



Financial Statements (Un-Audited)

as at 30 September 2019 (3rd Quarter)



Consolidated Balance Sheet as at 30 September 2019

Particulars	Notes	Amount in Taka	
		Sep-19	2018
PROPERTY AND ASSETS			
Cash	3		
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
		20,330,456,148	17,672,021,646
Balance with other banks and financial institutions	4		
In Bangladesh		3,656,010,515	10,300,411,247
Outside Bangladesh		1,990,992,731	3,327,554,977
		5,647,003,246	13,627,966,225
Money at call on short notice	5	150,000,000	-
Investments	6		
Government		44,499,500,132	24,646,806,239
Others		3,917,838,675	3,341,464,542
		48,417,338,807	27,988,270,780
Loans, advances and lease / investments			
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
		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			
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	
		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		-	-
		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)



Director




Chairman

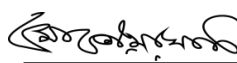
Dated , October 30, 2019

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		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
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
Appropriations					
Statutory reserve		-	-	-	-
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


 Company Secretary


 Chief Financial Officer


 Managing Director (CC)



 Director


 Chairman

Dated , October 30, 2019

**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) Cash flows from operating activities		
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 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		
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	(1,468,031,992)	(788,631,461)
Net cash used in financing activities	(1,968,031,992)	5,711,368,539
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(5,180,471,984)	10,324,369,633
E) 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) (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
	26,130,850,294	40,191,476,552



Company Secretary



Chief Financial Officer



Managing Director (CC)



Director




Chairman

Dated , October 30, 2019

**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 controlling interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2019	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	1,496,759,104	71,798,624	15,117,438	1,798,788,031	26,298,596,289
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
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	
		Sep-19	2018
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	3a	4,011,536,311	3,100,264,070
\Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		16,318,808,468	14,539,287,480
		20,330,344,778	17,639,551,549
Balance with other banks and financial institutions			
In Bangladesh	4a	3,445,586,161	10,174,200,785
Outside Bangladesh		1,759,222,176	3,230,634,401
		5,204,808,337	13,404,835,186
Money at call on short notice	5	150,000,000	-
Investments			
Government	6a	44,499,500,132	24,646,806,239
Others		1,750,289,538	1,399,611,720
		46,249,789,670	26,046,417,958
Loans, advances and lease / investments			
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
		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
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	
		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



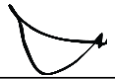
 Chief Financial Officer



 Managing Director (CC)



 Director




 Chairman

Dated , October 30, 2019

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-19	Jan-Sep-18	Jul-Sep-19	Jul-Sep-18
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		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
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


Chairman

Dated , October 30, 2019

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

Particulars	Amount in Taka	
	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 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		
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		
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
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) (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


Company Secretary


Chief Financial Officer


Managing Director (CC)



Director


Chairman

Dated , October 30, 2019

Prime Bank Limited
Statement of Changes in Equity
for the period 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	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	22,087,009	14,920,954	1,759,002,003	26,180,899,209
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
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)".

Calculation of EPS (Basic)

	Sep-2019	Sep-2018
Profit after tax for the period ended (Solo)	1,547,830,048	1,221,989,914
Profit after tax for the period ended	1,521,382,972	1,304,167,234
Weighted average number of share outstanding	1,132,283,477	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)	1,547,830,048	1,221,989,914
Profit after tax for the period (Consolidated)	1,521,382,972	1,304,167,234
Weighted average number of share outstanding	1,132,283,477	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)	Sep-2019	Sep-2018
Shareholders' Equity (Solo)	26,313,806,934	25,215,115,783
Shareholders' Equity (Consolidated)	26,327,685,579	25,330,355,199
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	23.24	22.27
Net Asset value per Share (NAVPS) (Consolidated)	23.25	22.37
2.10 Calculation of Net Cash Flow Per Share (NOCFPS)	Sep-2019	Sep-2018
Net Cash from Operating Activities (Solo)	(2,708,603,844)	5,274,207,097
Net Cash from Operating Activities (Consolidated)	(2,243,016,705)	5,375,204,785
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	(2.39)	4.66
Net operating cash flow per share (Consolidated)	(1.98)	4.75
2.11 Reconciliation of statement of cash flows from operating activities	Sep-2019	Sep-2018
Profit before provision	4,970,130,048	3,984,789,914
Adjustment for non cash items		
Depreciation on fixed asset	218,541,834	204,068,085
Amortization on software	60,009,768	37,388,987
House Furnishing	2,250,000	2,250,000
Adjustment with non-operating activities	280,801,602	243,707,072
Recovery of writeoff loan	349,065,132	92,708,582
Accounts Receivable	(31,593,026)	(36,349,434)
Accounts payable on deposits	499,992,300	1,011,385,741
Gain on sale of asset	(1,628,670)	(154,040)
Loss on sale of share	5,409,278	-
Loss on sale of asset	2,488,705	-
Prime Bank Foundation	(36,012,081)	8,641,013
Employees Welfare fund	(1,575,604)	5,382,050
Incentive/festival Bonus	(41,931,122)	82,027,322
Audit fee	1,035,000	(345,000)
	745,249,912	1,163,296,233
Changes in operating assets and liabilities		
Changes in loans & advances	(4,136,449,040)	(2,314,422,522)
Changes in deposit and other accounts	14,504,963,640	1,289,840,445
Changes in investment	(21,823,117,019)	(1,699,304,576)
Changes in borrowings	762,149,833	5,447,563,126
Changes in other assets	2,549,439,092	(3,152,824,308)
Changes in other liabilities	437,782,462	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 Deviation

- 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 in Taka	
		Sep-2019	2018
3	Consolidated cash		
i	Cash in hand		
	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.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		4,011,647,681	3,132,734,166
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	16,318,808,468	14,539,287,480
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		16,318,808,468	14,539,287,480
		20,330,456,148	17,672,021,646
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	3,946,063,061	3,035,272,918
	In foreign currency	65,473,250	64,991,152
		4,011,536,311	3,100,264,070
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	-	-
		3,664,361,700	10,324,707,583
	Less: Inter-company transaction	8,351,185	24,296,336
		3,656,010,515	10,300,411,247
	Outside Bangladesh		
	Prime Bank Limited (note-4a.2)	1,759,222,176	3,230,634,401
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	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
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh (note-4a.1)	3,445,586,161	10,174,200,785
	Outside Bangladesh (note-4a.2)	1,759,222,176	3,230,634,401
		5,204,808,337	13,404,835,186
5	Money at call and short notice	150,000,000	-

		Amount in Taka	
		Sep-2019	2018
6 Consolidated investments			
Government			
Prime Bank Limited (note-6a)	44,499,500,132	24,646,806,239	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	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	868,748,517	732,616,847	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	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	
	46,249,789,670	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	16,564,017,856	-	
364 days treasury bills	1,032,611,887	-	
5 years treasury bills	-	-	
	26,823,117,019	5,000,000,000	
30 days Bangladesh Bank bills	-	-	
Government bonds:			
Prize bonds	3,390,900	3,697,300	
Government bonds - (note-6a.2)	17,672,992,213	19,643,108,939	
	17,676,383,113	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	
	1,750,289,538	1,399,611,720	
	46,249,789,670	26,046,417,958	
6a.2 Government bonds			
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	
	17,672,992,213	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	-	-	
	-	981,242,329	
	17,672,992,213	19,643,108,939	
6a.3 Alarafah Islami Bank Ltd. Subordinated Bond			
Opening balance	1,002,082,222	-	
Add: Investment during the year	-	1,000,000,000	
Add: Interest accrued during the year	68,425,677	2,082,222	
Less: Principal redemption during the year	-	-	
Less: Interest received during the year	(25,171,233)	-	
Redeemable value	1,045,336,667	1,002,082,222	

		Amount in Taka	
		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	
Meqhna Petroleum	65,868,280	-	
National Bank Ltd.	27,970,098	27,970,098	
SingerBD	9,009,484	-	
UPGDCL	-	11,849,780	
Uttara Bank Ltd.	37,009,980	37,009,980	
	382,158,595	112,482,721	
Unquoted			
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	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	
	211,968,387,060	208,195,958,743	
7a Loans, advances and lease / investments of the Bank			
i) Loans, cash credits, overdrafts, etc.			
Inside Bangladesh			
Secured overdraft / Ouard 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	
Pavable Outside Bangladesh			
Foreign bills purchased and discounted	14,552,996,930	3,376,873,447	
	18,521,723,024	9,353,331,214	
	209,872,532,047	205,809,518,716	

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

Name of clients	Outstanding (Tk. in million)		Total (Tk. in million)	Total (Tk. in million)
	Funded	Non-funded		
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	-	-	-	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	-	-	-	2,134.00
NDE Group	868.20	1,590.40	2,458.60	2,684.00
Prime Bank Investment Ltd & Prime Bank Securities Ltd	3,592.80	100.00	3,692.80	3,520.10
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

- 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

Status	Base for provision	Rate (%)		
General 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.

Status	Base for provision	Rate (%)		
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, advances and lease / investments			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 for provision	Rate 1%		
Acceptances and endorsements	55,651,239,463	556,512,395	529,440,556	
Letter of guarantee	49,336,650,248	493,366,502	578,268,444	
Letter of credit	28,845,854,229	288,458,542	380,728,324	
Bills for collection	-	-	-	
Forward assets purchased and forward deposits placed	2,815,476,883	28,154,769	20,951,759	
Required provision on Off-balance Sheet Exposures			1,366,492,208	1,509,389,083
Total provision maintained (note - 14a.4)			1,378,090,000	1,513,090,000
Excess / (short) provision			11,597,792	3,700,917

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

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

		Amount in Taka	
		Sep-2019	2018
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	7,382,924,131	6,943,348,521
	Prime Bank Investment Limited	29,209,189	34,308,053
	Prime Bank Securities Limited	9,409,030	10,584,742
	Prime Exchange Co. Pte. Ltd., Singapore	741,001	1,954,177
	PBL Exchange (UK) Ltd.	5,038,441	6,103,108
	PBL Finance (Hong Kong) Limited	153,161	205,415
		7,427,474,953	6,996,504,016
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,719,444,788	3,719,444,788
	Building	1,695,197,450	1,672,929,942
	Furniture and fixtures	514,981,115	500,408,056
	Office equipment and machinery	944,160,374	700,117,298
	Vehicles	63,196,713	66,070,895
	Library books	-	-
		6,936,980,440	6,658,970,979
	Less: Accumulated depreciation	-	-
		6,936,980,440	6,658,970,979
	Intangibles assets		
	Software-core banking	432,570,535	271,004,385
	Software-ATM	13,373,156	13,373,156
	Cost of intangibles assets	445,943,691	284,377,542
	Less: Accumulated amortization	-	-
		445,943,691	284,377,542
		7,382,924,131	6,943,348,521
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	24,239,169,501	23,836,555,730
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(712,500,000)	(712,500,000)
	Less: PBIL investment in Prime Bank Securities Ltd. (below)	(37,500,000)	(37,500,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		20,387,457,980	19,984,844,209
	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
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)	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
		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 provision for other assets

		Rate		
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 assets			156,964,983	257,371,788
Total provision maintained (note - 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., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	3,814,211,521	3,814,211,521

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
	17,673,532,547	16,673,978,174

11 Non-Banking Assets

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

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

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	36,847,662,135	33,944,516,693
Prime Bank Investment Limited	3,124,814,386	3,026,635,625
Prime Bank Securities Limited	467,968,280	393,452,756
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,568,800,000	2,214,960,000
	43,009,244,801	39,579,565,074
Less: Inter-company transactions	6,161,582,666	5,635,048,381
	36,847,662,135	33,944,516,693

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

In Bangladesh (note-12a.1)	19,509,550,355	18,612,725,751
Outside Bangladesh	17,338,111,780	15,331,790,942
	36,847,662,135	33,944,516,693

12a.1 In Bangladesh

Call deposits	-	-
Prime Bank Subordinated Bond	8,500,000,000	9,000,000,000
Financial Sector Support Program	1,142,503,920	1,079,099,944
EDF borrowings from Bangladesh Bank	9,736,000,574	8,439,710,789
Refinance against SME loan from Bangladesh Bank	131,045,861	93,915,018
	19,509,550,355	18,612,725,751

		Amount in Taka	
		Sep-2019	2018
13 Consolidated deposits and other accounts			
Current deposits and other accounts			
Prime Bank Limited (note-13a.1.c)	34,302,687,019	32,742,551,758	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	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 payable			
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	-	-	
	3,415,794,451	3,045,875,590	
Savings bank / Mudaraba savings deposits			
Prime Bank Limited (note-13a.1.c)	44,494,477,646	41,478,074,475	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	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	-	-	
	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	
	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			
Current deposits and other accounts	9,698,474	5,178,979	
Savings bank / Mudaraba savings deposits	366,362,349	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	14,344,791,527	
Foreign currency deposits	6,525,726,478	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	
	35,399,981,447	33,537,056,750	
Less: Off-shore Banking Units	1,106,992,902	799,683,971	
	34,292,988,546	32,737,372,779	
ii) Bills payable			
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	-	
Bill Pay ATM	25,389	17,208	
	3,415,794,451	3,045,875,590	

		Amount in Taka	
		Sep-2019	2018
iii) Savings bank / Mudaraba savings deposits		44,128,115,297	40,715,558,882
iv) Term / Fixed deposits			
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
		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			
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	40,715,558,882
		44,494,477,646	41,478,074,475
Term / Fixed deposits			
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)		43,404,551	55,094,400
Sale proceeds of PSP / BSP		422,022,050	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
		13,876,811,492	12,836,137,818
13a.3 Payable on demand and time deposits			
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
		41,801,886,631	37,274,782,999
Less: Inter-company transactions		-	-
		41,801,886,631	37,274,782,999

		Amount in Taka	
		Sep-2019	2018
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 guarantee		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
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 Impairment 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 (note - 14a.7)		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	930,373,650
Add/(Less): Provision for revaluation of land and building		-	-
Add: Addition / Adjustment during the year (note-40a)		-	-
Balance as on the date		930,373,650	930,373,650
14a.3 Provision for loans, advances and lease / investments			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		4,060,384,783	3,773,742,337
Less: Fully provided debts written off/settlement during the year		(43,682,085)	(2,607,437,692)
Add Recoveries of amounts previously written off		349,065,132	203,780,138
Add Specific provision made during the year for other accounts		-	-
Add Transferred from General Provision		-	-
Less: Provision no longer required		-	-
Add Net charge to profit and loss account (note-39a)		(60,000,000)	2,690,300,000
Balance as on the date		4,305,767,831	4,060,384,783
Movement in general provision on unclassified loans / investments			
Provision held as on 1 January		3,479,993,724	4,415,993,724
Add Amount transferred to classified provision		-	-
Add General provision made during the year (note-39a)		1,410,000,000	(936,000,000)
Balance as on the date		4,889,993,724	3,479,993,724
		9,195,761,555	7,540,378,507
14a.4 Provision for off-balance sheet exposures			
Provision held as on 1 January		1,513,090,000	1,678,090,000
Add Amount transferred from classified provision		-	-
Add Provision made during the year (note-39a)		(135,000,000)	(165,000,000)
Balance as on the date		1,378,090,000	1,513,090,000

Amount in 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

Add Net charge to profit and loss account (note-39a)

Balance as on the date

506,900,000	496,200,000
-	-
5,500,000	10,700,000
512,400,000	506,900,000

Movement in general provision on unclassified loans / investments

Provision held as on 1 January

Add Amount transferred to classified provision of OBU

Add General provision made during the year (note-39a)

Balance as on the date

236,650,000	220,150,000
-	-
6,500,000	16,500,000
243,150,000	236,650,000
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

Balance as on the date

257,383,148	204,083,148
(64,250,000)	53,300,000
-	-
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
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15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash

986,756,137 ordinary shares of Taka 10 each issued as bonus shares

115,527,340 ordinary shares of Taka 10 each issued as right shares

300,000,000	300,000,000
9,867,561,370	9,867,561,370
1,155,273,400	1,155,273,400
11,322,834,770	11,322,834,770

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
		1,132,283,477	11,322,834,770	

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:

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	28,002,888	28,002,888
Surplus in consolidated profit and loss account/Retained earnings (note-20)	1,853,225,378	1,798,788,031
	24,769,358,468	24,714,921,122

Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares	-	-
	-	-

Less: Regulatory Adjustments for CET-1 Capital

Goodwill and all other intangible assets	386,823,622	285,218,428
Reciprocal Crossholdings	55,076,267	53,978,990

Total Tier-1 Capital

	441,899,889	339,197,418
	24,327,458,579	24,375,723,704

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)	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	230,897,400	230,897,400
Revaluation reserve-50% of total	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	7,600,000,000	8,500,000,000
	15,093,890,402	14,712,390,402

Less: Regulatory Adjustments

Revaluation Reserves for fixed assets, securities and equity securities	982,656,678	786,125,342
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Total Tier-2 Capital

	14,111,233,724	13,926,265,060
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A) Total Regulatory capital

	38,438,692,303	38,301,988,764
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Total assets including off-balance sheet exposures

	463,955,021,894	457,564,124,265
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B) Total risk weighted assets

	237,262,310,341	231,077,070,428
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C) Required capital based on risk weighted assets (12.50% on B)

	29,657,788,793	27,440,402,113
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D) **Surplus (A-C)**

	8,780,903,510	10,861,586,651
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Capital to risk weighted assets ratio

	16.20%	16.58%
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Common Equity Tier-I (Against Standard of minimum 6.00%)

	10.25%	10.55%
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Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)

	16.20%	16.58%
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Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	6.46%	3.00%	6.51%

Capital to risk weighted assets ratio (Solo)

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-15.8)	1,211,881,786	1,211,881,786
Statutory reserve (note-16)	10,353,413,584	10,353,413,584
Surplus in consolidated profit and loss account / Retained earnings (note-20a)	1,891,477,704	1,759,002,003
	24,779,607,845	24,647,132,143

Additional Tier-1 (AT-1) Capital

Non-cumulative irredeemable preference shares	-	-
	-	-

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

Total Tier-1 Capital

	413,904,021	312,347,640
	24,365,703,823	24,334,784,503

		Amount in Taka			
		Sep-2019		2018	
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)		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	
		15,083,727,815		14,702,227,815	
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 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		26,669,478,058	
D) Surplus (A-C)		9,467,063,280		11,589,538,987	
Capital to risk weighted assets ratio		16.58%		17.04%	
Common Equity Tier-I (Against Standard of minimum 6.00%)		10.50%		10.84%	
Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)		16.58%		17.04%	
Leverage Ratio					
Particulars		Required	Held	Required	Held
Leverage ratio		3.00%	6.492%	3.00%	6.52%
15.5 Share premium					
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	
		1,211,881,786		1,211,881,786	
15.6 Non controlling interest					
Share capital		60		60	
Retained earnings		2		3	
		62		63	
16 Statutory reserve					
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)	
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	

		Amount in Taka	
		Sep-2019	2018
19	Consolidated foreign currency translation gain/ (loss)		
	Prime Bank Limited (note-19a)	15,365,328	14,920,954
	Prime Bank Investment 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)		
	Balance on 1 January	14,920,954	13,414,088
	Addition during the year	444,374	1,506,866
		15,365,328	14,920,954
20	Consolidated retained earnings / movement of profit and loss account		
	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)
		1,853,225,378	1,798,788,031
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	1,759,002,003	1,079,304,405
	Revaluation reserve	-	-
	Addition during the year	1,547,830,048	2,187,802,036
	Transfer to statutory reserve	-	(787,560,407)
	Cash dividend	(1,415,354,346)	(720,544,031)
	Issue of bonus shares	-	-
	Balance as on the date	1,891,477,704	1,759,002,003
	Add: Foreign currency translation gain/ (loss)	444,374	1,506,866
		1,891,922,078	1,760,508,869
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	343,647,656	358,760,374
	Prime Bank Investment Ltd.	171,979,126	66,646,548
	Prime Bank Securities Ltd.	(153,975,418)	(58,315,338)
	Prime Exchange Co. Pte. Ltd., Singapore	(23,107)	(122,277)
	PBL Exchange (UK) Ltd.	(30,425,774)	(36,245,907)
	PBL Finance (Hong Kong) Limited	(249,955)	(438,251)
		330,952,528	330,285,148
	Foreign currency translation gain on 1 January	889,881	2,429,428
		331,842,408	332,714,576
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	1,759,002,003	1,079,304,405
	Transferred from revaluation reserve	-	-
	Bonus shares issued	-	-
	Cash dividend paid	(1,415,354,346)	(720,544,031)
	Balance at 31	343,647,656	358,760,374
	Foreign currency translation gain on 1 January	-	-
		343,647,656	358,760,374
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	55,651,239,463	52,944,055,583
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		55,651,239,463	52,944,055,583

		Amount in Taka	
		Sep-2019	2018
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		-	-
		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		-	-
		28,845,854,229	38,072,832,383
21.4 Bills for collection			
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	-
		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)		4,770,445,653	5,444,080,575
Back to back bills (EPZ)		665,865,752	927,555,103
		55,651,239,463	52,944,055,583
Les: Margin		(5,604,793,990)	(5,311,288,453)
		50,046,445,473	47,632,767,130
21a.2 Letters of guarantee			
Letters of guarantee (Local)		19,021,453,181	20,135,357,878
Letters of guarantee (Foreign)		30,315,197,066	37,691,486,551
Foreign counter guarantees		-	-
		49,336,650,248	57,826,844,429
Les: Margin		(860,106,362)	(884,411,352)
		48,476,543,886	56,942,433,077
21a.3 Irrevocable Letters of Credit			
Letters of credit (Sight)		5,604,084,466	9,246,043,120
Letters of credit (Deferred)		15,882,781,858	21,554,689,067
Back to back L/C		7,358,987,904	7,272,100,196
		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
		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	-	-
	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	-	-
	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
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
	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
		17,004,278,850	15,188,092,600
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		
	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)	58,682,228	61,577,726
	Stationery, printing, advertisement, etc. (note-32a)	155,254,025	153,827,055
	Managing Director's salary and fees (note-33)	8,455,000	7,850,000
	Directors' fees (note-34a)	2,372,254	2,517,731
	Auditors' fees (note-35a)	1,035,000	1,035,000
	Repair of Bank's assets (note-37a)	47,365,158	62,431,767
		4,199,441,582	4,267,470,743
23	Consolidated interest income / profit on investment		
	Prime Bank Limited (note-23a)	15,135,317,741	13,581,184,139
	Prime Bank Investment Limited	129,040,639	121,416,176
	Prime Bank Securities Limited	10,067,239	13,201,424
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	144,757,613	91,589,283
		15,419,183,232	13,807,391,021
	Less: Inter-company transactions	203,935,909	173,077,969
		15,215,247,323	13,634,313,053

		Amount in Taka	
		Jan-Sep-2019	Jan-Sep-2018
23a Interest income / profit on investment of the Bank			
Loans (General) / Musharaka		3,877,741,274	3,030,895,411
Loans against trust receipts		720,349,630	611,771,704
Packing credit		33,677,567	21,430,841
House building loan		173,577,726	165,729,750
Lease finance / Izara		308,495,562	295,623,688
Hire purchase		901,634,998	694,960,492
Payment against documents		1,234,900	1,580,168
Cash credit / Bai-Muajjal		1,787,929,929	1,797,109,938
Secured overdraft		2,069,977,034	1,806,634,927
Consumer credit scheme		1,320,325,159	1,387,902,573
Staff loan		71,344,215	77,819,894
Agricultural Loan		119,486,750	290,929,372
Forced loan		11,553,238	63,557,966
Documentary bills purchased		819,628,205	514,653,792
Interest income from credit card		123,438,805	147,334,659
Other loans and advances / Investments		2,038,282,446	1,822,019,593
Total interest / profit on loans and advances / investments		14,378,677,438	12,729,954,769
Interest / profit on balance with other banks and financial institutions		416,832,587	512,476,942
Interest on call loans		29,513,426	72,836,556
Interest / profit received from foreign banks		310,294,290	265,915,872
		<u>15,135,317,741</u>	<u>13,581,184,139</u>
24 Consolidated interest / profit paid on deposits, borrowings, etc.			
Prime Bank Limited (note-24a)		8,740,508,153	7,961,529,264
Prime Bank Investment Limited		106,953,761	109,926,321
Prime Bank Securities Limited		16,495,013	14,818,934
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		80,487,135	49,562,709
		8,944,444,062	8,135,837,227
Less: Inter-company transactions		204,020,738	173,169,316
		<u>8,740,423,324</u>	<u>7,962,667,912</u>
24a Interest / profit paid on deposits, borrowings, etc. of the Bank			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits		773,497,497	756,142,665
Special notice deposits		244,569,289	218,199,850
Term deposits / Mudaraba term deposits		4,153,076,544	3,341,214,623
Deposits under scheme		2,055,366,115	2,694,604,563
Foreign currency deposits (note-24a.1)		47,470,938	29,966,808
Others		26,929,700	26,573,677
		7,300,910,082	7,066,702,185
ii) Interest / Profit paid for borrowings:			
Call deposits		21,730,125	3,414,083
Banladesh Bank-refinance		32,422,424	918,181
Local bank accounts		145,855,973	143,640,411
Foreign bank accounts		596,617,495	474,733,033
PBL bond		642,972,055	272,121,370
		1,439,598,070	894,827,078
		<u>8,740,508,153</u>	<u>7,961,529,264</u>
24a.1 Foreign currency deposits			
Interest / profit paid on F.C		47,470,938	24,389,215
Interest / profit paid on N.F.C.D		-	5,577,593
Interest / profit paid on R. F.C.D		-	-
		<u>47,470,938</u>	<u>29,966,808</u>
25 Consolidated investment income			
Prime Bank Limited (note-25a)		1,942,719,491	1,692,231,338
Prime Bank Investment Limited		38,523,348	113,204,175
Prime Bank Securities Limited		16,512,079	16,745,715
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		1,997,754,918	1,822,181,228
Less: Inter-company transactions		-	-
		<u>1,997,754,918</u>	<u>1,822,181,228</u>

		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, exchange and brokerage			
Prime Bank Limited (note-26a)		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
		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		-	-
		1,538,920,070	1,523,968,583
26a.1 Exchange gain			
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
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
		498,627,184	554,190,751
27a.1 Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.			
27a.2 Credit card income			
Annual fees		8,572,597	11,608,399
Inter-change fees		21,994,072	21,625,615
Others		18,740,219	21,306,607
		49,306,888	54,540,621

		Amount in Taka	
		Jan-Sep-2019	Jan-Sep-2018
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	504,159,403	424,268,008	
Bank's contribution to provident fund	132,837,709	133,421,085	
Leave encashment	22,612,183	26,397,196	
Gratuity	201,247,657	209,100,000	
	3,161,862,515	3,161,659,172	
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	
	791,791,592	782,514,396	
29a Rent, taxes, insurance, electricity, etc. of the Bank			
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	111,957,980	
	738,225,004	728,619,082	
30 Consolidated legal expenses			
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			
Legal expenses	15,146,447	39,594,049	
Other professional charges	11,043,950	48,359,161	
	26,190,398	87,953,210	
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			
Postage & Courier	13,668,419	12,312,359	
Telegram, telex, fax and internet	1,216,548	1,514,235	
Data communication	19,518,368	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
32 Consolidated 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		373,193	477,476
Prime Exchange Co. Pte. Ltd., Singapore		1,998,791	1,510,003
PBL Exchange (UK) Ltd.		935,257	443,066
PBL Finance (Hong Kong) Limited		406,296	304,599
		159,903,855	158,229,810
32a Stationery, printing and advertisements, etc. of the Bank			
Office and security stationery		51,842,409	38,447,719
Computer consumable stationery		78,476,339	61,132,466
Publicity and advertisement		24,935,277	54,246,870
		155,254,025	153,827,055
33 Managing Director's salary and fees			
Basic salary		4,950,000	4,500,000
Bonus		1,210,000	1,100,000
House rent allowance		900,000	900,000
Bank's contribution to provident fund		495,000	450,000
Utility allowance		270,000	270,000
House maintenance allowance		360,000	360,000
Others		270,000	270,000
		8,455,000	7,850,000
34 Consolidated Directors' fees			
Prime Bank Limited (note-34a)		2,372,254	2,517,731
Prime Bank Investment Limited		549,600	368,000
Prime Bank Securities Limited		145,600	266,800
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		3,067,454	3,152,531
34a Directors' fees of the Bank			
Meeting fees		1,432,400	1,360,000
Other benefits		939,854	1,157,731
		2,372,254	2,517,731
As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period from January to March 2019.			
35 Consolidated Auditors' fees			
Prime Bank Limited (note-35a)		1,035,000	1,035,000
Prime Bank Investment Limited		172,500	131,250
Prime Bank Securities Limited		129,375	129,375
Prime Exchange Co. Pte. Ltd., Singapore		236,920	184,699
PBL Exchange (UK) Ltd.		361,199	380,118
PBL Finance (Hong Kong) Limited		587,047	262,854
		2,522,041	2,123,296
35a Auditors' fees of the Bank			
External Audit fee		1,035,000	1,035,000
		1,035,000	1,035,000
36 Charges on loan losses			
Loan -written off		-	-
Interest waived		-	-
		-	-
37 Consolidated depreciation and repair of Bank's assets			
Prime Bank Limited (note-37a)		325,916,760	303,888,839
Prime Bank Investment Limited		6,042,392	5,049,661
Prime Bank Securities Limited		2,380,805	2,082,320
Prime Exchange Co. Pte. Ltd., Singapore		1,846,520	1,852,460
PBL Exchange (UK) Ltd.		2,510,245	2,002,632
PBL Finance (Hong Kong) Limited		78,684	121,663
		338,775,406	314,997,576

		Amount in Taka	
		Jan-Sep-2019	Jan-Sep-2018
37a Depreciation and repair of Bank's assets			
Depreciation -			
Fixed assets	218,541,834	204,068,085	
Leased assets		-	
	218,541,834	204,068,085	
Amortization -			
Software-core banking	55,561,192	34,878,453	
Software-ATM	4,448,576	2,510,534	
	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	
	47,365,158	62,431,767	
	325,916,760	303,888,839	
38 Consolidated other expenses			
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	1,544,158	
	981,097,870	941,127,874	
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	221,182	-	
Bank charges and commission paid	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	47,185,801	34,497,575	
Training and internship	8,638,363	8,367,833	
Remittance charges	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	896,327,819	

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 impairment 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

Provision for bad and doubtful loans and advances / investments	(60,000,000)	2,429,900,000
Provision for unclassified loans and advances / investments	1,410,000,000	(1,106,000,000)
Provision for bad and doubtful loans and advances (OBU)	5,500,000	10,700,000
Provision for unclassified loans and advances / investments (OBU)	6,500,000	56,500,000
Provision for off-balance sheet exposure	(135,000,000)	(45,000,000)
Provision for diminution in value of investments	23,800,000	11,700,000
Provision for impairment loss for investment in subsidiaries	40,250,000	13,500,000
Provision for interest receivable	75,500,000	
Provision for climate risk fund	-	-
Provision for Good Borrower rebate	-	-
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

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

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)	1,521,382,972	1,304,167,234
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Consolidated earnings per share (CEPS)	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)	1,547,830,048	1,221,989,914
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Earnings per share (EPS)	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.