



**UNAUDITED FINANCIAL STATEMENTS  
AS AT AND FOR THE PERIOD ENDED  
31 MARCH 2020**

**Prime Bank Limited  
and its subsidiaries  
Consolidated Balance Sheet as at 31 March 2020**

Particulars	Notes	Amount in Taka	
		March-20	2019
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3</b>		
Cash in hand (including foreign currencies)		3,570,936,600	3,655,952,159
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		16,147,650,423	15,928,685,735
		<b>19,718,587,023</b>	<b>19,584,637,894</b>
<b>Balance with other banks and financial institutions</b>	<b>4</b>		
In Bangladesh		4,157,079,638	3,950,337,390
Outside Bangladesh		7,325,650,131	4,887,731,049
		<b>11,482,729,770</b>	<b>8,838,068,438</b>
<b>Money at call on short notice</b>	<b>5</b>	-	<b>1,080,000,000</b>
<b>Investments</b>	<b>6</b>		
Government		50,168,732,758	45,188,069,017
Others		4,035,704,038	3,913,046,770
		<b>54,204,436,796</b>	<b>49,101,115,787</b>
<b>Loans, advances and lease /investments</b>			
Loans, cash credits, overdrafts etc./ investments	<b>7</b>	190,847,994,110	197,345,646,833
Bills purchased and discounted	<b>8</b>	17,218,105,468	18,540,084,393
		<b>208,066,099,578</b>	<b>215,885,731,225</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9</b>	8,210,306,026	8,297,557,716
<b>Other assets</b>	<b>10</b>	20,869,644,837	20,698,265,736
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>322,772,304,669</b>	<b>323,705,877,437</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12</b>	35,744,449,140	36,688,074,764
<b>Deposits and other accounts</b>	<b>13</b>		
Current / Al-wadeeah current deposits		37,230,571,893	36,079,113,854
Bills payable		2,480,536,067	4,062,714,217
Savings bank / Mudaraba savings deposits		46,187,741,652	46,785,160,532
Term deposits / Mudaraba term deposits		128,238,401,737	129,495,961,275
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>214,137,251,350</b>	<b>216,422,949,878</b>
<b>Other liabilities</b>	<b>14</b>	<b>45,871,232,457</b>	<b>44,031,617,440</b>
<b>Total liabilities</b>		<b>295,752,932,947</b>	<b>297,142,642,082</b>
<b>Capital / Shareholders' equity</b>			
Paid -up capital	<b>15.2</b>	11,322,834,770	11,322,834,770
Share premium	<b>15.3</b>	1,211,881,786	1,211,881,786
Non-controlling Interest	<b>15.4</b>	55	56
Statutory reserve	<b>16</b>	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	<b>17</b>	92,470,285	110,671,570
Revaluation reserve	<b>18</b>	1,496,759,104	1,496,759,104
Foreign currency translation gain	<b>19</b>	16,630,941	17,316,748
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	<b>20</b>	2,497,378,308	2,022,354,849
<b>Total Shareholders' equity</b>		<b>27,019,371,722</b>	<b>26,563,235,355</b>
<b>Total liabilities and Shareholders' equity</b>		<b>322,772,304,669</b>	<b>323,705,877,437</b>

Particulars	Notes	Amount in Taka	
		March-20	2019
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21</b>		
Acceptances and endorsements	<b>21.1</b>	55,924,303,732	56,414,643,931
Letters of guarantee	<b>21.2</b>	38,808,755,957	43,917,558,252
Irrevocable letters of credit	<b>21.3</b>	29,635,924,475	27,725,465,578
Bills for collection	<b>21.4</b>	11,426,136,804	10,786,928,213
Other contingent liabilities		-	-
		<b>135,795,120,968</b>	<b>138,844,595,975</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		909,505,423	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		-	-
		909,505,423	2,095,175,884
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>136,704,626,390</b>	<b>140,939,771,859</b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited**  
**and its subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period from January to March 31, 2020**

Particulars	Notes	Amount in Taka	
		Jan-Mar-2020	Jan-Mar-2019
Interest income / profit on investments	23	4,753,056,350	4,749,213,572
Interest / profit paid on deposits, borrowings, etc.	24	(2,918,507,817)	(2,746,606,640)
Net interest / net profit on investments		<b>1,834,548,533</b>	<b>2,002,606,932</b>
Investment income	25	1,153,367,723	552,598,267
Commission, exchange and brokerage	26	522,971,620	648,435,428
Other operating income	27	146,911,510	137,367,307
<b>Total operating income (A)</b>		<b>3,657,799,385</b>	<b>3,341,007,934</b>
Salaries and allowances	28	1,179,562,378	1,184,502,736
Rent, taxes, insurance, electricity, etc.	29	141,035,654	246,212,746
Legal expenses	30	9,967,270	8,679,921
Postage, stamp, telecommunication, etc.	31	16,016,548	16,674,537
Stationery, printing, advertisements, etc.	32	43,132,103	51,166,621
Managing Director's salary and fees	33	2,596,500	2,415,000
Directors' fees	34	784,527	1,049,089
Auditors' fees	35	796,484	744,827
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	206,343,588	102,820,624
Other expenses	38	455,150,976	313,204,250
<b>Total operating expenses (B)</b>		<b>2,055,386,026</b>	<b>1,927,470,352</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>1,602,413,359</b>	<b>1,413,537,583</b>
Provision for loans & advances	39	400,000,000	296,000,000
Provision for diminution in value of investments	39	33,533,277	22,312,800
Provision for impairment of client margin loan	39	2,145,665	7,384,049
Other provisions	39	80,000,000	131,500,000
<b>Total provision (D)</b>		<b>515,678,943</b>	<b>457,196,849</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>1,086,734,416</b>	<b>956,340,733</b>
Provision for taxation:			
Current tax	40	613,710,767	535,390,676
Deferred tax		-	19,370
		<b>613,710,767</b>	<b>535,410,046</b>
<b>Net profit after taxation</b>		<b>473,023,649</b>	<b>420,930,687</b>
Retained earnings brought forward from previous year	20.1	2,024,354,655	1,797,992,987
		<b>2,497,378,304</b>	<b>2,218,923,673</b>

Particulars	Notes	Amount in Taka	
		Jan-Mar-2020	Jan-Mar-2019
<b>Appropriations</b>			
Statutory reserve		-	-
Non controlling interest		(4.77)	(4)
General reserve		-	-
		<b>(4.77)</b>	<b>(4)</b>
<b>Retained surplus</b>	<b>20</b>	<b><u>2,497,378,308</u></b>	<b><u>2,218,923,678</u></b>
<b>Earnings per share (EPS)</b>		<b><u>0.42</u></b>	<b><u>0.37</u></b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited  
and its subsidiaries  
Consolidated Cash Flow Statement  
for the period from January to March 31, 2020**

Particulars	Notes	Amount in Taka	
		Jan-Mar-20	Jan-Mar-19
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		5,402,289,568	5,311,905,089
Interest payments		(2,882,923,758)	(2,600,616,264)
Dividend receipts		24,580,983	15,314,870
Fees and commission receipts in cash		522,971,620	648,435,428
Recoveries of loans previously written off		97,750,687	184,336,258
Cash payments to employees		(1,107,158,878)	(1,001,917,735)
Cash payments to suppliers		(245,856,435)	(160,037,430)
Income taxes paid		(317,748,319)	(329,778,127)
Receipts from other operating activities	41	839,671,596	190,689,379
Payments for other operating activities	42	(457,300,113)	(446,606,862)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>1,876,276,950</b>	<b>1,811,724,607</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Purchase of trading securities (Treasury bills)		(5,621,154,841)	(1,121,616,260)
Loans and advances to customers		7,986,902,708	(8,565,987,108)
Other assets	43	535,267,338	(758,678,430)
Deposits from other banks / borrowings		(910,816,208)	3,599,674,632
Deposits from customers		(432,089,672)	7,288,455,487
Other liabilities account of customers		(1,582,178,150)	(454,623,194)
Other liabilities	44	546,123,770	427,807,079
		<b>522,054,946</b>	<b>415,032,205</b>
<b>Net cash from operating activities</b>		<b>2,398,331,895</b>	<b>2,226,756,812</b>
<b>B) Cash flows from investing activities</b>			
Payments for purchases of securities		(105,248,935)	(417,277,498)
Purchase of property, plant and equipment		(24,510,671)	(212,485,922)
Proceeds from sale of property, plant and equipment		4,316,800	1,588,055
<b>Net cash used in investing activities</b>		<b>(125,442,806)</b>	<b>(628,175,365)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	-
Payments for redemption of sub-ordinated bond		(500,000,000)	(500,000,000)
Proceeds from borrowings and leasing liabilities		-	-
Repayment of borrowings and leasing liabilities		(62,388,490)	-
Interest paid on lease liabilities		(14,222,900)	-
Dividend paid		-	-
<b>Net cash used in financing activities</b>		<b>(576,611,390)</b>	<b>(500,000,000)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>1,696,277,699</b>	<b>1,098,581,448</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>2,341,661</b>	<b>2,720,423</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>29,507,174,932</b>	<b>31,303,685,171</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>31,205,794,293</b>	<b>32,404,987,041</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,570,936,600	3,839,100,803
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		16,147,650,423	15,421,155,090
Balance with other banks and financial institutions		11,482,729,770	13,140,952,248
Money at call and short notice		-	-
Prize bonds (note-6a)		4,477,500	3,778,900
		<b>31,205,794,293</b>	<b>32,404,987,041</b>

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated , 01 June 2020

**Prime Bank Limited  
and its subsidiaries  
Consolidated Statement of Changes in Equity  
for the period from January to March 31, 2020**

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 2020	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	56	1,496,759,104	110,671,570	17,316,748	2,022,354,849	26,563,235,355
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>56</b>	<b>1,496,759,104</b>	<b>110,671,570</b>	<b>17,316,748</b>	<b>2,022,354,849</b>	<b>26,563,235,355</b>
Adjustment from the adoption of IFRS 16	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(44,907,678)	-	-	(44,907,678)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	26,706,394	-	-	26,706,394
Currency translation differences	-	-	-	-	-	-	-	(685,807)	1,999,811	1,314,003
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	92,470,285	16,630,941	2,024,354,660	26,546,348,074
Net profit for the year	-	-	-	-	-	-	-	-	473,023,649	473,023,649
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	(0.4)	-	-	-	-	(0.4)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2020</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>55</b>	<b>1,496,759,104</b>	<b>92,470,285</b>	<b>16,630,941</b>	<b>2,497,378,308</b>	<b>27,019,371,722</b>
<b>Balance as at 31 March 2019</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>63</b>	<b>1,496,759,104</b>	<b>39,264,389</b>	<b>15,141,176</b>	<b>2,218,923,670</b>	<b>26,686,221,431</b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited**  
**Balance Sheet as at 31 March 2020**

Particulars	Notes	Amount in Taka	
		March-20	2019
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (including foreign currencies)	3a	3,570,823,857	3,655,815,790
\Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		16,147,650,423	15,928,685,735
		<b>19,718,474,280</b>	<b>19,584,501,525</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh	4a	3,979,057,399	3,597,748,289
Outside Bangladesh		7,134,895,624	4,698,466,958
		<b>11,113,953,023</b>	<b>8,296,215,247</b>
<b>Money at call on short notice</b>			
	5	-	<b>1,080,000,000</b>
<b>Investments</b>			
Government	6a	50,168,732,758	45,188,069,017
Others		1,728,111,666	1,726,352,038
		<b>51,896,844,424</b>	<b>46,914,421,055</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts, etc./ investments	7a	190,589,193,653	197,211,317,497
Bills purchased and discounted	8a	15,542,565,901	16,743,420,445
		<b>206,131,759,554</b>	<b>213,954,737,941</b>
<b>Fixed assets including premises, furniture and fixtures</b>			
	9a	8,079,263,239	8,138,891,579
<b>Other assets</b>			
	10a	24,390,122,426	24,227,650,628
<b>Non - banking assets</b>			
	11	220,500,640	220,500,640
<b>Total assets</b>		<b>321,550,917,585</b>	<b>322,416,918,614</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>			
	12a	35,592,949,140	36,536,574,764
<b>Deposits and other accounts</b>			
	13a.1.c		
Current / Al-wadeeah current deposits		37,272,708,818	36,098,642,375
Bills payable		2,480,536,067	4,062,714,217
Savings bank / Mudaraba savings deposits		46,187,741,652	46,785,160,532
Term deposits / Mudaraba term deposits		128,262,306,255	129,497,626,450
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>214,203,292,792</b>	<b>216,444,143,574</b>
<b>Other liabilities</b>			
	14a	<b>44,451,349,308</b>	<b>42,656,691,430</b>
<b>Total liabilities</b>		<b>294,247,591,241</b>	<b>295,637,409,768</b>
<b>Capital / Shareholders' equity</b>			
Paid up capital	15 .2	11,322,834,770	11,322,834,770
Share premium	15.3	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	44,495,107	30,573,856
Revaluation reserve	18	1,496,759,104	1,496,759,104
Foreign currency translation gain	19a	16,609,096	16,592,712
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	2,857,332,897	2,347,453,034
<b>Total Shareholders' equity</b>		<b>27,303,326,344</b>	<b>26,779,508,846</b>
<b>Total liabilities and Shareholders' equity</b>		<b>321,550,917,585</b>	<b>322,416,918,614</b>



Particulars	Notes	Amount in Taka	
		March-20	2019
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21a</b>		
Acceptances and endorsements	<b>21a.1</b>	55,924,303,732	56,414,643,931
Letters of guarantee	<b>21a.2</b>	38,808,755,957	43,917,558,252
Irrevocable letters of credit	<b>21a.3</b>	29,635,924,475	27,725,465,578
Bills for collection	<b>21a.4</b>	11,426,136,804	10,786,928,213
Other contingent liabilities		-	-
		<b>135,795,120,968</b>	<b>138,844,595,975</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		909,505,423	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		-	-
		909,505,423	2,095,175,884
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>136,704,626,390</b>	<b>140,939,771,859</b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited**  
**Profit and Loss Account**  
for the period from January to March 31, 2020

Particulars	Notes	Amount in Taka	
		Jan-Mar-2020	Jan-Mar-2019
Interest income / profit on investments	23a	4,739,287,133	4,728,059,733
Interest / profit paid on deposits, borrowings, etc.	24a	(2,915,946,107)	(2,746,606,640)
<b>Net interest / net profit on investments</b>		<b>1,823,341,026</b>	<b>1,981,453,093</b>
Investment income	25a	1,139,992,144	535,597,888
Commission, exchange and brokerage	26a	477,546,102	582,873,952
Other operating income	27a	140,800,609	128,499,411
<b>Total operating income (A)</b>		<b>3,581,679,880</b>	<b>3,228,424,344</b>
Salaries and allowances	28a	1,136,469,551	1,142,326,346
Rent, taxes, insurance, electricity, etc.	29a	134,798,268	229,494,113
Legal expenses	30a	7,376,611	6,359,111
Postage, stamp, telecommunication, etc.	31a	14,243,982	13,803,754
Stationery, printing, advertisements, etc.	32a	41,587,206	49,717,219
Managing Director's salary and fees	33	2,596,500	2,415,000
Directors' fees	34a	655,543	819,089
Auditors' fees	35a	345,000	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	193,666,507	98,799,110
Other expenses	38a	430,060,850	295,781,089
<b>Total operating expenses (B)</b>		<b>1,961,800,017</b>	<b>1,839,859,831</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>1,619,879,864</b>	<b>1,388,564,513</b>
Provision for loans & advances	39a	400,000,000	296,000,000
Provision for diminution in value of investments	39a	20,000,000	500,000
Other provisions	39a	80,000,000	131,500,000
<b>Total provision (D)</b>		<b>500,000,000</b>	<b>428,000,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>1,119,879,864</b>	<b>960,564,512</b>
Provision for taxation			
Current tax	40a	610,000,000	530,000,000
Deferred tax		-	-
		610,000,000	530,000,000
<b>Net profit after taxation</b>		<b>509,879,864</b>	<b>430,564,512</b>
Retained earnings brought forward from previous years	20.1a	2,347,453,034	1,759,002,003
		<b>2,857,332,897</b>	<b>2,189,566,515</b>

Particulars	Notes	Amount in Taka	
		Jan-Mar-2020	Jan-Mar-2019
<b>Appropriations</b>			
Statutory reserve		-	-
General reserve		-	-
		-	-
<b>Retained surplus</b>	<b>20a</b>	<b><u>2,857,332,897</u></b>	<b><u>2,189,566,515</u></b>
<b>Earnings per share (EPS)</b>		<b><u>0.45</u></b>	<b><u>0.38</u></b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited**  
**Cash Flow Statement**  
for the period from January to March 31, 2020

Particulars	Notes	Amount in Taka	
		Jan-Mar-20	Jan-Mar-19
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		5,336,544,946	5,206,667,138
Interest payments		(2,828,386,644)	(2,535,389,607)
Dividend receipts		24,580,983	15,314,870
Fees and commission receipts in cash		477,546,102	582,873,952
Recoveries of loans previously written off		97,750,687	184,336,258
Cash payments to employees		(1,064,066,051)	(949,741,346)
Cash payments to suppliers		(162,897,818)	(156,986,421)
Income taxes paid		(317,748,319)	(325,503,080)
Receipts from other operating activities	41a	820,185,116	164,821,104
Payments for other operating activities	42a	(421,028,908)	(406,643,647)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>1,962,480,095</b>	<b>1,779,749,221</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Purchase of trading securities (Treasury bills)		(5,621,154,841)	(1,121,616,260)
Loans and advances to customers		7,822,978,388	(7,117,264,970)
Other assets	43a	544,174,641	(818,295,279)
Deposits from other banks / borrowings		(743,545,147)	1,994,602,512
Deposits from customers		(432,089,672)	7,288,455,487
Other liabilities account of customers		(1,582,178,150)	(454,623,194)
Other liabilities	44a	501,166,631	418,386,046
		<b>489,351,849</b>	<b>189,644,340</b>
<b>Net cash from operating activities</b>		<b>2,451,831,944</b>	<b>1,969,393,561</b>
<b>B) Cash flows from investing activities</b>			
Payments for purchases of securities		15,648,705	(358,047,876)
Purchase of property, plant and equipment		(24,510,671)	(211,586,499)
Proceeds from sale of property, plant and equipment		4,316,800	1,588,055
<b>Net cash used in investing activities</b>		<b>(4,545,166)</b>	<b>(568,046,320)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	-
Payments for redemption of sub-ordinated bond		(500,000,000)	(500,000,000)
Proceeds from borrowings and leasing liabilities		-	-
Repayment of borrowings and leasing liabilities		(62,388,490)	-
Interest paid on lease liabilities		(14,222,900)	-
Dividend paid		-	-
<b>Net cash used in financing activities</b>		<b>(576,611,390)</b>	<b>(500,000,000)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>1,870,675,388</b>	<b>901,347,243</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>1,044,043</b>	<b>3,647,426</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>28,965,185,371</b>	<b>31,048,084,036</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>30,836,904,803</b>	<b>31,953,078,705</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,570,823,857	3,838,955,500
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		16,147,650,423	15,421,155,090
Balance with other banks and financial institutions		11,113,953,023	12,689,189,215
Money at call and short notice		-	-
Prize bonds (note-6a)		4,477,500	3,778,900
		<b>30,836,904,803</b>	<b>31,953,078,705</b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Prime Bank Limited**  
**Statement of Changes in Equity**  
**for the period from January to March 31, 2020**

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 2020	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	30,573,856	16,592,712	2,347,453,034	26,779,508,846
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>30,573,856</b>	<b>16,592,712</b>	<b>2,347,453,034</b>	<b>26,779,508,846</b>
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(44,907,678)	-	-	(44,907,678)
Surplus / deficit on account of revaluation of investments	-	-	-	-	58,828,929	-	-	58,828,929
Currency translation differences	-	-	-	-	-	16,384	-	16,384
Net gains and losses not recognized in the income statement	-	-	-	-	44,495,107	16,609,096	2,347,453,034	26,793,446,480
Net profit for the year	-	-	-	-	-	-	509,879,864	509,879,864
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2020</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>44,495,107</b>	<b>16,609,096</b>	<b>2,857,332,897</b>	<b>27,303,326,344</b>
<b>Balance as at 31 March 2019</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>22,079,754</b>	<b>15,076,647</b>	<b>2,189,566,515</b>	<b>26,611,612,160</b>

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

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

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

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

Dated , 01 June 2020

**Notes to the Financial Statements**  
**as at and for the period ended 31 March 2020**

**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 2019. 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 March 31, 2019 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

**2.6** The financial statements were approved by the Board of Directors on 01 June 2020.

**2.7 Shareholders' Equity**

	<b>March-2020</b>	<b>March-2019</b>
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	10,353,413,584
Revaluation gain / (loss) on investments	44,495,107	22,079,754
Revaluation reserve	1,496,759,104	1,496,759,104
Foreign currency translation gain	16,609,096	15,076,647
Surplus in profit and loss account / Retained earnings	2,857,332,897	2,189,566,515
	<b>27,303,326,344</b>	<b>26,611,612,160</b>

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

**Calculation of EPS**

	<b>March-2020</b>	<b>March-2019</b>
Profit after tax for the year (Solo)	509,879,864	430,564,512
Profit after tax for the year (Consolidated)	473,023,649	420,930,687
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	0.45	0.38
Earnings per share (Consolidated)	0.42	0.37

**Notes to the Financial Statements**  
**as at and for the period ended 31 March 2020**

	<b>March-2020</b>	<b>March-2019</b>
<b>Calculation of EPS</b>		
Profit after tax for the period (Solo)	509,879,864	430,564,512
Profit after tax for the period (Consolidated)	473,023,649	420,930,687
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	0.45	0.38
Earnings per share (Consolidated)	0.42	0.37
<b>2.9 Calculation of Net Asset value per Share (NAVPS)</b>	<b>March-2020</b>	<b>March-2019</b>
Shareholders' Equity (Solo)	27,303,326,344	26,611,612,160
Shareholders' Equity (Consolidated)	27,019,371,722	26,686,221,431
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	24.11	23.50
Net Asset value per Share (NAVPS) (Consolidated)	23.86	23.57
<b>2.10 Calculation of Net Cash Flow Per Share (NOCFPS)</b>	<b>March-2020</b>	<b>March-2019</b>
Net Cash from Operating Activities (Solo)	2,451,831,944	1,969,393,561
Net Cash from Operating Activities (Consolidated)	2,398,331,895	2,226,756,812
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	2.17	1.74
Net operating cash flow per share (Consolidated)	2.12	1.97
<b>2.11 Reconciliation of statement of cash flows from operating activities</b>	<b>March-2020</b>	<b>March-2019</b>
Profit before provision	1,619,879,864	1,388,564,513
Adjustment for non cash items		
Depreciation on fixed asset	151,810,839	68,835,155
Amortization on software	25,901,402	18,112,956
House Furnishing	750,000	750,000
<b>Adjustment with non-operating activities</b>	<b>178,462,240</b>	<b>87,698,110</b>
Recovery of write-off loan	97,750,687	184,336,258
Accounts Receivable	165,537,351	(61,228,555)
Accounts payable on deposits	73,336,564	268,631,565
Gain on sale of asset	(4,306,191)	(1,539,897)
Loss on sale of share	-	732,390
Loss on sale of asset		<b>112916.89</b>
Finance cost of lease liabilities	14,222,900	
Prime Bank Foundation	57,000,000	40,500,000
Employees Welfare fund	3,000,000	2,100,000
Incentive Bonus	75,000,000	195,000,000
Audit fee	345,000	345,000
	<b>481,886,310</b>	<b>628,989,678</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	7,822,978,388	(7,117,264,970)
Changes in deposit and other accounts	(2,014,267,822)	6,833,832,292
Changes in investment	(5,621,154,841)	(1,121,616,260)
Changes in borrowings	(743,545,147)	1,994,602,512
Changes in other assets	544,174,641	(818,295,279)
Changes in other liabilities	501,166,631	418,386,046
	<b>489,351,849</b>	<b>189,644,340</b>
Income Tax Paid	(317,748,319)	(325,503,080)
<b>Net cash flows from operating activities</b>	<b>2,451,831,944</b>	<b>1,969,393,561</b>
<b>2.12 General</b>		
a)	These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.	
b)	The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in the books of the Bank.	
c)	Figures of previous year have been rearranged whenever necessary to conform to current years presentation.	

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>3</b>	<b>Consolidated cash</b>		
<b>i</b>	<b>Cash in hand</b>		
	Prime Bank Limited ( <b>note-3a.1</b> )	3,570,823,857	3,655,815,790
	Prime Bank Investment Limited	41,418	36,369
	Prime Bank Securities Limited	71,325	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>3,570,936,600</b>	<b>3,655,952,159</b>
<b>ii</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	Prime Bank Limited ( <b>note-3a.2</b> )	16,147,650,423	15,928,685,735
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>16,147,650,423</b>	<b>15,928,685,735</b>
		<b>19,718,587,023</b>	<b>19,584,637,894</b>
<b>3a</b>	<b>Cash of the Bank</b>		
<b>3a.1</b>	<b>Cash in hand</b>		
	In local currency	3,512,931,280	3,621,428,543
	In foreign currency	57,892,577	34,387,247
		<b>3,570,823,857</b>	<b>3,655,815,790</b>
<b>3a.2</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	In local currency	13,938,234,976	13,300,254,825
	In foreign currency	1,465,016,844	1,720,063,837
		15,403,251,820	15,020,318,662
	Sonali Bank as agent of Bangladesh Bank (Local currency)	744,398,603	908,367,073
		<b>16,147,650,423</b>	<b>15,928,685,735</b>
		<b>19,718,474,280</b>	<b>19,584,501,525</b>
<b>4</b>	<b>Consolidated balance with other banks and financial institutions In Bangladesh</b>		
	Prime Bank Limited ( <b>note-4a.1</b> )	3,979,057,399	3,597,748,289
	Prime Bank Investment Limited	42,413,606	167,923,445
	Prime Bank Securities Limited	201,650,076	205,859,352
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		4,223,121,081	3,971,531,086
	Less: Inter-company transaction	66,041,443	21,193,696
		<b>4,157,079,638</b>	<b>3,950,337,390</b>
	<b>Outside Bangladesh</b>		
	Prime Bank Limited ( <b>note-4a.2</b> )	7,134,895,624	4,698,466,958
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	73,573,682	127,744,006
	PBL Exchange (UK) Ltd.	10,386,620	32,933,658
	PBL Finance (Hong Kong) Limited	106,794,205	28,586,427
		<b>7,325,650,131</b>	<b>4,887,731,049</b>
		<b>11,482,729,770</b>	<b>8,838,068,438</b>
<b>4a</b>	<b>Balance with other banks and financial institutions of the Bank</b>		
	In Bangladesh	3,979,057,399	3,597,748,289
	Outside Bangladesh	7,134,895,624	4,698,466,958
		<b>11,113,953,023</b>	<b>8,296,215,246</b>
<b>5</b>	<b>Money at call and short notice</b>	-	1,080,000,000



		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>6 Consolidated investments</b>			
<b>Government</b>			
Prime Bank Limited ( <b>note-6a</b> )		50,168,732,758	45,188,069,017
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>50,168,732,758</b>	<b>45,188,069,017</b>
<b>Others</b>			
Prime Bank Limited ( <b>note-6a</b> )		1,728,111,666	1,726,352,038
Prime Bank Investment Limited		1,336,383,731	1,255,790,588
Prime Bank Securities Limited		971,208,641	930,904,144
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>4,035,704,038</b>	<b>3,913,046,770</b>
		<b>54,204,436,796</b>	<b>49,101,115,787</b>
<b>6a Investments of the Bank</b>			
i) Investment classified as per Bangladesh Bank Circular:			
Held for trading (HFT)		32,648,155,874	27,027,001,033
Held to maturity (HTM)		17,516,099,384	18,156,599,384
Other securities		1,732,589,166	1,730,820,638
		<b>51,896,844,424</b>	<b>46,914,421,055</b>
ii) Investment classified as per nature:			
a) Government securities:			
91 days treasury bills		7,217,301,451	4,977,514,856
182 days treasury bills		9,303,047,192	11,793,544,402
364 days treasury bills		16,127,807,231	10,255,941,775
		<b>32,648,155,874</b>	<b>27,027,001,033</b>
30 days Bangladesh Bank bills		-	-
Government bonds:			
Prize bonds		4,477,500	4,468,600
Government bonds		17,516,099,384	18,156,599,384
		<b>17,520,576,884</b>	<b>18,161,067,984</b>
		<b>50,168,732,758</b>	<b>45,188,069,017</b>
b) Other investments:			
Alarafah Islami Bank Subordinated Bond interest rate @ 9.37%		1,039,295,000	1,021,886,667
Shares ( <b>note-6a.1</b> )		688,816,666	704,465,371
		<b>1,728,111,666</b>	<b>1,726,352,038</b>
		<b>51,896,844,424</b>	<b>46,914,421,055</b>
<b>6a.1 Investment in shares</b>			
<b>Quoted</b>			
Activefine		8,234,068	8,234,068
Baraka Power		151,959,621	151,959,621
Deltalife		557,440	557,440
DESCO		19,262,511	19,262,511
Glaxosmith		46,210,110	46,210,110
Jamuna Oil		7,920,719	7,920,719
KPCL		8,156,284	8,156,284
Meghna Petroleum		65,868,280	65,868,280
National Bank Ltd.		27,970,098	27,970,098
Singer BD		9,009,484	9,009,484
Uttara Bank Ltd.		37,009,980	37,009,980
		<b>382,158,595</b>	<b>382,158,595</b>
<b>Unquoted</b>			
Central Depository Bangladesh Limited (CDBL)		15,694,430	15,694,430
Central Counterparty Bangladesh Limited (CCBL)		37,500,000	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		4,519,212	20,167,917
Share Money Deposit (Golden Harvest Ice Cream Ltd)		239,760,000	239,760,000
		<b>306,658,071</b>	<b>322,306,776</b>
		<b>688,816,666</b>	<b>704,465,371</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>7</b>	<b>Consolidated loans, advances and lease / Investments</b>		
	Prime Bank Limited ( <b>note-7a</b> )	190,589,193,653	197,211,317,497
	Prime Bank Investment Limited	5,459,043,790	5,499,500,209
	Prime Bank Securities Limited	113,407,713	115,751,233
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		196,161,645,156	202,826,568,939
	Less: Inter-company transactions	5,313,651,045	5,480,922,106
		<b>190,847,994,110</b>	<b>197,345,646,833</b>
	<b>Consolidated bills purchased and discounted (note-8)</b>	<b>17,218,105,468</b>	<b>18,540,084,393</b>
		<b>208,066,099,578</b>	<b>215,885,731,225</b>
<b>7a</b>	<b>Loans, advances and lease / investments of the Bank</b>		
	<b>i) Loans, cash credits, overdrafts, etc.</b>		
	<i>Inside Bangladesh</i>		
	Secured overdraft / Quard against TDR	35,666,342,346	37,629,297,272
	Cash credit / Murabaha	19,725,060,382	21,409,530,692
	Loans (General)	61,031,376,821	60,483,920,232
	House building loans	1,839,029,941	1,999,318,725
	Loans against trust receipt	6,244,385,146	7,504,347,232
	Payment against document	-	23,228,686
	Retail loan	15,308,012,893	15,466,766,460
	Lease finance / Izara	3,164,943,134	3,414,016,908
	Credit card	976,156,152	952,080,047
	Hire purchase	12,248,254,982	12,684,066,394
	Other loans and advances	34,385,631,855	35,644,744,850
		<b>190,589,193,653</b>	<b>197,211,317,497</b>
	<b>Outside Bangladesh</b>	-	-
		<b>190,589,193,653</b>	<b>197,211,317,497</b>
	<b>ii) Bills purchased and discounted (note-8a)</b>		
	<i>Payable Inside Bangladesh</i>		
	Inland bills purchased	2,691,734,269	2,986,124,863
	<i>Payable Outside Bangladesh</i>		
	Foreign bills purchased and discounted	12,850,831,632	13,757,295,582
		<b>15,542,565,901</b>	<b>16,743,420,445</b>
		<b>206,131,759,554</b>	<b>213,954,737,941</b>
<b>7a.1</b>	<b>Classification of loans, advances and lease / investments</b>		
	<b>Unclassified</b>		
	Standard including staff loan	192,357,822,501	198,928,167,602
	Special mention account (SMA)	4,600,932,944	5,060,953,107
		<b>196,958,755,444</b>	<b>203,989,120,710</b>
	<b>Classified</b>		
	Sub-standard	993,881,386	1,173,430,661
	Doubtful	279,645,381	289,429,878
	Bad / Loss	7,899,477,343	8,502,756,692
		<b>9,173,004,110</b>	<b>9,965,617,232</b>
		<b>206,131,759,554</b>	<b>213,954,737,941</b>
<b>8</b>	<b>Consolidated bills purchased and discounted</b>		
	Prime Bank Limited ( <b>note-8a</b> )	15,542,565,901	16,743,420,445
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	1,675,539,567	1,796,663,948
		<b>17,218,105,468</b>	<b>18,540,084,393</b>
<b>8a</b>	<b>Bills purchased and discounted</b>		
	Payable in Bangladesh	2,691,734,269	2,986,124,863
	Payable outside Bangladesh	12,850,831,632	13,757,295,582
		<b>15,542,565,901</b>	<b>16,743,420,445</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>9</b>	<b>Consolidated fixed assets including premises, furniture and fixtures</b>		
	Prime Bank Limited ( <b>note-9a</b> )	8,079,263,239	8,138,891,579
	Prime Bank Investment Limited	77,454,258	110,207,257
	Prime Bank Securities Limited	13,363,363	15,387,807
	Prime Exchange Co. Pte. Ltd., Singapore	35,125,241	26,914,291
	PBL Exchange (UK) Ltd.	3,759,035	4,671,076
	PBL Finance (Hong Kong) Limited	1,340,890	1,485,707
		<b>8,210,306,026</b>	<b>8,297,557,716</b>
<b>9a</b>	<b>Fixed assets including premises, furniture and fixtures of the Bank</b>		
	<b>Property, Plant &amp; Equipment</b>		
	Land	3,719,444,788	3,719,444,788
	Building	1,664,060,790	1,663,396,410
	Furniture and fixtures	483,034,496	463,137,472
	Office equipment and machinery	794,563,802	794,032,632
	Vehicles	45,666,840	45,666,845
		<b>6,706,770,715</b>	<b>6,685,678,147</b>
	<b>Lease assets-Premises</b>		
	Right-of-use assets	971,619,628	1,055,758,639
	<b>Intangibles assets</b>		
	Software-core banking	390,202,758	386,784,655
	Software-ATM	10,670,138	10,670,138
	Cost of intangibles assets	<b>400,872,896</b>	<b>397,454,793</b>
		<b>8,079,263,239</b>	<b>8,138,891,579</b>
<b>10</b>	<b>Consolidated other assets</b>		
	Prime Bank Limited ( <b>note-10a</b> )	24,390,122,426	24,227,650,628
	Less: Investment in Prime Bank Investment Limited ( <b>note-10a.5</b> )	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited ( <b>note-10a.5</b> )	(712,500,000)	(712,500,000)
	Less: PBIL investment in Prime Bank Securities Ltd. ( <b>below</b> )	(37,500,000)	(37,500,000)
	Less: Investment in PBL Exchange (UK) Ltd. ( <b>note-10a.5</b> )	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore ( <b>note-10a.5</b> )	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited ( <b>note-10a.5</b> )	(34,365,722)	(34,365,722)
		<b>20,538,410,905</b>	<b>20,375,939,107</b>
	Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
	Prime Bank Investment Limited	91,522,269	65,877,331
	Prime Bank Securities Limited	161,808,625	150,991,223
	Prime Exchange Co. Pte. Ltd., Singapore	6,784,689	4,916,334
	PBL Exchange (UK) Ltd.	10,961,216	8,155,732
	PBL Finance (Hong Kong) Limited	22,657,134	54,886,010
		<b>331,233,932</b>	<b>322,326,630</b>
		<b>20,869,644,837</b>	<b>20,698,265,736</b>
<b>10a</b>	<b>Other assets of the Bank</b>		
	Stationery and stamps	42,949,267	36,584,332
	Exchange adjustment account	5,056,255	2,800,917
	Investment in subsidiary ( <b>note-10a.5</b> )	3,814,211,521	3,814,211,521
	Off-shore Banking Units	6,872,761,670	5,476,983,900
	Due from Off-shore Banking Units	78,634,471	314,078,876
	Prepaid expenses	8,163,499	15,222,986
	Interest / profit receivable on loan ( <b>note-10a.1</b> )	846,891,321	932,566,294
	Interest receivable on Govt. securities	456,597,186	536,459,566
	Advance deposits and advance rent	85,296,889	89,913,466
	Prepaid expenses against house furnishing	9,927,233	10,196,482
	Balance with PBSL	151,863,777	151,863,777
	Branch adjustments account	18,514,230	18,513,858
	Suspense account ( <b>note -10a.2</b> )	288,139,585	203,302,456
	Encashment of PSP / BSP	124,599,576	150,376,470
	Advance income tax paid ( <b>note-10a.6</b> )	18,403,358,174	18,085,609,855
	Credit card & ATM Card	87,546,126	106,841,023
	Sundry assets ( <b>note -10a.3</b> )	47,007,787	73,187,627
		<b>31,341,518,566</b>	<b>30,018,713,404</b>
		<b>6,951,396,141</b>	<b>5,791,062,776</b>
	Less: Off-shore Banking Units	<b>24,390,122,426</b>	<b>24,227,650,628</b>

Amount in Taka	
March-20	2019

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

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

**10a.3 Sundry assets**

Protested Bills	18,302,327	17,112,327
Islamic Transit Account	14,756,031	-
Others	13,949,429	56,075,300
	<b>47,007,787</b>	<b>73,187,627</b>

**10a.4 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	18,302,327	100%	18,302,327	17,112,327
Legal Expenses	2,116,194	100%	2,116,194	2,116,194
Others	46,202,942	100%	46,202,942	46,042,275
Required provision for other assets			137,621,464	136,270,797
Total provision maintained (note - 14a.6)			167,933,148	138,133,148
Excess / (short) provision			<b>30,311,684</b>	<b>1,862,351</b>

**10a.5 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
	<b>3,814,211,521</b>	<b>3,814,211,521</b>

As per the provision of the Exchange Demutualization Act-2013 and in accordance with the Bangladesh Security Exchange Commission (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange Ltd. (DSE) allotted total 72,15,106 ordinary shares at a face value of Tk 10.00 each and Chittagong Stock Exchange Ltd. (CSE) allotted total 42,87,330 ordinary Shares at face value of Tk 10.00 each against the Membership of DSE and CSE respectively. Out of the above DSE transferred 2,886,042 shares and CSE transferred 1,714,932 shares directly to the credit of the Beneficiary Owner's account of the company. The remaining shares were credited to blocked accounts as per provisions of the Exchange Demutualization Act, 2013. As there is no active market for shares of DSE and CSE, we have shown the value at original cost as investment.

However, during the year 31 December 2018 DSE sold 25% of DSE's shares to strategic investor, Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) Consortium which equivalents to 18,03,777 no. of shares. As such current holding of Prime Bank Securities Ltd. in DSE's shares came down to 54,11,330 no. of shares.

**10a.6 Advance income tax paid**

Opening Balance	18,085,609,855	16,673,978,174
Add: Paid during the year	317,748,319	1,411,631,681
	<b>18,403,358,174</b>	<b>18,085,609,855</b>

**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
		<b>220,500,640</b>	<b>220,500,640</b>

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)	35,592,949,140	36,536,574,764
Prime Bank Investment Limited	3,257,218,119	3,363,529,660
Prime Bank Securities Limited	547,160,426	536,932,446
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,660,772,500	1,731,960,000
	41,058,100,185	42,168,996,870
Less: Inter-company transactions	5,313,651,045	5,480,922,106
	<b>35,744,449,140</b>	<b>36,688,074,764</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>12a</b>	<b>Borrowings from other banks, financial institutions and agents of the Bank</b>		
	In Bangladesh ( <b>note-12a.1</b> )	22,671,958,905	21,105,458,755
	Outside Bangladesh	12,920,990,235	15,431,116,009
		<b>35,592,949,140</b>	<b>36,536,574,764</b>
<b>12a.1</b>	<b>In Bangladesh</b>		
	Call deposits	140,000,000	-
	Prime Bank Subordinated Bond	8,000,000,000	8,500,000,000
	Financial Sector Support Program	1,280,532,613	1,274,565,904
	GTF borrowings from Bangladesh Bank	1,580,006,215	1,579,076,253
	EDF borrowings from Bangladesh Bank	10,694,688,270	9,617,737,875
	Repo of Treasury Bills	850,000,000	-
	Refinance against SME loan from Bangladesh Bank	126,731,806	134,078,723
		<b>22,671,958,905</b>	<b>21,105,458,755</b>
<b>13</b>	<b>Consolidated deposits and other accounts</b>		
	<b>Current deposits and other accounts</b>		
	Prime Bank Limited ( <b>note-13a.1.c</b> )	37,272,708,818	36,098,642,375
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>37,272,708,818</b>	<b>36,098,642,375</b>
	Less: Inter-company transactions	42,136,926	19,528,521
		<b>37,230,571,893</b>	<b>36,079,113,854</b>
	<b>Bills payable</b>		
	Prime Bank Limited ( <b>note-13a.1.c</b> )	2,480,536,067	4,062,714,217
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>2,480,536,067</b>	<b>4,062,714,217</b>
	<b>Savings bank / Mudaraba savings deposits</b>		
	Prime Bank Limited ( <b>note-13a.1.c</b> )	46,187,741,652	46,785,160,532
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>46,187,741,652</b>	<b>46,785,160,532</b>
	<b>Term / Fixed deposits</b>		
	Prime Bank Limited ( <b>note-13a.1.c</b> )	128,262,306,255	129,497,626,450
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>128,262,306,255</b>	<b>129,497,626,450</b>
	Less: Inter-company transactions	23,904,517	1,665,175
		<b>128,238,401,737</b>	<b>129,495,961,275</b>
		<b>214,137,251,349</b>	<b>216,422,949,878</b>
<b>13a</b>	<b>Deposits and other accounts of the Bank</b>		
	Deposits from banks ( <b>note -13a.1.a</b> )	191,272,284	491,191,807
	Deposits from customers ( <b>note-13a.1.b</b> )	214,012,020,508	215,952,951,766
		<b>214,203,292,792</b>	<b>216,444,143,574</b>
<b>13a.1</b>	<b>a) Deposits from Banks</b>		
	Current deposits and other accounts	8,826,868	7,423,096
	Savings bank / Mudaraba savings deposits	19,668,926	19,696,426
	Special notice deposits	162,776,490	464,072,286
	Fixed deposits	-	-
		<b>191,272,284</b>	<b>491,191,807</b>

	Amount in Taka	
	March-20	2019
<b>b) Customer Deposits</b>		
<b>i) Current deposits and other accounts</b>		
Current / Al-wadeeah current deposits	15,286,921,690	16,113,651,668
Foreign currency deposits	6,931,234,057	7,097,046,395
Security deposits	7,454,516	7,530,616
Sundry deposits (note - 13a.2)	15,572,077,718	13,990,457,653
	<b>37,797,687,981</b>	<b>37,208,686,331</b>
Less: Off-shore Banking Units	533,806,030	1,117,467,053
	<b>37,263,881,950</b>	<b>36,091,219,278</b>
<b>ii) Bills payable</b>		
Pay orders issued	2,470,445,063	4,052,218,113
Pay slips issued	2,170,672	2,385,711
Demand draft payable	7,581,311	7,771,372
Foreign demand draft	313,592	313,592
Bill Pay ATM	25,429	25,429
	<b>2,480,536,067</b>	<b>4,062,714,217</b>
<b>iii) Savings bank / Mudaraba savings deposits</b>		
	<b>46,168,072,726</b>	<b>46,765,464,107</b>
<b>iv) Term / Fixed deposits</b>		
Fixed deposits / Mudaraba fixed deposits	82,791,330,607	86,724,605,637
Special notice deposits	15,632,765,356	12,048,086,367
Non resident Taka deposits	1,705,852,250	1,762,849,079
Scheme deposits	27,969,581,552	28,498,013,082
	<b>128,099,529,765</b>	<b>129,033,554,164</b>
	<b>214,012,020,508</b>	<b>215,952,951,766</b>
	<b>214,203,292,792</b>	<b>216,444,143,574</b>
<b>c) Deposits and other accounts</b>		
<b>Current deposits and other accounts</b>		
Deposits from banks (note -13a.1.a)	8,826,868	7,423,096
Deposits from customers (note-13a.1.b.i)	37,263,881,950	36,091,219,278
	<b>37,272,708,818</b>	<b>36,098,642,375</b>
<b>Bills payable</b>		
Deposits from banks (note -13a.1.a)	-	-
Deposits from customers (note-13a.1.b.ii)	2,480,536,067	4,062,714,217
	<b>2,480,536,067</b>	<b>4,062,714,217</b>
<b>Savings bank / mudaraba savings deposits</b>		
Deposits from banks (note -13a.1.a)	19,668,926	19,696,426
Deposits from customers (note-13a.1.b.iii)	46,168,072,726	46,765,464,107
	<b>46,187,741,652</b>	<b>46,785,160,532</b>
<b>Term / Fixed deposits</b>		
Deposits from banks (note -13a.1.a)	162,776,490	464,072,286
Deposits from customers (note-13a.1.b.iv)	128,099,529,765	129,033,554,164
	<b>128,262,306,255</b>	<b>129,497,626,450</b>
	<b>214,203,292,792</b>	<b>216,444,143,574</b>
<b>13a.2 Sundry deposits</b>		
F.C. held against back to back L/C	7,041,201,485	5,219,555,295
Sundry creditors	800,974,075	1,179,079,126
Risk fund and service charges (CCS and lease finance)	50,852,408	46,604,927
Sale proceeds of PSP / BSP	94,196,250	2,346,050
Margin on letters of guarantee	774,052,582	828,354,651
Margin on letters of credit	1,876,997,871	1,817,700,767
Margin on FDBP / IDBP, export bills, etc	215,704,322	165,407,005
Lease deposits	59,835,396	60,027,396
Interest / profit payable on deposits	2,896,459,063	2,823,122,499
Withholding VAT/Tax /Excise duty payable to Government Authority	261,292,398	386,194,768
Others	1,500,511,867	1,462,065,170
	<b>15,572,077,718</b>	<b>13,990,457,653</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>13a.3 Payable on demand and time deposits</b>			
<b>a) Demand deposits</b>			
Current deposits		15,295,748,558	16,121,074,764
Savings deposits (9%)		4,156,896,749	4,210,664,448
Foreign currency deposits (Non interest bearing)		6,397,428,027	5,979,579,342
Security deposits		7,454,516	7,530,616
Sundry deposits		15,572,077,718	13,990,457,653
Non resident Taka deposits		1,705,852,250	1,762,849,079
Bills payable		2,480,536,067	4,062,714,217
		<b>45,615,993,884</b>	<b>46,134,870,119</b>
<b>b) Time deposits</b>			
Savings deposits (91%)		42,030,844,903	42,574,496,085
Fixed deposits		82,791,330,607	86,724,605,637
Special notice deposits		15,795,541,846	12,512,158,653
Deposits under schemes		27,969,581,552	28,498,013,082
		<b>168,587,298,908</b>	<b>170,309,273,455</b>
		<b>214,203,292,792</b>	<b>216,444,143,574</b>
<b>14 Consolidated other liabilities</b>			
Prime Bank Limited ( <b>note-14a</b> )		44,451,349,308	42,656,691,430
Prime Bank Investment Limited		997,867,475	962,585,632
Prime Bank Securities Limited		340,174,872	282,208,076
Prime Exchange Co. Pte. Ltd., Singapore		57,234,757	99,222,022
PBL Exchange (UK) Ltd.			18,739,366
PBL Finance (Honq Kona) Limited		24,606,046	12,170,914
		<b>45,871,232,457</b>	<b>44,031,617,440</b>
Less: Inter-company transactions		-	-
		<b>45,871,232,457</b>	<b>44,031,617,440</b>
<b>14a Other liabilities of the Bank</b>			
Exchange adjustment account		-	-
Expenditure and other payables		259,242,261	143,018,605
Provision for bonus		422,549,812	205,283,057
Lease liabilities		906,346,953	968,735,443
Provision for income tax ( <b>note - 14a.1</b> )		23,341,307,386	22,731,307,386
Deferred tax liability ( <b>note-14a.2</b> )		930,373,650	930,373,650
Unearned commission on bank guarantee		4,078,756	-
Unearned profit (Markup)		191,617,037	271,102,449
Provision for off-balance sheet exposures ( <b>note-14a.4</b> )		1,308,090,000	1,308,090,000
Provision for Off-shore Banking Units ( <b>note-14a.5</b> )		310,550,000	280,550,000
Fund for employee welfare fund (EWF)		12,299,122	9,299,122
Fund for Prime Bank Foundation (PBF)		242,982,432	185,982,432
Provision for loans and advances / investments ( <b>note - 14a.3</b> )		10,403,608,180	9,938,938,373
Provision for Interest receivable on loans and advances / investments		71,717,300	71,517,300
Provision for diminution in value of investments		142,128,249	122,128,249
Interest suspense account		5,292,418,308	4,911,554,090
Provision for Impairment loss for investment in subsidiaries		411,444,092	361,444,092
Provision for climate risk fund		12,000,000	12,000,000
Provision of rebate for good borrower		15,207,111	15,207,111
Other liabilities		5,455,512	52,026,925
Other provision ( <b>note - 14a.6</b> )		167,933,148	138,133,148
		<b>44,451,349,308</b>	<b>42,656,691,430</b>
<b>14a.1 Provision for income tax</b>			
Opening Balance		22,731,307,386	20,085,551,971
Add: Addition during the year		610,000,000	2,645,755,415
Less: Adjustment with advance tax		-	-
		<b>23,341,307,386</b>	<b>22,731,307,386</b>
<b>14a.2 Deferred tax liability</b>			
<b>Deferred tax liability</b>			
Balance as on 1 January		930,373,650	930,373,650
Add: Addition / Adjustment during the year ( <b>note-40a</b> )		-	-
Balance as on		<b>930,373,650</b>	<b>930,373,650</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>14a.3 Provision for loans, advances and lease / investments</b>			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		3,578,544,649	4,060,384,783
Less: Fully provided debts written off during the year		(3,080,880)	(972,686,350)
Add: Recoveries of amounts previously written off		97,750,687	615,846,215
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)		-	(125,000,000)
Provision held as on		<b>3,673,214,456</b>	<b>3,578,544,649</b>
<b>Movement in general provision on unclassified loans / investments</b>			
Provision held as on 1 January		6,360,393,724	3,479,993,724
Add: Amount transferred to classified provision		-	-
Add: General provision made during the year (note-39a)		370,000,000	2,880,400,000
Provision held as on		<b>6,730,393,724</b>	<b>6,360,393,724</b>
		<b>10,403,608,180</b>	<b>9,938,938,373</b>
<b>14a.4 Provision for off-balance sheet exposures</b>			
Provision held as on 1 January		1,308,090,000	1,513,090,000
Add: Amount transferred from classified provision		-	-
Add: Provision made during the year (note-39a)		-	(205,000,000)
Provision held as on		<b>1,308,090,000</b>	<b>1,308,090,000</b>
<b>14a.5 Provision for Off-shore Banking Units</b>			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		77,400,000	506,900,000
Add: Transferred from Unclassified Provision of OBU		-	-
Add: Net charge to profit and loss account (note-39a)		30,000,000	(429,500,000)
Provision held as on		<b>107,400,000</b>	<b>77,400,000</b>
<b>Movement in general provision on unclassified loans / investments</b>			
Provision held as on 1 January		203,150,000	236,650,000
Add: Amount transferred to classified provision of OBU		-	-
Add: General provision made during the year (note-39a)		-	(33,500,000)
Provision held as on		<b>203,150,000</b>	<b>203,150,000</b>
		<b>310,550,000</b>	<b>280,550,000</b>
<b>14a.6 Other provision for classified assets</b>			
Balance as on 1 January		138,133,148	257,383,148
Add: Addition during the year (note-39a)		29,800,000	(119,250,000)
Less: Adjustment during the year		-	-
Balance as on		<b>167,933,148</b>	<b>138,133,148</b>
<b>15 Share capital</b>			
<b>15.1 Authorized capital</b>			
2,500,000,000 ordinary shares of Taka 10 each		<b>25,000,000,000</b>	<b>25,000,000,000</b>
<b>15.2 Issued, subscribed and fully paid up capital</b>			
30,000,000 ordinary shares of Taka 10 each issued for cash		300,000,000	300,000,000
986,756,137 ordinary shares of Taka 10 each issued as bonus shares		9,867,561,370	9,867,561,370
115,527,340 ordinary shares of Taka 10 each issued as right shares		1,155,273,400	1,155,273,400
		<b>11,322,834,770</b>	<b>11,322,834,770</b>
<b>15.3 Share premium</b>			
11,552,734 ordinary shares of Taka 200 each per share		2,310,546,800	2,310,546,800
Less: Income tax deduction at source @ 3% on total premium		69,316,404	69,316,404
		2,241,230,396	2,241,230,396
Less: Transferred to Paid-up Capital		1,029,348,610	1,029,348,610
		<b>1,211,881,786</b>	<b>1,211,881,786</b>



		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>15.4 Non controlling interest</b>			
	Share capital	60	60
	Retained earnings	(5)	(4)
		<b>55</b>	<b>56</b>
<b>16 Statutory reserve</b>			
	Balance on 1 January	10,353,413,584	10,353,413,584
	Addition during the year ( 20% of pre-tax profit)	-	-
	Balance at	<b>10,353,413,584</b>	<b>10,353,413,584</b>
<b>17 Consolidated revaluation gain / loss on investments</b>			
	Prime Bank Limited ( <b>note-17a</b> )	44,495,107	30,573,856
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	37,080,995	39,517,869
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(3,598,674)	(845,024)
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	14,492,858	41,424,869
		<b>92,470,285</b>	<b>110,671,570</b>
<b>17(a) Revaluation gain / loss on investments of the Bank</b>			
	Opening balance on 1 January	30,573,856	22,087,009
	Add: Amortized/Revaluation Gain	58,828,929	41,811,905
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(44,906,746)	(33,305,268)
	Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(933)	(19,789)
	Less: Adjustment of Revaluation loss	-	-
		<b>44,495,107</b>	<b>30,573,856</b>
<b>18 Revaluation reserve</b>			
	Balance on 1 January	1,767,012,161	1,767,012,161
	Adjustment during the year	-	-
	Balance at	1,767,012,161	1,767,012,161
	Less: Provision for deferred tax	(270,253,057)	(270,253,057)
		<b>1,496,759,104</b>	<b>1,496,759,104</b>
<b>19 Consolidated foreign currency translation gain/ (loss)</b>			
	Prime Bank Limited ( <b>note-19a</b> )	16,609,096	16,592,712
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	(20,476)	127,417
	PBL Exchange (UK) Ltd.	14,974	76,706
	PBL Finance (Hong Kong) Limited	27,347	519,914
		<b>16,630,941</b>	<b>17,316,748</b>
<b>19a Foreign currency translation gain/ (loss)</b>			
	Balance on 1 January	16,592,712	14,920,954
	Addition during the year	16,384	1,671,758
	Balance at	<b>16,609,096</b>	<b>16,592,712</b>
<b>20 Consolidated retained earnings / movement of profit and loss account</b>			
	Prime Bank Limited ( <b>note-20a</b> )	2,857,349,281	2,349,124,791
	Prime Bank Investment Limited	(238,729,410)	(217,282,979)
	Prime Bank Securities Limited	(175,825,554)	(150,146,764)
	Prime Exchange Co. Pte. Ltd., Singapore	10,174,625	11,402,802
	PBL Exchange (UK) Ltd.	(27,647,079)	(28,486,500)
	PBL Finance (Hong Kong) Limited	72,094,670	112,816,934
		<b>2,497,416,533</b>	<b>2,077,428,284</b>
	Less: Minority Interest	4.77	4.35
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(1,561,298)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(51,116,348)
	Less: Foreign currency translation gains	(38,229)	(2,395,794)
		<b>2,497,378,308</b>	<b>2,022,354,849</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>20a</b>	<b>Retained earnings / movement of profit and loss account of the Bank</b>		
	Balance on 1 January	2,347,453,034	1,759,002,003
	Revaluation reserve	-	-
	Addition during the year	509,879,864	2,003,805,377
	Transfer to statutory reserve	-	-
	Cash dividend	-	(1,415,354,346)
	Issue of bonus shares	-	-
	Balance as at	<b>2,857,332,897</b>	<b>2,347,453,034</b>
	Add: Foreign currency translation gain/ (loss)	16,384	1,671,758
		<b>2,857,349,281</b>	<b>2,349,124,791</b>
<b>20.1</b>	<b>Consolidated retained earnings brought forward from previous year</b>		
	Prime Bank Limited ( <b>note-20.1 a</b> )	2,347,453,034	343,647,657
	Prime Bank Investment Ltd.	(217,282,979)	166,953,984
	Prime Bank Securities Ltd.	(150,146,764)	(125,726,960)
	Prime Exchange Co. Pte. Ltd., Singapore	9,841,505	(23,107)
	PBL Exchange (UK) Ltd.	(28,486,500)	(30,425,774)
	PBL Finance (Hong Kong) Limited	61,700,586	(249,955)
		2,023,078,881	354,175,844
	Foreign currency translation gain on 1 January	1,275,774	(1,171,719)
		<b>2,024,354,655</b>	<b>353,004,125</b>
<b>20.1.a</b>	<b>Retained earnings brought forward from previous year of the Bank</b>		
	Balance on 1 January	2,347,453,034	1,759,002,003
	Transferred from revaluation reserve	-	-
	Bonus shares issued	-	-
	Cash dividend paid	-	(1,415,354,346)
	Balance as at	<b>2,347,453,034</b>	<b>343,647,657</b>
	Foreign currency translation gain on 1 January	-	-
		<b>2,347,453,034</b>	<b>343,647,657</b>
<b>21</b>	<b>Consolidated contingent liabilities</b>		
<b>21.1</b>	<b>Acceptances and endorsements</b>		
	Prime Bank Limited ( <b>note-21a.1</b> )	55,924,303,732	56,414,643,931
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>55,924,303,732</b>	<b>56,414,643,931</b>
<b>21.2</b>	<b>Letters of guarantee</b>		
	Prime Bank Limited ( <b>note-21a.2</b> )	38,808,755,957	43,917,558,252
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>38,808,755,957</b>	<b>43,917,558,252</b>
<b>21.3</b>	<b>Irrevocable Letters of Credit</b>		
	Prime Bank Limited ( <b>note-21a.3</b> )	29,635,924,475	27,725,465,578
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>29,635,924,475</b>	<b>27,725,465,578</b>
<b>21.4</b>	<b>Bills for collection</b>		
	Prime Bank Limited ( <b>note-21a.4</b> )	11,426,136,804	10,786,928,213
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>11,426,136,804</b>	<b>10,786,928,213</b>
		<b>135,795,120,968</b>	<b>138,844,595,975</b>

		<b>Amount in Taka</b>	
		<b>March-20</b>	<b>2019</b>
<b>21a</b>	<b>Contingent liabilities of the Bank</b>		
<b>21a.1</b>	<b>Acceptances and endorsements</b>		
	Back to back bills (Foreign)	49,858,883,345	50,340,546,447
	Back to back bills (Local)	5,394,996,557	5,332,321,165
	Back to back bills (EPZ)	670,423,830	741,776,319
		55,924,303,732	56,414,643,931
	Less: Margin	(7,041,201,485)	(5,219,555,295)
		<b>48,883,102,246</b>	<b>51,195,088,636</b>
<b>21a.2</b>	<b>Letters of guarantee</b>		
	Letters of guarantee (Local)	17,552,433,852	18,016,775,167
	Letters of guarantee (Foreign)	21,256,322,106	25,900,783,085
	Foreign counter guarantees	-	-
		38,808,755,957	43,917,558,252
	Less: Margin	(774,052,582)	(828,354,651)
		<b>38,034,703,376</b>	<b>43,089,203,601</b>
<b>21a.3</b>	<b>Irrevocable Letters of Credit</b>		
	Letters of credit (Sight)	6,123,634,694	5,856,430,733
	Letters of credit (Deferred)	14,429,634,994	14,880,869,993
	Back to back L/C	9,082,654,788	6,988,164,853
		29,635,924,475	27,725,465,578
	Less: Margin	(1,876,997,871)	(1,817,700,767)
		<b>27,758,926,603</b>	<b>25,907,764,812</b>
<b>21a.4</b>	<b>Bills for collection</b>		
	Outward bills for collection	11,426,136,804	10,786,928,213
		11,426,136,804	10,786,928,213
	Less: Margin	(215,704,322)	(165,407,005)
		<b>11,210,432,482</b>	<b>10,621,521,208</b>
		<b>135,795,120,968</b>	<b>138,844,595,975</b>

## 22 Income statement

### Income:

Interest, discount and similar income (note-22.1)
Dividend income (note-25a)
Fees, commission and brokerage (note-22.2)
Gains /less losses arising from dealing in securities
Gains /less losses arising from investment securities
Gains /less losses arising from dealing in foreign currencies (note-26a.1)
Income from non-banking assets
Other operating income (note-27a)
Profit /less losses on interest rate changes

### Expenses:

Interest / profit paid on deposits, borrowings, etc. (note-24a)
Losses on loans, advances and lease/ investments
Administrative expenses (note-22.3)
Other operating expenses (note-38a)
Depreciation on banking assets (note-37a)

Amount in Taka	
Jan-Mar-2020	Jan-Mar-2019

5,854,698,294	5,248,342,751
24,580,983	15,314,870
260,895,435	250,763,008
-	-
-	-
216,650,667	332,110,944
-	-
140,800,609	128,499,411
-	-
<b>6,497,625,988</b>	<b>5,975,030,984</b>

2,915,946,107	2,746,606,640
-	-
1,354,026,926	1,457,130,632
430,060,850	295,781,089
177,712,240	86,948,110
<b>4,877,746,124</b>	<b>4,586,466,472</b>
<b>1,619,879,864</b>	<b>1,388,564,512</b>

### 22.1 Interest, discount and similar income

Interest income / Profit on investments (note-23a)
Interest income on treasury bills / reverse repo / bonds (note-25a)
Gain on Discounted bond / bills (note-25a)
Gain on sale of shares (note-25a)
Gain on Govt. security trading (note-25a)
Interest on debentures (note-25a)

4,739,287,133	4,728,059,733
414,312,129	458,996,427
644,120,828	36,125,864
-	3,392,556
40,496,782	312,508
17,408,333	23,425,000
<b>5,855,625,205</b>	<b>5,250,312,089</b>
926,911	1,969,338
<b>5,854,698,294</b>	<b>5,248,342,751</b>

Less: Loss on revaluation of security trading (note-25a)

### 22.2 Fees, commission and brokerage

Commission (note-26a)
Settlement fee-PBIL (note-26a)

260,895,435	250,763,008
-	-
<b>260,895,435</b>	<b>250,763,008</b>

### 22.3 Administrative expenses

Salary and allowances (note-28a)
Rent, taxes, insurance, electricity, etc. (note-29a)
Legal expenses (note-30a)
Postage, stamp, telecommunication, etc. (note-31a)
Stationery, printing, advertisement, etc. (note-32a)
Managing Director's salary and fees (note-33)
Directors' fees (note-34a)
Auditors' fees (note-35a)
Repair of Bank's assets (note-37a)

1,136,469,551	1,142,326,346
134,798,268	229,494,113
7,376,611	6,359,111
14,243,982	13,803,754
41,587,206	49,717,219
2,596,500	2,415,000
655,543	819,089
345,000	345,000
15,954,267	11,851,000
<b>1,354,026,926</b>	<b>1,457,130,632</b>

## 23 Consolidated interest income / profit on investment

Prime Bank Limited (note-23a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

4,739,287,133	4,728,059,733
40,931,485	37,149,052
3,577,913	1,299,338
-	-
-	-
21,235,224	47,932,106
<b>4,805,031,754</b>	<b>4,814,440,229</b>
51,975,404	65,226,657
<b>4,753,056,350</b>	<b>4,749,213,572</b>

Less: Inter-company transactions

**23a Interest income / profit on investment of the Bank**

Loans (General) / Musharaka

Loans against trust receipts

Packing credit

House building loan

Lease finance / Izara

Hire purchase

Payment against documents

Cash credit / Bai-Muajjal

Secured overdraft

Consumer credit scheme

Staff loan

Agricultural Loan

Forced loan

Documentary bills purchased

Interest income from credit card

Other loans and advances / Investments

**Total interest / profit on loans and advances / investments**

Interest / profit on balance with other banks and financial institutions

Interest on call loans

Interest / profit received from foreign banks (note-23a.1)

Amount in Taka	
Jan-Mar-2020	Jan-Mar-2019

1,299,318,211	1,157,912,529
186,650,258	229,886,717
10,041,748	8,141,370
47,619,906	52,930,370
98,416,635	114,575,745
280,044,791	288,775,397
150,071	881,371
453,712,474	599,289,010
681,408,022	651,093,963
418,239,390	432,149,408
22,704,003	23,718,277
26,010,856	39,502,607
18,594,520	3,140,885
207,016,561	280,152,234
40,793,246	41,965,025
812,578,884	598,499,286
4,603,299,576	4,522,614,193
102,018,682	151,989,948
3,083,194	9,032,847
30,885,681	44,422,745
<b>4,739,287,133</b>	<b>4,728,059,733</b>

**23a.1 Interest received from foreign banks**

Less: Inter-company transactions

71,855,886	101,837,278
40,970,205	57,414,532
<b>30,885,681</b>	<b>44,422,745</b>

**24 Consolidated interest / profit paid on deposits, borrowings, etc.**

Prime Bank Limited (note-24a)

Prime Bank Investment Limited

Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

Less: Inter-company transactions

2,915,946,107	2,746,606,640
38,486,497	34,494,945
6,230,093	4,952,175
-	-
-	-
9,820,524	25,779,537
<b>2,970,483,222</b>	<b>2,811,833,297</b>
51,975,404	65,226,657
<b>2,918,507,817</b>	<b>2,746,606,640</b>

**24a Interest / profit paid on deposits, borrowings, etc. of the Bank**

i) Interest / profit paid on deposits:

Savings bank / Mudaraba savings deposits

Special notice deposits

Term deposits / Mudaraba term deposits

Deposits under scheme

Foreign currency deposits (note-24a.1)

Others

294,064,419	228,416,673
95,335,363	75,355,000
1,529,128,565	1,276,724,088
569,929,852	695,702,453
-	22,123,651
9,494,371	8,846,810
<b>2,497,952,570</b>	<b>2,307,168,675</b>

ii) Interest / Profit paid for borrowings:

Call deposits

Repurchase agreement (repo)

Interest expenses of lease liabilities

Bangladesh Bank-refinance

Local bank accounts

Foreign bank accounts

PBL bond

10,780,139	8,376,875
46,101,447	-
14,222,900	-
1,563,594	17,450,152
40,970,205	57,414,532
130,856,965	198,594,774
214,468,493	215,016,164
<b>458,963,743</b>	<b>496,852,497</b>
40,970,205	57,414,532
<b>417,993,538</b>	<b>439,437,965</b>
<b>2,915,946,107</b>	<b>2,746,606,640</b>

Less: Inter-company transactions

**24a.1 Foreign currency deposits**

Interest / profit paid on F.C

Interest / profit paid on N.F.C.D

	22,123,651
-	-
<b>-</b>	<b>22,123,651</b>

		<b>Amount in Taka</b>	
		<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>
<b>25 Consolidated investment income</b>			
Prime Bank Limited ( <b>note-25a</b> )		1,139,992,144	535,597,888
Prime Bank Investment Limited		6,855,295	9,446,396
Prime Bank Securities Limited		6,520,285	7,553,983
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>1,153,367,723</b>	<b>552,598,267</b>
Less: Inter-company transactions		-	-
		<b>1,153,367,723</b>	<b>552,598,267</b>
<b>25a Investment income of the bank</b>			
Interest on treasury bills / Reverse repo / bonds		414,312,129	458,996,427
Interest on debentures / bonds		17,408,333	23,425,000
Gain on discounted bond / bills		644,120,828	36,125,864
Gain on sale of shares		-	3,392,556
Gain on Govt. security trading		40,496,782	312,508
Dividend on shares		24,580,983	15,314,870
		<b>1,140,919,055</b>	<b>537,567,225</b>
Less: Loss on sale/revaluation of security trading		926,911	1,969,338
		<b>1,139,992,144</b>	<b>535,597,888</b>
<b>26 Consolidated commission, exchange and brokerage</b>			
Prime Bank Limited ( <b>note-26a</b> )		477,546,102	582,873,952
Prime Bank Investment Limited		4,843,876	16,330,726
Prime Bank Securities Limited		9,137,785	11,660,937
Prime Exchange Co. Pte. Ltd., Singapore		14,276,386	15,752,000
PBL Exchange (UK) Ltd.		14,059,170	19,272,442
PBL Finance (Hong Kong) Limited		3,108,301	2,545,371
		<b>522,971,620</b>	<b>648,435,428</b>
<b>26a Commission, exchange and brokerage of the Bank</b>			
Commission on L/Cs		75,320,899	67,631,392
Commission on L/Cs-back to back		114,028,900	104,328,404
Commission on L/Gs		37,836,847	39,101,319
Commission on remittance		12,619,085	17,859,225
Underwriting Commission regarding Treasury bill/ Bond		1,394,026	-
Commission from sale of BSP /PSP/Others		19,695,679	21,842,669
		260,895,435	250,763,008
Exchange gain ( <b>note - 26a.1</b> ) - including gain from FC dealings		216,650,667	332,110,944
Settlement fees / Brokerage		-	-
		<b>477,546,102</b>	<b>582,873,952</b>
<b>26a.1 Exchange gain</b>			
Exchange gain		678,458,560	337,805,884
Exchange gain-credit card		-	-
Less: Exchange loss		(461,807,893)	(5,694,940)
		<b>216,650,667</b>	<b>332,110,944</b>
<b>27 Consolidated other operating income</b>			
Prime Bank Limited ( <b>note-27a</b> )		140,800,609	128,499,411
Prime Bank Investment Limited		1,615,092	1,932,774
Prime Bank Securities Limited		55,181	88,371
Prime Exchange Co. Pte. Ltd., Singapore		10,168	164,913
PBL Exchange (UK) Ltd.		1,136,746	-
PBL Finance (Hong Kong) Limited		3,293,714	6,681,839
		<b>146,911,510</b>	<b>137,367,307</b>
Less: Inter-company transactions		-	-
		<b>146,911,510</b>	<b>137,367,307</b>

	<b>Amount in Taka</b>	
	<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>
<b>27a Other operating income of the Bank</b>		
Locker rent	7,994,358	6,756,938
Service and other charges	48,555,012	47,530,750
Retail Income	22,221,310	20,111,177
Income from ATM service	6,367,609	2,735,386
Credit card income ( <b>note-27a.2</b> )	17,882,498	16,139,195
Postage / telex / SWIFT/ fax	9,832,091	9,515,410
Rebate from foreign Bank outside Bangladesh	3,340	435
Profit on sale of fixed assets	4,306,191	1,539,897
Miscellaneous earnings ( <b>note-27a.1</b> )	23,638,200	24,170,222
	<b>140,800,609</b>	<b>128,499,411</b>
<b>27a.1</b> Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
<b>27a.2 Credit card income</b>		
Annual fees	4,936,967	2,361,716
Inter-change fees	6,804,458	6,726,601
Others	6,141,072	7,050,879
	<b>17,882,498</b>	<b>16,139,195</b>
<b>28 Consolidated salaries and allowances</b>		
Prime Bank Limited ( <b>note-28a</b> )	1,136,469,551	1,142,326,346
Prime Bank Investment Limited	14,164,653	11,878,416
Prime Bank Securities Limited	11,629,268	10,651,372
Prime Exchange Co. Pte. Ltd., Singapore	5,815,336	6,305,157
PBL Exchange (UK) Ltd.	6,695,652	6,241,535
PBL Finance (Hong Kong) Limited	4,787,919	7,099,909
	<b>1,179,562,378</b>	<b>1,184,502,736</b>
<b>28a Salaries and allowances of the Bank</b>		
Basic pay	479,845,127	493,806,533
Allowances	322,838,437	332,835,478
Bonus	217,500,000	195,000,000
Bank's contribution to provident fund	43,343,708	42,542,389
Retirement benefits/ Leave encashment	7,942,279	10,894,290
Gratuity	65,000,000	67,247,657
	<b>1,136,469,551</b>	<b>1,142,326,346</b>
<b>29 Consolidated rent, taxes, insurance, electricity, etc.</b>		
Prime Bank Limited ( <b>note-29a</b> )	134,798,268	229,494,113
Prime Bank Investment Limited	476,625	5,460,785
Prime Bank Securities Limited	663,949	2,569,129
Prime Exchange Co. Pte. Ltd., Singapore	1,016,364	3,504,306
PBL Exchange (UK) Ltd.	2,624,693	2,631,621
PBL Finance (Hong Kong) Limited	1,455,755	2,552,792
	<b>141,035,654</b>	<b>246,212,746</b>
<b>29a Rent, taxes, insurance, electricity, etc. of the Bank</b>		
Rent, rates and taxes	71,235,217	167,600,325
Lease rent	63,339	42,381
Insurance	34,023,536	35,375,586
Power and electricity	29,476,176	26,475,820
	<b>134,798,268</b>	<b>229,494,113</b>
<b>30 Consolidated legal expenses</b>		
Prime Bank Limited ( <b>note-30a</b> )	7,376,611	6,359,111
Prime Bank Investment Limited	21,850	86,250
Prime Bank Securities Limited	57,500	350,750
Prime Exchange Co. Pte. Ltd., Singapore	384,554	698,378
PBL Exchange (UK) Ltd.	2,085,767	1,185,432
PBL Finance (Hong Kong) Limited	40,988	-
	<b>9,967,270</b>	<b>8,679,921</b>

		<b>Amount in Taka</b>	
		<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>
<b>30a Legal expenses of the Bank</b>			
Legal expenses		4,358,585	5,057,747
Other professional charges		3,018,026	1,301,364
		<b>7,376,611</b>	<b>6,359,111</b>
<b>31 Consolidated postage, stamp, telecommunication, etc.</b>			
Prime Bank Limited ( <b>note-31a</b> )		14,243,982	13,803,754
Prime Bank Investment Limited		314,929	336,406
Prime Bank Securities Limited		572	530
Prime Exchange Co. Pte. Ltd., Singapore		347,837	427,199
PBL Exchange (UK) Ltd.		125,583	198,183
PBL Finance (Hong Kong) Limited		983,645	1,908,465
		<b>16,016,548</b>	<b>16,674,537</b>
<b>31a Postage, stamp, telecommunication, etc. of the Bank</b>			
Postage & Courier		2,790,581	78,402
Telegram, telex, fax and internet		339,008	476,085
Data communication		4,477,352	3,160,811
Telephone - office		6,602,995	9,951,488
Telephone - residence		34,047	136,968
		<b>14,243,982</b>	<b>13,803,754</b>
<b>32 Consolidated stationery, printing and advertisements, etc.</b>			
Prime Bank Limited ( <b>note-32a</b> )		41,587,206	49,717,219
Prime Bank Investment Limited		379,556	304,655
Prime Bank Securities Limited		180,158	124,477
Prime Exchange Co. Pte. Ltd., Singapore		708,490	552,979
PBL Exchange (UK) Ltd.		219,446	345,985
PBL Finance (Hong Kong) Limited		57,247	121,306
		<b>43,132,103</b>	<b>51,166,621</b>
<b>32a Stationery, printing and advertisements, etc. of the Bank</b>			
Office and security stationery		18,387,538	27,118,875
Computer consumable stationery		19,130,088	12,437,331
Publicity and advertisement		4,069,580	10,161,013
		<b>41,587,206</b>	<b>49,717,219</b>
<b>33 Managing Director's salary and fees</b>			
Basic salary		1,815,000	1,650,000
Bonus		-	-
House rent allowance		300,000	300,000
Bank's contribution to provident fund		181,500	165,000
Utility allowance		90,000	90,000
House maintenance allowance		120,000	120,000
Others		90,000	90,000
		<b>2,596,500</b>	<b>2,415,000</b>
<b>34 Consolidated Directors' fees</b>			
Prime Bank Limited ( <b>note-34a</b> )		655,543	819,089
Prime Bank Investment Limited		105,600	193,200
Prime Bank Securities Limited			36,800
Prime Exchange Co. Pte. Ltd., Singapore			-
PBL Exchange (UK) Ltd.		23,384	-
PBL Finance (Hong Kong) Limited			-
		<b>784,527</b>	<b>1,049,089</b>
<b>34a Directors' fees of the Bank</b>			
Meeting fees		264,000	418,400
Other benefits		391,543	400,689
		<b>655,543</b>	<b>819,089</b>



<b>Amount in Taka</b>	
<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>

As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period from January to March 2020.

**35 Consolidated Auditors' fees**

Prime Bank Limited ( <b>note-35a</b> )	345,000	345,000
Prime Bank Investment Limited	50,000	50,313
Prime Bank Securities Limited	43,125	43,750
Prime Exchange Co. Pte. Ltd., Singapore	68,911	100,160
PBL Exchange (UK) Ltd.	248,460	123,851
PBL Finance (Hong Kong) Limited	40,988	81,753
	<b>796,484</b>	<b>744,827</b>

**35a Auditors' fees of the Bank**

External Audit fee	345,000	345,000
	<b>345,000</b>	<b>345,000</b>

**36 Charges on loan losses**

Loan -written off	-	-
Interest waived	-	-
	-	-

**37 Consolidated depreciation and repair of Bank's assets**

Prime Bank Limited ( <b>note-37a</b> )	193,666,507	98,799,110
Prime Bank Investment Limited	6,901,565	1,829,372
Prime Bank Securities Limited	2,024,443	757,894
Prime Exchange Co. Pte. Ltd., Singapore	2,875,249	634,713
PBL Exchange (UK) Ltd.	723,295	765,331
PBL Finance (Hong Kong) Limited	152,528	34,205
	<b>206,343,588</b>	<b>102,820,624</b>

**37a Depreciation and repair of Bank's assets  
Depreciation - (see annexure-C for detail)**

Fixed assets	67,671,827	68,835,155
Leased assets	84,139,011	-
	<b>151,810,839</b>	<b>68,835,155</b>

**Amortization -(see annexure-C for detail)**

Software-core banking	25,167,402	16,630,097
Software-ATM	734,000	1,482,859
	<b>25,901,402</b>	<b>18,112,956</b>

**Repairs**

Building	5,567,623	1,718,584
Furniture and fixtures	1,303,410	1,142,042
Office equipment	6,954,313	6,245,639
Bank's vehicles	1,643,261	2,249,686
Maintenance	485,660	495,050
	<b>15,954,267</b>	<b>11,851,000</b>
	<b>193,666,507</b>	<b>98,799,110</b>

**38 Consolidated other expenses**

Prime Bank Limited ( <b>note-38a</b> )	430,060,850	295,781,089
Prime Bank Investment Limited	13,004,255	6,725,930
Prime Bank Securities Limited	6,537,783	3,655,548
Prime Exchange Co. Pte. Ltd., Singapore	2,241,424	1,463,752
PBL Exchange (UK) Ltd.	3,038,360	5,370,694
PBL Finance (Hong Kong) Limited	268,302	207,237
	<b>455,150,976</b>	<b>313,204,250</b>

<b>Amount in Taka</b>	
<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>

**38a Other expenses of the Bank**

Security and cleaning	49,869,889	43,430,140
Entertainment	6,246,819	7,127,938
Car expenses	48,924,707	43,981,506
ATM expenses	27,340,883	33,833,412
Retail expenses	361,940	594,750
Books, magazines and newspapers, etc.	314,930	343,343
Liveries and uniforms	-	535,275
Medical expenses	-	-
Bank charges and commission paid	2,029,238	1,729,880
Loss on sale of fixed assets	33,741	112,917
Loss on sale of share	-	732,390
House furnishing expenses	750,000	750,000
Subscription to institutions	4,671,292	7,410,210
Donations	150,656,659	37,933,600
Sponsorship	16,403,267	13,765,000
Prime Bank Cricket Club	-	13,258,595
Traveling expenses	2,857,277	4,776,159
Corporate action fees	-	-
Local conveyance, labor, etc.	5,650,422	5,089,255
Business development	20,819,224	9,486,894
Training and internship	3,577,634	2,325,751
Remittance charges	1,660,776	2,258,269
Cash reward to branches	1,176,949	873,766
Laundry, cleaning and photographs, etc.	2,150,013	1,644,273
Credit card expenses	11,562,664	8,970,171
Consolidated salary (staff)	8,890,770	7,650,950
Annual General Meeting	-	-
Exgratia	-	1,500
Welfare fund	3,000,000	2,100,000
Prime Bank Foundation	57,000,000	40,500,000
Miscellaneous expenses	4,111,755	4,565,145
	<b>430,060,850</b>	<b>295,781,089</b>

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

Provision for bad and doubtful loans and advances/investments-PBL ( <b>note-39a</b> )	-	(600,000,000)
Provision for unclassified loans and advances/investments-PBL ( <b>note-39a</b> )	370,000,000	890,000,000
Provision for bad and doubtful loans and advances (OBU) ( <b>note-39a</b> )	30,000,000	3,000,000
Provision for unclassified loans and advances/investments (OBU) ( <b>note-39a</b> )	-	3,000,000
Provision for off-balance sheet exposure-PBL ( <b>note-39a</b> )	-	-
Provision for diminution in value of investments-PBL ( <b>note-39a</b> )	20,000,000	500,000
Provision for interest receivable	200,000	95,500,000
Provision for diminution in value of investments-PBIL	-	-
Provision for impairment of client margin loan-PBIL	-	-
Provision for impairment loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	13,533,277	21,812,800
Provision for impairment of client margin loan-PBSL	2,145,665	7,384,049
Provision for impairment loss for investment in subsidiaries ( <b>note-39a</b> )	50,000,000	-
Provision for climate risk fund ( <b>note-39a</b> )	-	-
Provision for Good Borrower rebate ( <b>note-39a</b> )	-	-
Provision for other assets ( <b>note-39a</b> )	29,800,000	36,000,000
	<b>515,678,943</b>	<b>457,196,849</b>

Prime Bank Investment Limited and Prime Bank Securities Limited has been maintaining provision against diminution in value of investments and impairment of client margin loan as per the BSEC directives.

		<b>Amount in Taka</b>	
		<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>
<b>39a</b>	<b>Provision for loans, investments, off balance sheet exposure &amp; other assets of the Bank</b>		
	Provision for bad and doubtful loans and advances / investments		(600,000,000)
	Provision for unclassified loans and advances / investments	370,000,000	890,000,000
	Provision for bad and doubtful loans and advances (OBU)	30,000,000	3,000,000
	Provision for unclassified loans and advances / investments (OBU)		3,000,000
	Provision for off-balance sheet exposure		-
	Provision for diminution in value of investments	20,000,000	500,000
	Provision for interest receivable	200,000	95,500,000
	Provision for impairment loss for investment in subsidiaries	50,000,000	
	Provision for climate risk fund		
	Provision for Good Borrower rebate		
	Provision for other assets	29,800,000	36,000,000
		<b>500,000,000</b>	<b>428,000,000</b>
<b>40</b>	<b>Consolidated tax expenses</b>		
	<b>Current tax</b>		
	Prime Bank Limited ( <b>note-40a</b> )	610,000,000	530,000,000
	Prime Bank Investment Limited	1,786,648	730,333
	Prime Bank Securities Limited	1,924,119	4,081,328
	Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.		579,015
	PBL Finance (Hong Kong) Limited		-
		<b>613,710,767</b>	<b>535,390,676</b>
	<b>Deferred tax</b>		
	Prime Bank Limited ( <b>note-40a</b> )	-	-
	Prime Bank Investment Limited		-
	Prime Bank Securities Limited		19,370
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>-</b>	<b>19,370</b>
		<b>613,710,767</b>	<b>535,410,046</b>
<b>40a</b>	<b>Tax expenses of the Bank</b>		
	Current tax	610,000,000	530,000,000
	Deferred tax	-	-
		<b>610,000,000</b>	<b>530,000,000</b>
<b>41</b>	<b>Consolidated receipts from other operating activities</b>		
	Prime Bank Limited ( <b>note-41a</b> )	820,185,116	164,821,104
	Prime Bank Investment Limited	8,470,386	11,379,170
	Prime Bank Securities Limited	6,575,465	7,642,354
	Prime Exchange Co. Pte. Ltd., Singapore	10,168	164,913
	PBL Exchange (UK) Ltd.	1,136,746	-
	PBL Finance (Hong Kong) Limited	3,293,714	6,681,839
		<b>839,671,596</b>	<b>190,689,379</b>
<b>41a</b>	<b>Receipts from other operating activities of the Bank</b>		
	Locker rent	7,994,358	6,756,938
	Service and other charges	48,555,012	47,530,750
	Retail Income	22,221,310	20,111,177
	Income from ATM services	6,367,609	2,735,386
	Credit card income	17,882,498	16,139,195
	Postage / Telex / Fax / SWIFT charge recoveries	9,832,091	9,515,410
	Rebate from foreign Bank outside Bangladesh	3,340	435
	Gain from sale of treasury bond / shares	683,690,699	37,861,590
	Miscellaneous earnings	23,638,200	24,170,222
		<b>820,185,116</b>	<b>164,821,104</b>

		<b>Amount in Taka</b>	
		<b>Jan-Mar-2020</b>	<b>Jan-Mar-2019</b>
<b>42 Consolidated payments for other operating activities</b>			
Prime Bank Limited ( <b>note-42a</b> )		421,028,908	406,643,647
Prime Bank Investment Limited		13,973,260	12,852,884
Prime Bank Securities Limited		7,302,929	6,656,507
Prime Exchange Co. Pte. Ltd., Singapore		4,059,090	6,193,796
PBL Exchange (UK) Ltd.		8,146,249	9,509,781
PBL Finance (Hong Kong) Limited		2,789,677	4,750,247
		<b>457,300,113</b>	<b>446,606,862</b>
<b>42a Payments for other operating activities of the Bank</b>			
Rent, rates and taxes		134,798,268	229,494,113
Legal expenses		7,376,611	6,359,111
Postage and communication charges, etc.		14,243,982	13,803,754
Directors' fees		655,543	819,089
Other expenses		263,954,505	156,167,580
		<b>421,028,908</b>	<b>406,643,647</b>
<b>43 (Increase) / decrease of consolidated other assets</b>			
Prime Bank Limited ( <b>note-43a</b> )		544,174,641	2,530,230,532
Inter-company capital		-	-
Prime Bank Investment Limited		(25,644,938)	31,254,954
Prime Bank Securities Limited		(10,817,402)	21,624,935
Prime Exchange Co. Pte. Ltd., Singapore		(1,868,355)	228,668
PBL Exchange (UK) Ltd.		(2,805,484)	(1,326,113)
PBL Finance (Hong Kong) Limited		32,228,876	(17,754,231)
		<b>535,267,338</b>	<b>2,564,258,745</b>
<b>43a (Increase)/ decrease of other assets of the Bank</b>			
T & T bonds		18,555,394,384	19,178,486,051
Stationery and stamps		42,949,267	36,584,332
Advance deposits and advance rent		85,296,889	89,913,466
Branch adjustment account		18,514,230	18,513,858
Suspense account		288,139,585	203,302,456
Encashment of PSP / BSP		124,599,576	150,376,470
Credit card		87,546,126	106,841,023
Sundry assets		4,129,605,627	4,092,202,670
		<b>23,332,045,684</b>	<b>23,876,220,325</b>
		<b>544,174,641</b>	<b>2,530,230,532</b>
<b>44 Increase / (decrease) of consolidated other liabilities</b>			
Prime Bank Limited ( <b>note-44a</b> )		501,166,631	868,900,452
Prime Bank Investment Limited		35,281,843	238,287,232
Prime Bank Securities Limited		57,966,796	41,536,214
Prime Exchange Co. Pte. Ltd., Singapore		(41,987,265)	58,263,100
PBL Exchange (UK) Ltd.		(18,739,366)	10,971,802
PBL Finance (Hong Kong) Limited		12,435,132	6,145,791
		<b>546,123,770</b>	<b>1,224,104,591</b>
<b>44a Increase / (decrease) of other liabilities of the Bank</b>			
Expenditure and other payables		259,242,261	143,018,605
Provision for bonus		5,283,057	5,283,057
Unearned commission on bank guarantee		4,078,756	-
Interest suspense account		5,292,418,308	4,911,554,090
		<b>5,561,022,382</b>	<b>5,059,855,751</b>
		<b>501,166,631</b>	<b>868,900,452</b>
<b>45 Consolidated earnings per share (CEPS)</b>			
Net profit after tax (Numerator)		473,023,649	420,930,687
Number of Ordinary shares outstanding (Denominator)		1,132,283,477	1,132,283,477
Consolidated earnings per share (CEPS)		<b>0.42</b>	<b>0.37</b>
<b>45a Earnings per share (EPS) of the Bank</b>			
Net profit after tax (Numerator)		509,879,864	430,564,512
Number of Ordinary shares outstanding (Denominator)		1,132,283,477	1,132,283,477
Earnings per share (EPS)		<b>0.45</b>	<b>0.38</b>