

UNAUDITED INTERIM FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 30 JUNE 2021

Prime Bank Limited Consolidated Balance Sheet as at 30 June 2021 (Unaudited)

Particulars	Notes	Amount	in Taka
	Notes	30 Jun 2021	31 Dec 2020
PROPERTY AND ASSETS	_		
Cash	3	2 4 6 4 000 000	2 250 402 220
Cash in hand (including foreign currencies)		3,164,098,032	3,260,482,339
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15 710 101 720	14 220 276 220
(including foreign currencies)	L	15,719,101,730 18,883,199,762	14,220,276,330 17,480,758,669
Balance with other banks and financial institutions	4	10,003,133,702	17,400,750,009
In Bangladesh	,	6,752,703,341	3,394,160,257
Outside Bangladesh		4,028,477,884	3,886,394,731
	L	10,781,181,224	7,280,554,988
Money at call on short notice	5	-	210,000,000
Investments	6 _		
Government		47,495,061,894	53,054,038,697
Others	L	4,925,367,202	4,172,684,721
Leans advances and lease /investments		52,420,429,096	57,226,723,418
Loans, advances and lease /investments Loans, cash credits, overdrafts etc./ investments	7	206,059,531,534	211,720,953,415
Bills purchased and discounted	8	27,466,566,763	22,303,339,179
bilis purchased and discounted	0 [233,526,098,296	234,024,292,594
Fixed assets including premises, furniture and fixtures	9	7,978,616,974	8,233,921,143
Other assets (Restated)	10	25,748,191,224	23,616,803,839
Non - banking assets	11	220,500,640	220,500,640
Total assets		349,558,217,216	348,293,555,291
LIABILITIES AND CARITAL	=		· · · · ·
LIABILITIES AND CAPITAL			
Liabilities	12	44 222 162 115	27 (12 110 557
Borrowings from other banks, financial institutions and agents Deposits and other accounts	12 13	44,323,163,115	37,613,110,557
Current / Al-wadeeah current deposits	13	41,159,093,712	41,322,385,560
Bills payable		6,699,283,124	4,528,972,457
Savings bank / Mudaraba savings deposits		58,273,870,524	55,756,396,701
Term deposits / Mudaraba term deposits		117,794,414,526	131,138,046,680
Bearer certificate of deposit		117,797,717,520	131,130,070,000
Other deposits		_	_
Other deposits	L	223,926,661,887	232,745,801,398
Other liabilities	1.4		
Other liabilities Total liabilities	14	52,797,988,757 321,047,813,759	49,461,817,719 319,820,729,674
Capital / Shareholders' equity	_	321,047,013,739	319,620,729,674
Paid -up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	55	56
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	135,535,059	411,888,485
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19	16,365,336	16,769,536
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings (Restated)	20	3,935,196,420	3,620,860,953
Total Shareholders' equity	- ц	28,510,403,458	28,472,825,617
Total liabilities and Shareholders' equity	-	349,558,217,216	348,293,555,291
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Particulars	Notes	Amount in Taka			
1	Notes	30 Jun 2021	31 Dec 2020		
OFF - BALANCE SHEET ITEMS					
Contingent liabilities	21				
Acceptances and endorsements	21.1	59,377,182,629	54,474,837,582		
Letters of guarantee	21.2	36,463,223,270	39,281,517,962		
Irrevocable letters of credit	21.3	36,114,919,402	31,316,795,973		
Bills for collection	21.4	11,421,376,468	12,156,669,588		
Other contingent liabilities		-	-		
		143,376,701,769	137,229,821,105		
Other commitments	-				
Documentary credits and short term trade -related transactions		-	-		
Forward assets purchased and forward deposits placed		2,492,356,135	3,400,038,157		
Undrawn note issuance and revolving underwriting facilities		-	-		
Undrawn formal standby facilities , credit lines and other commitments		-	-		
Liabilities against forward purchase and sale		-	-		
		-	-		
	_	2,492,356,135	3,400,038,157		
Total Off-Balance Sheet items including contingent liabilities	_	145,869,057,904	140,629,859,262		
Sd Sd Company Secretary Chief Financial Of	ficer		<u>Sd</u> g Director		
Sd Director		Sd Chairman			

Prime Bank Limited Consolidated Profit and Loss Account (Unaudited) for the period from 01 January to 30 June 2021

		Amount	in Taka	Amount	in Taka
Particulars	Notes	Jan-Jun-2021	Jan-Jun-2020 (Restated)	Apr-Jun-2021	Apr-Jun-2020 (Restated)
Interest income / profit on investments	23	7,568,759,620	8,308,117,133	3,802,803,581	3,555,060,783
Interest / profit paid on deposits, borrowings, etc.	24	(3,358,114,146)	(5,680,153,791)	(1,624,068,807)	(2,761,645,974)
Net interest / net profit on investments		4,210,645,474	2,627,963,342	2,178,734,774	793,414,809
Investment income	25	2,798,772,516	2,391,876,406	852,594,670	1,238,508,683
Commission, exchange and brokerage	26	960,753,892	931,412,808	507,214,806	408,441,189
Other operating income	27	457,577,374	319,171,076	272,227,995	172,259,566
Total operating income (A)		8,427,749,256	6,270,423,632	3,810,772,244	2,612,624,247
Salaries and allowances	28	2,274,293,260	2,328,031,049	1,139,527,603	1,148,468,671
Rent, taxes, insurance, electricity, etc.	29	246,830,986	289,656,278	97,375,508	148,620,624
Legal expenses	30	18,736,121	12,876,239	9,888,454	2,908,969
Postage, stamp, telecommunication, etc.	31	32,609,826	40,182,650	13,832,962	24,166,102
Stationery, printing, advertisements, etc.	32	98,415,550	92,480,338	71,437,679	49,348,236
Managing Director's salary and fees	33	4,971,774	5,919,000	4,275,000	3,322,500
Directors' fees	34	2,050,083	1,765,195	1,168,994	980,667
Auditors' fees	35	1,496,712	1,426,318	761,742	629,834
Charges on loan losses	36	-,,	-	-	-
Depreciation and repair of Bank's assets	37	475,625,606	400,266,463	238,444,777	193,922,876
Other expenses	38	624,374,480	669,123,267	364,221,877	213,972,291
Total operating expenses (B)		3,779,404,399	3,841,726,797	1,940,934,597	1,786,340,771
Profit / (loss) before provision (C=A-B)		4,648,344,856	2,428,696,835	1,869,837,647	826,283,476
Provision for loans & advances	39	1,140,000,000	1,030,000,000	400,000,000	630,000,000
Provision for diminution in value of investments	39	10,720,049	13,533,277	939,091	(20,000,000)
Provision for impairment of client margin loan	39	131,218,232	2,145,665	17,677,210	(0)
Other provisions	39	380,000,000	(97,800,000)	200,000,000	(177,800,000)
Total provision (D)		1,661,938,281	947,878,943	618,616,301	432,200,000
Total profit / (loss) before taxes (C-D) Provision for taxation:		2,986,406,575	1,480,817,892	1,251,221,346	394,083,476
Current tax	40	1,422,094,816	934,728,871	734,967,329	321,018,103
Deferred tax (Restated)		(484,995,937)	(81,515,733)	(13,731,961)	(34,764,556)
(,		937,098,879	853,213,137	721,235,367	286,253,547
Net profit after taxation		2,049,307,696	627,604,755	529,985,979	107,829,929
Retained earnings brought forward from previous year	20.1	1,885,888,720 3,935,196,415	3,333,775,345 3,961,380,101	1,885,888,720 2,415,874,699	3,333,775,345 3,441,605,275
Appropriations		3,333,130,413	3/301/300/101	2)-129(0)-4(033	3/111/003/273
Statutory reserve					-
Non controlling interest General reserve		(5)	(5)	1	(1)
	20	(5) 3,935,196,420	(5)	1	(1) 3.441.605.276
Retained surplus	20		3,961,380,107	2,415,874,698	
Earnings per share (EPS) (Restated)	41	1.81	0.55	0.47	0.09
Sd Company Secretary	Chief F	<u>Sd</u> Financial Officer		Sd Managing Director	
SdDirector Dated , 25 July 2021				<u>Sd</u> Chairman	

Prime Bank Limited Consolidated Cash Flow Statement (Unaudited) for the period from 01 January to 30 June 2021

	Particulars	Amount	
Ļ		Jan-Jun-2021	Jan-Jun-2020
A)	Cash flows from operating activities Interest receipts in cash	8,768,633,491	9,533,444,559
	Interest payments	(3,695,420,071)	(5,900,344,563)
	Dividend receipts	63,761,376	88,129,267
	Fees and commission receipts in cash	960,753,892	931,412,808
	Recoveries of loans previously written off	73,131,927	184,456,169
	Cash payments to employees	(2,209,914,362)	(2,532,010,062)
	Cash payments to suppliers	(324,959,547)	(416,462,930)
	Income taxes paid	(1,312,857,741)	(636,266,358)
	Receipts from other operating activities Payments for other operating activities	2,024,760,787	1,722,729,723
	Cash generated from operating activities before	(932,339,700)	(925,601,579)
	changes in operating assets and liabilities	3,415,550,053	2,049,487,035
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	20,655,927,237	(16,615,670,277)
	Loans and advances to customers	(755,191,375)	3,136,571,998
	Other assets	(15,494,059,150)	1,032,948,341
	Deposits from other banks / borrowings	8,459,512,838	2,506,449,473
	Deposits from customers	(11,037,739,353)	5,833,985,213
	Other liabilities account of customers	2,170,310,667	1,845,654,426
	Other liabilities	683,430,943	1,094,559,688
	Not such from an audition activities	4,682,191,806	(1,165,501,138)
	Net cash from operating activities	8,097,741,859	883,985,897
B)	Cash flows from investing activities Payments for purchases of securities	(7EE E00 147)	(06 222 002)
	Purchase of property, plant and equipment	(755,599,147) (192,959,560)	(96,333,083) (39,466,716)
	Proceeds from sale of property, plant and equipment	629,208	4,333,166
	Net cash used in investing activities	(947,929,499)	(131,466,633)
C)	Cash flows from financing activities		
•,	Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)
	Repayment of borrowings and leasing liabilities	(191,962,656)	(123,890,158)
	Interest paid on lease liabilities	(34,189,439)	(27,504,277)
	Dividend paid	(1,735,001,284)	(61,285,419)
	Net cash used in financing activities	(2,461,153,379)	(712,679,854)
	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	4,688,658,981	39,839,410
•	Effects of exchange rate changes on cash and cash equivalents	142,949	(402,008)
F)		24,980,110,856	29,507,174,932
G)	Cash and cash equivalents at end of the year (D+E+F)	29,668,912,786	29,546,612,334
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies) (note-3)	3,164,098,032	4,049,091,760
	Balance with Bangladesh Bank and its agent bank (s)	15 710 101 720	16 424 154 066
	(including foreign currencies) (note-3) Balance with other banks and financial institutions (note-4)	15,719,101,730	16,434,154,966
	Money at call and short notice (note-5)	10,781,181,224	8,108,902,908 950,000,000
	Prize bonds (note-6a)	4,531,800	4,462,700
	The solids (note sa)	29,668,912,786	29,546,612,334
	Sd Sd		Sd
_	Company Secretary Chief Financial Officer	Ma	naging Director
	Sd	Sd	
	Director	Chairman	_

Prime Bank Limited Consolidated Statement of Changes in Equity (Unaudited) for the period from 01 January to 30 June 2021

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 2021 Changes in accounting policy / Last year's profit	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	56	1,507,173,559	411,888,485	16,769,536	3,620,860,953	28,472,825,617 -
Restated balance	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	56	1,507,173,559	411,888,485	16,769,536	3,620,860,953	28,472,825,617
Adjustment from the adoption of IFRS 16	' ' -	· · · · -		· · · · -	-			' '-		· · · · -
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	=	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(303,681,446)	-	-	(303,681,446)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	27,328,020	-	-	27,328,020
Currency translation differences	-	-	-	-	-	-	-	(404,200)		(375,145)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	135,535,059	16,365,336	3,620,890,008	28,196,097,046
Net profit for the year	-	-	-	-	-	-	-	-	2,049,307,696	2,049,307,696
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,735,001,284)	(1,735,001,284)
Share Premium	-			-						-
Minority interest	-	-	-	-	(0.51)	-	-	-	-	(0.51)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2021	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	55	1,507,173,559	135,535,059	16,365,336	3,935,196,420	28,510,403,458
Balance as at 30 June 2020 (Restated)	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	55	1,496,759,104	100,787,770	16,366,357	3,961,380,100	28,491,426,414

Sd	Sd	Sd	Sd	Sd
Company Secretary	Chief Financial Officer	Managing Director	Director	Chairman

Prime Bank Limited Balance Sheet as at 30 June 2021 (Unaudited)

Particulars	Notes	Amount	in Taka
	140163	30 June 2021	31 Dec 2020
PROPERTY AND ASSETS Cash	3a		
Cash in hand (including foreign currencies)	<i>э</i> а Г	3,163,980,130	3,260,377,193
Balance with Bangladesh Bank and its agent bank (s)		3,103,300,130	3,200,377,133
(including foreign currencies)		15,719,101,730	14,220,276,330
`	_	18,883,081,860	17,480,653,523
Balance with other banks and financial institutions	4a _		
In Bangladesh		6,655,493,931	3,273,317,675
Outside Bangladesh	L	3,836,649,127	3,661,132,456
Money at call on chort notice	5	10,492,143,057	6,934,450,131
Money at call on short notice Investments	о 6а	-	210,000,000
Government	Г	47,495,061,894	53,054,038,697
Others		1,989,958,991	1,826,685,104
	-	49,485,020,885	54,880,723,801
Loans, advances and lease / investments	<u>-</u>		
Loans, cash credits, overdrafts, etc./ investments	7a	207,675,406,351	212,445,715,630
Bills purchased and discounted	8a	24,452,257,884	19,954,367,303
Fixed assets including premises, furniture and fixtures	9a	232,127,664,235 7,912,638,341	232,400,082,933 8,150,428,200
Other assets	10a	29,275,297,103	27,225,018,123
Non - banking assets	11	220,500,640	220,500,640
Total assets		348,396,346,122	347,501,857,351
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents Deposits and other accounts Current / Al-wadeeah current deposits Bills payable Savings bank / Mudaraba savings deposits Term deposits / Mudaraba term deposits Bearer certificate of deposit Other deposits	12a 13a.1.c	44,114,268,500 41,314,723,822 6,699,283,124 58,273,870,524 117,796,148,502 - - - - - - - - - - - - -	37,454,834,664 41,598,926,269 4,528,972,457 55,756,396,701 131,143,907,737 - - - 233,028,203,164
Other liabilities	14a	51,377,925,263	48,253,633,599
Total liabilities Capital / Shareholders' equity	=	319,576,219,734	318,736,671,427
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	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	89,498,605	366,668,195
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain Other reserve	19a	16,477,709 -	16,291,848
Surplus in profit and loss account / Retained earnings	20a	4,318,846,375	3,986,922,182
Total Shareholders' equity	=	28,820,126,387	28,765,185,924
Total liabilities and Shareholders' equity	=	348,396,346,122	347,501,857,351

Particulars	Notes	Amount	in Taka
	Notes	30 June 2021	31 Dec 2020
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	59,377,182,629	54,474,837,582
Letters of guarantee	21a.2	36,463,223,270	39,281,517,962
Irrevocable letters of credit	21a.3	36,114,919,402	31,316,795,973
Bills for collection	21a.4	11,421,376,468	12,156,669,588
Other contingent liabilities		-	-
		143,376,701,769	137,229,821,105
Other commitments	Г		
Documentary credits and short term trade -related transactions		- 402 256 425	- 400 020 457
Forward assets purchased and forward deposits placed		2,492,356,135	3,400,038,157
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale	L	2,492,356,135	3,400,038,157
Total Off-Balance Sheet items including contingent liabilities	-	145,869,057,904	140,629,859,262
Total OII-balance Sheet Items including contingent habilities	=	143,809,037,904	140,029,039,202
SdCompany Secretary Chief Fina	<u>Sd</u> incial Officer		<u>Sd</u> Managing Director
Sd Director		Sd Chairman	-

Prime Bank Limited Profit and Loss Account (Unaudited) for the period from 01 January to 30 June 2021

		Amount	in Taka	Amount	in Taka
Particulars	Notes	Jan-Jun-2021	Jan-Jun-2020	Apr-Jun-2021	Apr-Jun-2020
		Jan-Jun-2021	(Restated)	Api -Juli-2021	(Restated)
Interest income / profit on investments	23a	7,521,005,690	8,292,605,617	3,768,574,385	3,553,318,484
Interest income / profit of investments Interest / profit paid on deposits, borrowings, etc.	23a 24a	(3,355,023,245)	(5,675,313,786)	(1,622,580,376)	(2,759,367,679)
Net interest / net profit on investments	24 a	4,165,982,444	2,617,291,831	2,145,994,009	793,950,806
Investment income	25-	2,679,585,457	2,377,424,203	812,785,264	1,237,432,060
	25a 26a	753,599,231	852,443,061	408,289,108	374,896,959
Commission, exchange and brokerage		440,304,083	309,134,403	263,108,070	168,333,794
Other operating income Total operating income (A)	27a	8,039,471,215	6,156,293,498	3,630,176,450	2,574,613,618
rotal operating meanic (A)					
Salaries and allowances	28a	2,181,473,276	2,239,700,580	1,089,666,560	1,103,231,030
Rent, taxes, insurance, electricity, etc.	29a	234,662,267	278,589,145	91,711,330	143,790,877
Legal expenses	30a	11,230,411	9,703,946	6,804,629	2,327,336
Postage, stamp, telecommunication, etc.	31a	29,392,603	36,875,239	12,511,470	22,631,257
Stationery, printing, advertisements, etc.	32a	96,204,667	90,141,399	70,330,994	48,554,194
Managing Director's salary and fees	33	4,971,774	5,919,000	4,275,000	3,322,500
Directors' fees	34a	1,805,095	1,321,711	1,168,970	666,168
Auditors' fees	35a	690,000	690,000	345,000	345,000
Charges on loan losses	36	-	-	3 13,000	3 13,000
	37a	457,065,721	375,718,581	229,536,578	182,052,074
Depreciation and repair of Bank's assets		563,209,952		, ,	
Other expenses	38a		636,018,831	337,229,941 1.843,580,473	205,957,981
Total operating expenses (B)		3,580,705,766	3,674,678,433	111	1,712,878,416
Profit / (loss) before provision (C=A-B)	i	4,458,765,449	2,481,615,066	1,786,595,978	861,735,202
Provision for loans & advances	39a	1,140,000,000	1,030,000,000	400,000,000	630,000,000
Provision for diminution in value of investments	39a	-	-	-	(20,000,000)
Other provisions	39a	380,000,000	(97,800,000)	200,000,000	(177,800,000)
Total provision (D)		1,520,000,000	932,200,000	600,000,000	432,200,000
Total profit / (loss) before taxes (C-D)	•	2,938,765,449	1,549,415,066	1,186,595,978	429,535,202
Provision for taxation	•				
Current tax	40a	1,393,411,977	930,605,650	720,805,105	320,605,650
Deferred tax (Restated)		(484,995,937)	(81,515,733)	(13,731,961)	(34,764,556)
2 or or ou care (resource)	!	908,416,040	849,089,916	707,073,144	285,841,094
Net profit after taxation	,	2,030,349,408	700,325,150	479,522,834	143,694,108
Retained earnings brought forward from previous year	ars 20.1a	2,288,496,966	3,718,432,277	2,288,496,966	3,718,432,277
Retained earnings brought forward from previous year	ais 20.1a	4,318,846,375	4,418,757,426	2,768,019,800	3,862,126,385
	;	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-7-1-07-0-7-1-0		3/004/223/200
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
					-
Retained surplus	20a	4,318,846,375	4,418,757,426	2,768,019,800	3,862,126,385
	41a	1.79	0.62	0.42	

Dated , 25 July 2021

Sd Director Sd Chairman

Prime Bank Limited Cash Flow Statement (Unaudited) for the period from 01 January to 30 June 2021

	Particulars	Amount	
Ļ		Jan-Jun-2021	Jan-Jun-2020
A)	Cash flows from operating activities	8,599,268,501	9,413,039,898
	Interest receipts in cash Interest payments	(3,570,556,946)	(5,790,611,413)
	Dividend receipts	63,761,376	88,129,267
	Fees and commission receipts in cash	753,599,231	852,443,061
	Recoveries of loans previously written off	73,131,927	184,456,169
	Cash payments to employees	(2,117,094,378)	(2,443,679,593)
	Cash payments to suppliers	(322,748,664)	(320,761,587)
	Income taxes paid Receipts from other operating activities	(1,312,857,741) 1,888,139,273	(636,266,358) 1,698,240,847
	Payments for other operating activities	(847,231,819)	(873,770,504)
	Cash generated from operating activities before	(017,231,013)	(0/3///0/301)
	changes in operating assets and liabilities	3,207,410,760	2,171,219,788
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	20,655,927,237	(16,615,670,277)
	Loans and advances to customers	292,385,850	3,673,903,280
	Other assets	(15,412,179,656)	993,894,519
	Deposits from other banks / borrowings	7,211,804,140	1,914,548,297
	Deposits from customers	(10,917,135,023)	5,833,985,213
	Other liabilities account of customers Other liabilities	2,170,310,667 318,916,120	1,845,654,426 1,027,495,681
	Outer habilities	4,320,029,334	(1,326,188,861)
	Net cash from operating activities	7,527,440,094	845,030,927
	•		
B)		(166,100,554)	45.040.000
	Payments for purchases of securities	(166,190,554)	15,818,983
	Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment	(192,221,987) 629,208	(39,466,716) 4,333,166
	Net cash used in investing activities	(357,783,333)	(19,314,567)
	-	(001)100/000/	(== -1== -1
C)	Cash flows from financing activities Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)
	Repayment of borrowings and leasing liabilities	(191,962,656)	(123,890,158)
	Interest paid on lease liabilities	(34,189,439)	(27,504,277)
	Dividend paid	(1,698,425,216)	-
	Net cash used in financing activities	(2,424,577,310)	(651,394,435)
ο,	Not increased / (documents) in each and each equivalents (A B C)	4,745,079,451	174 221 025
E)	Net increase / (decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents	776,411	174,321,925 (1,345,199)
F)	Cash and cash equivalents at beginning of the year	24,633,900,854	28,965,185,371
G)	Cash and cash equivalents at end of the year (D+E+F)	29,379,756,717	29,138,162,098
-	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies) (note-3a)	3,163,980,130	4,049,049,250
	Balance with Bangladesh Bank and its agent bank (s)		, , ,
	(including foreign currencies) (note-3a)	15,719,101,730	16,434,154,966
	Balance with other banks and financial institutions (note-4a)	10,492,143,057	7,700,495,182
	Money at call and short notice (note-5)	- 4 524 000	950,000,000
	Prize bonds (note-6a)	4,531,800	4,462,700
		29,379,756,717	29,138,162,098
			C
_	Sd Sd Sd Company Secretary Chief Financial Officer	Mar	Sd naging Director
	company occidenty		laging Director
	Sd	Sd	
	<u> </u>	Chairman	-
	Director	Chairman	

Prime Bank Limited Statement of Changes in Equity (Unaudited) for the period from 01 January to 30 June 2021

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 2021 Changes in accounting policy / Last year's profit	11,322,834,770 -	1,211,881,786	10,353,413,584	1,507,173,559 -	366,668,195	16,291,848	3,986,922,182	28,765,185,924
Restated balance	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	366,668,195	16,291,848	3,986,922,182	28,765,185,924
Surplus / deficit on account of revaluation of properties		· · · · · -	-	-	-	-	-	· · · · · · -
Adjustment of last year revaluation gain on investments	-	-	-	-	(303,681,446)	-	-	(303,681,446)
Surplus / deficit on account of revaluation of investments	-	-	-	-	26,511,855	-	-	26,511,855
Currency translation differences	-	-	-	-	-	185,861	-	185,861
Net gains and losses not recognized in the income statement	-	-	-	=	89,498,605	16,477,709	3,986,922,182	28,488,202,194
Net profit for the year	-	-	-	=	-	-	2,030,349,408	2,030,349,408
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,698,425,216)	(1,698,425,216)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 June 2021	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	89,498,605	16,477,709	4,318,846,375	28,820,126,387
Balance as at 30 June 2020 (Restated)	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	47,604,390	16,425,800	4,418,757,426	28,867,676,861

Sd	Sd	Sd	Sd	Sd
Company Secretary	Chief Financial Officer	Managing Director	Director	Chairman

Notes to the Financial Statements as at and for the period ended 30 June 2021

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 on 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 Centres/ 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 (OBUs), 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 centers/ 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 interim financial statements are same as that were applied in its last annual financial statements of 31 December 2020. The consolidated financial statements included 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 interim financial statements have been 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 considering admissible and inadmissible items in accordance with the provision of Finance Act-2021 and the Income Tax Ordinance 1984.
- **2.5** The consolidated financial statements have been prepared for the period ended on June 30, 2021 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 25 July 2021.

2.7	Shareholders' Equity	30 June 2021	30 June 2020 (Restated)
	Paid up capital Share premium Statutory reserve	11,322,834,770 1,211,881,786 10.353,413,584	11,322,834,770 1,211,881,786 10.353,413,584
	Revaluation gain / (loss) on investments Revaluation reserve	89,498,605 1,507,173,559	47,604,390 1,496,759,104
	Foreign currency translation gain Surplus in profit and loss account / Retained earnings (Restated)	16,477,709 4,318,846,375 28.820.126.387	16,425,800 4,418,757,426 28,867,676,861

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

Calculation of EPS	<u>30 June 2021</u>	30 June 2020
Profit after tax for the year (Solo)	2,030,349,408	700,325,150
Profit after tax for the year (Consolidated)	2,049,307,696	627,604,755
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share	1.79	0.62
Earnings per share (Consolidated)	1.81	0.55

Notes to the Financial Statements as at and for the period ended 30 June 2021

	Coloulation of EDC (Diluted)		
	Calculation of EPS (Diluted) Profit after tax for the period (Solo)	2,030,349,408	700,325,150
	Profit after tax for the period (Solo) Profit after tax for the period (Consolidated)	2,030,349,400	627,604,755
	Weighted average number of share	1,132,283,477	1,132,283,477
	weighted average number of share	1,132,203,477	1,132,203,777
	Earnings per share (Solo)	1.79	0.62
	Earnings per share (Consolidated)	1.81	0.55
.9	Calculation of Net Asset value per Share (NAVPS)	30 June 2021	30 June 2020
	Shareholders' Equity (Solo)	28,820,126,387	28,867,676,861
	Shareholders' Equity (Consolidated)	28,510,403,458	28,491,426,414
	Weighted average number of share	1,132,283,477	1,132,283,477
	Net Asset value per Share (NAVPS) (Solo)	25.45	25.50
	Net Asset value per Share (NAVPS) (Consolidated)	25.18	25.16
10	Calculation of Net Cash Flow Per Share (NOCFPS)	30 June 2021	30 June 2020
	Net Cash from Operating Activities (Solo)	7,527,440,094	845,030,927
	Net Cash from Operating Activities (Consolidated)	8,097,741,859	883,985,897
	Weighted average number of share	1,132,283,477	1,132,283,477
	Net operating cash flow per share (Solo)	6.65	0.75
	Net operating cash flow per share (Consolidated)	7.15	0.78
	The operating cash now per share (consolidated)	7.13	0.70
11	Reconciliation of statement of cash flows from operating activities	30 June 2021	30 June 2020
	Profit before provision	4,458,765,449	2,481,615,066
	Adjustment for non cash items		
	Depreciation on fixed asset	367,955,429	300,937,551
	Amortization on software	61,271,068	51,787,182
	House Furnishing	1,500,000	1,500,000
	Adjustment with non-operating activities	430,726,497	354,224,733
	Recovery of write-off loan	73,131,927	184,456,169
	Accounts Receivable	(89,527,918)	224,553,511
	Accounts payable on deposits	(249,723,140)	(142,801,904)
	Gain on sale of asset	(198,161)	(4,307,722)
	Finance cost of lease liabilities	34,189,439	27,504,277
	Prime Bank Foundation	51,000,000	63,000,000
	Employees Welfare fund	5,000,000	(3,299,122)
	Employees salary/benefits	69,350,672	(198,060,013)
	Lease rent expenses	(262,110,569)	(178,708,850)
	Audit fee	(690,000)	(690,000)
		(369,223,445)	(28,353,654)
	Changes in operating assets and liabilities		
	Changes in loans & advances	292,385,850	3,673,903,280
	Changes in deposit and other accounts	(8,746,824,356)	7,679,639,639
	Changes in investment	20,655,927,237	(16,615,670,277)
	Changes in borrowings	7,211,804,140	1,914,548,297
	Changes in other assets	(15,412,179,656)	993,894,519
	Changes in other liabilities	318,916,120	1,027,495,681
	To come Tay Dail	4,320,029,334	(1,326,188,861)
	Income Tax Paid	(1,312,857,741)	(636,266,358)
	Net cash flows from operating activities	7,527,440,094	845,030,927

2.12 As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by 'Emerging Credit Rating Limited' based on the financial statements for the year ended 31 December 2020. The following ratings have been awarded.

Particulars	Long Term	Short Term
Credit Rating	g AA ST-2	
Outlook	Stable	
Validity	July 01, 2021 to June 30, 2022	

2.13 General

- a) These financial statements have been 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.
- Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's presentation.

			
		Amount i	in Taka
		30 June 2021	31 Dec 2020
2	Consolidated each		
3 i	Consolidated cash Cash in hand		
1		2 162 090 120	2 260 277 102
	Prime Bank Limited (note-3a.1)	3,163,980,130	3,260,377,193
	Prime Bank Investment Limited	17,902	5,146
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	- 11	-
	PBL Exchange (UK) Ltd.	- 1	-
	PBL Finance (Hong Kong) Limited	-	-
		3,164,098,032	3,260,482,339
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	15,719,101,730	14,220,276,330
	Prime Bank Investment Limited	- 11	-
	Prime Bank Securities Limited	- 11	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	- 1	-
	, , ,	15,719,101,730	14,220,276,330
		18,883,199,762	17,480,758,669
			=27.10072.007.002
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	3,094,198,522	3,188,606,297
	In foreign currency	69,781,608	71,770,896
	in foreign currency	3,163,980,130	3,260,377,193
		3,103,980,130	3,200,377,193
32.2	Balance with Bangladesh Bank and its agent bank(s)		
Ja.2	In local currency	13,120,672,677	10,290,041,500
	In foreign currency	1,697,577,295	3,055,802,567
	In foreign currency		
	Carali Dani, as asset of Barreladach Barri, (Lasal assessed)	14,818,249,972	13,345,844,067
	Sonali Bank as agent of Bangladesh Bank (Local currency)	900,851,757	874,432,263
		15,719,101,730	14,220,276,330
		18,883,081,860	17,480,653,523
4	Consolidated balance with other banks and financial institutions		
4	In Bangladesh		
		6 655 402 021	3,273,317,675
	Prime Bank Limited (note-4a) Prime Bank Investment Limited	6,655,493,931	
	Prime Bank Securities Limited	55,953,267 198,620,228	32,369,642 370,874,706
	Prime Exchange Co. Pte. Ltd., Singapore	196,620,226	3/0,8/4,/06
	PBL Exchange (UK) Ltd.	· I	-
	PBL Finance (Hong Kong) Limited	· I	-
	FDL FINANCE (NONG KONG) LIMILEU	6,910,067,426	3,676,562,023
	Less: Inter-company transaction	157,364,085	282,401,766
	Less. Their company transaction	6,752,703,341	3,394,160,257
	Outside Bangladesh	0,752,705,541	3,33-1,100,237
	Prime Bank Limited (note-4a)	3,836,649,127	3,661,132,456
		3,830,049,127	· · · · -
	Prime Bank Investment Limited	3,030,0 13 ,127 - -	
	Prime Bank Investment Limited Prime Bank Securities Limited		- -
	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	- - 100,380,299	- - 114,623,985
	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- - 100,380,299 62,128,242	- 114,623,985 51,381,252
	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	- 100,380,299 62,128,242 29,320,216	- 114,623,985 51,381,252 59,257,037
	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	- 100,380,299 62,128,242 29,320,216 4,028,477,884	- 114,623,985 51,381,252 59,257,037 3,886,394,731
	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- 100,380,299 62,128,242 29,320,216	- 114,623,985 51,381,252 59,257,037
4a	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	100,380,299 62,128,242 29,320,216 4,028,477,884 10,781,181,224	- 114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987
4a	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	100,380,299 62,128,242 29,320,216 4,028,477,884 10.781.181.224	- 114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987
4a	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Balance with other banks and financial institutions of the Bank	100,380,299 62,128,242 29,320,216 4,028,477,884 10.781.181.224 6,655,493,931 3,836,649,127	114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987 3,273,317,675 3,661,132,456
4 a	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Balance with other banks and financial institutions of the Bank In Bangladesh	100,380,299 62,128,242 29,320,216 4,028,477,884 10.781.181.224	- 114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987
4a	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Balance with other banks and financial institutions of the Bank In Bangladesh Outside Bangladesh	100,380,299 62,128,242 29,320,216 4,028,477,884 10.781.181.224 6,655,493,931 3,836,649,127	114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987 3,273,317,675 3,661,132,456 6,934,450,131
4a 5	Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Balance with other banks and financial institutions of the Bank In Bangladesh	100,380,299 62,128,242 29,320,216 4,028,477,884 10.781.181.224 6,655,493,931 3,836,649,127	114,623,985 51,381,252 59,257,037 3,886,394,731 7,280,554,987 3,273,317,675 3,661,132,456

polidated investments rnment Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Exchange (UK) Ltd. Inance (Hong Kong) Limited rs rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange (UK) Ltd. Inance (Hong Kong) Limited rs retments of the Bank Investment classified as per Bangladesh Bank Circular: In or trading (HFT) In or maturity (HTM) In securities: Investment securities: Investment securities: Investment securities: Investment bonds: In onder the bonds: In onder the bonds In onder the	## Amount in 30 June 2021	731 Dec 2020 53,054,038,697
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited FS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stements of the Bank Eestment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For maturity (HTM) For maturity (HTM) For ment securities: For ment bonds: For ment bonds: For ment bonds: For ment securities	47,495,061,894	53,054,038,697 53,054,038,697 1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited FS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stements of the Bank Eestment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For maturity (HTM) For maturity (HTM) For ment securities: For ment bonds: For ment bonds: For ment bonds: For ment securities	47,495,061,894 1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited FS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stements of the Bank Eestment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For maturity (HTM) For maturity (HTM) For ment securities: For ment bonds: For ment bonds: For ment bonds: For ment securities	47,495,061,894 1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited FS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Estment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For maturity (HTM) For securities: For extreasury bills For any services of the Bank For any services or services: For extreasury bills For any services or services: For any services or services: For any services or services: For any services or ser	47,495,061,894 1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	
Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited FS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Estment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For maturity (HTM) For securities: For exement securities: For exemption of the Bank F	47,495,061,894 1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	
Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. inance (Hong Kong) Limited rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. inance (Hong Kong) Limited stments of the Bank restment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities revernment securities:	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. Inance (Hong Kong) Limited TS Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Testment classified as per Bangladesh Bank Circular: Tor trading (HFT) To maturity (HTM) To maturity (HTM) To maturity (HTM) To maturity securities: The securities of the Bank The securities of th	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
xchange (UK) Ltd. inance (Hong Kong) Limited rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore xchange (UK) Ltd. inance (Hong Kong) Limited stments of the Bank restment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities revernment securities:	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
xchange (UK) Ltd. inance (Hong Kong) Limited rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore xchange (UK) Ltd. inance (Hong Kong) Limited stments of the Bank restment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities revernment securities:	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
rs Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore xchange (UK) Ltd. inance (Hong Kong) Limited stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vernment securities: vernment securities: ays treasury bills anys treasury bills nment bonds: conds	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore Exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Estment classified as per Bangladesh Bank Circular: For trading (HFT) For maturity (HTM) For securities Evernment securities: Evernment	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities Ivernment securities: Ivernment secur	1,989,958,991 1,419,919,217 1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,826,685,104 1,394,760,585 951,239,032 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Limited (note-6a) Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities Ivernment securities: Ivernment secur	1,419,919,217 1,515,488,993 - - - - - - - - - - - - - - - - - -	1,394,760,585 951,239,032 - - - - 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Investment Limited Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Estment classified as per Bangladesh Bank Circular: For trading (HFT) To maturity (HTM) To maturity (HTM) To maturity (HTM) To maturity securities: The vernment securities is the vernm	1,419,919,217 1,515,488,993 - - - - - - - - - - - - - - - - - -	1,394,760,585 951,239,032 - - - - 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Bank Securities Limited Exchange Co. Pte. Ltd., Singapore exchange (UK) Ltd. inance (Hong Kong) Limited Stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities Vernment securities: vernment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: conds	1,515,488,993 4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	951,239,032 - - - 4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
Exchange Co. Pte. Ltd., Singapore xchange (UK) Ltd. inance (Hong Kong) Limited Stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities Vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills Inment bonds: bonds	4,925,367,202 52,420,429,096 9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	4,172,684,721 57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
exchange (UK) Ltd. Inance (Hong Kong) Limited Stments of the Bank Sestment classified as per Bangladesh Bank Circular: For trading (HFT) So maturity (HTM) Securities Vernment securities: Vernment classified as per nature: Vernment securities: ays treasury bills ays treasury bills Inment bonds: Donds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885	57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885	57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
stments of the Bank estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: conds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885	57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885	57,226,723,418 25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	9,818,931,111 37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	25,796,549,296 27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
estment classified as per Bangladesh Bank Circular: for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
for trading (HFT) o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
o maturity (HTM) securities vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	37,671,598,983 1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	27,248,692,202 1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	1,994,490,791 49,485,020,885 105,286 4,997,449,893 4,997,555,179	1,835,482,304 54,880,723,801 8,243,171,329 17,410,311,087
vernment securities: vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	105,286 4,997,449,893 4,997,555,179	8,243,171,329 17,410,311,087
vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: ponds	105,286 4,997,449,893 4,997,555,179	8,243,171,329 17,410,311,087
vestment classified as per nature: vernment securities: ays treasury bills ays treasury bills nment bonds: ponds	4,997,449,893 4,997,555,179	17,410,311,087
vernment securities: ays treasury bills ays treasury bills nment bonds: bonds	4,997,449,893 4,997,555,179	17,410,311,087
ays treasury bills ays treasury bills nment bonds: ponds	4,997,449,893 4,997,555,179	17,410,311,087
nment bonds:	4,997,449,893 4,997,555,179	17,410,311,087
nment bonds: ponds	4,997,555,179	17,410,311,087
oonds	4,997,555,179	
oonds		
oonds		, ,
	4,531,800	8,797,200
	42,492,974,915	27,391,759,082
milene solids	42,497,506,715	27,400,556,282
	47,495,061,894	53,054,038,697
ner investments:	47/133/002/034	55/05-1/050/057
ah Islami Bank Subordinated Bond	1,013,136,667	1,016,053,333
S (note-6a.1)	976,822,325	
S (note-ba.1)		810,631,771
		1,826,685,104
	49,485,020,885	54.880.723.801
		94,144,794
		135,913,348
		30,481,257
		19,262,511
erCL		13,889,005
		27,970,098
		74,213,574
		75,608,343
Bank Ltd.		37,009,980
	674,683,465	508,492,911
oted		
	15 604 420	15,694,430
	27 500 000	37,500,000
	37,500,000	A 10A A20 I
ment in SWIFT	4,184,430	4,184,430
t Stabilization Fund	4,184,430 5,000,000	5,000,000
	4.184.430 5,000,000 239,760,000	5,000,000 239,760,000
t Stabilization Fund	4,184,430 5,000,000	5,000,000
	stment in shares ed a Power PBL O erCL all Bank Ltd. BD CL Bank Ltd. bank Ltd. oted al Depository Bangladesh Limited (CDBL)	## 1,989,958,991 ## 49,485,020,885 ## 49,485,020,885 ## 49,485,020,885 ## 49,485,020,885 ## 46,126,653 ## 237,197,218 ## 237,197,218 ## 57,451,813 ## 34,368,643 ## 19,262,511 ## 19

			. Tales
		Amount in 30 June 2021	n Taka 31 Dec 2020
			J 00 _ 020
7	Consolidated loans, advances and lease / investments		
	Prime Bank Limited (note-7a)	207,675,406,351	212,445,715,630
	Prime Bank Investment Limited	5,246,817,768	5,147,213,658
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	323,020,479	116,647,215
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		213,245,244,597	217,709,576,503
	Less: Inter-company transactions	7,185,713,063	5,988,623,089 211,720,953,415
		206,059,531,534	211,720,953,415
	Consolidated bills purchased and discounted (note-8)	27,466,566,763	22,303,339,179
7-	Lanca advances and lance / investments of the Bank	233.526.098.296	234.024.292,594
7a	Loans, advances and lease / investments of the Bank i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh	20.447.252.400	27 244 442 740
	Secured overdraft / Quard against TDR Cash credit / Murabaha	39,117,352,489	37,244,413,719
	Loans (General)	19,403,199,362 65,762,322,334	20,248,667,884 62,755,304,111
	House building loans	1,647,496,459	1,859,082,012
	Loans against trust receipt	4,270,681,905	5,235,722,912
	Payment against document	11,169,473	11,768,008
	Retail loan	15,249,386,913	14,570,611,514
	Lease finance / Izara	1,570,697,529	2,480,804,876
	Credit card	1,313,963,257	1,119,958,017
	Hire purchase	14,396,742,086	12,606,278,492
	Other loans and advances	44,932,394,542 207,675,406,351	54,313,104,085 212,445,715,630
	Outside Bangladesh	_	<u> </u>
		207,675,406,351	212,445,715,630
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh Inland bills purchased	4,771,815,643	4,475,428,330
	Pavable Outside Bangladesh	4,771,013,043	7,77,720,330
	Foreign bills purchased and discounted	19,680,442,241	15,478,938,973
		24,452,257,884	19,954,367,303
		232,127,664,235	232,400,082,933
7 ₂ 1	Classification of loans, advances and lease / investments		
/a.1	Unclassified		
	Standard including staff loan	215,797,236,547	219,886,791,709
	Special mention account (SMA)	5,208,649,347	4,479,341,850
		221,005,885,894	224,366,133,558
	Classified	1,156,543,645	916,046,556
	Sub-standard Doubtful	513,410,393	665,190,302
	Bad / Loss	9,451,824,303	6,452,712,517
	244 / 2000	11,121,778,341	8,033,949,375
		232,127,664,235	232,400,082,933
8	Consolidated bills purchased and discounted		
•	Prime Bank Limited (note-8a)	24,452,257,884	19,954,367,303
	Prime Bank Investment Limited	- 1, 102,201, 700 1	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.		<u>-</u>
	PBL Finance (Hong Kong) Limited	3,014,308,878	2,348,971,876
		27.466.566.763	22.303.339.179
_			
8a	Bills purchased and discounted Payable in Bangladesh	4,771,815,643	4,475,428,330
	Payable in bangladesh Payable outside Bangladesh	19,680,442,241	15,478,938,973
	i ayabic oddide baligidaesii	24,452,257,884	19,954,367,303
		<u> </u>	20130T130/130J

		Amount i	n Taka 31 Dec 2020
		30 34110 2021	51 BCC 2020
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	7,912,638,341	8,150,428,200
	Prime Bank Investment Limited	45,237,647	54,639,341
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	8,436,501 11,169,604	9,551,532 16,575,061
	PBL Exchange (UK) Ltd.	501,924	1,953,724
	PBL Finance (Hong Kong) Limited	632,957	773,285
		7,978,616,974	8,233,921,143
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment	0 = 10 111 = 20	2 7/2 /// 702
	Land	3,719,444,788	3,719,444,788
	Building Furniture and fixtures	2,079,726,203	1,958,119,108
	Office equipment and machinery	1,139,097,418 2,666,222,926	1,126,855,697 2,636,046,442
	Vehicles	318.320.353	2,636,046,442 317,094,742
	venicles	9,922,811,689	9,757,560,777
	Less: Accumulated depreciation	3,327,390,877	3,215,875,557
	2035. Accumulated depreciation	6,595,420,812	6,541,685,219
	Lease assets-Premises		0/012/000/
	Right-of-use assets	2,023,260,580	2,023,260,580
	Less: Accumulated amortization	1,033,106,634	784,070,937
		990,153,946	1,239,189,643
	Intangibles assets		• •
	Software-core banking	854,889,777	836,708,464
	Software-ATM	58,492,614	57,892,614
	Cost of intangibles assets	913,382,391	894,601,078
	Less: Accumulated amortization	586,318,808	525,047,741
		327,063,583	369,553,338
		7.912.638.341	8.150.428.200
10	Consolidated other assets		
10	Prime Bank Limited (note-10a)	29,275,297,103	27,225,018,123
	Less: Investment in Prime Bank Investment Limited (note-10a,4)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.4)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(37,500,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.4)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.4)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.4)	(34,365,722)	(34,365,722)
		25,173,585,582	23,135,806,602
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	37,500,000
	Prime Bank Investment Limited	293,397,529	251,751,536
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd Singapore	225,995,702 6,371,327	198,837,529 5,041,214
	PBL Exchange (UK) Ltd.	10,809,578	5,962,488
	PBL Finance (Hong Kong) Limited	33,834,414	26,936,290
		55755 .7 .2 .	
		620,408,551	526,029,057
	Less: Inter-company transactions	45,802,909	526,029,057
	Less: Inter-company transactions		
10-		45,802,909	526,029,057 45,031,820
10a	Other assets of the Bank	45,802,909 25,748,191,224	526,029,057 45,031,820 23,616,803,839
10a	Other assets of the Bank Stationery and stamps	45,802,909 25,748,191,224 58,750,775	526,029,057 45,031,820 23,616,803,839 35,911,472
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account	45,802,909 25,748,191,224 58,750,775 715,164	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521
10 a	Other assets of the Bank Stationery and stamps Exchange adjustment account	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521	35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable from employees provident fund	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893	526,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622	35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from emplovees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399 250,133,000	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604 19,783,674,850
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from emplovees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.5)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399 250,133,000 21,096,532,591	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493,662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604 19,783,674,850 1,378,849,028
10a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from emplovees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.5) Deferred Tax assets (note -10a.6)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399 250,133,000 21,096,532,591 1,856,273,501 1,947,634 80,986,959	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493.662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604 19,783,674,850 1,378,849,028 5,686,164 89,779,749
10 a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.5) Deferred Tax assets (note -10a.6) Credit card & ATM Card Sundry assets (note -10a.3)	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399 250,133,000 21,096,532,591 1,856,273,501 1,947,634 80,986,959	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493.662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604 19,783,674,850 1,378,849,028 5,686,164 89,779,749 38,580,910,550
10 a	Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.4) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from emplovees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.5) Deferred Tax assets (note-10a.6) Credit card & ATM Card	45,802,909 25,748,191,224 58,750,775 715,164 4,051,711,521 11,292,203,112 194,053,467 6,397,719 1,102,567,362 422,022,740 11,444,088 47,542,916 12,808,219 105,694,893 18,374,622 151,393,399 250,133,000 21,096,532,591 1,856,273,501 1,947,634 80,986,959	\$26,029,057 45,031,820 23,616,803,839 35,911,472 759,309 4,051,711,521 10,995,531,957 360,360,470 23,163,967 941,399,222 493.662,962 64,158,418 41,775,665 6,372,697 43,334,377 18,371,884 122,243,234 124,163,604 19,783,674,850 1,378,849,028 5,686,164 89,779,749

Amount in Taka		
30 June 2021	31 Dec 2020	

- **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		14,570,423	14,570,423
	Others		66,416,536	75,209,326
			80.986.959	89.779.749
10a.4	Investment in subsidiaries			
	Prime Bank Investment Limited		2,999,999,940	2,999,999,940
	Prime Bank Securities Limited		950,000,000	950,000,000
	Prime Exchange Co. Pte. Ltd., Sin	gapore	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
			4,051,711,521	4,051,711,521
10a.5	Advance income tax paid			
	Opening Balance		19,783,674,850	18,085,609,855
	Add: Paid during the year		1,312,857,741	1,698,064,996
			21,096,532,591	19,783,674,850
10a.6	Deferred tax assets			
	Opening balance		1,378,849,028	1,370,979,243
	Add: Addition during the year		477,424,473	7,869,785
			1.856.273.501	1.378.849.028
10a.6.1	Deferred tax assets			_
	Specific Provision for Loans and A	dvances	4,950,062,669	3,676,930,741
	Tax rate		37. <u>50%</u>	37.50%
	Deferred tax assets		<u> 1.856.273.501</u>	1,378,849,028
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 ag	<u>ents </u>	
	Prime Bank Limited (note-12a)	44,114,268,500	37,454,834,664
	Prime Bank Investment Limited	3,312,106,927	3,219,996,118
	Prime Bank Securities Limited	1,097,792,174	573,830,334
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2.984.708.578	2,353,072,530
		51,508,876,178	43,601,733,645
	Less: Inter-company transactions	7.185.713.063	5,988,623,089
		44,323,163,115	37,613,110,557
12a	Borrowings from other banks, financial institutions and agents of the Ba		
124	-		25 500 760 221
	In Bangladesh (note-12a.1)	27,316,473,718	25,500,760,221
	Outside Bangladesh	16,797,794,782	11,954,074,443
		44.114.268.500	<u>37.454.834.664</u>
12a.1	In Bangladesh		
	Prime Bank Subordinated Bond	7,500,000,000	8,000,000,000
	Borrowings from Bangladesh Bank (FSSP)	1,613,681,782	1,279,306,008
	Borrowings from Bangladesh Bank (EDF)	14,469,766,206	12,648,234,349
	Borrowings from Bangladesh Bank (GTF)	1,689,016,520	1,574,789,840
	Borrowings from Bangladesh Bank (FSF)	1,384,452,028	1,557,508,531
	Borrowings from Bangladesh Bank (IPFF)	257,023,623	328,821,622
	Bangladesh Bank Refinance (UBSP)	47,057,031	-
	Bangladesh Bank Refinance (TDF)	200,000,000	-
	Refinance against SME loan	155,476,528	112,099,870
		27,316,473,718	25,500,760,221

		Amount in 30 June 2021	n Taka 31 Dec 2020
		30 Julie 2021	51 Dec 2020
13	Consolidated deposits and other accounts		
	Current deposits and other accounts	44 24 4 722 022	44 500 026 260
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	41,314,723,822	41,598,926,269
	Prime Bank Investment Limited Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	_	_
	PBL Exchange (UK) Ltd.	-	<u>-</u>
	PBL Finance (Hong Kong) Limited	-	-
		41,314,723,822	41,598,926,269
	Less: Inter-company transactions	155,630,109	276,540,709
		41,159,093,712	41,322,385,560
	Bills payable Prime Bank Limited (note-13a.1.c)	6 600 303 134	4,528,972,457
	Prime Bank Limited (note-13a.1.c) Prime Bank Investment Limited	6,699,283,124	4,320,972,437
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	=
	PBL Finance (Hong Kong) Limited	-	-
		6,699,283,124	4,528,972,457
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (note-13a.1.c)	58,273,870,524	55,756,396,701
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	<u> </u>	
	PBL Finance (Hong Kong) Limited	_	_
	To be a marine (crossing reality) and the second se	58,273,870,524	55,756,396,701
	Term / Fixed deposits		
	Prime Bank Limited (note-13a.1.c)	117,796,148,502	131,143,907,737
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	117,796,148,502	131,143,907,737
	Less: Inter-company transactions	1.733.976	5,861,057
	Least Intel company danisactions	117,794,414,526	131,138,046,680
		223.926.661.887	232,745,801,398
13a	Deposits and other accounts of the Bank	452.004.562	100 511 250
	Deposits from banks (note -13a.1.a)	152,881,563 223,931,144,409	100,511,259 232,927,691,905
	Deposits from customers (note-13a.1.b)	223,931,144,409 224,084,025,972	232,927,691,905
		<u> </u>	255,020,205,104
13a.1	a) Deposits from Banks		
	Current deposits and other accounts	8,971,857	3,514,363
	Savings bank / Mudaraba savings deposits	20,406,736	20,169,758
	Special notice deposits	123,502,970	76,827,138
	Fixed deposits	152 991 562	- 100 F11 2F0
		<u>152,881,563</u>	100,511,259
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	18,090,653,916	18,639,144,189
	Foreign currency deposits	7,986,140,727	7,469,419,392
	Security deposits	6,553,647	7,402,516
	Sundry deposits (note - 13a.2)	15,463,435,174	15,770,246,138
	Less: Off-shore Banking Units	41,546,783,464 241,031,500	41,886,212,235 290,800,329
	Less. Oil-shore ballking offics	41,305,751,964	41,595,411,906
	ii) Bills payable	,000,,01,007	,550, .111,500
	Pay orders issued	6,691,446,375	4,518,884,610
	Pay slips issued	579,733	2,172,570
	Demand draft payable	6,917,007	7,575,965
	Foreign demand draft	313,592	313,592
	T. T. payable	989	292
	Bill Pay ATM	25,429 6,699,283,124	25,429 4,528,972,457
		0,033,283,124	4,340,3/4,43/
	iii) Savings bank / Mudaraba savings deposits	58,253,463,789	55,736,226,942
		,,,	

	Amount in 30 June 2021	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	50 Julie 2021	J. DCC 2020
iv) Term / Fixed deposits		
Fixed deposits / Mudaraba fixed deposits	73,410,069,476	83,901,877,216
Special notice deposits	14,417,065,730	16,107,498,434
Scheme deposits	29,845,510,325	31,057,704,950
	117,672,645,532	131,067,080,600
	223,931,144,409	232,927,691,905
	224,084,025,972	233,028,203,164
c) Deposits and other accounts		
Current deposits and other accounts		
Deposits from banks (note -13a.1.a)	8,971,857	3,514,363
Deposits from customers (note-13a.1.b.i)	41,305,751,964	41,595,411,906
	41.314.723.822	41.598.926.269
Bills payable		
Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.ii)	6,699,283,124	4,528,972,457
Deposits from customers (note-13a.1.b.ii)	6,699,283,124	4,528,972,457
Savings bank / mudaraba savings deposits	0,099,283,124	4,320,372,437
Deposits from banks (note -13a.1.a)	20,406,736	20,169,758
Deposits from customers (note-13a.1.b.iii)	58,253,463,789	55,736,226,942
Deposits from editionicis (note 15d.1.b.m)	58,273,870,524	55,756,396,701
Term / Fixed deposits	20,2.0,0.0,024	,, ,,
Deposits from banks (note -13a.1.a)	123,502,970	76,827,138
Deposits from customers (note-13a.1.b.iv)	117,672,645,532	131,067,080,600
	117,796,148,502	131,143,907,737
	224,084,025,972	233,028,203,164
Sundry deposits		
F.C. held against back to back L/C	7,610,459,395	8,040,017,889
Sundry creditors	299,311,547	523,176,715
Risk fund and service charges (CCS and lease finance)	56,355,521	56,392,484
Sale proceeds of PSP / BSP	72,971,050	16,246,250
Margin on letters of quarantee	845,540,766	759,656,507
Margin on letters of credit	2,087,207,650	1,807,284,004
Margin on FDBP / IDBP, export bills, etc	196,453,184	167,652,397
Unclaimed dividend	184,669,237	74,641,725
Interest / profit payable on deposits	1,692,737,814	1,942,460,954
Withholding VAT/Tax /Excise duty payable to Government Authority	181,805,593 2,235,923,416	358,090,975 2,024,626,238
Others	15,463,435,174	15,770,246,138
	15,403,435,174	13,770,240,130
Payable on demand and time deposits		
a) Demand deposits	19 000 635 774	10 642 650 552
Current deposits	18,099,625,774	18,642,658,552
Savings deposits (9%) Foreign currency deposits (Non interest bearing)	5,244,648,347 7,745,109,228	5,018,075,703 7,178,619,063
Security deposits (Northiterest bearing)	6,553,647	7,178,019,003
Sundry deposits	15,463,435,174	15,770,246,138
Bills payable	6,699,283,124	4,528,972,457
Dilio payable	53,258,655,293	51,145,974,429
h) Timo donosito	13,230,333,233	J=,±10 J 7 1EJ
b) Time deposits Savings deposits (0104)	E2 020 222 177]	EU 230 330 000
Savings deposits (91%)	53,029,222,177	50,738,320,998
Fixed deposits Special notice deposits	73,410,069,476	83,901,877,216
Deposits under schemes	14,540,568,700	16,184,325,572
DEDOSIIS HINDER SCHEMES	29,845,510,325	31,057,704,950
Sepond under senemes	<u>170,825,370,679</u> 224,084,025,972	181,882,228,735
Deposite under senemes	, ,,, 118/1 11 /h U / /	233,028,203,164
	224,034,023,372	
Consolidated other liabilities		
Consolidated other liabilities Prime Bank Limited (note-14a)	51,377,925,263	48,253,633,599
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited	51,377,925,263 1,016,119,444	48,253,633,599 889,704,420
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited	51,377,925,263 1,016,119,444 350,078,716	48,253,633,599 889,704,420 277,234,172
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	51,377,925,263 1,016,119,444 350,078,716 56,440,467	48,253,633,599 889,704,420 277,234,172 68,468,256
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	51,377,925,263 1,016,119,444 350,078,716 56,440,467 30,036,315	48,253,633,599 889,704,420 277,234,172 68,468,256 13,919,798
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	51,377,925,263 1,016,119,444 350,078,716 56,440,467 30,036,315 13,191,462	48,253,633,599 889,704,420 277,234,172 68,468,256 13,919,798 3,889,294
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	51,377,925,263 1,016,119,444 350,078,716 56,440,467 30,036,315 13,191,462 52,843,791,666	48,253,633,599 889,704,420 277,234,172 68,468,256 13,919,798 3,889,294 49,506,849,539
Consolidated other liabilities Prime Bank Limited (note-14a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	51,377,925,263 1,016,119,444 350,078,716 56,440,467 30,036,315 13,191,462	48,253,633,599 889,704,420 277,234,172 68,468,256 13,919,798 3,889,294

13a.2

13a.3

14

		A	
		Amount 30 June 2021	31 Dec 2020
14a O	ther liabilities of the Bank		
Ex	xpenditure and other payables	367,417,820	382,503,043
	rovision for bonus	255,595,346	186,244,674
	ease liabilities	1,027,722,766	1,219,685,421
	rovision for income tax (note - 14a.1)	26,591,068,214	25,197,656,236
	eferred tax liability (note-14a.2)	655,065,727	662,637,191
	nearned profit (Markup) rovision for off-balance sheet exposures (note-14a.4)	223,648,965 1,788,090,000	243,616,116 1,458,090,000
	rovision for Off-shore Banking Units (note-14a.5)	367,550,000	317,550,000
	und for employee welfare fund (EWF)	5,000,000	7,996,460
	und for Prime Bank Foundation (PBF)	51,000,000	80,152,215
	rovision for loans and advances / investments (note - 14a.3)	12,482,964,096	11,319,832,169
	tart-up fund	57,092,297	57,092,297
Sr	pecial general provision-COVID 19	488,800,000	488,800,000
	rovision for Interest receivable on loans and advances / investments	73,717,300	73,717,300
Pr	rovision for diminution in value of investments	122,128,249	122,128,249
In	nterest suspense account	6,238,203,064	5,904,201,721
Pr	rovision for Impairment loss for investment in subsidiaries	471,444,092	421,444,092
	limate risk fund	22,019,027	22,019,027
Pr	rovision of rebate for good borrower	15,207,111	15,207,111
	ther liabilities	6,970,671	5,839,758
Ot	ther provision (note - 14a.6)	67,220,519	67,220,519
		51.377.925.263	48.253.633.599
14a.1 P	rovision for income tax		
10	pening Balance	25,197,656,236	22,731,307,386
Ac	dd: Addition during the year	1,393,411,977	2,466,348,850
		26.591.068.214	25.197.656.236
In	rofit before provision and income tax as per profit and loss account ncome tax as per applicable tax rate (37.5%)	4,458,765,449 1,672,037,043	2,481,615,066
	actors affecting the tax charged	1,072,037,013	930,605,650
Oı	n non deductible expenses (netting of deductible income)	156,446,949	34,586,215
Oi Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities)	156,446,949 (416,062,230)	34,586,215 (19,163,593
Oi Ta Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income)	156,446,949 (416,062,230) (11,158,241)	34,586,215 (19,163,593
Oi Ta Ta Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities)	156,446,949 (416,062,230)	34,586,215 (19,163,593 (15,422,622
Oi Ta Ta Ta T a	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses ii) A numerical reconciliation between the average effective tax rate and the	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977	34,586,215 (19,163,593 (15,422,622 - 930,605,650
Oi Ta Ta Ta Ta (i th	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses ii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin	34,586,215 (19,163,593 (15,422,622 - 930,605,650
Oi Ta Ta Ta Ta (i th Aj	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin	34,586,215 (19,163,593 (15,422,622
Oi Ta Ta Ta Ta (i th Aj Ta Oi	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50%
On Ta Ta Ta T a (i th A I Ta On Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77%
Oi Ta Ta Ta T a (i th A I Ta Oi Ta Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77% -0.62%
Oi Ta Ta Ta T a (ii th Ai Ta Oi Ta Ta Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on which 1.399 -0.779 -0.629 0.009
On Ta Ta Ta Ta (ii th An Ta On Ta Ta An	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25%	34,586,215 (19,163,593 (15,422,622
On Ta Ta Ta Ta (i) th An Ta On Ta Ta An ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ax)	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18%	34,586,215 (19,163,593 (15,422,622
Or Ta Ta Ta Ta (ii th An Ta Or Ta Ta An ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77% -0.62% 0.00% 37.50%
Or Ta Ta Ta Ta (ii th An Ta Ta Ta An ta.	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the acte applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance dd: Addition during the year	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whic 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650
Or Ta Ta Ta Ta (ii th An Ta Ta An ta 14a.2 Do Or Ac	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464)	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on which 1.399 -0.779 -0.629 0.009 37.50% 930,373,650 (267,736,459
On Ta Ta Ta Ta (ii th An Ta Ta Ta An ta.	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the acte applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance dd: Addition during the year	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650 (267,736,459
On Ta Ta Ta Ta (ii th Ap Ta Ta Ta Ax ta:	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the acte applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) exerage effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance dd: Addition during the year ess: Release during the year	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464) 655,065,727	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on which 1.399 -0.779 -0.629 0.009 37.50% 930,373,650 (267,736,459
On Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the ane applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ix) referred tax liability pening balance dd: Addition during the year ess: Release during the year referred tax liability pemporary timing difference in written down value of fixed assets between tax to	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 (7,571,464) 655,065,727	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whic 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650 (267,736,459 662,637,191
On Ta Ta Ta Ta (ii th An Ta Ta Ta An ta:	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the ance applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ix) referred tax liability pening balance dd: Addition during the year ess: Release during the year ess: Release during difference in written down value of fixed assets between tax be arrying amount of fixed assets including RoU Assets	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 (7,571,464) 655,065,727 coase and carrying value: 3,192,277,153	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650 - (267,736,459 662,637,191
On Ta Ta Ta Ta (i th An Ta Ta An ta. 14a.2 Do On Ac Le	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the active applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings effective tax rate (tax expense divided by profit before provision and fix) referred tax liability pening balance dd: Addition during the year ess: Release during the year ess: Release during the year efferred tax liability emporary timing difference in written down value of fixed assets between tax barrying amount of fixed assets including RoU Assets ax base	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464) 655,065,727 coase and carrying value: 3,192,277,153 2,138,338,156	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on which 1.399 -0.779 -0.629 0.009 37.509/ 930,373,650 (267,736,459 662,637,191 3,211,297,991 2,137,168,422
On Ta Ta Ta Ta On Ta Ta An ta. 14a.2 Do On Ac Le Lea L4a.2.1 Do Ta Ta Ta Ta Ta Ta Ta Ta Ta Ta Ta Ta Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance dd: Addition during the year ess: Release during the year ess: Release during the year errying amount of fixed assets including RoU Assets ax base axable temporary difference	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464) 655,065,727 coase and carrying value: 3,192,277,153 2,138,338,156 1,053,938,997	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on which 1.399 -0.779 -0.629 0.009 37.509/ 930,373,650 (267,736,459 662,637,191 3,211,297,991 2,137,168,422 1,074,129,569
On Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the acceptable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) verage effective tax rate (tax expense divided by profit before provision and ix) referred tax liability pening balance dd: Addition during the year ess: Release during the year ess: Release during the year ess: Release during difference in written down value of fixed assets between tax tarrying amount of fixed assets including RoU Assets ax base axable temporary difference ax Rate	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464) 655,065,727 coase and carrying value: 3,192,277,153 2,138,338,156 1,053,938,997 37.50%	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whice 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650 (267,736,459 662,637,191 3,211,297,991 2,137,168,422 1,074,129,569 37.50%
On Ta	n non deductible expenses (netting of deductible income) ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) otal income tax expenses iii) A numerical reconciliation between the average effective tax rate and the are applicable tax rate is computed. pplicable tax rate ax effect of expenses that are not deductible for tax purposes ax savings from exempted income (on govt. treasury securities) ax savings from reduced tax rates (on dividend income) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings from reduced tax rates (on gain on sale of quoted securities) ax savings effective tax rate (tax expense divided by profit before provision and ax) referred tax liability pening balance dd: Addition during the year ess: Release during the year ess: Release during the year errying amount of fixed assets including RoU Assets ax base axable temporary difference	156,446,949 (416,062,230) (11,158,241) (7,851,544) 1,393,411,977 applicable tax rate , disclosin 37.50% 3.51% -9.33% -0.25% -0.18% 31.25% 662,637,191 - (7,571,464) 655,065,727 coase and carrying value: 3,192,277,153 2,138,338,156 1,053,938,997	34,586,215 (19,163,593 (15,422,622 930,605,650 g also the basis on whic 37.50% 1.39% -0.77% -0.62% 0.00% 37.50% 930,373,650 (267,736,459 662,637,191 3,211,297,991 2,137,168,422 1,074,129,569

		Amount in	Taka
		30 June 2021	31 Dec 2020
14a.3	Provision for loans, advances and lease / investments	-	
	Movement in specific provision on classified loans / investments:	2 502 520 744	2 572 544 642
	Provision held as on 1 January Less: Fully provided debts written off during the year	3,593,530,741	3,578,544,649 (3,080,880)
	Add: Recoveries of amounts previously written off	73,131,927	468,066,972
	Add: Net charge to profit and loss account (note-39a)	1,200,000,000	(450,000,000)
	Provision held as on	4,866,662,669	3,593,530,741
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	7,726,301,427	6,360,393,724
	Add: Amount transferred to classified provision	- (140 000 000)	-
	Add: General provision made during the year (note-39a)	(110,000,000)	1,365,907,703
	Provision held as on	7,616,301,427 12,482,964,096	7,726,301,427 11,319,832,169
		12,482,304,030	11,319,632,109
14a.4	Provision for off-balance sheet exposures		
	Provision held as on 1 January	1,458,090,000	1,308,090,000
	Add: Provision made during the year (note-39a)	330,000,000	150,000,000
	Provision held as on	1.788.090.000	1.458.090.000
14a.5	Provision for Off-shore Banking Units Movement in specific provision on classified loans / investments: Provision held as on 1 January	83,400,000	77,400,000
	Add: Net charge to profit and loss account (note-39a)	-	6,000,000
	Provision held as on	83,400,000	83,400,000
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	234,150,000	203,150,000
	Add: General provision made during the year (note-39a) Provision held as on	50,000,000 284,150,000	31,000,000 234,150,000
	FIOVISION NEIU 45 ON	367,550,000	317,550,000
44- 6	Otherwise School Control Control	33773337333	<u> </u>
14a.6	Other provision for classified assets Balance as on 1 January	67,220,519	138,133,147
	Add: Addition during the year (note-39a)	07,220,319	130,133,147
	Less: Adjustment during the year	-	(70,912,629)
	Balance as on	67.220.519	67,220,519
45	Chara assitut		
15 15.1	Share capital Authorized capital		
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
15.2	Issued, subscribed and fully paid up capital		
	30,000,000 ordinary shares of Taka 10 each issued for cash	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
15.3	History of paid-up capital Given below the history of raising of share capital of Prime Bank Limited:	11,322,834,770	11,322,834,770
	and a second control of the second control con		

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
	<u>L</u>	30 June 2021	31 Dec 2020
45.4	Chana anamina		
15.4	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
	Less. Theorie tax deduction at source & 570 on total premium	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
	_		
15.5			
	Share capital	60	60
	Retained earnings	(5)	(4)
	=	55	56
16	Statutory reserve		
	Balance on 1 January	10,353,413,584	10,353,413,584
	Addition (20% of pre-tax profit)	-	-
	Balance as at	10,353,413,584	10,353,413,584
	-		
17	Consolidated revaluation gain / loss on investments		
	Prime Bank Limited (note-17a)	89,498,605	366,668,195
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	39,770,956	40,416,427
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	2,365,726 3,899,772	887,626 3,916,236
	Gain on revaluation of investment at PBL Finance (florid Kong) Limited	135.535.059	411.888.485
	=	133,333,039	711,000,703
17(a)	Revaluation gain / loss on investments of the Bank	,	
	Opening balance on 1 January	366,668,195	30,573,856
	Add: Amortized/Revaluation Gain	26,511,855	975,062,327
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(303,680,198)	(638,969,653)
	Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(1,248)	1,665
	=	89,498,605	366,668,195
18	Revaluation reserve		
	Balance on 1 January	1,767,012,161	1,767,012,161
	Adjustment during the year	-	=
	Balance as at	1,767,012,161	1,767,012,161
	Less: Provision for deferred tax	(259,838,602)	(259,838,602)
		1,507,173,559	1,507,173,559
19	Consolidated foreign currency translation gain/ (loss)		
19	Prime Bank Limited (note-19a)	16,477,709	16,291,848
	Prime Bank Investment Limited	-	10,231,010
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	(68,131)	142,993
	PBL Exchange (UK) Ltd.	(39,597)	265,059
	PBL Finance (Hong Kong) Limited	(4,645)	69,635
	<u>-</u>	16,365,336	16,769,536
100	= Foreign currency translation gain / (loss)		16,769,536
19a	Foreign currency translation gain/ (loss) Ralance on 1 January	16,365,336	
19a	Balance on 1 January	16,365,336 16,291,848	16,592,712
19a		16,365,336	
	Balance on 1 January Addition during the year Balance as at	16,365,336 16,291,848 185,861	16,592,712 (300,863)
19a 20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account	16,365,336 16,291,848 185,861 16,477,709	16,592,712 (300,863) 16,291,848
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a)	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235	16,592,712 (300,863) 16,291,848 3,986,621,319
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4.90	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419)
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488)	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824)
	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January Addition during the year	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420 3,986,922,182 2,030,349,408	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4,39 (9,834,778) (61,285,419) (176,824) 3,620,860,953
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January Addition during the year Transfer to statutory reserve	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January Addition during the year Transfer to statutory reserve Cash dividend	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 4,90 (16,434,798) (20,141,270) (73,488) 3,935,196,420 3,986,922,182 2,030,349,408 - (1,698,425,216) - 4,318,846,375	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953 3,718,432,277 1,797,072,599 - (1,528,582,694) - 3,986,922,182
20	Balance on 1 January Addition during the year Balance as at Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Minority Interest Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited Less: Foreign currency translation gains Retained earnings / movement of profit and loss account of the Bank Balance on 1 January Addition during the year Transfer to statutory reserve Cash dividend Issue of bonus shares	16,365,336 16,291,848 185,861 16,477,709 4,319,032,235 (244,885,931) (176,208,984) 27,151,371 (15,314,920) 62,072,201 3,971,845,972 490 (16,434,798) (20,141,270) (73,488) 3,935,196,420 3,986,922,182 2,030,349,408 - (1,698,425,216) -	16,592,712 (300,863) 16,291,848 3,986,621,319 (219,463,516) (191,314,493) 26,197,120 (11,862,584) 101,980,125 3,692,157,970 4.39 (9,834,778) (61,285,419) (176,824) 3,620,860,953 3,718,432,277 1,797,072,599 - (1,528,582,694)

20.1 Consolidated retained earnings brought forward from previous year Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January 2,288,496,966 (191,314,493) (11,862,584) (11,862,684) (11,862,584) (11,862,684) (2,189,849,583 (217,282,979) (150,266,749) 6,758 (28,486,500) 415,167 1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583
Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Poreign currency translation gain on 1 January Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited Prime Bank Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Limited (note-21a.1)	(217,282,979) (150,266,749) 6,758 (28,486,500) 415,167 1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583
Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Poreign currency translation gain on 1 January Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited Prime Bank Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Limited (note-21a.1)	(217,282,979) (150,266,749) 6,758 (28,486,500) 415,167 1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583 - 2,189,849,583
Prime Bank Investment Ltd. Prime Bank Securities Ltd. Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Foreign currency translation gain on 1 January Position Cash dividend paid Balance as on Foreign currency translation gain on 1 January Cash dividend paid Balance as on Foreign currency translation gain on 1 January Position Cash dividend paid Balance as on Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) Prime Bank Limited (note-21a.1) (11,862,584)	(217,282,979) (150,266,749) 6,758 (28,486,500) 415,167 1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583
Prime Bank Securities Ltd. Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Poreign currency translation gain on 1 January 20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January Cash dividend paid Balance as on Foreign currency translation gain on 1 January Consolidated contingent liabilities Acceptances and endorsements Prime Bank Limited (note-21a.1) (11,862,584) (11,862	(150,266,749) 6,758 (28,486,500) 415,167 1,794,235,280 (1,311,069) 1.792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583 - 2,189,849,583
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 20,553,436 1,886,409,809 Foreign currency translation gain on 1 January 20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 1,886,409,809 1,885,888,720 3,986,922,182 1,698,425,216) 2,288,496,966 2,288,496,966 59,377,182,629	(28,486,500) 415,167 1,794,235,280 (1,311,069) 1.792,924,211 3,718,432,277 (1,528,582,694) 2,189,849,583 2.189,849,583
PBL Finance (Hong Kong) Limited 20,553,436 1,886,409,809 Foreign currency translation gain on 1 January (521,089) 20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued 3,986,922,182 Cash dividend paid (1,698,425,216) Balance as on 2,288,496,966 Foreign currency translation gain on 1 January 2,288,496,966 Foreign currency translation gain on 1 January 2,288,496,966 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	415,167 1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 - (1,528,582,694) 2,189,849,583 - 2,189,849,583
Foreign currency translation gain on 1 January 20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 1,886,409,809 (521,089) 1,885,888,720 3,986,922,182 (1,698,425,216) (1,698,425,216) 2,288,496,966 2,288,496,966 59,377,182,629	1,794,235,280 (1,311,069) 1,792,924,211 3,718,432,277 (1,528,582,694) 2,189,849,583 - 2,189,849,583
Foreign currency translation gain on 1 January 20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) (521,089) 1.885.888.720 3,986,922,182 (1,698,425,216) (1,698,425,216) 2,288,496,966 2,288,496,966 2,288,496,966 5,9,377,182,629	(1,311,069) 1.792.924.211 3,718,432,277 (1,528,582,694) 2,189,849,583 - 2.189.849.583
20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 1.885.888.720 3,986,922,182 (1,698,425,216) (1,698,425,216) (1,698,425,216) (1,698,425,216) (2,288,496,966) (2,288,496,966) (3,288,496,966) (4,698,425,216) (5,288,496,966) (6,288,496,966) (7,698,425,216) (7,698	3,718,432,277 - (1,528,582,694) 2,189,849,583 - 2.189,849,583
Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 3,986,922,182 (1,698,425,216) 2,288,496,966 2,288,496,966 2,288,496,966 59,377,182,629	(1,528,582,694) 2,189,849,583 - 2,189,849,583
Balance on 1 January Bonus shares issued Cash dividend paid Balance as on Foreign currency translation gain on 1 January 21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 3,986,922,182 (1,698,425,216) 2,288,496,966 2,288,496,966 2,288,496,966 59,377,182,629	(1,528,582,694) 2,189,849,583 - 2,189,849,583
Cash dividend paid Balance as on Foreign currency translation gain on 1 January 2.288,496,966 2.288,496,966 2.288,496,966 2.288,496,966 2.288,496,966 2.288,496,966 2.1 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	2,189,849,583 2,189,849,583
Balance as on Foreign currency translation gain on 1 January 2.288,496,966 2.288,496,966 2.288,496,966 2.288,496,966 2.1 Consolidated contingent liabilities 2.1.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	2,189,849,583 2,189,849,583
Foreign currency translation gain on 1 January 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966 2.288.496.966	<u>-</u> 2.189.849.583
21 Consolidated contingent liabilities 21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	
21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	F4.471.005
21.1 Acceptances and endorsements Prime Bank Limited (note-21a.1) 59,377,182,629	F. 47. 005
Prime Bank Limited (note-21a.1) 59,377,182,629	E4 474 005 -00
	1 4 4 44 027 FO2
	54,474,837,582
Prime Bank Securities Limited -	_
Prime Exchange Co. Pte. Ltd., Singapore -	-
PBL Exchange (UK) Ltd.	-
PBL Finance (Hong Kong) Limited	
	54,474,837,582
21.2 Letters of guarantee Prime Bank Limited (note-21a.2) 36,463,223,270	39,281,517,962
Prime Bank Investment Limited -	59,201,517,902
Prime Bank Securities Limited -	-
Prime Exchange Co. Pte. Ltd., Singapore -	-
PBL Exchange (UK) Ltd.	-
PBL Finance (Hong Kong) Limited - 36,463,223,270 3	 39,281,517,962
21.3 Irrevocable Letters of Credit	13,201,317,302
Prime Bank Limited (note-21a.3) 36,114,919,402	31,316,795,973
Prime Bank Investment Limited -	-
Prime Bank Securities Limited - Prime Exchange Co. Pte. Ltd., Singapore - Prime Exchange Co. Pte. Ltd., Singapore	-
PBL Exchange (UK) Ltd	_
PBL Finance (Hong Kong) Limited	-
	31,316,795,973
21.4 Bills for collection Prime Bank Limited (note-21a.4) 11,421,376,468	12,156,669,588
Prime Bank Investment Limited - 11,421,376,466	12,130,009,366
Prime Bank Securities Limited -	-
Prime Exchange Co. Pte. Ltd., Singapore -	-
PBL Exchange (UK) Ltd.	-
PBL Finance (Hong Kong) Limited	- L2,156,669,588
	37,229,821,105
	77==070==7==0
21a Contingent liabilities of the Bank	
21a.1 Acceptances and endorsements	
Back to back bills (Foreign) 52,257,130,205	48,890,941,653
Back to back bills (Local) 6,014,650,413 Back to back bills (EPZ) 1,105,402,011	4,841,379,235 742,516,693
59,377,182,629	54,474,837,582
Less: Margin (7,610,459,395)	(8,040,017,889)
<u>51,766,723,233</u> 4	16,434,819,693
21a.2 Letters of guarantee	
Letters of quarantee (Local) 16,660,749,689	17,141,371,606
Letters of guarantee (Foreign) 19,802,473,581	22,140,146,357
Foreign counter guarantees	- 39,281,517,962
36,463,223,270 Less: Margin (845,540,766)	(759,656,507)
	38,521,861,455

21a.3 Irrevocable Letters of Credit Letters of credit (Sight) Letters of credit (Deferred) Back to back L/C

Less: Margin

21a.4 Bills for collection

Outward bills for collection

Less: Margin

Amount in Taka		
30 June 2021	31 Dec 2020	
	_	
7,746,064,846	7,901,084,317	
15,247,666,126	15,345,874,745	
13,121,188,430	8,069,836,910	
36,114,919,402	31,316,795,973	
(2,087,207,650)	(1,807,284,004)	
34,027,711,752	29,509,511,968	
11,421,376,468	12,156,669,588	
11,421,376,468	12,156,669,588	
(196,453,184)	(167,652,397)	
11,224,923,285	11,989,017,190	
<u> 143,376,701,769</u>	<u>137,229,821,105</u>	

		A a	n Taka
		Amount i	Jan-Jun-2020
		Jan-Jun-2021	Jan-Jun-2020
22	Tu como abatomont		
22	Income statement		
	Income:	0.000 770 400	10 500 707 600
	Interest, discount and similar income (note-22.1)	8,998,779,420	10,530,797,639
	Dividend income (note-25a)	63,761,376	88,129,267
	Fees, commission and brokerage (note-22.2)	500,032,721	446,661,513
	Gains <i>less</i> losses arising from dealing in securities (note-25a)	28,551,071	-
	Gains <i>less</i> losses arising from investment securities (note-25a)	1,109,499,279	51,102,915
	Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)	253,566,510	405,781,549
	Income from non-banking assets	255,500,510	103,701,313
		440 204 002	200 124 402
	Other operating income (note-27a)	440,304,083	309,134,403
	Profit <i>less</i> losses on interest rate changes	-	-
		11,394,494,460	11,831,607,284
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	3,355,023,245	5,675,313,786
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses (note-22.3)	2,588,269,318	2,685,934,869
	Other operating expenses (note-38a)	563,209,952	636,018,831
	Depreciation on banking assets (note-37a)	429,226,497	352,724,733
		6,935,729,011	9,349,992,219
		4,458,765,449	2,481,615,066
22.1	Interest, discount and similar income		
22.1	Interest income / Profit on investments (note-23a)	7 521 005 600	9 202 605 617
		7,521,005,690	8,292,605,617
	Interest income on treasury bills / reverse repo / bonds (note-25a)	1,088,161,769	821,716,079
	Gain on Discounted bond / bills (note-25a)	372,669,317	1,343,434,855
	Interest on debentures (note-25a)	79,628,961	74,164,690
		9,061,465,736	10,531,921,242
	Less: Loss on revaluation of security trading (note-25a)	62,686,316	1,123,603
		8,998,779,420	10,530,797,639
		8,338,113,420	10/550/131/053
22.2	-	6,536,773,420	10/030/131/003
22.2	Fees, commission and brokerage		
22.2	Commission (note-26a)	500,032,721	446,661,513
22.2			
22.2	Commission (note-26a)	500,032,721	446,661,513
22.2	Commission (note-26a)		
	Commission (note-26a) Settlement fee-PBIL (note-26a)	500,032,721	446,661,513
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses	500,032,721 - 500,032,721	446,661,513 - 446,661,513
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a)	500,032,721 500,032,721 2,181,473,276	446,661,513 - 446,661,513 2,239,700,580
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a)	500,032,721 500,032,721 2,181,473,276 234,662,267	446,661,513 - 446,661,513 2,239,700,580 278,589,145
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a)	500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411	446,661,513
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a)	500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411	446,661,513
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a)	500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603	446,661,513 - 446,661,513 2,239,700,580 278,589,145
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667	2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774	2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 500,032,721 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095	2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848
	Commission (note-26a) Settlement fee-PBIL (note-26a) 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)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318	446,661,513
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a)	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829	446,661,513
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398	446,661,513
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 48,591,763	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015 6,040,251 - 47,293,394
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 48,591,763 7,690,370,680	446,661,513 - 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015 6,040,251 - 47,293,394 8,413,010,278
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 48,591,763 7,690,370,680 121,611,060	446,661,513 - 446,661,513 - 446,661,513 - 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015 6,040,251 - 47,293,394 8,413,010,278 104,893,145
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) 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) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	500,032,721 - 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 48,591,763 7,690,370,680	446,661,513 446,661,513 2,239,700,580 278,589,145 9,703,946 36,875,239 90,141,399 5,919,000 1,321,711 690,000 22,993,848 2,685,934,869 8,292,605,617 67,071,015 6,040,251 - 47,293,394 8,413,010,278

Annount in Takes Jan-Jun-2020			r	
Loans (General) / Musharaka Loans (General) / Musharaka Loans against trust receibts 194,230,421 325,188,809 Packing credit 194,230,421 194,				
Loans (General) / Musharaka Loans against trust receits Packing credit House building loan Lease finance / Izara Lease / Izara			Jan-Jun-2021	Jan-Jun-2020
Loans (General) / Musharaka Loans against trust receits Packing credit House building loan Lease finance / Izara Lease / Izara				
Decision 194,230,421 325,188,809 Packing credit 194,230,421 325,188,809 128,313,320 184,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,858,383 148,859,360 148,850 148,	23a		2 006 076 262	2 150 205 050
Packing credit 12,831,320 18,458,385 165,057,329 162,987,329 162,987,329 162,987,329 162,987,329 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 160,063 161,292,789 161,292,789 161,292,789 161,292,789 163,370,777 163,377,792 163,377,793 163,377				
House building loan				
Lease finance / Lara Hire purchase B3,404,806 494,607 494,217.552 Payment against documents 660,663 484,607 660,663 484,607 676,674,061 76,775,000,544 42,735,957 35,000,544 42,735,957 35,000,544 42,735,957 35,000,544 42,735,957 36,000,574			1	
Hire purchase				
Pawment against documents				
Cash credit / Bai-Mualial 675,674,061 768,874,365 Secure do verdarit 999,296,304 12,528,77954 Consumer credit scheme 633,837,047 737,295,873 S16f1 Goan 35,000,544 42,735,957 Agricultural Loan 19,877,732 50,005,7378 Forced loan 3,650,877 402,654,111 391,234,182 11,679,670 11,670,737 11,670,737 12,		•	1	
Secured overdaft				
Consumer credit scheme Staff loan			1	
Staff loan				
Agricultural Loan Forced loan				737,295,873
Forced loan				
Documentary bills purchased 402,654,411 391,234,182 1.			1	
Interest income from credit card 60,864,233 82,330,523 Total interest / profit on loans and advances / Investments 1,782,655,434 1,503,711,712 Total interest / profit on loans and advances / investments 7,463,456,948 8,086,133,168 80,861,133,168 1,782,655,948 8,086,133,168 1,782,655,948 8,086,133,168 1,782,655,948 8,086,133,168 1,782,655,948 8,086,133,168 1,782,655,948 8,086,133,168 1,782,655,948 8,086,133,168 1,782,655,948 1,782,665,272 3,096,267 3,665,528 1,782,665,517 3,78,872 3,5				
Other loans and advances / Investments 1,782,655,434 1,503,711,712 Total interest / profit on loans and advances / investments 1,743,455,948 8,086,133,168 Interest / profit on balance with other banks and financial institutions 981,667 3,666,528 Interest / profit received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest / profit received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest received from foreign banks (note-23a.1) 92,012,005 8,292,605,617 Total interest / profit paid on deposits, borrowings, etc. 73,373,375 75,426,981 Prime Bank Limited (note-24a) 73,357,395 75,426,981 Prime Bank Eventries Limited 73,357,395 75,426,981 Prime Bank Securities Limited 73,357,395 75,426,981			1	
Total interest / profit on loans and advances / investments 7,463,456,948 8,086,133,158 Interest / profit on loans and financial institutions 5,288,233 163,809,654 Interest / profit received from foreign banks (note-23a.1) 3,578,872 38,996,267 7,521,005,690 3,266,528 7,521,005,690 3,292,605,617 23a.1 Interest received from foreign banks (note-23a.1) 18,8433,135 86,372,364 Less: Inter-company transactions 92,012,007 125,368,631 Less: Inter-company transactions 88,433,135 86,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 88,433,135 36,372,364 97,986,590 12,796,591 98,201,2007 12,796,591 98,201,2007 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,796,591 12,772,224 104,893,145 104,893,145 12,776,677,801 12,772,224 104,893,145 104,893,145 169,443,294 106,807 12,776,677,801 12,976,564,94 106,807 12,776,677,801 12,976,564,94 106,807 12,796,564 107,807 12,796,564 108,807 12,796,760 12,796,564 108,807 12,766,776,801 12,756,564 108,807 12,766,776,801 12,756,766 108,807 12,766,776,801 12,756,766 10,807 12,708,766 10,				82,330,523
Interest / profit on balance with other banks and financial institutions Interest on call loans Interest on call loans Interest / profit received from foreign banks (note-23a.1) 23a.1 Interest received from foreign banks (note-23a.1) 23a.1 Interest received from foreign banks Less: Inter-company transactions 23.1 Interest received from foreign banks Less: Inter-company transactions 24. Consolidated interest / profit paid on deposits, borrowings, etc. 25. Prime Bank Limited (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Limited (note) PRI. Exchanae (UK) Ltd. PRI. Finance (Hong Kong) Limited PRI. Exchanae (UK) Ltd. PRI. Finance (Hong Kong) Limited PRI. Exchanae (Fong Kong) Limited PRI. Exchanae (Fong Kong) Limited PRI. Exchanae (Pong Kong) PRI. Exchanae				
Interest on call loans Interest / profit received from foreign banks (note-23a.1) Interest / profit received from foreign banks (note-23a.1) Interest received from foreign banks Less: Inter-company transactions 23a.1 Interest received from foreign banks Less: Inter-company transactions 24 Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (note-24a) Prime Bank Limited (note-24a) Prime Bank Investment Limited Prime Bank Securities Sautings Agentics Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Securities Profit paid on deposits, borrowings, etc. of the Bank Prime Bank Individual Prime Prime Prime			7,463,456,948	8,086,133,168
Interest / profit received from foreign banks (note-23a.1)		Interest / profit on balance with other banks and financial institutions	52,988,203	163,809,654
23a.1 Interest received from foreign banks		Interest on call loans	981,667	3,666,528
23a.1 Interest received from foreign banks		Interest / profit received from foreign banks (note-23a.1)	3,578,872	38,996,267
Less: Inter-company transactions			7,521,005,690	8,292,605,617
Less: Inter-company transactions				
Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (note-24a) 73,357,395 75,426,981 73,357,395 75,426,981 73,357,395 75,426,981 79 79 79 79 79 79 79 7	23a.1	Interest received from foreign banks	92,012,007	125,368,631
Prime Bank Limited (note-24a) 3,355,023,245 5,675,313,786 Prime Bank Investment Limited 73,357,395 75,426,981 73,357,395 75,426,981 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,795,212 79,996,590 12,796,293 71,700,24 79,996,590 12,796,293 79,996,590 12,796,293 79,996,590 12,772,224 10,989,145 79,996,590 12,772,224 10,989,145 79,996,590 12,772,224 10,989,145 79,996,590 12,772,724 79,996,590 12,796,579 79,996,590 12,796,579 79,996,590 12,796,579 79,996,590 12,796,590		Less: Inter-company transactions	88,433,135	86,372,364
Prime Bank Limited (note-24a) 3,355,023,245 5,675,313,786 Prime Bank Investment Limited 73,357,395 75,426,981 Prime Bank Securities Limited 27,996,590 12,795,212 PRIE Exchange (CN, Pte. Ltd., Singapore 204,159 340,933 PBL Finance (Hong Kong) Limited 23,304,981 21,170,024 Less: Inter-company transactions 121,772,224 104,893,145 Less: Inter-company transactions 121,772,224 104,893,145 Interest / profit paid on deposits, borrowings, etc. of the Bank i) 1,111,772,224 104,893,145 Interest / profit paid on deposits: 363,761,122 581,383,037 Savinas bank / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba term deposits 1,276,677,801 2,979,555,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 28,807,067 Foreign currency deposits (note-24a.1) 2,869,024,152 4,903,617,728 Repurchase acreement (repo) 166,667 34,57			3,578,872	38,996,267
Prime Bank Limited (note-24a) 3,355,023,245 5,675,313,786 Prime Bank Investment Limited 73,357,395 75,426,981 Prime Bank Securities Limited 27,996,590 12,795,212 PRIE Exchange (CN, Pte. Ltd., Singapore 204,159 340,933 PBL Finance (Hong Kong) Limited 23,304,981 21,170,024 Less: Inter-company transactions 121,772,224 104,893,145 Less: Inter-company transactions 121,772,224 104,893,145 Interest / profit paid on deposits, borrowings, etc. of the Bank i) 1,111,772,224 104,893,145 Interest / profit paid on deposits: 363,761,122 581,383,037 Savinas bank / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba term deposits 1,276,677,801 2,979,555,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 28,807,067 Foreign currency deposits (note-24a.1) 2,869,024,152 4,903,617,728 Repurchase acreement (repo) 166,667 34,57				
Prime Bank Investment Limited 73,357,395 75,426,981 Prime Bank Securities Limited 27,996,590 12,795,212 PBL Exchange (UK) Ltd. 23,304,981 21,170,024 PBL Finance (Hong Kong) Limited 23,304,981 21,170,024 Less: Inter-company transactions 3,479,886,370 5,785,046,936 Less: Inter-company transactions 121,772,224 104,893,145 3,358,114,146 5,680,153,791 24a Interest / profit paid on deposits, borrowings, etc. of the Bank in Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba term deposits 1,276,677,801 2,2979,555,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 - Others 2,869,024,152 4,903,617,728 ii) Interest / Profit paid for borrowings:	24	Consolidated interest / profit paid on deposits, borrowings, etc.		
Prime Bank Investment Limited 73,357,395 75,426,981 Prime Bank Securities Limited 27,996,590 12,795,212 PBL Exchange (UK) Ltd. 23,304,981 21,170,024 PBL Finance (Hong Kong) Limited 23,304,981 21,170,024 Less: Inter-company transactions 3,479,886,370 5,785,046,936 Less: Inter-company transactions 121,772,224 104,893,145 3,358,114,146 5,680,153,791 24a Interest / profit paid on deposits, borrowings, etc. of the Bank in Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba savings deposits 363,761,122 581,383,037 Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba term deposits 1,276,677,801 2,2979,555,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 - Others 2,869,024,152 4,903,617,728 ii) Interest / Profit paid for borrowings:		Prime Bank Limited (note-24a)	3,355,023,245	5,675,313,786
Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. 204,159 340,933 340,933 340,933 201,159 340,933 21,170,024 -		Prime Bank Investment Limited	73,357,395	75,426,981
Prime Exchange (UK) Ltd. 204,159 340,933 PBL Exchange (UK) Ltd. 23,304,981 21,170,024 PBL Finance (Hong Kong) Limited 3,479,886,370 5,785,046,936 Less: Inter-company transactions 121,772,224 104,893,145 3,358,114,146 5,680,153,791 Z4a Interest / profit paid on deposits, borrowings, etc. of the Bank in Interest / profit paid on deposits; i) Interest / profit paid on deposits 363,761,122 581,383,037 Social notice deposits 363,761,122 581,383,037 Special notice deposits 363,761,122 581,383,037 Term deposits / Mudaraba savings deposits 363,761,122 581,383,037 Term deposits / Mudaraba term deposits 1,276,677,801 2,979,565,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 2,807,067 - Others 2,809,024,152 4,903,617,728 ii) Interest / Profit paid for borrowings: 166,667 34,573,125 Repurchase agreement (repo) 166,667 34,573,125 Repurchase agreement (repo) 8,843,3135		Prime Bank Securities Limited		
PBL Exchange (UK) Ltd.		Prime Exchange Co. Pte. Ltd., Singapore		
PBL Finance (Hong Kong) Limited 3,304,981 21,170,024 3,479,886,370 5,785,046,936 121,772,224 104,893,145 3,358,114,146 5,680,153,791 121,772,224 104,893,145 121,772,224 104,893,145 121,772,224 104,893,145 121,772,224 104,893,145 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,680,153,791 105,890,161 105,943,294 105,943,2			-	-
Less: Inter-company transactions			23.304.981	21.170.024
Less: Inter-company transactions 121,772,224 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,114,146 (3,358,134,144,146 (3,358,134,144 (3,358,134,144 (3,358,134,144,146 (3,358,134,144,146 (3,358,134,14			3,479,886,370	5,785,046,936
The content of the Bank The content of t		Less: Inter-company transactions		
i) Interest / profit paid on deposits:			3,358,114,146	5,680,153,791
i) Interest / profit paid on deposits:				
Savings bank / Mudaraba savings deposits 363,761,122 581,383,037 59ecial notice deposits 74,589,061 169,443,294 174,687,7801 1,276,677,801 2,979,565,044 1,115,01,536 1,155,594,867 76	24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
Special notice deposits 74,589,061 169,443,294 Term deposits / Mudaraba term deposits 1,276,677,801 2,979,565,044 Deposits under scheme 1,111,501,536 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 Content of the property of the paid for borrowings:		i) Interest / profit paid on deposits:		
Term deposits / Mudaraba term deposits Deposits under scheme 1,276,677,801 1,115,5136 1,155,594,867 Foreign currency deposits (note-24a.1) 28,807,067 13,687,563 17,631,486 2,869,024,152 4,903,617,728 2,869,024,152 4,903,617,728 2,869,024,152 4,903,617,728 2,869,024,152 4,903,617,728 2,869,024,152 2,869,024,152 4,903,617,728 2,869,024,152 2,869,024,152 2,869,024,152 4,903,617,728 2,869,024,152 2,869,024 2,		Savings bank / Mudaraba savings deposits	363,761,122	581,383,037
Deposits under scheme 1,111,501,536 28,807,067 - 13,687,563 17,631,486 28,807,067 - 13,687,563 17,631,486 28,807,067 - 13,687,563 17,631,486 28,807,067 - 13,687,563 17,631,486 28,69,024,152 4,903,617,728 - 2,869,024,152 4,903,617,728 - 63,975,088 166,667 34,573,125 - 63,975,088 166,667 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 17,631,486 - 63,975,088 - 63,975,0		Special notice deposits	74,589,061	169,443,294
Poreign currency deposits (note-24a.1) 28,807,067 13,687,563 17,631,486 2,869,024,152 4,903,617,728 1,7631,486 2,869,024,152 4,903,617,728 1,7631,486 2,869,024,152 4,903,617,728 1,7631,486 2,869,024,152 4,903,617,728 1,66,667 34,573,125 6,3975,088 1,7631,486 1,763		Term deposits / Mudaraba term deposits	1,276,677,801	2,979,565,044
Others 13,687,563 17,631,486 2,869,024,152 4,903,617,728 ii) Interest / Profit paid for borrowings: 166,667 34,573,125 Call deposits 166,667 34,573,125 Repurchase agreement (repo) - 63,975,088 Interest expenses of lease liabilities 34,189,439 27,504,277 Banqladesh Bank-refinance 6,622,827 1,948,626 Local bank accounts 88,433,135 86,372,364 Foreign bank accounts 157,826,736 226,907,271 PBL bond 287,193,425 416,787,671 Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits 28,807,067 - Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D - -		Deposits under scheme	1,111,501,536	1,155,594,867
1		Foreign currency deposits (note-24a.1)	28,807,067	-
ii) Interest / Profit paid for borrowings:		Others	13,687,563	17,631,486
Call deposits 166,667 34,573,125 Repurchase agreement (repo) - 63,975,088 Interest expenses of lease liabilities 34,189,439 27,504,277 Bangladesh Bank-refinance 6,622,827 1,948,626 Local bank accounts 88,433,135 86,372,364 Foreign bank accounts 157,826,736 226,907,271 PBL bond 287,193,425 416,787,671 Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D			2,869,024,152	4,903,617,728
Repurchase agreement (repo)		ii) Interest / Profit paid for borrowings:		
Interest expenses of lease liabilities 34,189,439 27,504,277 Banqladesh Bank-refinance 6,622,827 1,948,626 Local bank accounts 88,433,135 86,372,364 Foreign bank accounts 157,826,736 226,907,271 PBL bond 287,193,425 416,787,671 Less: Inter-company transactions 88,433,135 86,372,364 Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D -		Call deposits	166,667	34,573,125
Banqladesh Bank-refinance 6,622,827 1,948,626 Local bank accounts 88,433,135 86,372,364 Foreign bank accounts 157,826,736 226,907,271 PBL bond 287,193,425 416,787,671 574,432,229 858,068,422 Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D - -		Repurchase agreement (repo)	-	63,975,088
Local bank accounts		Interest expenses of lease liabilities	34,189,439	27,504,277
Foreign bank accounts PBL bond		Bangladesh Bank-refinance		1,948,626
PBL bond 287,193,425 416,787,671 574,432,229 858,068,422 Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D - -		Local bank accounts	88,433,135	86,372,364
S74,432,229 858,068,422 88,433,135 86,372,364 88,433,135 86,372,364 88,4999,094 771,696,058 771,696,058 3,355,023,245 5,675,313,786		Foreign bank accounts	157,826,736	226,907,271
Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C		PBL bond	287,193,425	416,787,671
Less: Inter-company transactions 88,433,135 86,372,364 485,999,094 771,696,058 3,355,023,245 5,675,313,786 24a.1 Foreign currency deposits Interest / profit paid on F.C			574,432,229	
24a.1 Foreign currency deposits		Less: Inter-company transactions	88,433,135	86,372,364
24a.1 Foreign currency deposits			485,999,094	
Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D				
Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D				
Interest / profit paid on F.C 28,807,067 - Interest / profit paid on N.F.C.D	24a.1	Foreign currency deposits		
Interest / profit paid on N.F.C.D			28.807.067	-
				_
20,007,007		Enter out / pront paid on thi told	28 807 067	
			20,007,007	

		Amount	
		Jan-Jun-2021	Jan-Jun-2020
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	2,679,585,457	2,377,424,203
	Prime Bank Investment Limited	76,133,785	7,931,919
	Prime Bank Securities Limited	43,053,274	6,520,285
	Prime Exchange Co. Pte. Ltd., Singapore	13,033,27 1	0,520,205
	PBL Exchange (UK) Ltd.	_	
		-	-
	PBL Finance (Hong Kong) Limited		
		2,798,772,516	2,391,876,406
	Less: Inter-company transactions		
		2,798,772,516	<u>2,391,876,406</u>
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,088,161,769	821,716,079
	Interest on debentures / bonds	79,628,961	74,164,690
	Gain on discounted bond / bills	372,669,317	1,343,434,855
	Gain on sale of shares	28,551,071	1,5 15, 15 1,655
	Gain on Govt, security trading		51,102,915
	The state of the s	1,109,499,279	
	Dividend on shares	63,761,376	88,129,267
		2,742,271,773	2,378,547,807
	Less: Loss on sale/revaluation of security trading	62,686,316	1,123,603
		<u>2,679,585,457</u>	2,377,424,203
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	753,599,231	852,443,061
	Prime Bank Investment Limited	38,297,902	7,831,046
	Prime Bank Securities Limited		
		66,022,296	9,617,361
	Prime Exchange Co. Pte. Ltd., Singapore	41,150,230	27,566,114
	PBL Exchange (UK) Ltd.	59,053,309	28,933,350
	PBL Finance (Hong Kong) Limited	2,630,925	5,021,876
		<u>960,753,892</u>	931,412,808
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	122,125,967	109,477,165
	Commission on L/Cs-back to back	222,013,505	187,199,112
	Commission on L/Gs	70,245,485	89,372,721
	Commission on remittance	20,783,418	19,095,927
	Merchant Commission	790,482	
	Underwriting Commission regarding Treasury bill/ Bond	12,622,391	1,394,026
	Commission from sale of BSP /PSP/Others	51,451,472	40,122,561
		500,032,721	446,661,513
	Exchange gain (note - 26a.1) - including gain from FC dealings	253,566,510	405,781,549
	Settlement fees / Brokerage	-	-
		753,599,231	852,443,061
		755,599,251	832,443,001
26a.1	Exchange gain		
	Exchange gain	262,075,085	423,030,675
		202,073,003	123,030,073
	Exchange gain-credit card	-	-
	Less: Exchange loss	(8,508,575)	(17,249,126)
		253,566,510	405,781,549
			100/102/010
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	440,304,083	309,134,403
	Prime Bank Investment Limited	1,146,856	1,806,595
	Prime Bank Securities Limited	2,231,387	1,000,333
			1 120 702
	Prime Exchange Co. Pte. Ltd., Singapore	1,024,000	1,129,702
	PBL Exchange (UK) Ltd.	2,188,719	1,130,571
	PBL Finance (Hong Kong) Limited	10,843,494	5,969,805
		457,738,538	319,171,076
	Less: Inter-company transactions	161,164	-
		457,577,374	319,171,076

27a	Other operating income of the Bank		
	Locker rent	13,678,393	8,594,733
	Service and other charges	126,917,490	85,713,639
	Retail Income	110,159,416	78,275,582
	Income from ATM service	15,819,210	12,651,091
	Credit card income (note-27a.2)	48,199,660	28,328,398
	Postage / telex / SWIFT/ fax	24,296,371	17,472,472
	Rebate from foreign Bank outside Bangladesh	48,054,289	34,923,201
	Profit on sale of fixed assets	198,161	4,307,722
	Miscellaneous earnings (note-27a.1)	52,981,093	38,867,564
		440,304,083	309,134,403
27a.1	Miscellaneous earnings include syndication fee, commission from foreign proceeds of various items, etc.	remittance house / bar	nk, notice fee and sale
27a.2	Credit card income		
_,	Annual fees	15,492,294	7,417,805
	Inter-change fees	9,303,353	9,598,299
	Others	23,404,013	11,312,295
		48,199,660	28,328,398
20	Constitution of the consti		
28	Consolidated salaries and allowances	2 101 472 276	2 220 700 500
	Prime Bank Limited (note-28a)	2,181,473,276	2,239,700,580
	Prime Bank Investment Limited	24,515,631	29,800,878
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	23,615,985 15,624,700	25,544,083 12,570,842
	PBL Exchange (UK) Ltd.	18,497,484	11,757,828
	PBL Finance (Hong Kong) Limited	10,566,184	8,656,838
	T DE l'Induce (Hong Rong) Elmiced	2,274,293,260	2,328,031,049
		2,27 +,255,200	2,525,051,045
28a	Salaries and allowances of the Bank		
	Basic pay	903,613,176	959,617,152
	Allowances	626,813,996	712,438,153
	Bonus	436,233,745	344,621,569
	Bank's contribution to provident fund	89,222,767	86,637,534
	Retirement benefits/ Leave encashment	7,589,591	9,386,173
	Gratuity	118,000,000 2,181,473,276	127,000,000 2,239,700,580
		2,101,4/3,2/0	2,239,700,380
29	Consolidated rent, taxes, insurance, electricity, etc.		
29	Prime Bank Limited (note-29a)	234,662,267	278,589,145
	Prime Bank Investment Limited	930,256	864,254
	Prime Bank Securities Limited	4,794,440	1,503,765
	Prime Exchange Co. Pte. Ltd., Singapore	460,546	1,646,217
	PBL Exchange (UK) Ltd.	3,831,620	4,496,872
	PBL Finance (Hong Kong) Limited	2,151,858	2,556,025
		246,830,986	289,656,278
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	90,260,253	157,167,623
	Lease rent	-	92,602
	Insurance	00 222 400	66,653,669
	insurance	88,223,498	, ,
	Power and electricity	88,223,498 56,178,516	54,675,252
30	Power and electricity	56,178,516	54,675,252
30	Power and electricity Consolidated legal expenses	56,178,516 234,662,267	54,675,252 278,589,145
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a)	56,178,516 234,662,267 11,230,411	54,675,252 278,589,145 9,703,946
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited	56,178,516 234,662,267 11,230,411 576,190	54,675,252 278,589,145 9,703,946 120,600
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited	56,178,516 234,662,267 11,230,411 576,190 49,250	54,675,252 278,589,145 9,703,946 120,600 57,500
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678	9,703,946 120,600 57,500 534,933
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	56,178,516 234,662,267 11,230,411 576,190 49,250	54,675,252 278,589,145 9,703,946 120,600 57,500
30	Power and electricity Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678	9,703,946 120,600 57,500 534,933
	Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678 5,970,592	9,703,946 120,600 57,500 534,933 2,459,260
	Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Legal expenses of the Bank	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678 5,970,592 - 18,736,121	9,703,946 120,600 57,500 534,933 2,459,260 - 12,876,239
	Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Legal expenses of the Bank Legal expenses	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678 5,970,592 - 18,736,121	54,675,252 278,589,145 9,703,946 120,600 57,500 534,933 2,459,260 - 12,876,239 6,504,420
	Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Legal expenses of the Bank	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678 5,970,592 - 18,736,121 7,104,520 4,125,891	54,675,252 278,589,145 9,703,946 120,600 57,500 534,933 2,459,260 - 12,876,239 6,504,420 3,199,526
	Consolidated legal expenses Prime Bank Limited (note-30a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Legal expenses of the Bank Legal expenses	56,178,516 234,662,267 11,230,411 576,190 49,250 909,678 5,970,592 - 18,736,121	54,675,252 278,589,145 9,703,946 120,600 57,500 534,933 2,459,260 - 12,876,239 6,504,420

Amount in Taka Jan-Jun-2021 || Jan-Jun-2020

		Amount	in Taka
		Jan-Jun-2021	Jan-Jun-2020
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	29,392,603	36,875,239
	Prime Bank Investment Limited	457,344	457,616
	Prime Bank Securities Limited	1,110	812
	Prime Exchange Co. Pte. Ltd., Singapore	90,305	684,882
	PBL Exchange (UK) Ltd.	363,530	274,890
	PBL Finance (Hong Kong) Limited	2,304,933	1,889,211
		32,609,826	40,182,650
21-	Postage, stamp, telecommunication, etc. of the Bank		
31a		007.627	3 700 736
	Postage & Courier	907,627	3,790,736
	Telegram, telex, fax and internet	596,692	826,052
	Data communication	16,782,106	19,839,709
	Telephone - office	11,078,885	12,337,571
	Telephone - residence	27,293	81,171
		29,392,603	36,875,239
32	Consolidated stationery, printing and advertisements, etc.		
32	Prime Bank Limited (note-32a)	96,204,667	90,141,399
	Prime Bank Investment Limited	577,675	487,203
	Prime Bank Securities Limited	211,343	134,820
	Prime Exchange Co. Pte. Ltd., Singapore	841,605	1,238,533
	PBL Exchange (UK) Ltd.	406,203	274,783
	PBL Finance (Hong Kong) Limited	174,057	203,600
		98,415,550	92,480,338
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	23,184,227	23,808,327
	Computer consumable stationery	66,464,309	61,762,155
	Publicity and advertisement	6,556,131	4,570,918
	Tublicity and advertisement	96.204.667	90.141.399
		30.204.007	90.141.399
33	Managing Director's salary and fees		
	Basic salary	2,416,935	3,630,000
	Bonus	675,000	726,000
	House rent allowance	626,613	600,000
	Bank's contribution to provident fund	- 1	363,000
	Utility allowance	312,097	180,000
	House maintenance allowance	225,000	240,000
	Others	716,129	
	Outers		180,000
		4,971,774	5,919,000
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	1,805,095	1,321,711
	Prime Bank Investment Limited	228,800	264,000
	Prime Bank Securities Limited	16,188	132,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	_	47,484
	PBL Finance (Hong Kong) Limited	_	17,101
	FBE I mance (florid Korid) Emilied	2,050,083	1,765,195
		2,030,083	1,765,195
24	Planta differential part		
34a		205 500	016.000
	Meeting fees	985,600	916,800
	Other benefits	819,495	404,911
		1,805,095	1,321,711
	A DDDD :		5:
	As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- ha		
	attending per Board Meeting, Board Audit Committee Meeting and Risk M	1anagement Committee M	eeting held during the
	period from January to June 2021.		
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	690,000	690,000
	Prime Bank Investment Limited	115,000	100,000
	Prime Bank Securities Limited	86,250	86,250
	Prime Exchange Co. Pte. Ltd., Singapore	142,838	139,095
	PBL Exchange (UK) Ltd.	298,593	247,110
	PBL Finance (Hong Kong) Limited	164,030	163,862
		1,496,712	1,426,318

690,000 **690,000**

690,000 **690,000**

35a Auditors' fees of the Bank External Audit fee

Charges on loan losses
Charces on loan losses
Loan -written off
Interest waived
Consolidated depreciation and repair of Bank's assets Prime Bank Limited (note-37a) 457,065,721 375,718,581 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,721 710,085,725 710,085,735 710,085 710,085,735
Prime Bank Limited (note-37a) 457,065,721 375,718,581 Prime Bank Investment Limited 9,367,490 13,772,754 Prime Bank Securities Limited 1,694,507 3,402,601 Prime Exchange Co. Pte. Ltd., Singapore 5,573,801 5,655,356 PBL Exchange (UK) Ltd. 1,600,577 1,413,536 PBL Finance (Hong Kong) Limited 323,511 303,635 475,625,606 400,266,463 378 Depreciation and repair of Bank's assets Pixed assets Leased assets 249,035,697 155,479,649 Leased assets 249,035,697 165,457,902 Amortization Software-core banking 59,760,568 50,319,182 Software-ATM 59,760,568 50,319,182 Software-ATM 1,510,500 1,468,000 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625
Prime Bank Limited (note-37a) 457,065,721 375,718,581 Prime Bank Investment Limited 9,367,400 13,772,754 Prime Bank Securities Limited 1,694,507 3,402,601 Prime Exchange Co. Pte. Ltd., Singapore 5,573,801 5,655,356 PBL Exchange (UK) Ltd. 1,600,577 1,413,536 PBL Finance (Hong Kong) Limited 323,511 303,635 475,625,606 400,266,463 375,718,581 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 475,625,606 400,266,463 487,625,606 400,266,463 487,625,606 50,935,492 50,931,822 487,61,606,608 50,319,822 50,750,568 50,319,822<
Prime Bank Investment Limited 9,367,490 13,777,754 Prime Bank Securities Limited 1,694,507 3,402,601 Prime Exchange Co. Pte. Ltd., Singapore 5,573,801 5,655,356 PBL Exchange (UK) Ltd. 1,600,577 1,413,536 PBL Finance (Hong Kong) Limited 323,511 303,635 475,625,606 400,266,463 373 Depreciation and repair of Bank's assets Prixed assets 118,919,732 135,479,649 Leased assets 249,035,697 165,457,902 Leased assets 249,035,697 165,457,902 Amortization 367,955,429 300,937,551 Amortization 59,760,568 50,319,182 Software-Core banking 59,760,568 50,319,182 Software-ATM 1,510,500 1,468,000 Feaplits Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780
Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore 1,694,507 3,402,601 PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 1,609,577 1,413,536 PBL Finance (Hong Kong) Limited 323,511 303,635 475,625,606 400,266,463 37a Depreciation Fixed assets 118,919,732 135,479,649 Leased assets 249,035,697 165,457,902 Amortization 367,955,429 300,937,551 Software-core banking 59,760,568 50,319,182 Software-ATM 59,760,568 50,319,182 Software-ATM 1,510,500 1,468,000 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 27,839,224 22,993,848 Tyme Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Limited (note-38a) 7,518,581 Prime Bank Investment Limited 6,439,832
Prime Exchange Co. Pte. Ltd., Singapore 5,573,801 5,655,356 PBL Exchange (UK) Ltd. 1,600,577 1,413,536 PBL Finance (Hong Kong) Limited 323,511 303,635 373 Depreciation and repair of Bank's assets 475,625,606 400,266,463 *** Pixed assets 118,919,732 135,479,649 Leased assets 249,035,697 165,457,902 *** Amortization 367,955,429 300,937,551 *** Software-Core banking 59,760,568 50,319,182 Software-ATM 59,760,568 50,319,182 Software-ATM 1,510,500 1,468,000 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 227,839,224 2243,937 Maintenance 457,065,721 375,718,581 *** Social dated other expenses *** *** 27,839,224 22,93,848 *** Prime Bank Limited (note-38a) 563,209,952 636,018,831
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 1,600,577 323,511 1,413,536 303,635 475,625,606 400,266,463 37a Depreciation and repair of Bank's assets Depreciation Fixed assets 118,919,732 249,035,697 135,479,649 165,457,902 Amortization 367,955,429 300,937,551 Software-core banking Software-ATM 59,760,568 50,319,182 1,510,500 50,319,182 1,510,500 1,468,000 Repairs Building Furniture and fixtures 2,052,490 1,963,266 6731,200 1,963,266 Office equipment 15,360,455 11,309,780 11,309,780 Bank's vehicles 2,951,484 2,243,977 1,309,780 2,243,977 1,309,780 Maintenance 27,839,224 22,993,848
Page
37a Depreciation and repair of Bank's assets Depreciation Fixed assets Leased assets 118,919,732 (249,035,697) (165,457,902) (165,457,902) (249,035,697) (165,457,902) (249,035,697) (165,457,902) (249,035,697) (165,457,902) (249,035,697) (165,457,902) (249,035,697) (249,035,697) (249,035,697) (249,037,551) Amortization 59,760,568 (50,319,182) (1,510,500) (1,468,000) (1,468,000) (1,510,500) (1,468,000) (1,510,500) (1,468,000) (1,510,500) (1,468,000) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (1,510,500) (1,963,266) (
Depreciation Fixed assets 118,919,732 (249,035,697) 135,479,649 (249,035,697) 165,457,902 (249,035,697) 165,457,902 (249,035,697) 300,937,551 Amortization Software-ATM 59,760,568 (50,319,182 (30,000) 59,760,568 (30,000) 50,319,182 (30,000) 51,787,182 (30,000) 1,468,000 (30,000) 1,468,000 (30,000) 1,468,000 (30,000) 1,468,000 (30,000) 1,719,163 (30,000) 6,731,200 (30,000) 1,963,266 (30,000)
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Leased assets 249,035,697 165,457,902 Amortization 59,760,568 50,319,182 Software-Core banking 59,760,568 50,319,182 Software-ATM 59,760,568 50,319,182 Repairs 61,271,068 51,787,182 Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 27,839,224 22,993,848 Tyme Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 6,439,832 14,281,454 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Amortization Software-core banking 59,760,568 50,319,182 Software-ATM 59,760,568 50,319,182 Repairs Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 27,839,224 22,993,848 457,065,721 375,718,581 Solution of the expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Amortization 59,760,568 50,319,182 Software-Core banking 59,760,568 50,319,182 Software-ATM 1,510,500 1,468,000 61,271,068 51,787,182 Repairs Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses 563,209,952 636,018,831 Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Software-core banking Software-ATM 59,760,568 1,510,500 50,319,182 1,510,500 50,319,182 1,648,000 Repairs Building Furniture and fixtures 7,191,163 2,052,490 6,731,200 1,963,266 6,731,200 1,963,266 6,731,200 1,963,266 6,731,200 1,963,266 7,191,163 2,052,490 6,731,200 1,963,266 1,963,266 1,309,780 1,309,780 1,309,780 2,951,484 2,243,977 2,951,484 2,243,977 2,243,977 2,839,224 2,293,848 2,243,977 2,462,52 2,27,839,224 2,293,848 2,293,848 3,745,625 2,743,972 2,751,8581 3,757,18,581 3,757,18,581 3,757,18,581 3,757,18,581 3,831 3,757,18,581 3,831 3,745,625 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,757,18,581 3,831 3,831 3,757,18,581 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831 3,831
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Repairs 61,271,068 51,787,182 Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses 563,209,952 636,018,831 Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Repairs Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Building 7,191,163 6,731,200 Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Furniture and fixtures 2,052,490 1,963,266 Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Office equipment 15,360,455 11,309,780 Bank's vehicles 2,951,484 2,243,977 Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Maintenance 283,633 745,625 27,839,224 22,993,848 457,065,721 375,718,581 38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
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At 7,065,721 375,718,581 38 Consolidated other expenses 563,209,952 636,018,831 Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
38 Consolidated other expenses Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Prime Bank Limited (note-38a) 563,209,952 636,018,831 Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Prime Bank Investment Limited 6,439,832 14,281,454 Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Prime Bank Securities Limited 12,853,386 7,418,058 Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
Prime Exchange Co. Pte. Ltd., Singapore 7,525,776 3,939,490
PBL Exchange (UK) Ltd. 33,379,843 6,559,894
PBL Finance (Hong Kong) Limited 965,692 905,540
624,374,480 669,123,267
38a Other expenses of the Bank
Security and cleaning 94,552,367 106,147,519
Entertainment 4,948,659 6,841,321
Car expenses 99,167,220 94,235,033
ATM expenses 69,643,223 71,259,683
Retail expenses 406,672 472,460
Books, magazines and newspapers, etc. 36,527 402,467
Bank charges and commission paid 3,772,089 3,692,865 Loss on sale of fixed assets 354,305 154,985
Loss on sale of fixed assets 354,305 154,985 House furnishing expenses 1,500,000 1,500,000
Subscription to institutions 12,894,928 10,524,343
Donations 132,852,226 150,656,659
Sponsorship 5,422,639 16,403,267
Traveling expenses 2,191,609 3,108,714
Local conveyance, labor, etc. 4,879,632 6,654,436
Business development 8,442,066 33,963,744
Training and internship 177,964 3,744,466
Remittance charges 4,891,689 3,471,513
Cash reward to branches 2,845,748 2,770,680 Laundry, cleaning and photographs, etc. 2,252,662 4,078,688
Credit card expenses 14,298,107 19,794,873
Consolidated salary (staff) 12,760,208 17,852,314
Annual General Meeting 63,889 -
Exgratia 1,302,000 3,906,543
Welfare fund 5,000,000 6,000,000
Prime Bank Foundation 51,000,000 63,000,000
Miscellaneous expenses 5,083,524 5,380,907
<u>563,209,952</u> <u>636,018,831</u>

	Г	Amount in Taka	
		Jan-Jun-2021	Jan-Jun-2020
	•		
39	Consolidated provision for loans, investments, off balance sheet exp		
	Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	1,200,000,000	-
	Provision for unclassified loans and advances/investments-PBL (note-39a)	(110,000,000)	1,024,000,000
	Provision for bad and doubtful loans and advances (OBU) (note-39a)		36,000,000
	Provision for unclassified loans and advances/investments (OBU) (note-39a)	50,000,000	(30,000,000)
	Provision for off-balance sheet exposure-PBL (note-39a)	330,000,000	(200,000,000)
	Provision for diminution in value of investments-PBL (note-39a) Provision for diminution in value of investments-PBIL	-	-
	Provision for impairment of client margin loan-PBIL	126 262 940	-
	Provision for impairment or client margin loan-PBIL Provision for impairment loss for investment (PBSL)-PBIL	126,262,849	-
	Provision for diminution in value of investments-PBSL	10,720,049	13,533,277
	Provision for impairment of client margin loan-PBSL	4,955,383	2,145,665
	Provision for impairment loss for investment in subsidiaries (note-39a)	50,000,000	100,000,000
	Provision for other assets (note-39a)	50,000,000	100,000,000
	riovision for other assets (note-39a)	1,661,938,281	947,878,943
	•	2/002/00/202	<i>5 12 7 6 7 6 7 6</i>
39a	Provision for loans, investments, off balance sheet exposure & other	assets of the Bank	
	Provision for bad and doubtful loans and advances / investments	1,200,000,000	-
	Provision for unclassified loans and advances / investments	(110,000,000)	1,024,000,000
	Provision for bad and doubtful loans and advances (OBU)	-	36.000.000
	Provision for unclassified loans and advances / investments (OBU)	50.000.000	(30.000.000)
	Provision for off-balance sheet exposure	330.000.000	(200.000.000)
	Provision for diminution in value of investments	-	
	Provision for interest receivable		2,200,000
	Provision for impairment loss for investment in subsidiaries	50.000.000	100.000.000
	Provision for other assets		932,200,000
40	Consolidated tax expenses	1,320,000,000	932,200,000
40	Current tax		
	Prime Bank Limited (note-40a)	1,393,411,977	930,605,650
	Prime Bank Investment Limited	10,509,323	2,141,208
	Prime Bank Securities Limited	17,659,554	1,982,013
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	513,961	_
		1,422,094,816	934,728,871
	Deferred tax		
	Prime Bank Limited (note-40a)	(484,995,937)	(81,515,733)
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		(484,995,937)	(81,515,733)
	:	937,098,879	853,213,137
40-	Tour sympanions of the Doub		
40a	Tax expenses of the Bank Current tax	1 203 /11 077	930,605,650
	Deferred tax (note-40a.1)	1,393,411,977 (484,995,937)	(81,515,733)
	Deletted tax (note-40a.1)	908,416,040	849,089,916
		J00,710,070	0-13,003,310
40a.1	Deferred tax		
40a.1	Decrease/(Increase) in Deferred Tax Asset	(477,424,473)	(81,515,733)
40a.1		(477,424,473) (7,571,464)	-
40a.1	Decrease/(Increase) in Deferred Tax Asset		(81,515,733) - (81,515,733)
40a.1	Decrease/(Increase) in Deferred Tax Asset Increase/(Decrease) in Deferred Tax Liability	(7,571,464)	-
	Decrease/(Increase) in Deferred Tax Asset Increase/(Decrease) in Deferred Tax Liability Deferred tax Expense/(Income)	(7,571,464)	-
40a.1 41	Decrease/(Increase) in Deferred Tax Asset Increase/(Decrease) in Deferred Tax Liability Deferred tax Expense/(Income) Consolidated earnings per share (CEPS)	(7,571,464) (484,995,937)	(81,515,733)
	Decrease/(Increase) in Deferred Tax Asset Increase/(Decrease) in Deferred Tax Liability Deferred tax Expense/(Income) Consolidated earnings per share (CEPS) Net profit after tax (Numerator)	(7,571,464) (484,995,937) 2,049,307,696	(81,515,733) 627,604,755
	Decrease/(Increase) in Deferred Tax Asset Increase/(Decrease) in Deferred Tax Liability Deferred tax Expense/(Income) Consolidated earnings per share (CEPS)	(7,571,464) (484,995,937)	(81,515,733)

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

Amount in Taka				
Jan-Jun-2021	Jan-Jun-2020			

41a Earnings per share (EPS) of the Bank

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

2,030,349,408	700,325,150
1,132,283,477	1,132,283,477
1.79	0.62

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

42 Prior year restatement

Bank started recognizing deferred tax on the specific provision on loans and advances since 31 December 2020. As a result, comparative amounts for earlier periods in the financial statements have been restated. The effect of such changes are given below:

	June 2020	June 2020
Profit and loss account	Previously reported	Restated
	amount	amount
Deferred tax income	<u> </u>	81,515,733
Net profit after tax	618,809,416	700,325,150
EPS	0.55	0.62
EPS (Consolidated)	0.48	0.55
Balance sheet		
Total Shareholders' equity	27,415,181,884	28,867,676,861
NAV per share	24.21	25.50
NAV per share (Consolidated)	23.88	25.16

43 1. Significant deviations between financial statements of H1 2021 and financial statements H1 2020:

Following significant deviations observed during the half year ended 30 June 2021 compared to the same period of the previous year:

- Consolidated Net interest income of the bank increased by 60 percent during the half year ended 30 June 2021 mainly due to decrease of cost of deposit (CoD) compared to the same period of last year.
- Consolidated Income from investment increased mainly due to increased of capital gain from sale of govt. securities.
- Consolidated deferred tax income increased during this period due to recognition of deferred tax on provision for loans and advances.
- Both Net profit after tax and Earnings per share (EPS) on consolidated basis increased significantly due to above mentioned reasons.
- Consolidated Net operating cash flow per share (NOCFPS) increased during the half year ended mainly due to increased of operating cash flow from sale of govt. securities.

(2) Significant deviations between Q2 2021 and Q1 2021:

• Consolidated NPAT and EPS during the Q2 2021 significantly decreased compared to the same of Q1 2021 mainly due to decrease of capital gain from sale of govt securities.