	15,135,317,741	13,581,184,139	5,026,660,628	4,652,211,002		
Interest / profit paid on deposits, borrowings, etc.	24a	(8,740,508,153)	(7,961,529,264)	(2,999,303,860)	(2,736,446,518)		
Net interest / net profit on investments		6,394,809,588	5,619,654,875	2,027,356,767	1,915,764,484		
Investment income	25a	1,942,719,491	1,692,231,338	784,424,410	548,856,279		
Commission, exchange and brokerage	26a	1,538,920,070	1,523,968,583	472,907,941	515,538,426		
Other operating income	27a	498,627,184	554,190,751	131,570,336	149,847,906		
Total operating income (A)		10,375,076,333	9,390,045,548	3,416,259,455	3,130,007,095		
Salaries and allowances	28a	3,161,862,515	3,161,659,172	991,711,778	978,494,985		
Rent, taxes, insurance, electricity, etc.	29a	738,225,004	728,619,082	249,950,072	229,340,735		
Legal expenses	30a	26,190,398	87,953,210	8,307,468	51,371,906		
Postage, stamp, telecommunication, etc.	31a	58,682,228	61,577,726	29,090,045	29,066,125		
Stationery, printing, advertisements, etc.	32a	155,254,025	153,827,055	53,566,413	45,698,557		
Managing Director's salary and fees	33	8,455,000	7,850,000	2,965,000	2,750,000		
Directors' fees	34a	2,372,254	2,517,731	588,002	875,578		
Auditors' fees	35a	1,035,000	1,035,000	345,000	345,000		
Charges on loan losses	36	-	-	-	-		
Depreciation and repair of Bank's assets	37a	325,916,760	303,888,839	114,452,425	104,658,926		
Other expenses	38a	926,953,101	896,327,819	319,851,672	271,490,844		
Total operating expenses (B)	'-	5,404,946,285	5,405,255,634	1,770,827,875	1,714,092,657		
Profit / (loss) before provision (C=A-B)	•	4,970,130,048	3,984,789,914	1,645,431,580	1,415,914,438		
Provision for loans & advances	39a	1,362,000,000	1,391,100,000	510,000,000	345,400,000		
Provision for diminution in value of investments	39a	23,800,000	11,700,000	15,300,000	500,000		
Other provisions	39a	(83,500,000)	(40,000,000)	(145,000,000)	22,000,000		
Total provision (D)	'-	1,302,300,000	1,362,800,000	380,300,000	367,900,000		
Total profit / (loss) before taxes (C-D)		3,667,830,048	2,621,989,914	1,265,131,580	1,048,014,438		
Provision for taxation	•						
Current tax	40a	2,120,000,000	1,400,000,000	710,000,000	600,000,000		
Deferred tax		-	-	-	-		
	•	2,120,000,000	1,400,000,000	710,000,000	600,000,000		
Net profit after taxation	•	1,547,830,048	1,221,989,914	555,131,580	448,014,438		
Retained earnings brought forward from previous years	20.1a	343,647,656	358,760,374	343,647,656	358,760,374		
	•	1,891,477,704	1,580,750,287	898,779,236	806,774,812		
Appropriations							
Statutory reserve	I		_		_		
General reserve		_	[]	_ [_		
Control (COC) YC		_			-		
Retained surplus	20a	1,891,477,704	1,580,750,287	898,779,236	806,774,812		
Earnings per share (EPS)	41a	1.37	1.08	0.49	0.40		

Company Secretary

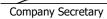
Chief Financial Officer

Managing Director (CC)

Director

Prime Bank Limited Cash Flow Statement for the period from January to September 30, 2019

		Amount	in Taka
	Particulars	Jan-Sep-19	Jan-Sep-18
A)	Cash flows from operating activities		
•	Interest receipts in cash	16,629,079,489	15,095,387,038
	Interest payments	(8,240,515,853)	(6,950,143,523)
	Dividend receipts	73,758,382	85,322,876
	Fees and commission receipts in cash	1,538,920,070	1,523,968,583
	Recoveries of loans previously written off	349,065,132	92,708,582
	Cash payments to employees	(3,212,248,637)	(3,087,481,850)
	Cash payments to suppliers	(528,348,889)	(527,163,171)
	Income taxes paid	(999,554,374)	(261,629,885)
	Receipts from other operating activities	840,604,848	656,121,214
	Payments for other operating activities	(1,454,132,980)	(1,496,926,529)
	Cash generated from operating activities before	4 006 607 400	E 400 460 004
	changes in operating assets and liabilities	4,996,627,188	5,130,163,334
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	(21,823,117,019)	(1,699,304,576)
	Loans and advances to customers	(4,136,449,040)	(2,314,422,522)
	Other assets	2,549,439,092	(3,152,824,308)
	Deposits from other banks / borrowings	762,149,833	5,447,563,126
	Deposits from customers	14,135,044,779	2,314,638,534
	Other liabilities account of customers	369,918,861	(1,024,798,089)
	Other liabilities	437,782,462	573,191,597
		(7,705,231,032)	144,043,763
	Net cash from operating activities	(2,708,603,844)	5,274,207,097
B)	Cash flows from investing activities		
υ,	Proceeds from sale of securities	(307,423,373)	(975,000)
	Purchase of property, plant and equipment	(439,575,610)	(682,061,931)
	Proceeds from sale of property, plant and equipment	4,809,374	527,310
	Net cash used in investing activities	(742,189,609)	(682,509,621)
C	Cash flows from financing activities		
C)	Receipts from issue of sub-ordinated bond		7,000,000,000
	Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)
	Dividend paid	(1,415,354,346)	(720,544,031)
	Net cash used in financing activities	(1,915,354,346)	5,779,455,969
	not day a day in manang additions	(2/525/55 1/5 15)	3/113/133/333
D)	Net increase / (decrease) in cash and cash equivalents $(A+B+C)$	(5,366,147,800)	10,371,153,445
E)	Effects of exchange rate changes on cash and cash equivalents	6,607,778	4,806,568
F)	Cash and cash equivalents at beginning of the year	31,048,084,036	29,589,610,681
G)	Cash and cash equivalents at end of the year (D+E+F)	25,688,544,015	39,965,570,695
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	4,011,536,311	3,915,351,691
	Balance with Bangladesh Bank and its agent bank (s)	1,011,550,511	3,313,331,091
	(including foreign currencies)	16,318,808,468	12,841,693,121
	Balance with other banks and financial institutions	5,204,808,337	21,353,627,283
	Money at call and short notice	150,000,000	1,850,000,000
	Prize bonds (note-6a)	3,390,900	4,898,600
		25,688,544,015	39,965,570,695
		23,000,377,013	55,503,570,033
	\wedge		



Chief Financial Officer

Managing Director (CC)

Director

Prime Bank Limited Statement of Changes in Equity for the feriod from January to September 30, 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 Changes in accounting policy / Last year's profit	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
Restated balance	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
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(12,350)	-	-	(12,350)
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	444,374	-	444,374
Net gains and losses not recognized in the income statement	-	-	-	-	22,074,658	15,365,328	1,759,002,003	26,181,331,232
Net profit for the period	-	-	-	-	-	-	1,547,830,048	1,547,830,048
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,415,354,346)	(1,415,354,346)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	- 1	-
Appropriation made during the period	-	-	-	-	-	-	-	-
Balance as at 30 September 2019	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	22,074,658	15,365,328	1,891,477,704	26,313,806,934
Balance as at 30 September 2018	11,322,834,770	1,211,881,786	10,090,251,160	1,496,759,104	22,618,445	14,418,215	1,056,352,305	25,215,115,783

Company Secretary

Chief Financial Officer

Managing Director (CC)

Director

Chairman

Dated, October 30, 2019

Selective Notes to the Financial Statements as at and for the period ended 30 September 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-2019 and the Income Tax Ordinance 1984.
- **2.5** The consolidated financial statements have been prepared for the period ended on September 30, 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 30 October 2019.

2.7	Shareholders' Equity	Sep-2019	Sep-2018
	Paid up capital	11,322,834,770	11,322,834,770
	Share premium	1,211,881,786	1,211,881,786
	Statutory reserve	10,353,413,584	10,090,251,160
	Revaluation gain / (loss) on investments	22,074,658	22,618,445
	Revaluation reserve	1,496,759,104	1,496,759,104
	Foreign currency translation gain	15,365,328	14,418,215
	Surplus in profit and loss account / Retained earnings	1,891,477,704	1,056,352,305
		26.313.806.934	25.215.115.783

2.8 Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)".

<u>Calculation of EPS (Basic)</u> Profit after tax for the period ended (Solo) Profit after tax for the period ended Weighted average number of share outstanding	Sep-2019 1,547,830,048 1,521,382,972 1,132,283,477	Sep-2018 1,221,989,914 1,304,167,234 1,132,283,477
Earnings per share (Solo)	1.37	1.08
Earnings per share (Consolidated)	1.34	1.15
Calculation of EPS (Diluted) Profit after tax for the period (Solo) Profit after tax for the period (Consolidated) Weighted average number of share outstanding	1,547,830,048 1,521,382,972 1,132,283,477	1,221,989,914 1,304,167,234 1,132,283,477
Earnings per share (Solo)	1.37	1.08
Earnings per share (Consolidated)	1.34	1.15

Selective Notes to the Financial Statements as at and for the period ended 30 September 2019

2.9	Calculation of Net Asset value per Share (NAVPS) Shareholdersrs' Equity (Solo) Shareholdersrs' Equity (Consolidated) Weighted average number of share Net Asset value per Share (NAVPS) (Solo) Net Asset value per Share (NAVPS) (Consolidated)	Sep-2019 26,313,806,934 26,327,685,579 1,132,283,477 23,24 23,25	Sep-2018 25,215,115,783 25,330,355,199 1,132,283,477 22,27 22,37
2.10	Calculation of Net Cash Flow Per Share (NOCFPS) Net Cash from Operating Activities (Solo) Net Cash from Operating Activities (Consolidated) Weighted average number of share Net operating cash flow per share (Solo) Net operating cash flow per share (Consolidated)	Sep-2019 (2,708,603,844) (2,243,016,705) 1,132,283,477 (2,39) (1,98)	Sep-2018 5,274,207,097 5,375,204,785 1,132,283,477 4,66 4,75
2.11	Reconcilation of statement of cash flows from operating activities Profit before provision Adjustment for non cash items Depreciation on fixed asset Amortization on software House Furnishing	Sep-2019 4,970,130,048 218,541,834 60,009,768 2,250,000	<u>Sep-2018</u> 3,984,789,914 204,068,085 37,388,987 2,250,000
	Adjustment with non-operating activities	280,801,602	243,707,072
	Recovery of writeoff loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of share Loss on sale of asset Prime Bank Foundation Employees Welfare fund Incentive/festival Bonus Audit fee	349,065,132 (31,593,026) 499,992,300 (1,628,670) 5,409,278 2,488,705 (36,012,081) (1,575,604) (41,931,122) 1,035,000 745,249,912	92,708,582 (36,349,434) 1.011.385.741 (154,040) - - 8.641.013 5.382.050 82,027,322 (345,000) 1,163,296,233
	Changes in operating assets and liabilities	/43,249,912	1,103,290,233
	Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in borrowings Changes in other assets Changes in other liabilities	(4,136,449,040) 14,504,963,640 (21,823,117,019) 762,149,833 2,549,439,092 437,782,462	(2,314,422,522) 1,289,840,445 (1,699,304,576) 5,447,563,126 (3,152,824,308) 573,191,597
		(7,705,231,032)	144,043,763
	Income Tax Paid	(999,554,374)	(261,629,885)
	Net cash flows from operating activities	(2,708,603,844)	5,274,207,097

2.12 Significant Deviaiton

- a) Consolidated operating income of the bank has increased by an amount of Tk 95.81 crore compared to the corresponding period of previous year mainly due to increase of both volume and return (YOA) on loans and advances and increase of investment income resulted from increased volume of investment in Govt. Securities.
- b) Consolidated tax provision of the bank has increased by 50.19 percent compared to the corresponding period of previous year due to increase of profit of the bank and one off events like loans & advance written off during last year and recovery from write off loans in the current period.
- c) For the above mentioned reasons ie. increase of loans & advances, yield on advance and income from investment and adjusted by increased volume of taxation, bank's consolidated EPS and NPAT increased by 16.66 percent compared to same period of previous year.
- d) Bank's Net operating cash flow decreased during the quarter ended 30 September 2019 as bank mobilized more businesses in the key areas. Loans and advances and investment in securities increased (out flow) by TK. 183.70 and TK. 2,012.38 crore whilst deposit increased (inflow) by Tk. 1,321.51 crore only during this period and which resulted to the overall decrease of net operating cash flow of the bank.
- e) The consolidated volume of investment increased by an amount of Tk 2,042.91 crore compared to the year of 2018. The volume of investment increased mainly due to purchases of Govt. Securities (Treasury Bill/Bond) during the period.

Selective Notes to the Financial Statements as at and for the period ended 30 September 2019

2.13 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.

		Amount	
		Sep-2019	2018
3 i	Consolidated cash Cash in hand		
•			2 / 22 2 / 2 2 2
	Prime Bank Limited (note-3a.1)	4,011,536,311	3,100,264,070
	Prime Bank Investment Limited	11,370	32,496
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore		32,337,601
	PBL Exchange (UK) Ltd.		32,337,001
		_	_
	PBL Finance (Hong Kong) Limited	4 044 647 604	2 122 724 166
		4,011,647,681	3,132,734,166
ii	Balance with Bangladesh Bank and its agent bank(s)		
		16 210 000 460	14,539,287,480
	Prime Bank Limited (note-3a.2)	16,318,808,468	14,539,267,460
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	=
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		16,318,808,468	14,539,287,480
		20,330,456,148	17,672,021,646
_			
3a 3a.1	Cash of the Bank Cash in hand		
3a.1		2.046.062.061	2.025.272.010
	In local currency	3,946,063,061	3,035,272,918
	In foreign currency	65,473,250	64,991,152
		4,011,536,311	<u>3,100,264,070</u>
3a.2	Balance with Bangladesh Bank and its agent bank(s)	·	
	In local currency	13,033,820,015	11,860,895,553
	In foreign currency	2,616,490,773	1,980,765,411
		15,650,310,788	13,841,660,963
	Sonali Bank as agent of Bangladesh Bank (Local currency)	668,497,679	697,626,516
		16,318,808,468	14,539,287,480
		20,330,344,778	17,639,551,549
4	Consolidated balance with other banks and financial institutions In Bangladesh	•	
	Prime Bank Limited (note-4a.1)	3,445,586,161	10,174,200,785
	Prime Bank Investment Limited	6,527,898	16,805,232
	Prime Bank Securities Limited	212,247,641	133,701,566
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Land Taken annuary kunnaraking	3,664,361,700	10,324,707,583
	Less: Inter-company transaction	8,351,185	24,296,336
	Outside Bangladesh	3,656,010,515	10,300,411,247
	Prime Bank Limited (note-4a.2)	1,759,222,176	3,230,634,401
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited		
		127 560 524	- - -
	Prime Exchange Co. Pte. Ltd., Singapore	127,568,524	52,263,514
	PBL Exchange (UK) Ltd.	21,074,149	17,400,313
	PBL Finance (Hong Kong) Limited	83,127,883	27,256,749
		1,990,992,731	3,327,554,977
		5,647,003,246	13,627,966,225
4-	Balance with other banks and financial institutions of the Bank		
4a	In Bangladesh (note-4a.1)	3,445,586,161	10,174,200,785
		1,759,222,176	3,230,634,401
	Outside Bangladesh (note-4a.2)		
		5,204,808,337	13,404,835,186
5	Money at call and short notice	150.000.000	_
		130,000,000	

		Amount i	
		Sep-2019	2018
_			
6	Consolidated investments		
	Government Prime Bank Limited (note-6a)	44,499,500,132	24,646,806,239
	Prime Bank Investment Limited	44,499,300,132	24,040,000,239
	Prime Bank Securities Limited Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	<u>-</u>	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		=
		44,499,500,132	24,646,806,239
	Others		
	Prime Bank Limited (note-6a)	1,750,289,538	1,399,611,720
	Prime Bank Investment Limited	1,298,800,620	1,209,235,975
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	868,748,517	732,616,847
	PBL Exchange (UK) Ltd.	_ I	-
	PBL Finance (Hong Kong) Limited	_	_
	T BE T Maries (Floring Roring) Entitles	3,917,838,675	3,341,464,542
		48.417.338.807	27,988,270,780
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	26,823,117,019	5,981,242,329
	Held to maturity (HTM)	17,672,992,213	18,661,866,610
	Other securities	1,753,680,438	1,403,309,020
		<u>46,249,789,670</u>	26,046,417,958
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills		-
	91 days treasury bills	9,226,487,276	5,000,000,000
	182 days treasury bills 364 days treasury bills	16,564,017,856	-
	5 years treasury bills	1,032,611,887	-
	5 years treasury diffs	26,823,117,019	5,000,000,000
	30 days Bangladesh Bank bills	20,023,117,019	J,000,000,000
	Government bonds:		
	Prize bonds	3,390,900	3,697,300
	Government bonds - (note-6a.2)	17,672,992,213	19,643,108,939
		<u> 17,676,383,113</u>	19,646,806,239
		44,499,500,132	24,646,806,239
	b) Other investments:		
	Alarafah Islami Bank Subordinated Bond (note-6a.3)	1,045,336,667	1,002,082,222
	Shares (note-6a.4)	704,952,871	397,529,498
		<u>1,750,289,538</u>	1,399,611,720
	On a constant to the	46,249,789,670	26,046,417,958
6a.2			
	Name of the bonds HTM		
	3 years T & T bonds		
	2 years Bangladesh Government Islami Investment Bonds	1,100,000,000	800,000,000
	5 years Bangladesh Government treasury bonds	204,145,443	204,145,443
	10 years Bangladesh Government treasury bonds	9,598,572,258	10,887,446,655
	15 years Bangladesh Government treasury bonds	4,982,734,122	4,982,734,122
	20 years Bangladesh Government treasury bonds	1,787,540,389	1,787,540,389
		<u> 17,672,992,213</u>	18,661,866,610
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds	-	
	5 years Bangladesh Government treasury bonds	-	922,782,783
	10 years Bangladesh Government treasury bonds	-	58,459,546
	15 years Bangladesh Government treasury bonds 20 years Bangladesh Government treasury bonds	-	-
	20 years bandiadesh Government treasury bonds		981,242,329
		17,672,992,213	19,643,108,939
			15,0-15,100,353
6a.3	Alarafah Islami Bank Ltd. Subordinated Bond	1 002 002 222	1
	Opening balance	1,002,082,222	1,000,000,000
	Add: Investment during the year	68,425,677	1,000,000,000
	Add: Interest accrued during the year Less: Principal redemption during the year	- 10,723,077	2,002,222 -
	Less: Interest received during the year	(25,171,233)	-
	Redeemable value	1,045,336,667	1,002,082,222
	IN INITIA		

		Amount	
		Sep-2019	2018
6a.4	Investment in shares		
	Quoted		
	Activefine	8,234,068	8,234,068
	Baraka Power	151,959,621	-
	Deltalife	557,440	-
	DESCO	19,262,511	19,262,511
	Glaxosmith	46,210,110	-
	Jamuna oil	7,920,719	-
	KPCL	8.156.284	8,156,284
	Meghna Petrolium	65,868,280	-
	National Bank Ltd.	27,970,098	27,970,098
	SingerBD	9,009,484	27,570,050
	UPGDCL	3,003,101	11,849,780
	Uttara Bank Ltd.	27,000,000	· · · · · · · · · · · · · · · · · · ·
	Ulldid Dalik Llu.	37,009,980	37,009,980
	Unamatad	382,158,595	112,482,721
	Unquoted Control Describe Described and Limited (CDR)	15 604 420	15 604 420
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Central Counterparty Bangladesh 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
	Golden Harvest Ice Cream Ltd	239,760,000	240,000,000
		322,794,276	285,046,776
		704,952,871	397,529,498
7	Consolidated loans, advances and lease / Investments		
•	Prime Bank Limited (note-7a)	191,350,809,023	196,456,187,502
	Prime Bank Investment Limited	5,593,603,022	5,555,902,000
	Prime Bank Securities Limited Prime Bank Securities Limited	111,770,934	209,100,070
		111,770,934	209,100,070
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		
		197,056,182,979	202,221,189,572
	Less: Inter-company transactions	6,161,582,666	5,635,048,381
		190,894,600,313	196,586,141,191
	Consolidated bills purchased and discounted (note-8)	21,073,786,748	11,609,817,551
		<u>211,968,387,060</u>	<u>208,195,958,743</u>
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	34,867,951,863	34,158,050,229
	Cash credit / Murabaha	23,021,685,529	25,398,766,903
	Loans (General)	57,988,219,097	65,419,172,348
	House building loans	2,311,604,264	2,135,880,724
	Loans against trust receipt	9,385,140,846	9,898,090,701
	Payment against document	7,839,576	10,570,751
	Retail loan	14,879,918,645	15,647,508,179
	Lease finance / Izara	3,780,970,258	4,216,164,877
	Credit card	883,842,072	889,193,726
	Hire purchase	11,920,231,572	11,625,437,610
	Other loans and advances	32,303,405,303	27,057,351,455
		191,350,809,023	196,456,187,502
	Outside Bangladesh		
		191,350,809,023	196,456,187,502
	ii) Bills purchased and discounted (note-8a)		
	Pavable Inside Bangladesh		
	Inland bills purchased	3,968,726,094	5,976,457,767
	Payable Outside Bangladesh	3,300,720,031	2,3, 3, 13, 1, 3,
	Foreign bills purchased and discounted	14,552,996,930	3,376,873,447
	i oroign pino parchaoca and diocounted	18,521,723,024	9,353,331,214
		209,872,532,047	205,809,518,716
		203,072,332,047	203,003,310,710

Amount in Taka			
Sep-2019	2018		

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 38,476.94 million as at 30 September 2019 (Taka 38,259.02 million in 2018).

Number of clients	40	29
Amount of outstanding advances / investments	118,996,200,000	132,469,800,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

Measures taken for recovery			N/A	N/A
Name of clients	Outstanding (T	k. in million)	Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	1,755.20	1,104.20	2,859.40	1,230.60
ACI Group	4,319.90	616.60	4,936.50	5,013.90
Annata Apparel Group	1,893.90	1,839.60	3,733.50	3,130.30
Abul Khair Group	2,124.60	4,092.10	6,216.70	5,623.20
BSRM Group	1,428.00	2,368.20	3,796.20	4,366.70
BSRM Limited	-	-	-	768.20
BRAC	4,144.80	27.40	4,172.20	4,669.40
BSA Group	170.50	374.80	545.30	570.40
BPC Group	-	188.60	188.60	90.80
BRB Group	65.10	602.40	667.50	676.10
Birds Group	-	-	-	2,235.90
City Group	2,249.80	1,467.00	3,716.80	2,857.40
Confidence Group	3,296.20	2,623.00	5,919.20	6,640.50
CPCL Group	336.10	850.20	1,186.30	1,137.00
Dipon Group	1,102.80	723.40	1,826.20	1,874.20
DBL Group	888.90	1,239.30	2,128.20	1,173.70
Envoy Group	-	-	2/120120	866.50
FGS Group	_		_	3,028.20
GMS Group	2,278.80	873.70	3,152.50	2,793.00
	· · ·			
Hameem Group	1,294.10	446.30	1,740.40	2,216.30
Index Group	2,481.30	2,893.00	5,374.30	5,375.50
Kabir Group	3,183.70	2,079.10	5,262.80	4,278.00
KDS Group	2,557.30	2,481.20	5,038.50	3,751.50
Labib Group	-	-		2,862.80
Meghna Group	19.80	5,422.90	5,442.70	4,722.80
Molla Group	1,501.50	328.30	1,829.80	3,412.20
Modern Poly Industries Limited	-	213.50	213.50	-
Monico Group	50.40	1,833.10	1,883.50	1,127.40
Nasir Group	817.90	436.10	1,254.00	3,245.20
Noman Group	2,849.30	273.00	3,122.30	3,292.10
NZ Group	2,015.50	275.00	3,122.30	<u>'</u>
	-			2,134.00
NDE Group	868.20	1,590.40	2,458.60	2,684.00
Prime Bank Investment Ltd &	3,592.80	100.00	3,692.80	3,520.10
Prime Bank Securities Ltd				
Pran-RFL Group	2,544.90	1,203.50	3,748.40	3,723.70
Pakiza Group	-	-	-	2,373.80
Reedisha Group	-	-	-	1,648.60
RB Group	1,153.20	2,596.80	3,750.00	2,527.70
Samuda Group	302.10	119.20	421.30	-
Square Group	114.10	857.60	971.70	925.00
Seacom Group	713.70	559.40	1,273.10	1,920.00
Standard Group	4,977.30	1,197.00	6,174.30	7,664.70
Summit Group	4,054.10	3,834.20	7,888.30	6,200.50
TK Group	554.40	1,779.60	2,334.00	3,340.00
Transcom Group	2,152.10	397.20	2,549.30	2,938.40
Toma Group	1,756.10	223.40	1,979.50	1,936.30
Uttara Group	40.70	2,172.10	2,212.80	2,284.30
Youth Group	1,474.00	110.30	1,584.30	1,719.90
Viyellatex Group	1,119.20	631.70	1,750.90	1,899.00
_	66,226.80	52,769.40	118,996.20	132,469.80

7a.2 Large loan restructuring

i) The outstanding liability against the restructured Loan (General) of Jamuna Denims Limited stands at BDT 174,32,54,859 as on 30.09.19. 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".

Amount in Taka			
Sep-2019	2018		

ii) 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	193,161,420,480	184,598,901,214
Special mention account (SMA)	2,798,041,977	8,524,850,547
	195,959,462,457	193,123,751,761
Classified		
Sub-standard	2,010,458,572	1,372,812,160
Doubtful	686,929,282	2,603,299,522
Bad / Loss	11,215,681,736	8,709,655,272
	13,913,069,590	12,685,766,955
	209,872,532,047	205,809,518,716

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

Base

Status General Provision	for provision	(%)		
Loans/investments (Including SMA)	195,959,462,457	*Various	4,994,814,275	3,700,870,137
Interest receivable on loans	1,017,783,400	*Various	79,284,340	6,297,425
			5,074,098,614	3,707,167,562

*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.

	Base	Rate		
Status	for provision	(%)		
Specific provision				
Sub-standard	961,073,212	20	192,214,642	163,428,045
Doubtful	377,752,413	50	188,876,206	910,256,390
Bad / Loss	4,422,992,087	100	4,422,992,087	3,489,303,892
•			4,804,082,936	4,562,988,327
Required provision for loans, ac	dvances and lease / inve	stments	9,878,181,550	8,270,155,889
Total provision maintained (note - 14, 14a3 & 14a.5)			10,036,328,855	8,293,445,807
Excess / (short) provision			158,147,305	23,289,918

7a.5 Particulars of required provision on Off-balance Sheet Exposures

Base	Kate	
for provision	1%	
55,651,239,463	556,512,395	529,440,556
49,336,650,248	493,366,502	578,268,444
28,845,854,229	288,458,542	380,728,324
-	-	-
2,815,476,883	28,154,769	20,951,759
	1,366,492,208	1,509,389,083
	1,378,090,000	1,513,090,000
	11,597,792	3,700,917
	for provision 55.651.239.463 49.336.650.248 28,845,854,229	for provision 1% 55,651,239,463 556,512,395 49,336,650,248 493,366,502 28,845,854,229 288,458,542 - - 2,815,476,883 28,154,769 1,366,492,208 1,378,090,000

8 Consolidated bills purchased and discounted

Prime Bank Limited (note-8a)	18,521,723,024	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	2,552,063,724	2,256,486,337
	21.073.786.748	11.609.817.551

8a Bills purchased and discounted

,	18,521,723,024	9,353,331,214
Payable outside Bangladesh	14,552,996,930	3,376,873,447
Payable in Bangladesh	3,968,726,094	5,976,457,767

Consolidated fived assets including premises, furniture and fixtures Prime Bank Investment Limited 7.382,924,131 29.20,189 34.308,053 Prime Bank Investment Limited 29.200,189 34.308,053 Prime Bank Securities Limited 34.00,030 10.584,177 Prime Exchange Co. Pre. Ltd., Sinapapre 741,001 1.954,177 PRIL Exchange Co. Pre. Ltd., Sinapapre 741,001 1.954,177 PRIL Exchange Co. Pre. Ltd., Sinapapre 741,001 1.954,177 PRIL Exchange Co. Pre. Ltd., Sinapapre 741,001 7.472,473,933 6.996,504,016 PRIL Finance (Hond Kong) Limited 7.472,473,933 6.996,504,016 PRIL Finance (Hond Kong) Limited 7.472,473,933 6.996,504,016 Priced assets including premises, furniture and fixtures of the Bank 7.792,739,941 Property, Plant & Equipment 7.792,739,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941 7.702,943,941			Amount:	m Toko
Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Securities Limited Property, Plant & Equipment Land Building Primiture and fixtures Prime Bank Securities Limited Building Primiture and fixtures Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Limited (note-10a-5) Less: Investment in Prime Bank Securities Limited (note-10a-5) Less: Investment Limited (investment Limited (note-				
Prime Bank Limited (note-9a) 7,382,924,131 6,943,348,521 97,000 10,584,742 10,584,74			Sep 2013	2010
Prime Bank Limited (note-9a) 7,382,924,131 6,943,348,521 97,000 10,584,742 10,584,74	٥	Consolidated fixed assets including premises furniture and fixture	res	
Prime Bank Securities Limited 29,209,189 34,308,053 10,584,742 Prime Exchance Co. Pte. Ltd., Singapore 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 741,001 1,954,177 742,724,935 1,952,001 742,724,935 1,952,001 742,724,935 1,952,001 742,724,935 1,952,001 742,724,935 1,952,001 742,724,935 1,952,001 742,724,735 1,952,001 742,724,735 1,952,001 742,724,735 1,952,001 742,0	,			6 943 348 521
Prime Bank Securities Limited 9,409,030 10,594,772 PRE Exchange Co. Pt. Ltd., Singapore 741,001 1,594,177 PRE Exchange (C) Rtd. Ltd., Singapore 741,001 1,594,177 PRE Exchange (C) Rtd. Ltd., Singapore 741,001 1,594,177 PRE Exchange (R) Rtd. Ltd., Singapore 741,001 1,594,177 PRE Exchange (R) Rtd. Ltd., Singapore 741,001 1,593,193 1,505,181 1,505,181 1,505,181 1,505,181 1,505,181 1,505,181 1,505,181 1,505,191,493 1,672,293,942 1,672,293,155 1,672,293,				
Prime Exchange CO, Pte. Ltd., Singapore PRE Exchange (W) Ltd. 15,3161 205.415				
PRIL Exchange (HX) Ltd. 5,038,441 153,161 205,415 7,427,474,953 6,996,504,016				
PBL Finance (Hong Kong) Limited				
Fixed assets including premises. furniture and fixtures of the Bank Property, Plant & Equipment Land 3,719,444,788 3,719,444,788 1,695,197,450 1,672,929,942 Furniture and fixtures 514,981,115 500,408,056 07fice equipment and machinery 941,160,374 77,0117,298 1,695,197,450 1,672,929,942 1,095,095,005 1,095,095 1,095,095 1,095,095 1,095,095 1,095,095,005 1,0				
Pixed assets including premises. Furniture and fixtures of the Bank Property, Plant & Equipment Land 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,450 1,672,399,399 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,695,197,132 1,373,155		T BE T marice (Hong Rong) Emilied		
Property, Plant & Equipment Land				0/550/50 1/620
Property, Plant & Equipment Land Building 1,695,197,450 1,672,299.39	9a	Fixed assets including premises furniture and fixtures of the Ran	ık	
Building 3,719,444,788 1,695,197,450 1,675,292,942 1,675,292,942 1,675,292,942 1,675,292,942 1,672,292,942 1,672,929,942 1,698,155	Ju		ik.	
Building			3 719 444 788	3 719 444 788
Furniture and fixtures 514,981,115 500,408,056 Office equipment and machinery 944,160.374 66,070,895 63,196.713 66,070,895 63,196.713 66,070,895 63,196.713 66,070,895 66,070,			-, -, ,	
Office equipment and machinery 944,160,373 63,196,713 66,070,959 Library books 6,936,980,440 6,658,970,979 Intangibles assets 6,936,980,440 6,658,970,979 Software-core banking 432,570,535 271,004,385 Software-ATM 13,373,155 13,373,155 Cost of intangibles assets 445,943,691 284,377,542 Less: Accumulated amortization 445,943,691 284,377,542 Tyme Bank Limited (note-10a.5) 445,943,691 284,377,542 Less: Investment in Prime Bank Securities Limited (note-10a.5) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (712,500,000) (
Consolidated other assets				
Less Accumulated depreciation		···		
Less Accumulated depreciation			63,196,/13	00,070,095
Intancibles assets Software-core bankina 432,570,335 13,373,156 13,373,173,173 13,373,156 13,373,173,173 13,373,156 13,373,173,173 13,373,156 13,373,173,173 13,373,156 13,373,173,173 13,373,173,173,173,173,173,173,173,173,1		Library books	-	-
Intancibles assets Software-core banking Software-ATM Cost of intancibles assets 4432,570,535 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 13,373,156 145,943,691 284,377,542 7,382,924,131 6,943,248,521 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,248,248 6,943,2		Landar of Island day (2010)	6,936,980,440	6,658,970,979
Intancibles assets Software-core bankina 432,570,535 13,373,156 13,373,159 12,43,375,542 14,59,43,691 12,43,348,521 10		Less Accumulated depreciation		
Software-core banking			6,936,980,440	6,658,970,979
Software-core banking		Intangibles assets		
Software-ATM			432 570 535	271 004 385
Cost of intanaibles assets Less: Accumulated amortization				
Less: Accumulated amortization Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a.5) Less: Investment in Prime Bank Securities Lid.(below) Less: Investment in PRIDE Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Securities Limited Prime Exchange (UK) Ltd. Schange (UK) Ltd. Sc				· · ·
10 Consolidated other assets Prime Bank Limited (note-10a.) 24,239,169,501 23,836,555,730 (2,999,999,940) (2,999,9940) (2,999,9940) (2,999,9940) (2,999,99			-	-
Consolidated other assets Prime Bank Limited (note-10a) Less: Investment in Prime Bank Investment Limited (note-10a.5) (2,999,999,940) (2,999,999,99,99,98,940) (2,999,999,99,99,99,99,99,99,99,99,99,99,		2000 / Recultidated diffordization	445.943.691	284.377.542
Prime Bank Limited (note-10a) 23,836,555,730 Less: Investment in Prime Bank Securities Limited (note-10a.5) (2,999,999,990,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,990) (2,999,999,999,999,999,999,999,999,999,9				
Prime Bank Limited (note-10a) 24,239,169,501 23,836,555,730 (2,999,999,940) (2,999,99,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,99,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,999,940) (2,999,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600) (1,998,252,600				
Prime Bank Limited (note-10a) 24,239,169,501 23,836,555,730 (2.999,999,940) (2.999,999,290) (2.999,999,290) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235) (2.999,993,235)	10	Consolidated other assets		
Less: Investment in Prime Bank Investment Limited (note-10a.5) Less: Investment in Prime Bank Securities Limited (note-10a.5) Less: PBIL investment in Prime Bank Securities Ltd.(below) Less: Investment in Prime Bank Securities Ltd.(below) Less: Investment in PRE Exchange (UK) Ltd. (note-10a.5) Less: Investment in PRE Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Exchange Co. Pte. Ltd Singapore PBL Exchange (UK) Ltd. PBL Exchange (UK) Ltd. PBL Exchange (UK) Ltd. Solve (Hong Kong) Limited Solve			24.239.169.501	23.836.555.730
Less: Investment in Prime Bank Securities Limited (note-10a.5) Less: Investment in Prime Bank Securities Ltd.(below) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5) Less: Investment in PBL Exchange (D. Pte. Ltd., Singapore (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Less: Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited				
Less: PBLL investment in Prime Bank Securities Ltd. (note-10a.5) (56.352.624) (56.3				
Less: Investment in PBL Exchange Cu Ptc. Ltd., Singapore (note-10a.5) (56.352.624) (56.352.624) Less: Investment in Prime Exchange Co. Ptc. Ltd., Singapore (note-10a.5) (34.365,722) (34.365				
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5) (10,993,235) (34,365,722) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,365,723) (34,				
Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5) Prime Bank Investment Limited (investment in PBSL) Prime Bank Investment Limited (investment in PBSL) Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Investment in subsidiary (note-10a.4) Interest / profit receivable on loan Interest / profit receivable on Securities Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Brack Hong Kong) Limited (34,365,722) 37,500,000 37				
Prime Bank Investment Limited (investment in PBSL) 37,500,000 37,500,000 Prime Bank Investment Limited 56,405,183 97,132,285 Prime Bank Securities Limited 111,289,752 141,520,263 Prime Exchange Co. Pte. Ltd Singapore 5,232,852 5,145,002 PBL Exchange (UK) Ltd. 5,242,890 6,829,618 PBL Finance (Hong Kong) Limited 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 The assets of the Bank Stationery and stamps Exchange adjustment account Stationery and stamps Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 <th></th> <th>Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)</th> <th></th> <th></th>		Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)		
Prime Bank Investment Limited (investment in PBSL) 37,500,000 37,500,000 Prime Bank Investment Limited 56,405,183 97,132,285 Prime Bank Securities Limited 111,289,752 141,520,263 Prime Exchange Co. Pte. Ltd Singapore 5,232,852 5,145,002 PBL Exchange (UK) Ltd. 5,242,890 6,829,618 PBL Finance (Hong Kong) Limited 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 The assets of the Bank Stationery and stamps Exchange adjustment account Stationery and stamps Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 381,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) Branch adjustments account 18,513,745 18,517,480 99,7709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 12,196,192 96,028,502 44,727,208 99,7799,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 12,196,192 96			20,387,457,980	19,984,844,209
Prime Bank Investment Limited 56,405,183 97,132,285 Prime Bank Securities Limited 111,289,752 141,520,263 Prime Exchange Co. Pte. Ltd., Singapore 5,232,852 5,145,002 PBL Exchange (UK) Ltd. 5,242,890 6,829,618 PBL Finance (Hong Kong) Limited 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 20 20,689,408,193 20,310,103,156 10a Other assets of the Bank 5 Stationery and stamps 45,094,391 50,406,794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249				
Prime Bank Securities Limited 111,289,752 141,520,263 Prime Exchange Co. Pte. Ltd., Singapore 5,232,852 5,145,002 PBL Exchange (UK) Ltd. 5,242,890 6,829,618 PBL Finance (Hong Kong) Limited 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 10a Other assets of the Bank Stationery and stamps 45,094,391 50,406,794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses 151,863,777 71,760,010 Branch adjustments account 18,513,74		Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
Prime Exchange (UK) Ltd. 5.232.852 5.145.002 PBL Exchange (UK) Ltd. 5.242.890 6.829,618 PBL Finance (Hong Kong) Limited 86.279,536 37,131,779 301,950,212 325,258,948 20.689,408.193 20.310,103,156 10a Other assets of the Bank Stationery and stamps Exchange adjustment account 338,349 13,396,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 89,146,09		Prime Bank Investment Limited	56,405,183	97,132,285
PBL Exchange (UK) Ltd. 5,242,890 6,829,618 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 20,689,408,193 20,689,408,408,193 20,689,408,193 20,689,408,193 20,689,408,193 20,689,408,193 20,689,408,193 20,689,408,408,408,408,408,408,408,408,408,408		Prime Bank Securities Limited	111,289,752	141,520,263
PBL Finance (Hong Kong) Limited 86,279,536 37,131,779 301,950,212 325,258,948 20,689,408,193 20,310,103,156 20,689,408,193 20,310,103,156 20,689,408,193 20,310,103,156 20,689,408,193 20,310,103,156 20,689,408,193 20,310,103,156 20,689,408,193 20,310,103,156 20,689,408,193 20,301,03,156 20,689,408,193 20,406,794 20,667,48 20,689,408 20,689,408 20,689,408 20,689,408 20,689,408 20,689,409 20,667,48 20,689,409 20,667,48 20,689,409 20,667,48 20,689,409 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,667,49 20,697,49 20,667,49 20,697,49		Prime Exchange Co. Pte. Ltd., Singapore	5,232,852	5,145,002
10a Other assets of the Bank Stationery and stamps Stationery and stam		PBL Exchange (UK) Ltd.	5,242,890	6,829,618
10a Other assets of the Bank 45,094,391 50,406,794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) <th></th> <th>PBL Finance (Hong Kong) Limited</th> <th>86,279,536</th> <th>37,131,779</th>		PBL Finance (Hong Kong) Limited	86,279,536	37,131,779
10a Other assets of the Bank Stationery and stamps 45,094,391 50,406,794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1.017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 31,119,112,481			301,950,212	325,258,948
Stationery and stamps 45.094.391 50.406.794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814.211.521 3,814.211.521 Off-shore Banking Units 6.652.093,500 8,886.688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 89,146,093 244,727,208 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Uni			20,689,408,193	20,310,103,156
Stationery and stamps 45.094.391 50.406.794 Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814.211.521 3,814.211.521 Off-shore Banking Units 6.652.093,500 8,886.688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 89,146,093 244,727,208 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Uni				
Exchange adjustment account 338,349 13,996,548 Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 48,256,616 31,119,112,481 48,256,616 48,779,340,897 9,179,340,897	10 a			
Investment in subsidiary (note-10a.4) 3,814,211,521 3,814,211,521 Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897				
Off-shore Banking Units 6,652,093,500 8,886,688,000 Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 89,146,093 244,727,208 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897				
Due from Off-shore Banking Units 227,849,479 292,652,897 Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11.344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897			3,814,211,521	3,814,211,521
Prepaid expenses 21,744,685 44,754,439 Interest / profit receivable on loan 1.017.783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11.344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897			6,652,093,500	8,886,688,000
Interest / profit receivable on loan 1,017,783,400 884,460,124 Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897				
Interest receivable on Govt. securities 480,593,087 582,323,336 Advance deposits and advance rent 249,732,145 284,080,601 Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Prepaid expenses		44,754,439
Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.1) Encashment of PSP / BSP Advance income tax paid (note-10a.5) Credit card Sundry assets (note -10a.2) Less: Off-shore Banking Units 249,732,145 284,080,601 11.344,418 151,863,777 71,760,010 18,513,745 18,517,480 244,727,208 49,146,093 244,727,208 17,673,532,547 16,673,978,174 16,673,978,174 17,673,532,547 18,517,480 19,709,958 17,673,532,547 16,673,978,174 16,673,978,174 16,673,978,174 17,673,532,547 16,673,978,174 17,60,010 18,517,480			1,017,783,400	884,460,124
Prepaid expenses against house furnishing 13,508,514 11,344,418 Balance with PBSL 151,863,777 71,760,010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Interest receivable on Govt. securities		582,323,336
Balance with PBSL 151.863.777 71.760.010 Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Advance deposits and advance rent	249,732,145	284,080,601
Branch adjustments account 18,513,745 18,517,480 Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Prepaid expenses against house furnishing	13,508,514	11,344,418
Suspense account (note -10a.1) 89,146,093 244,727,208 Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Balance with PBSL	151,863,777	71,760,010
Encashment of PSP / BSP 476,539,203 997,709,958 Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Branch adjustments account	18,513,745	18,517,480
Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 33,015,896,627		Suspense account (note -10a.1)	89,146,093	244,727,208
Advance income tax paid (note-10a.5) 17,673,532,547 16,673,978,174 Credit card 122,196,192 96,028,502 Sundry assets (note -10a.2) 64,371,851 48,256,616 Less: Off-shore Banking Units 33,015,896,627		Encashment of PSP / BSP	476,539,203	997,709,958
Sundry assets (note -10a.2) 64,371,851 48,256,616 31,119,112,481 33,015,896,627 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897		Advance income tax paid (note-10a.5)	17,673,532,547	
Sundry assets (note -10a.2) 64,371,851 48,256,616 31,119,112,481 33,015,896,627 Less: Off-shore Banking Units 6,879,942,979 9,179,340,897				
Less: Off-shore Banking Units 31,119,112,481 (33,015,896,627 (9,179,340,897 (9,1		Sundry assets (note -10a.2)		
			31,119,112,481	33,015,896,627
<u>24,239,169,501</u> <u>23,836,555,730</u>		Less: Off-shore Banking Units		9,179,340,897
			24,239,169,501	23,836,555,730

Amount in Taka	
Sep-2019	2018

10a.1 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.2	Sundry assets				
	Protested Bills			19,923,818	17,978,649
	Islamic Transit Account			2,160	5,894,000
	Others			44,445,873	24,383,967
				64,371,851	48,256,616
10a.3	Particulars of required provis	sion for other asse			
	,	1	Rate	1	
	Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
	Protested bills	19,923,818	100%	19,923,818	17,978,649
	Legal Expenses	2,086,304	100%	2,086,304	2,139,894
	Others	63,954,860	100%	63,954,860	166,253,245
	Required provision for other asse			156,964,983	257,371,788
	Total provision maintained (note	e - 14a.8)		193,133,148	257,383,148
	Excess / (short) provision			36,168,164	11,359
10a.4	Investment in subsidiaries				
	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., Si	ngapore		10,993,235	10,993,235
	PBL Exchange (UK) Ltd.			56,352,624	56,352,624
	PBL Finance (Hong Kong) Limited	d		34,365,722	34,365,722
				3,814,211,521	3,814,211,521
10a.5	Advance income tax paid				
	Opening Balance			16,673,978,174	16,182,416,743
	Add: Paid during the year			999,554,374	491,561,431
				<u>17,673,532,547</u>	<u> 16,673,978,174</u>
11	Non-Banking Assets	B			
	Name of Parties	Possession date		124 420 400	124 420 400
	M/s Rima Flour Mills M/s Ripon Motors	18.03.2014		124,438,400	124,438,400
	M/s RIDON MOTORS				
		18.03.2014		51,902,240	51,902,240
	M/s Megna Bangla Trade	28.04.2014		18,399,360	18,399,360
				18,399,360 25,760,640	18,399,360 25,760,640
	M/s Megna Bangla Trade	28.04.2014		18,399,360	18,399,360
	M/s Megna Bangla Trade M/s Ampang Food Industries	28.04.2014 28.04.2014	tragge properties of t	18,399,360 25,760,640 220,500,640	18,399,360 25,760,640 220,500,640
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov	28.04.2014 28.04.2014 vnership of the mort		18,399,360 25,760,640 220,500,640 the above mentioned pa	18,399,360 25,760,640 220,500,640 arties according to the
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour	28.04.2014 28.04.2014 vnership of the mort t in accordance wi	th the section 33(7	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2"	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in	28.04.2014 28.04.2014 wnership of the mort t in accordance wi the financial statem	th the section 33(7 ents as Non -Banking	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of N	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour	28.04.2014 28.04.2014 wnership of the mort t in accordance wi the financial statem	th the section 33(7 ents as Non -Banking	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of N	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in	28.04.2014 28.04.2014 vnership of the mort t in accordance wi the financial statem valuation report of a	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner.	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of	28.04.2014 28.04.2014 vnership of the mort t in accordance wi the financial statem valuation report of a	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner.	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from	28.04.2014 28.04.2014 vnership of the mort t in accordance wi the financial statem valuation report of a	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner.	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of on-Banking Assets has
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a)	28.04.2014 28.04.2014 vnership of the mort t in accordance wi the financial statem valuation report of a	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner. and agents 36,847,662,135	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of on-Banking Assets has 33,944,516,693
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sie	28.04.2014 28.04.2014 vnership of the morit in accordance with the financial statem valuation report of a mother banks, fin	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner. and agents 36,847,662,135 3,124,814,386	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of on-Banking Assets has 33,944,516,693 3.026,635,625
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited	28.04.2014 28.04.2014 vnership of the morit in accordance withe financial statem valuation report of a mother banks, fin	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Ner. and agents 36,847,662,135 3,124,814,386 467,968,280	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 -
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sie	28.04.2014 28.04.2014 vnership of the morit in accordance withe financial statem valuation report of a mother banks, financiapore	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalatage assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - - 2,214,960,000
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	28.04.2014 28.04.2014 whership of the more than accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - - 2,214,960,000 39,579,565,074
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd.	28.04.2014 28.04.2014 whership of the more than accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 - 2,568,800,000 43,009,244,801 6,161,582,666	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3.026,635,625 393,452,756 - - 2,214,960,000 39,579,565,074 5,635,048,381
12	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded overdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	28.04.2014 28.04.2014 whership of the more than accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7) ents as Non -Banking an Independent value	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - - 2,214,960,000 39,579,565,074
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froi Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sir PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3.026,635,625 393,452,756 - - 2,214,960,000 39,579,565,074 5,635,048,381
12 12a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froil Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1)	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693
	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings from Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Netr. and agents 36,847,662,135 3,124,814,386 467,968,280 - 2,568,800,000 43,009,244,801 6,161,582,666 36,847,662,135 F the Bank 19,509,550,355 17,338,111,780	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693 18,612,725,751 15,331,790,942
12 a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froi Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Sir PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1) Outside Bangladesh	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. and agents 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693
12 a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froi Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (O. Pte. Ltd., Sir PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1) Outside Bangladesh	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Netr. and agents 36,847,662,135 3,124,814,386 467,968,280 - 2,568,800,000 43,009,244,801 6,161,582,666 36,847,662,135 F the Bank 19,509,550,355 17,338,111,780	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693 18,612,725,751 15,331,790,942
12 a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froi Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sir PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1) Outside Bangladesh Call deposits	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693 18,612,725,751 15,331,790,942 33,944,516,693
12 a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froil Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sin PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1) Outside Bangladesh In Bangladesh Call deposits Priem Bank Subordinated Bond	28.04.2014 28.04.2014 whership of the moratin accordance with the financial statem valuation report of a mother banks, finangapore	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of 2003". An amount of 21,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693 18,612,725,751 15,331,790,942 33,944,516,693
12 a	M/s Megna Bangla Trade M/s Ampang Food Industries The Bank has been awarded ov verdict of the Honorable Cour Tk.220,500,640/- is reported in been determined on the basis of Consolidated borrowings froi Prime Bank Limited (note-12a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Sir PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Borrowings from other banks In Bangladesh (note-12a.1) Outside Bangladesh Call deposits	28.04.2014 28.04.2014 whership of the moration accordance with the financial statem valuation report of a mother banks, financial institut	th the section 33(7 ents as Non -Banking an Independent value ancial institutions	18,399,360 25,760,640 220,500,640 220,500,640 the above mentioned party of "Artharin Adalat-2g assets. The value of Near. 36,847,662,135 3,124,814,386 467,968,280 	18,399,360 25,760,640 220,500,640 arties according to the 2003". An amount of con-Banking Assets has 33,944,516,693 3,026,635,625 393,452,756 - 2,214,960,000 39,579,565,074 5,635,048,381 33,944,516,693 18,612,725,751 15,331,790,942 33,944,516,693

Refinance against SME loan from Bangladesh Bank

		Sep-2019	in Taka 2018
		Зер-2019	2010
13	Consolidated deposits and other accounts Current deposits and other accounts		
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	34,302,687,019	32,742,551,758 -
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited	34,302,687,019	32,742,551,758
	Less: Inter-company transactions	6,038,978	22,060,841
		34,296,648,041	32,720,490,917
	Bills pavable		
	Prime Bank Limited (note-13a.1.c)	3,415,794,451	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	_	-
	1 BE I marice (Floring Rolling) Emiliacea	3,415,794,451	3,045,875,590
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	44,494,477,646	41,478,074,475
	Prime Bank Securities Limited		-
	Prime Exchange Co. Pte. Ltd., Singapore	_	_
	PBL Exchange (UK) Ltd.	_	-
	PBL Finance (Hong Kong) Limited	_	-
		44,494,477,646	41,478,074,475
	Term / Fixed deposits		
	Prime Bank Limited (note-13a.1.c)	127,668,726,770	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	_	-
	T DE l'Illance (Horig Korig) Elimited	127,668,726,770	120,251,223,734
	Less: Inter-company transactions	2,312,207	2,235,495
		127,666,414,563	120,248,988,239
42-	Danielta and athen accounts of the Bank	209,873,334,702	197,493,429,221
13a	Deposits and other accounts of the Bank Deposits from banks (note -13a.1.a)	913,683,092	3,554,678,702
	Deposits from customers (note-13a.1.b)	208,968,002,795	193,963,046,855
		209,881,685,887	197,517,725,557
13a.1	a) Deposits from Banks	0.600.474	F 470 070
	Current deposits and other accounts Savings bank / Mudaraba savings deposits	9,698,474 366,362,349	5,178,979 762,515,592
	Special notice deposits	537,622,269	285,077,673
	Fixed deposits	, , -	2,501,906,458
		913,683,092	3,554,678,702
	b) Customer Deposits		
	i) Current deposits and other accounts Current / Al-wadeeah current deposits	14,989,912,861	14 244 701 527
	Foreign currency deposits	6,525,726,478	14,344,791,527 6,348,181,790
	Security deposits	7,530,616	7,945,616
	Sundry deposits (note - 13a.2)	13,876,811,492	12,836,137,818
	0.00	35,399,981,447	33,537,056,750
	Less: Off-shore Banking Units	1,106,992,902	799,683,971
	ii) Bills payable	34,292,988,546	32,737,372,779
	Pay orders issued	3,401,688,648	3,033,276,813
	Pay slips issued	2,404,576	2,484,749
	Demand draft payable	8,899,608	9,783,228
	Foreign demand draft	313,592	313,592
	T. T. payable	2,462,638	- 17 200
	Bill Pay ATM	25,389 3,415,794,451	17,208 3,045,875,590
		3,413,/34,431	3,043,0/3,390

		Amount	
		Sep-2019	2018
	iii) Savings bank / Mudaraba savings deposits iv) Term / Fixed deposits	44,128,115,297	40,715,558,882
	Fixed deposits / Mudaraba fixed deposits	82,136,889,946	71,458,093,658
	Special notice deposits	13,485,206,532	12,652,594,309
	Non resident Taka deposits	1,527,956,511	1,698,132,023
	Scheme deposits	29,981,051,513	31,655,419,613
		127,131,104,501	117,464,239,603
		208,968,002,795	193,963,046,855
	>>	209,881,685,887	197,517,725,557
	c) Deposits and other accounts		
	Current deposits and other accounts Deposits from banks (note -13a.1.a)	9,698,474	5,178,979
	Deposits from customers (note-13a.1.b.i)	34,292,988,546	32,737,372,779
	Deposits from editioners (Note Isulation)	34.302.687.019	32,742,551,758
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	3,415,794,451	3,045,875,590
		3,415,794,451	3,045,875,590
	Savings bank / mudaraba savings deposits	255 252 240	762 545 502
	Deposits from banks (note -13a.1.a)	366,362,349	762,515,592
	Deposits from customers (note-13a.1.b.iii)	44,128,115,297 44,494,477,646	40,715,558,882
	Term / Fixed deposits	44,494,477,040	41,478,074,475
	Deposits from banks (note -13a.1.a)	537,622,269	2,786,984,131
	Deposits from customers (note-13a.1.b.iv)	127,131,104,501	117,464,239,603
		127,668,726,770	120,251,223,734
		209,881,685,887	197,517,725,557
13a.2	Sundry deposits		
	F.C. held against back to back L/C	5,604,793,990	5,311,288,453
	Sundry creditors	735,941,017	767,157,404
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	43,404,551 422,022,050	55,094,400 362,071,050
	Margin on letters of guarantee	860,106,362	884,411,352
	Margin on letters of credit	1,759,481,401	1,887,199,994
	Margin on FDBP / IDBP, export bills, etc	192,309,791	118,163,254
	Lease deposits	60,543,577	57,823,429
	Interest / profit payable on deposits	2,325,650,713	1,825,658,414
	Withholding VAT/Tax /Excise duty payable to Government Authority	375,785,943	562,791,382
	Others	1,496,772,098	1,004,478,687
12- 2	Payable on demand and time deposits	13,876,811,492	12,836,137,818
13a.3	a) Demand deposits		
	Current deposits	14,999,611,334	14,349,970,506
	Savings deposits (9%)	4,004,502,988	3,733,026,703
	Foreign currency deposits (Non interest bearing)	5,418,733,577	5,548,497,819
	Security deposits	7,530,616	7,945,616
	Sundry deposits	13,876,811,492	12,836,137,818
	Non resident Taka deposits	1,527,956,511	1,698,132,023
	Bills payable	3,415,794,451	3,045,875,590
		43,250,940,969	41,219,586,074
	b) Time deposits		
	Savings deposits (91%)	40,489,974,658	37,745,047,772
	Fixed deposits	82,136,889,946	73,960,000,116
	Special notice deposits	14,022,828,801	12,937,671,982
	Deposits under schemes	29,981,051,513	31,655,419,613
		166,630,744,918	156,298,139,484
		209,881,685,887	197,517,725,557
14	Consolidated other liabilities		
=	Prime Bank Limited (note-14a)	40,606,914,147	36,257,586,840
	Prime Bank Investment Limited	750,651,477	724,298,400
	Prime Bank Securities Limited	289,893,239	238,146,149
	Prime Exchange Co. Pte. Ltd., Singapore	78,503,246	40,958,922
	PBL Exchange (UK) Ltd.	6,550,160	7,767,563
	PBL Finance (Hong Kong) Limited	69,374,362	6,025,124
	Less: Inter-company transactions	41,801,886,631	37,274,782,999 -
	Less. Intel company dansactions	41,801,886,631	37,274,782,999

		_	
		Amount	
		Sep-2019	2018
14-	Other liabilities of the Dank		
14a	Other liabilities of the Bank Exchange adjustment account		_
	Expenditure and other payables	379,477,569	147,779,820
	Provision for bonus	185,329,950	227,293,459
	Provision for income tax (note - 14a.1)	22,205,551,971	20,085,551,971
	Deferred tax liability (note-14a.2)	930,373,650	930,373,650
	Unearned commission on bank quarantee	59,396,779	7,820,643
	Unearned profit (Markup)	287,482,326	291,233,755
	Provision for off-balance sheet exposures (note-14a.4)	1,378,090,000	1,513,090,000
	Provision for Off-shore Banking Units (note-14a.5)	755,550,000	743,550,000
	Fund for employee welfare fund (EWF)	6,300,000	7,875,604
	Fund for Prime Bank Foundation (PBF)	121,500,000	157,512,081
	Provision for loans and advances / investments (note - 14a.3)	9,195,761,555	7,540,378,507
	Provision for Interest receivable on loans and advances / investments	85,017,300	9,517,300
	•	1	
	Provision for diminution in value of investments	59,428,249	35,628,249
	Interest suspense account	4,467,579,013	4,026,761,377
	Provision for Impairement loss for investment in subsidiaries	220,344,092	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	7,462,389	-
	Other liabilities	43,929,047	70,536,074
	Other provision (note - 14a.7)	193,133,148	257,383,148
		40,606,914,147	36,257,586,840
14a.1	Provision for income tax		
	Opening Balance	20,085,551,971	18,335,551,971
	Add: Addition during the year	2,120,000,000	1,750,000,000
	Less: Adjustment with advance tax	-	-
		22,205,551,971	20,085,551,971
14a.2	Deferred tax liability		
	Deferred tax liability		
	Balance as on 1 January	930,373,650	020 272 650
			930,373,650
	Add/(Less): Provision for revaluation of land and building	-	930,373,030
		- -	930,373,630 -
	Add: Addition / Adjustment during the year (note-40a)	-	- -
		930,373,650	930,373,650 - - 930,373,650
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date	-	- -
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments	-	- -
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments:	930,373,650	930,373,650
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January	930,373,650 4,060,384,783	930,373,650 3,773,742,337
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year	4,060,384,783 (43,682,085)	930,373,650 3,773,742,337 (2,607,437,692)
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off	930,373,650 4,060,384,783	930,373,650 3,773,742,337
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year	4,060,384,783 (43,682,085)	930,373,650 3,773,742,337 (2,607,437,692)
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision	4,060,384,783 (43,682,085)	930,373,650 3,773,742,337 (2,607,437,692)
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required	4,060,384,783 (43,682,085) 349,065,132 - - -	3,773,742,337 (2,607,437,692) 203,780,138 - -
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000)	3,773,742,337 (2,607,437,692) 203,780,138 - - - 2,690,300,000
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a)	4,060,384,783 (43,682,085) 349,065,132 - - -	3,773,742,337 (2,607,437,692) 203,780,138 - -
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a)	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000) 4,305,767,831	3,773,742,337 (2,607,437,692) 203,780,138 - - - 2,690,300,000
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000) 4,305,767,831	3,773,742,337 (2,607,437,692) 203,780,138 - - - 2,690,300,000
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000) 4,305,767,831	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000) 4,305,767,831	3,773,742,337 (2,607,437,692) 203,780,138 - - - 2,690,300,000
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision	4,060,384,783 (43,682,085) 349,065,132 - - (60,000,000) 4,305,767,831 nts	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 -
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a)	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000)
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724
14a.3	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a)	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000)
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724 9,195,761,555	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724 7,540,378,507
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date Provision for off-balance sheet exposures Provision held as on 1 January	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date Provision for off-balance sheet exposures Provision held as on 1 January Add Amount transferred from classified provision	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724 9,195,761,555	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724 7,540,378,507
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date Provision for off-balance sheet exposures Provision held as on 1 January Add Amount transferred from classified provision Add Provision made during the year (note-39a)	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724 9,195,761,555	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724 7,540,378,507
	Add: Addition / Adjustment during the year (note-40a) Balance as on the date Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments: Provision held as on 1 January Les: Fully provided debts written off/settlement during the year Add Recoveries of amounts previously written off Add Specific provision made during the year for other accounts Add Transferred from General Provision Les: Provision no longer required Add Net charge to profit and loss account (note-39a) Balance as on the date Movement in general provision on unclassified loans / investment Provision held as on 1 January Add Amount transferred to classified provision Add General provision made during the year (note-39a) Balance as on the date Provision for off-balance sheet exposures Provision held as on 1 January Add Amount transferred from classified provision	4,060,384,783 (43,682,085) 349,065,132 - (60,000,000) 4,305,767,831 nts 3,479,993,724 - 1,410,000,000 4,889,993,724 9,195,761,555	3,773,742,337 (2,607,437,692) 203,780,138 - - 2,690,300,000 4,060,384,783 4,415,993,724 - (936,000,000) 3,479,993,724 7,540,378,507

		Amount i	n Taka
		Sep-2019	2018
14a.5	Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January Add Transferred from Unclassified Provision of OBU	506,900,000	496,200,000
	Add Net charge to profit and loss account (note-39a) Balance as on the date	5,500,000 512,400,000	10,700,000 506,900,000
	Movement in general provision on unclassified loans / investme		300/300/000
	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) Balance as on the date	6,500,000 243,150,000	16,500,000 236,650,000
	buildince as off the date	755,550,000	743,550,000
14a.7	Other provision for classified assets Balance as on 1 January Add: Addition during the year (note-39a) Less: Adjustment during the year	257,383,148 (64,250,000)	204,083,148 53,300,000 -
	Balance as on the date	193,133,148	257,383,148
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 9.867.561.370 1,155,273,400 11,322,834,770	300,000,000 9.867,561,370 1,155,273,400 11,322,834,770

15.3 History of paid-up capitalGiven below the history of raising of share capital of Prime Bank Limited:

Accounti ng 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
		1,132,283,477	11,322,834,770	

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Amount in Taka	
Sep-2019	2018

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 30 September 2019 was Taka 29,657,788,793 as against available Tier-I capital of Taka 24,327,458,579 and Tier-II capital of Taka 14,111,233,724 making a total capital of Taka 38,438,692,303 thereby showing a surplus capital / equity of Taka 8,780,903,510 at that date. Details are shown below:

equity of Taka 8,780,903,510 at that date. Details are shown below: Tier-1 Capital		,	,	
Common Equity Tier-1 (CET-1) Capital				
Paid-up capital (note-15.2)	11,322	,834,770	11,322	,834,770
Share premium (note-15.5)	1,211	,881,786	1,211	,881,786
Non-controlling interest(note-15.6)		62		63
Statutory reserve (note-16)	10,353	,413,584	10,353	,413,584
General reserve		,002,888		,002,888
Surplus in consolidated profit and loss account/Retained earnings (note-20)	1,853	,225,378	1,798	,788,031
	24,769,3	358,468	24,714,9	21,122
Additional Tier-1 (AT-1) Capital	1			
Non-cumulative irredeemable preference shares		-		-
		-		-
Less: Regulatory Adjustments for CET-1 Capital		222 422		212.122
Goodwill and all other intangible assets		,823,622		,218,428
Reciprocal Crossholdings		,076,267		<u>,978,990</u>
Total Tior 1 Canital		399,889 159,570		197,418
Total Tier-1 Capital	24,327,4	138,3/9	24,375,7	723,704
Tier-2 Capital				
General provision maintained against unclassified loan/investments (note-14a.3)	4 889	,993,724	3 479	,993,724
General provision on off-balance sheet exposures (note-14a.4)		,090,000	-	,090,000
General provision on off-shore Banking Units (note-14a.5)		,150,000		,650,000
Revaluation gain / loss on investments-50% of total		,897,400		,897,400
Revaluation reserve-50% of total		,759,278		,759,278
Prime Bank Sub-ordinated Bond		.000,000		,000,000
	15,093,8	390,402	14,712,3	
Less: Regulatory Adjustments				
Revaluation Reserves for fixed assets, securities and equity securities	982	,656,678		,125,342
Total Tier-2 Capital	14,111,2		13,926,2	<u> 265,060</u>
A) Total Regulatory capital	<u>38,438,6</u>	<u> 92,303</u>	38,301,9	988,764
Total assets including off-balance sheet exposures		,021,894		,124,265
B) Total risk weighted assets		,310,341		<u>,070,428</u>
C) Required capital based on risk weighted assets (12.50% on B)		,788,793		,402,113
D) Surplus (A-C)	8,780,9	003,510	10,861,	
Capital to risk weighted assets ratio		16.20%		16.58%
Common Equity Tier-I (Against Standard of minimum 6.00%)		10.25%		10.55%
Total Capital to Risk Weighted Asset Ratio (Against Standard of		16.20%		16.58%
minimum 10% with Capital conservation buffer of 2.50%)				
Loverna Datio				
Leverage Ratio				
Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	6.46%	3.00%	6.51%
Control to the state of the sta				
Capital to risk weighted assets ratio (Solo)				
Tier-1 Capital Common Equity Tier 1 (CET 1) Capital				
Common Equity Tier-1 (CET-1) Capital	11 222	024 770	11 222	024 770
Paid-up capital (note-15.2)	-	,834,770		,834,770
Share premium (note-15.8) Statutory reserve (note-16)		,881,786		,881,786 ,413,584
Surplus in consolidated profit and loss account / Retained earnings (note-20a)		,413,584 ,477,704		,002,003
Surplus in consolidated profit and loss account / Netained carriings (note-20a)	24,779,6		24,647,	
Additional Tier-1 (AT-1) Capital	24,775,0	,07,043	24,047,	132,143
Non-cumulative irredeemable preference shares		-		-
sama.dare in edecinable preference shares	μ	-		-
Less: Regulatory Adjustments for CET-1 Capital				
Goodwill and all other intangible assets	385	,933,923	284	,377,542
Reciprocal Crossholdings	27	,970,098	27	,970,098
	413,9	04,021		347,640
Total Tier-1 Capital	24,365,7	03,823	24,334,7	784,503

		Amount	
		Sep-2019	2018
	Tier-2 Capital		
	General provision maintained against unclassified loan/investments (note-14a.3)	4 990 003 734	2 470 002 724
		4,889,993,724	3,479,993,724
	General provision on off-balance sheet exposures (note-14a.4)	1,378,090,000	1,513,090,000
	General provision on off-shore Banking Units (note-14a.5)	243,150,000	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	7,600,000,000	8,500,000,000
	Time bank Sub ordinated bond	15,083,727,815	14,702,227,815
	Lance Barrelatana Adinatan auto	15,065,727,615	14,/02,22/,615
	Less: Regulatory Adjustments		
	Revaluation Reserves for fixed assets, securities and equity securities	972,494,091	777,995,273
	Total Tier-2 Capital	14,111,233,724	13,924,232,542
	A) Total Regulatory capital	38,476,937,547	38,259,017,045
	,		
	Total access including off halance shoot superuma	460 360 506 374	456 452 527 260
	Total assets including off-balance sheet exposures	460,260,596,374	456,453,527,360
	B) Total risk weighted assets	232,078,994,141	224,585,078,381
	C) Required capital based on risk weighted assets (12.50% on B)	29,009,874,268	<u>26,669,478,058</u>
	D) Surplus (A-C)	9,467,063,280	11,589,538,987
	Capital to risk weighted assets ratio	16.58%	17.04%
	Capital to lisk weighted assets ratio	10.50 70	17.04 70
	Common Equity Tier-I (Against Standard of minimum 6.00%)	10.50%	10.84%
	Total Capital to Risk Weighted Asset Ratio (Against Standard of	16.58%	17.04%
	minimum 10% with Capital conservation buffer of 2.50%)		
	Leverage Ratio		
	Particulars	Required Held	Required Held
	Leverage ratio	3.00% 6.492%	3.00% 6.52%
	Ecverage ratio	3:0070 0:13270	3.0070 0.3270
4			
15.5	Share premium	2 240 546 000	2 240 546 000
	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
		2,241,230,396	2,241,230,396
	Less: Transferred to Paid-up Capital	1,029,348,610	1,029,348,610
	2000 Transcer ou to Full up ouplied.	1,211,881,786	1,211,881,786
	Non-controlling interest	1,211,881,780	1,211,861,780
15.6	Non controlling interest		
	Share capital	60	60
	Retained earnings	2	3
		62	63
16	Statutory reserve		
10		10 353 413 504	0.505.052.177
	Balance on 1 January	10,353,413,584	9,565,853,177
	Addition during the year (20% of pre-tax profit)	-	787,560,407
		10,353,413,584	10,353,413,584
17	Consolidated revaluation gain / loss on investments		
	Prime Bank Limited (note-17a)	22,074,658	22,087,009
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	38,206,808	38,209,946
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(4,435,624)	(3,361,374)
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(9,782,612)	14,863,043
		46,063,231	71,798,624
17a	Revaluation gain / loss on investments of the Bank		
	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	(12,350)	(24,768)
		(12,350)	(24,700)
	Less: Adjustment of Revaluation loss	-	-
		22,074,658	22,087,009
18	Revaluation reserve		
	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)
		1,496,759,104	1,496,759,104
		1,730,733,107	1,730,733,107

		Amount	
		Sep-2019	2018
19	Consolidated foreign currency translation gain/ (loss)	15 265 220	14 020 054
	Prime Bank Limited (note-19a) Prime Bank Investment Limited	15,365,328	14,920,954
	Prime Bank Securities Limited Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	(186)	(8,551)
	PBL Exchange (UK) Ltd.	(27,906)	(107,404)
	PBL Finance (Hong Kong) Limited	167,541	312,440
		15,504,776	15,117,438
19a	Foreign currency translation gain/ (loss)	14.020.054	12 414 000
	Balance on 1 January	14,920,954	13,414,088
	Addition during the year	444,374	1,506,866 14,920,954
		15,365,328	14,920,954
20	Consolidated retained earnings / movement of profit and loss a	ccount	
20	Prime Bank Limited (note-20a)	1,891,922,078	1,760,508,869
	Prime Bank Investment Limited	118,588,534	171,979,126
	Prime Bank Securities Limited	(194,295,647)	(153,975,418)
	Prime Exchange Co. Pte. Ltd., Singapore	7,400,385	12,441,761
	PBL Exchange (UK) Ltd.	(27,111,680)	(30,425,774)
	PBL Finance (Hong Kong) Limited	109,983,178	108,050,252
		1,906,486,848	1,868,578,816
	Less: Minority Interest	(2.37)	(3.44)
	Less: Transfer to statutory reserve	.	
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(1,561,298)	(10,903,571)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(51,116,348)	(57,183,859)
	Less: Foreign currency translation gains	(583,823)	(1,703,351)
		<u>1,853,225,378</u>	1,798,788,031
20a	Retained earnings / movement of profit and loss account of the	Doule	
20a	Balance on 1 January	1,759,002,003	1.079.304.405
	Revaluation reserve	1,755,002,005	1,075,507,705
	Addition during the year	1,547,830,048	2,187,802,036
	Transfer to statutory reserve	-	(787,560,407)
	Cash dividend	(4.445.054.046)	
	Cusii diviaciia	(1,415,354,346)	(720,544,031)
	Issue of bonus shares	(1,415,354,346)	(720,5 44 ,031) -
	Issue of bonus shares Balance as on the date		1,759,002,003
	Issue of bonus shares	- 1,891,477,704 444,374	1,759,002,003 1,506,866
	Issue of bonus shares Balance as on the date		1,759,002,003
20.4	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss)	- 1,891,477,704 444,374 1,891,922,078	1,759,002,003 1,506,866
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous	- 1,891,477,704 444,374 1,891,922,078 year	1,759,002,003 1,506,866 1,760,508,869
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a)	1,891,477,704 444,374 1,891,922,078 year	1,759,002,003 1,506,866 1,760,508,869 358,760,374
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd.	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd.	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418)	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338)
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107)	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277)
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774)	358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907)
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955)	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277)
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774)	358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251)
20.1	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- 1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528	358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Bank Salarian	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408	358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408	358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 1,759,002,003 - (1,415,354,346) 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 1,759,002,003 - (1,415,354,346) 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 1,759,002,003 - (1,415,354,346) 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003 - (1,415,354,346) 343,647,656 - 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of the Bank Limited (note-20.1 a) Prime Bank Limited (note-20.1 a) Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1)	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 1,759,002,003 - (1,415,354,346) 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of the Bank Limited (note-20.1 a) Prime Bank Limited (note-20.1 a) Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Investment Limited	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003 - (1,415,354,346) 343,647,656 - 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Investment Limited Prime Bank Securities Limited	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003 - (1,415,354,346) 343,647,656 - 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of the Bank Limited (note-20.1 a) Prime Bank Limited (note-20.1 a) Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Investment Limited	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003 - (1,415,354,346) 343,647,656 - 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Balance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 1,759,002,003 (1,415,354,346) 343,647,656 55,651,239,463	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374
20.1.a	Issue of bonus shares Balance as on the date Add: Foreign currency translation gain/ (loss) Consolidated retained earnings brought forward from previous of Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the BaBalance on 1 January Transferred from revaluation reserve Bonus shares issued Cash dividend paid Balance at 31 Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	1,891,477,704 444,374 1,891,922,078 year 343,647,656 171,979,126 (153,975,418) (23,107) (30,425,774) (249,955) 330,952,528 889,881 331,842,408 ank 1,759,002,003 - (1,415,354,346) 343,647,656 - 343,647,656	1,759,002,003 1,506,866 1,760,508,869 358,760,374 66,646,548 (58,315,338) (122,277) (36,245,907) (438,251) 330,285,148 2,429,428 332,714,576 1,079,304,405 - (720,544,031) 358,760,374

		Amount Sep-2019	<u>in Taka</u> 2018
		3CP 2013	2010
21.2	Letters of guarantee		
	Prime Bank Limited (note-21a.2)	49,336,650,248	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		-
	T DE l'Indrice (Horig Rorig) Elitticed	49,336,650,248	57,826,844,429
21.3	Irrevocable Letters of Credit		
	Prime Bank Limited (note-21a.3)	28,845,854,229	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		-
	T DE l'Illance (Hong Kong) Ellinceu	28,845,854,229	38,072,832,383
21.4	Bills for collection		50,01 =,00=,000
	Prime Bank Limited (note-21a.4)	9,961,306,447	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	2,493,925,578	-
	FBE Finance (Florid Rolld) Elimited	12,455,232,025	11,613,890,781
		146,288,975,964	160,457,623,176
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	50,214,928,057	46,572,419,905
	Back to back bills (Local) Back to back bills (EPZ)	4,770,445,653 665,865,752	5,444,080,575 927,555,103
	DACK TO DACK DIIIS (EPZ)	55,651,239,463	52,944,055,583
	Les: Margin	(5,604,793,990)	(5,311,288,453)
	255.7.16.14	50,046,445,473	47,632,767,130
			<u> </u>
21a.2	Letters of guarantee		
	Letters of quarantee (Local)	19,021,453,181	20,135,357,878
	Letters of guarantee (Foreign)	30,315,197,066	37,691,486,551
	Foreign counter guarantees	- 40 226 650 240	-
		49,336,650,248	57,826,844,429
	Les: Margin	(860,106,362)	(884,411,352)
		48,476,543,886	56,942,433,077
	- 11 1 11 60 111		
21a.3	Irrevocable Letters of Credit	E CO4 004 4CC	0.246.042.120
	Letters of credit (Sight) Letters of credit (Deferred)	5,604,084,466 15,882,781,858	9,246,043,120 21,554,689,067
	Back to back L/C	7,358,987,904	7,272,100,196
	buck to buck E/C	28,845,854,229	38,072,832,383
	Les: Margin	(1,759,481,401)	(1,887,199,994)
		27,086,372,828	36,185,632,390
			. , , ,
21a.4	Bills for collection		
	Outward bills for collection	9,961,306,447	11,613,890,781
		9,961,306,447	11,613,890,781
	Les: Margin	(192,309,791)	(118,163,254)
		9,768,996,656	11,495,727,526
		142 705 050 200	160 457 600 476
		143,795,050,386	160,457,623,176

		Amount	in Taka
		Jan-Sep-2019	Jan-Sep-2018
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	17,004,278,850	15,188,092,600
	Dividend income (note-25a)	73,758,382	85,322,876
	Fees, commission and brokerage (note-22.2)	741,992,287	750,321,556
	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 (note-26a.1)	796,927,783	773,647,027
	Income from non-banking assets	, 50,52,7,705	
		400 627 104	FF4 100 7F1
	Other operating income (note-27a)	498,627,184	554,190,751
	Profit <i>less</i> losses on interest rate changes	-	-
		19,115,584,485	17,351,574,811
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	8,740,508,153	7,961,529,264
	Losses on loans, advances and lease/ investments	-	- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		4 100 441 503	4 267 470 742
	Administrative expenses (note-22.3)	4,199,441,582	4,267,470,743
	Other operating expenses (note-38a)	926,953,101	896,327,819
	Depreciation on banking assets (note-37a)	278,551,602	241,457,072
		14,145,454,437	13,366,784,899
		4.970.130.048	3,984,789,913
		4,970,130,048	3,304,763,313
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	15,135,317,741	13,581,184,139
	Interest income on treasury bills / reverse repo / bonds (note-25a)	1,430,576,688	1,539,085,638
	Gain on Discounted bond / bills (note-25a)	379,559,889	76,002,144
			70,002,144
	Gain on sale of shares (note-25a)	5,189,369	
	Gain on Govt. security trading (note-25a)	8,590,707	18,667,564
	Interest on debentures (note-25a)	94,778,086	11,466,695
		17,054,012,479	15,226,406,180
	Less: Loss on revaluation of security trading (note-25a)	49,733,629	38,313,580
	2000 2000 011 101 01 01 01 01 01 01 01 01 01 0	17,004,278,850	15,188,092,600
		17,700 1,127 0,000	13/100/031/000
22.2	Programme to the conditional conservation of the conservation of t		
22.2	Fees, commission and brokerage		
	Commission (note-26a)	741,992,287	750,321,556
	Settlement fee-PBIL (note-26a)	_	-
		741,992,287	750,321,556
22.3	Administrative expenses		
22.3		2 464 062 545	2 161 650 172
	Salary and allowances (note-28a)	3,161,862,515	3,161,659,172
	Rent, taxes, insurance, electricity, etc. (note-29a)	738,225,004	728,619,082
	Legal expenses (note-30a)	26,190,398	87,953,210
	Postage, stamp, telecommunication, etc. (note-31a)		61,577,726
	Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a)	58,682,228	61,577,726 153,827,055
	Stationery, printing, advertisement, etc. (note-32a)	58,682,228 155,254,025	153,827,055
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33)	58,682,228 155,254,025 8,455,000	153,827,055 7,850,000
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a)	58,682,228 155,254,025 8,455,000 2,372,254	153,827,055 7,850,000 2,517,731
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000	153,827,055 7,850,000 2,517,731 1,035,000
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a)	58,682,228 155,254,025 8,455,000 2,372,254	153,827,055 7,850,000 2,517,731
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767
	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000	153,827,055 7,850,000 2,517,731 1,035,000
22	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a)	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441,582	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441.582 15,135,317,741 129,040,639 10,067,239	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176 13,201,424 -
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441.582 15,135,317,741 129,040,639 10,067,239 - 144,757,613	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176 13,201,424 - 91,589,283
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441.582 15,135,317,741 129,040,639 10,067,239 - 144,757,613 15,419,183,232	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176 13,201,424 - 91,589,283 13,807,391,021
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441.582 15,135,317,741 129,040,639 10,067,239 - 144,757,613	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176 13,201,424 - 91,589,283
23	Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investment Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	58,682,228 155,254,025 8,455,000 2,372,254 1,035,000 47,365,158 4.199,441.582 15,135,317,741 129,040,639 10,067,239 - 144,757,613 15,419,183,232	153,827,055 7,850,000 2,517,731 1,035,000 62,431,767 4,267,470,743 13,581,184,139 121,416,176 13,201,424 - 91,589,283 13,807,391,021

			Amarınt	in Taka
			Jan-Sep-2019	in Taka Jan-Sep-2018
	_			
23a		rest income / profit on investment of the Bank (General) / Musharaka	3,877,741,274	3,030,895,411
		s against trust receipts	720,349,630	611,771,704
		ng credit	33,677,567	21,430,841
		e building loan	173,577,726	165,729,750
		finance / Izara	308,495,562	295,623,688
	-	ourchase ent against documents	901,634,998 1,234,900	694,960,492 1,580,168
	-	credit / Bai-Muaijal	1,787,929,929	1,797,109,938
		ed overdraft	2,069,977,034	1,806,634,927
		umer credit scheme	1,320,325,159	1,387,902,573
	Staff		71,344,215	77,819,894
		ultural Loan d Ioan	119,486,750	290,929,372
		mentary bills purchased	11,553,238 819,628,205	63,557,966 514,653,792
		est income from credit card	123,438,805	147,334,659
	Other	loans and advances / Investments	2,038,282,446	1,822,019,593
		interest / profit on loans and advances / investments	14,378,677,438	12,729,954,769
		est / profit on balance with other banks and financial institutions	416,832,587	512,476,942
		est on call loans est / profit received from foreign banks	29,513,426 310,294,290	72,836,556 265,915,872
	Intere	est / profit received from foreign banks	15,135,317,741	13,581,184,139
24		olidated interest / profit paid on deposits, borrowings, etc.	0 = 40 = 50 4 = 5	
		Bank Limited (note-24a) Bank Investment Limited	8,740,508,153 106,953,761	7,961,529,264 109,926,321
		Bank Securities Limited	16,495,013	14,818,934
		Exchange Co. Pte. Ltd., Singapore	-	-
		exchange (UK) Ltd.	-	-
	PBL F	inance (Hong Kong) Limited	80,487,135	49,562,709
	l ess:	Inter-company transactions	8,944,444,062 204,020,738	8,135,837,227 173,169,316
	LC33.	Their company danagedoris	8,740,423,324	7,962,667,912
24a		rest / profit paid on deposits, borrowings, etc. of the Bank		
	i)			
	-	Interest / profit paid on deposits:	773 497 497	756 142 665
		Savings bank / Mudaraba savings deposits Special notice deposits	773,497,497 244,569,289	756,142,665 218,199,850
		Savings bank / Mudaraba savings deposits		
		Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme	244,569,289 4,153,076,544 2,055,366,115	218,199,850 3,341,214,623 2,694,604,563
		Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1)	244,569,289 4,153,076,544 2,055,366,115 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808
		Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1)	244,569,289 4,153,076,544 2,055,366,115 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181 143,640,411
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181 143,640,411 474,733,033
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078
	ii)	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370
24a.1		Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078
24a.1	. Fore i Intere	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078
24 a.1	. Fore i Intere	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on N.F.C.D	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264
24a.1	. Fore i Intere	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7,066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593
24a.1	. Fore i Intere	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on N.F.C.D	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264
24a.1 25	. Forei Intere Intere Intere	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D colidated investment income	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966,808
	Interest Interest Interest Interest Cons	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a)	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938 - - 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966.808
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a) e Bank Investment Limited	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938 47,470,938 1,942,719,491 38,523,348	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966.808
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a)	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938 - - 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966.808
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a) e Bank Investment Limited e Bank Securities Limited	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938 47,470,938 1,942,719,491 38,523,348	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966.808
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on R. F.C.D est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a) e Bank Investment Limited e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966,808 1,692,231,338 113,204,175 16,745,715
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on N.F.C.D est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a) e Bank Investment Limited e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. einance (Hong Kong) Limited	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7.300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938 47,470,938 1,942,719,491 38,523,348	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066.702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966.808
	Interest Int	Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others Interest / Profit paid for borrowings: Call deposits Bangladesh Bank-refinance Local bank accounts Foreign bank accounts PBL bond ign currency deposits est / profit paid on F.C est / profit paid on N.F.C.D est / profit paid on R. F.C.D colidated investment income e Bank Limited (note-25a) e Bank Investment Limited e Bank Securities Limited e Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd.	244,569,289 4,153,076,544 2,055,366,115 47,470,938 26,929,700 7,300,910,082 21,730,125 32,422,424 145,855,973 596,617,495 642,972,055 1,439,598,070 8,740,508,153 47,470,938	218,199,850 3,341,214,623 2,694,604,563 29,966,808 26,573,677 7.066,702,185 3,414,083 918,181 143,640,411 474,733,033 272,121,370 894,827,078 7,961,529,264 24,389,215 5,577,593 - 29,966,808 1,692,231,338 113,204,175 16,745,715

		Amount	in Taka
		Jan-Sep-2019	Jan-Sep-2018
_			
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,430,576,688	1,539,085,638
	Interest on debentures / bonds	94,778,086	11,466,695
	Gain on discounted bond / bills	379,559,889	76,002,144
	Gain on sale of shares	5,189,369	-
	Gain on Govt. security trading	8,590,707	18,667,564
	Dividend on shares	73,758,382	85,322,876
		1,992,453,120	1,730,544,918
	Less: Loss on sale/revaluation of security trading	49,733,629	38,313,580
		1,942,719,491	1,692,231,338
26	Consolidated commission, evaluates and hydrogen		
26	Consolidated commission, exchange and brokerage Prime Bank Limited (note-26a)	1 539 020 070	1 522 060 502
		1,538,920,070	1,523,968,583
	Prime Bank Investment Limited	32,397,584	33,439,969
	Prime Bank Securities Limited	24,947,470	12,490,171
	Prime Exchange Co. Pte. Ltd., Singapore	45,504,068	38,833,620
	PBL Exchange (UK) Ltd.	55,059,521	46,651,594
	PBL Finance (Hong Kong) Limited	10,281,876	11,711,972
		1,707,110,590	1,667,095,909
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	198,993,263	202,188,616
	Commission on L/Cs-back to back	310,452,419	289,384,038
	Commission on L/Gs	142,691,219	185,536,573
	Commission on remittance	46,436,078	54,606,263
	Underwriting Commission regarding Treasury bill/ Bond	605,878	2,412,970
	Commission from sale of BSP /PSP/Others	42.813.429	16,193,097
	Commission from said of Bot 11 of 1 of 1 of 1 of 1	741,992,287	750,321,556
	Exchange gain (note -26a.1) - including gain from FC dealings	796,927,783	773,647,027
	Settlement fees / Brokerage		
	Section Code / Brokerage	1 529 020 070	1 523 069 592
		1,538,920,070	1,523,968,583
26= 1	Exchange gain		
Zva.I		010 520 355	706 455 040
	Exchange gain	818,528,255	786,455,043
	Exchange gain-credit card	-	=
	Less: Exchange loss	(21,600,472)	(12,808,016)
	-	796,927,783	773,647,027
			770,017,027
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	498,627,184	554,190,751
	Prime Bank Investment Limited	2,160,114	128,847
	Prime Bank Securities Limited	480,053	837,710
	Prime Exchange Co. Pte. Ltd., Singapore	61,278	201,175
	PBL Exchange (UK) Ltd.	202,997	499,167
	PBL Finance (Hong Kong) Limited	16,338,856	22,728,901
		517,870,482	578,586,551
	Less: Inter-company transactions	84,829	91,347
		517.785.653	578,495,204
27a	Other operating income of the Bank		
	Locker rent	11,438,597	11,187,857
	Service and other charges	155,052,977	187,440,424
	Retail Income	133,552,599	149,547,656
	Income from ATM service	11,968,593	10,698,121
	Credit card income (note-27a.2)	49,306,888	54,540,621
	Postage / telex / SWIFT/ fax	38,180,496	35,751,564
	Rebate from foreign Bank outside Bangladesh	29,399,963	32,745,318
	Profit on sale of fixed assets	1,628,670	154,040
	Miscellaneous earnings (note-27a.1)	68,098,400	72,125,150
	Thoughtheodo cultiligo (11060 az ala)	498,627,184	554,190,751
		130,021,107	33-1,130,731
27a 1	Miscellaneous earnings include syndication fee, commission from foreign re	emittance house / hank	notice fee and cale
2, a.I	proceeds of various items, etc.	contained nouse / Dalik	, nouce ree and sale
	proceeds or various items, etc.		

proceeds of various items, etc.

27a.2 Credit card incomeAnnual fees
Inter-change fees Others

49,306,888	54,540,621
18,740,219	21,306,607
21,994,072	21,625,615
8,572,597 21,994,072 18,740,219	11,608,399

		Jan-Sep-2019	In Taka Jan-Sep-2018
		Jan-Зер-2013	Jan-3ep-2010
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	3,161,862,515	3,161,659,172
	Prime Bank Investment Limited	41,983,243	37,062,164
	Prime Bank Securities Limited	38,619,841	21,654,202
	Prime Exchange Co. Pte. Ltd., Singapore	18,505,576	19,225,231
	PBL Exchange (UK) Ltd.	19,871,511	17,321,434
	PBL Finance (Hong Kong) Limited	15,744,793	19,631,139
		3.296.587.479	3.276.553.342
28a	Salaries and allowances of the Bank		
	Basic pay	1,363,301,504	1,420,692,998
	Allowances	937,704,058	947,779,886
	Bonus Bank's contribution to provident fund	504,159,403 132,837,709	424,268,008 133,421,085
	Leave encashment	22,612,183	26,397,196
	Gratuity	201,247,657	209,100,000
	Gratuity	3,161,862,515	3,161,659,172
		3/202/002/020	<i>5/101/005/17</i> 1
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank Limited (note-29a)	738,225,004	728,619,082
	Prime Bank Investment Limited	17,738,884	20,927,226
	Prime Bank Securities Limited	8,334,897	6,967,656
	Prime Exchange Co. Pte. Ltd., Singapore	10,097,339	9,755,455
	PBL Exchange (UK) Ltd.	8,390,457	8,615,052
	PBL Finance (Hong Kong) Limited	9,005,011	7,629,926
		<u>791,791,592</u>	<u> 782,514,396</u>
29a	Rent, taxes, insurance, electricity, etc. of the Bank	F10 002 F04	F0C 107 2F0
	Rent, rates and taxes	518,082,584	506,107,359
	Lease rent	112,905	101,247
	Insurance	108,997,463	110,452,496
	Power and electricity	111,032,052 738,225,004	111,957,980 728,619,082
		/30,223,004	/20,019,082
30	Consolidated legal expenses		
50	Prime Bank Limited (note-30a)	26,190,398	87,953,210
	Prime Bank Investment Limited	624,450	531,950
	Prime Bank Securities Limited	322,000	80,850
	Prime Exchange Co. Pte. Ltd., Singapore	1,164,364	755,574
	PBL Exchange (UK) Ltd.	3,227,607	2,018,535
	PBL Finance (Hong Kong) Limited	-	-
		31,528,819	91,340,119
30a	Legal expenses of the Bank	15 146 447	20 504 040
	Legal expenses Other professional charges	15,146,447 11,043,950	39,594,049 48,359,161
	Other professional charges	26,190,398	87,953,210
		20,170,370	07,755,210
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	58,682,228	61,577,726
	Prime Bank Investment Limited	956,183	1,254,251
	Prime Bank Securities Limited	2,895	2,107
	Prime Exchange Co. Pte. Ltd., Singapore	1,072,431	1,122,841
	PBL Exchange (UK) Ltd.	507,126	584,202
	PBL Finance (Hong Kong) Limited	4,417,326	3,847,098
		65,638,189	68,388,226
31a	Postage, stamp, telecommunication, etc. of the Bank	12.660.410	12 212 250
	Postage & Courier Telegram, telex, fax and internet	13,668,419 1,216,548	12,312,359 1,514,235
	Data communication	1,216,348	20,183,727
	Telephone - office	24,064,763	27,334,264
	Telephone - residence	214,130	233,141
		58,682,228	61,577,726

Amount in Taka Jan-Sep-2019 Jan-Sep-2018 Jan-Sep-2019 Jan-Sep-2018 Jan-Sep-2019 Jan-Sep-2018 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2019 Jan-Sep-2018 Jan-Sep-2019 Ja	Sam-Sep-2019 Jan-Sep-2018
2	Stationery, printing and advertisements, etc. Prime Bank Limited (note-32a) 155,254,025 153,827,055 Prime Bank Investment Limited 936,292 1,667,611 Prime Bank Securities Limited 936,292 1,667,611 Prime Bank Securities Limited 936,292 1,667,611 Prime Bank Securities Limited 937,193 477,476 Prime Exchange (O. Pte. Ltd., Singapore 1,998,791 1,510,003 PBL Exchange (UK) Ltd. 935,257 443,066 PBL Finance (Hong Kong) Limited 935,257 443,066 304,599 159,903.855 158,229.810 159,903
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37a	Depreciation and repair of Bank's assets Depreciation -		
	Fixed assets Leased assets	218,541,834	204,068,085
	Amortization -	218,541,834	204,068,085
	Software-core banking	55,561,192 4,448,576	34,878,453 2,510,534
	Software-ATM	60,009,768	37,388,987
	Repairs Building	7,514,304	11,841,264
	Furniture and fixtures	5,366,150	10,069,042
	Office equipment	25,224,507	29,888,105
	Bank's vehicles	7,423,067	8,587,120
	Maintenance	1,837,129	2,046,236
		<u>47,365,158</u> 325,916,760	62,431,767 303,888,839
38	Consolidated other expenses		
30	Prime Bank Limited (note-38a)	926,953,101	896,327,819
	Prime Bank Investment Limited	22,421,085	22,061,738
	Prime Bank Securities Limited	8,315,839	6,105,093
	Prime Exchange Co. Pte. Ltd., Singapore	4,804,150	3,782,487
	PBL Exchange (UK) Ltd.	16,650,933	11,306,579
	PBL Finance (Hong Kong) Limited	1,952,763 981,097,870	1,544,158 941,127,874
		901,097,070	341,127,074
38a	Other expenses of the Bank		
	Security and cleaning	154,359,109	135,296,719
	Entertainment	35,517,207	22,488,912
	Car expenses	133,070,099	139,184,518
	ATM expenses	120,502,959	126,770,099
	Retail expenses	1,677,402	10,600,607
	Books, magazines and newspapers, etc.	1,048,467	1,277,268
	Liveries and uniforms	1,734,824	854,220
	Medical expenses Bank charges and commission paid	221,182 4,767,092	7,645,031
	Loss on sale of fixed assets	2,488,705	873,468
	Loss on sale of share	5,409,278	-
	House furnishing expenses	2,250,000	2,250,000
	Subscription to institutions	19,393,713	14,793,231
	Donations	41,942,015	72,174,361
	Sponsorship	20,341,065	25,797,952
	Prime Bank Cricket Club	59,765,882	46,288,395
	Traveling expenses	16,361,330	16,308,175
	Corporate action fees	1,800	3,571,788
	Local conveyance, labor, etc.	15,775,632	16,274,388
	Business development Training and internship	47,185,801	34,497,575 8,367,833
	Training and internship Remittance charges	8,638,363 7,266,744	6,828,069
	Cash reward to branches	8,618,315	5,878,040
	Laundry, cleaning and photographs, etc.	5,305,863	4,968,854
	Credit card expenses	33,454,752	31,529,904
	Consolidated salary (staff)	23,058,729	25,585,880
	Annual General Meeting	1,624,630	2,517,900
	Exgratia	16,094,711	16,575,240
	Welfare fund	6,300,000	9,000,000
	Prime Bank Foundation	121,500,000	81,000,000
	Miscellaneous expenses	11,277,432	27,129,391
		926,953,101	<u>896.327.819</u>

Amount in Taka Jan-Sep-2019 || Jan-Sep-2018

Amount	: in Taka
Jan-Sep-2019	Jan-Sep-2018

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

Provision for bad and doubtful loans and advances/investments-PBL(note-39	(60,000,000)	2,429,900,000
Provision for unclassified loans and advances/investments-PBL (note-39a)	1,410,000,000	(1,106,000,000)
Provision for bad and doubtful loans and advances (OBU) (note-39a)	5,500,000	10,700,000
Provision for unclassified loans and advances/investments (OBU) (note-39a)	6,500,000	56,500,000
Provision for off-balance sheet exposure-PBL (note-39a)	(135,000,000)	(45,000,000)
Provision for diminution in value of investments-PBL (note-39a)	23,800,000	11,700,000
Provision for interest receivable	75,500,000	
Provision for diminution in value of investments-PBIL	37,400,000	5,336,771
Provision for impairment of client margin loan-PBIL	12,600,000	(5,336,771)
Provision for impairement loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	5,832,882	4,422,397
Provision for impairment of client margin loan-PBSL	4,373,844	713,569
Provision for impairment loss for investment in subsidiaries (note-39a)	40,250,000	13,500,000
Provision for climate risk fund (note-39a)	-	-
Provision for Good Borrower rebate (note-39a)	-	-
Provision for other assets (note-39a)	(64,250,000)	(8,500,000)
	1,362,506,726	1,367,935,966

As per BSEC instruction circular reference # BSEC/Mukhopatro (3rd Khondo)/2011/06 dated July 02, 2018 and BSEC/CMRRCD/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
	and Prime Bank Investment Limited against diminution in value of investments and impairment of client margin loan.
	bale/Chikkeb/2003 133/212 dated becember 10, 2010, provision has been made by thine bank accumics limited

	Provision for bad and doubtful loans and advances / investments Provision for unclassified loans and advances / investments Provision for bad and doubtful loans and advances (OBU) Provision for unclassified loans and advances / investments (OBU) Provision for off-balance sheet exposure Provision for diminution in value of investments Provision for impairment loss for investment in subsidiaries Provision for climate risk fund Provision for Good Borrower rebate	(60,000,000) 1,410,000,000 5.500,000 6.500,000 (135,000,000) 23,800,000 40,250,000 75,500,000	2,429,900,000 (1,106,000,000) 10,700,000 56,500,000 (45,000,000) 11,700,000 13,500,000
	Provision for other assets	(64,250,000)	(8,500,000)
		1,302,300,000	1,362,800,000
40	Consolidated tax expenses Current tax		
	Prime Bank Limited (note-40a)	2,120,000,000	1,400,000,000
	Prime Bank Investment Limited	7,133,887	15,205,033
	Prime Bank Securities Limited	6,484,765	5,783,429
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	82,982	-
	PBL Finance (Hong Kong) Limited	2,133,701,634	1,420,988,462
	Deferred tax	2,133,701,034	1,420,900,402
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	516,121	48,649
	Prime Exchange Co. Pte. Ltd., Singapore	=	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	516,121	48,649
		2,134,217,755	1,421,037,111
		2/13-1/21/// 03	1/-121/05//111
40a	Tax expenses of the Bank		
	Current tax	2,120,000,000	1,400,000,000
	Deferred tax		
		2,120,000,000	1,400,000,000

Amount in Taka	
Jan-Sep-2019	Jan-Sep-2018

41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator) Number of Ordinary shares outstanding (Denominator) Consolidated earnings per share (CEPS)

1,521,382,972	1,304,167,234
1,132,283,477	1,132,283,477
1.34	1.15

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.

41a Earnings per share (EPS) of the Bank

Net profit after tax (Numerator) Number of Ordinary shares outstanding (Denominator) Earnings per share (EPS)

1,547,830,048	1,221,989,914
1,132,283,477	1,132,283,477
1.37	1.08

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.