



**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	
		30 Jun 2021	31 Dec 2020
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (including foreign currencies)	3	3,164,098,032	3,260,482,339
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,719,101,730	14,220,276,330
		<b>18,883,199,762</b>	<b>17,480,758,669</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh	4	6,752,703,341	3,394,160,257
Outside Bangladesh		4,028,477,884	3,886,394,731
		<b>10,781,181,224</b>	<b>7,280,554,988</b>
<b>Money at call on short notice</b>			
	5	-	<b>210,000,000</b>
<b>Investments</b>			
Government	6	47,495,061,894	53,054,038,697
Others		4,925,367,202	4,172,684,721
		<b>52,420,429,096</b>	<b>57,226,723,418</b>
<b>Loans, advances and lease /investments</b>			
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
		<b>233,526,098,296</b>	<b>234,024,292,594</b>
<b>Fixed assets including premises, furniture and fixtures</b>			
	9	7,978,616,974	8,233,921,143
<b>Other assets (Restated)</b>			
	10	25,748,191,224	23,616,803,839
<b>Non - banking assets</b>			
	11	220,500,640	220,500,640
<b>Total assets</b>		<b>349,558,217,216</b>	<b>348,293,555,291</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>			
	12	44,323,163,115	37,613,110,557
<b>Deposits and other accounts</b>			
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		-	-
Other deposits		-	-
		<b>223,926,661,887</b>	<b>232,745,801,398</b>
<b>Other liabilities</b>			
	14	<b>52,797,988,757</b>	<b>49,461,817,719</b>
<b>Total liabilities</b>		<b>321,047,813,759</b>	<b>319,820,729,674</b>
<b>Capital / Shareholders' equity</b>			
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
<b>Total Shareholders' equity</b>		<b>28,510,403,458</b>	<b>28,472,825,617</b>
<b>Total liabilities and Shareholders' equity</b>		<b>349,558,217,216</b>	<b>348,293,555,291</b>

Particulars	Notes	Amount in Taka	
		30 Jun 2021	31 Dec 2020
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21</b>		
Acceptances and endorsements	<b>21.1</b>	59,377,182,629	54,474,837,582
Letters of guarantee	<b>21.2</b>	36,463,223,270	39,281,517,962
Irrevocable letters of credit	<b>21.3</b>	36,114,919,402	31,316,795,973
Bills for collection	<b>21.4</b>	11,421,376,468	12,156,669,588
Other contingent liabilities		-	-
		<b>143,376,701,769</b>	<b>137,229,821,105</b>
<b>Other commitments</b>			
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
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>145,869,057,904</b>	<b>140,629,859,262</b>

Sd  
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Company Secretary

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

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

Sd  
\_\_\_\_\_  
Director

Sd  
\_\_\_\_\_  
Chairman

Dated , 25 July 2021

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		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		<b>4,210,645,474</b>	<b>2,627,963,342</b>	<b>2,178,734,774</b>	<b>793,414,809</b>
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
<b>Total operating income (A)</b>		<b>8,427,749,256</b>	<b>6,270,423,632</b>	<b>3,810,772,244</b>	<b>2,612,624,247</b>
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
<b>Total operating expenses (B)</b>		<b>3,779,404,399</b>	<b>3,841,726,797</b>	<b>1,940,934,597</b>	<b>1,786,340,771</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>4,648,344,856</b>	<b>2,428,696,835</b>	<b>1,869,837,647</b>	<b>826,283,476</b>
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)
<b>Total provision (D)</b>		<b>1,661,938,281</b>	<b>947,878,943</b>	<b>618,616,301</b>	<b>432,200,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>2,986,406,575</b>	<b>1,480,817,892</b>	<b>1,251,221,346</b>	<b>394,083,476</b>
Provision for taxation:					
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)
		<b>937,098,879</b>	<b>853,213,137</b>	<b>721,235,367</b>	<b>286,253,547</b>
<b>Net profit after taxation</b>		<b>2,049,307,696</b>	<b>627,604,755</b>	<b>529,985,979</b>	<b>107,829,929</b>
Retained earnings brought forward from previous year	20.1	1,885,888,720	3,333,775,345	1,885,888,720	3,333,775,345
		<b>3,935,196,415</b>	<b>3,961,380,101</b>	<b>2,415,874,699</b>	<b>3,441,605,275</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
Non controlling interest		(5)	(5)	1	(1)
General reserve		-	-	-	-
		<b>(5)</b>	<b>(5)</b>	<b>1</b>	<b>(1)</b>
<b>Retained surplus</b>	20	<b>3,935,196,420</b>	<b>3,961,380,107</b>	<b>2,415,874,698</b>	<b>3,441,605,276</b>
<b>Earnings per share (EPS) (Restated)</b>	41	<b>1.81</b>	<b>0.55</b>	<b>0.47</b>	<b>0.09</b>

Sd  
Company Secretary

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Chief Financial Officer

Sd  
Managing Director

Sd  
Director

Sd  
Chairman

Dated , 25 July 2021

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

Particulars	Amount in Taka	
	Jan-Jun-2021	Jan-Jun-2020
<b>A) Cash flows from operating activities</b>		
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	2,024,760,787	1,722,729,723
Payments for other operating activities	(932,339,700)	(925,601,579)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>3,415,550,053</b>	<b>2,049,487,035</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
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
	<b>4,682,191,806</b>	<b>(1,165,501,138)</b>
<b>Net cash from operating activities</b>	<b>8,097,741,859</b>	<b>883,985,897</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchases of securities	(755,599,147)	(96,333,083)
Purchase of property, plant and equipment	(192,959,560)	(39,466,716)
Proceeds from sale of property, plant and equipment	629,208	4,333,166
<b>Net cash used in investing activities</b>	<b>(947,929,499)</b>	<b>(131,466,633)</b>
<b>C) Cash flows from financing activities</b>		
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)
<b>Net cash used in financing activities</b>	<b>(2,461,153,379)</b>	<b>(712,679,854)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>	<b>4,688,658,981</b>	<b>39,839,410</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>142,949</b>	<b>(402,008)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>24,980,110,856</b>	<b>29,507,174,932</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>29,668,912,786</b>	<b>29,546,612,334</b>
<b>Cash and cash equivalents at end of the year</b>		
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) (including foreign currencies) (note-3)	15,719,101,730	16,434,154,966
Balance with other banks and financial institutions (note-4)	10,781,181,224	8,108,902,908
Money at call and short notice (note-5)	-	950,000,000
Prize bonds (note-6a)	4,531,800	4,462,700
	<b>29,668,912,786</b>	<b>29,546,612,334</b>

Sd  
Company Secretary

Sd  
Chief Financial Officer

Sd  
Managing Director

Sd  
Director

Sd  
Chairman

Dated , 25 July 2021

**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	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
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>56</b>	<b>1,507,173,559</b>	<b>411,888,485</b>	<b>16,769,536</b>	<b>3,620,860,953</b>	<b>28,472,825,617</b>
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)	29,054	(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	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30 June 2021</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>55</b>	<b>1,507,173,559</b>	<b>135,535,059</b>	<b>16,365,336</b>	<b>3,935,196,420</b>	<b>28,510,403,458</b>
<b>Balance as at 30 June 2020 (Restated)</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>55</b>	<b>1,496,759,104</b>	<b>100,787,770</b>	<b>16,366,357</b>	<b>3,961,380,100</b>	<b>28,491,426,414</b>

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Sd  
Company Secretary

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Chief Financial Officer

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Managing Director

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Director

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Chairman

Dated , 25 July 2021

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

Particulars	Notes	Amount in Taka	
		30 June 2021	31 Dec 2020
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (including foreign currencies)	3a	3,163,980,130	3,260,377,193
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,719,101,730	14,220,276,330
		<b>18,883,081,860</b>	<b>17,480,653,523</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh	4a	6,655,493,931	3,273,317,675
Outside Bangladesh		3,836,649,127	3,661,132,456
		<b>10,492,143,057</b>	<b>6,934,450,131</b>
<b>Money at call on short notice</b>			
	5	-	<b>210,000,000</b>
<b>Investments</b>			
Government	6a	47,495,061,894	53,054,038,697
Others		1,989,958,991	1,826,685,104
		<b>49,485,020,885</b>	<b>54,880,723,801</b>
<b>Loans, advances and lease / investments</b>			
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
		<b>232,127,664,235</b>	<b>232,400,082,933</b>
<b>Fixed assets including premises, furniture and fixtures</b>			
	9a	7,912,638,341	8,150,428,200
<b>Other assets</b>			
	10a	29,275,297,103	27,225,018,123
<b>Non - banking assets</b>			
	11	220,500,640	220,500,640
<b>Total assets</b>		<b>348,396,346,122</b>	<b>347,501,857,351</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>			
	12a	44,114,268,500	37,454,834,664
<b>Deposits and other accounts</b>			
Current / Al-wadeeah current deposits	13a.1.c	41,314,723,822	41,598,926,269
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		117,796,148,502	131,143,907,737
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>224,084,025,972</b>	<b>233,028,203,164</b>
<b>Other liabilities</b>			
	14a	<b>51,377,925,263</b>	<b>48,253,633,599</b>
<b>Total liabilities</b>		<b>319,576,219,734</b>	<b>318,736,671,427</b>
<b>Capital / Shareholders' equity</b>			
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	19a	16,477,709	16,291,848
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	4,318,846,375	3,986,922,182
<b>Total Shareholders' equity</b>		<b>28,820,126,387</b>	<b>28,765,185,924</b>
<b>Total liabilities and Shareholders' equity</b>		<b>348,396,346,122</b>	<b>347,501,857,351</b>

Particulars	Notes	Amount in Taka	
		30 June 2021	31 Dec 2020
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21a</b>		
Acceptances and endorsements	<b>21a.1</b>	59,377,182,629	54,474,837,582
Letters of guarantee	<b>21a.2</b>	36,463,223,270	39,281,517,962
Irrevocable letters of credit	<b>21a.3</b>	36,114,919,402	31,316,795,973
Bills for collection	<b>21a.4</b>	11,421,376,468	12,156,669,588
Other contingent liabilities		-	-
		<b>143,376,701,769</b>	<b>137,229,821,105</b>
<b>Other commitments</b>			
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
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>145,869,057,904</b>	<b>140,629,859,262</b>

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Company Secretary

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Chief Financial Officer

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Managing Director

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\_\_\_\_\_  
Director

Sd  
\_\_\_\_\_  
Chairman

Dated , 25 July 2021



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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2021	Jan-Jun-2020 (Restated)	Apr-Jun-2021	Apr-Jun-2020 (Restated)
Interest income / profit on investments	23a	7,521,005,690	8,292,605,617	3,768,574,385	3,553,318,484
Interest / profit paid on deposits, borrowings, etc.	24a	(3,355,023,245)	(5,675,313,786)	(1,622,580,376)	(2,759,367,679)
<b>Net interest / net profit on investments</b>		<b>4,165,982,444</b>	<b>2,617,291,831</b>	<b>2,145,994,009</b>	<b>793,950,806</b>
Investment income	25a	2,679,585,457	2,377,424,203	812,785,264	1,237,432,060
Commission, exchange and brokerage	26a	753,599,231	852,443,061	408,289,108	374,896,959
Other operating income	27a	440,304,083	309,134,403	263,108,070	168,333,794
<b>Total operating income (A)</b>		<b>8,039,471,215</b>	<b>6,156,293,498</b>	<b>3,630,176,450</b>	<b>2,574,613,618</b>
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	-	-	-	-
Depreciation and repair of Bank's assets	37a	457,065,721	375,718,581	229,536,578	182,052,074
Other expenses	38a	563,209,952	636,018,831	337,229,941	205,957,981
<b>Total operating expenses (B)</b>		<b>3,580,705,766</b>	<b>3,674,678,433</b>	<b>1,843,580,473</b>	<b>1,712,878,416</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>4,458,765,449</b>	<b>2,481,615,066</b>	<b>1,786,595,978</b>	<b>861,735,202</b>
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)
<b>Total provision (D)</b>		<b>1,520,000,000</b>	<b>932,200,000</b>	<b>600,000,000</b>	<b>432,200,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>2,938,765,449</b>	<b>1,549,415,066</b>	<b>1,186,595,978</b>	<b>429,535,202</b>
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)
		908,416,040	849,089,916	707,073,144	285,841,094
<b>Net profit after taxation</b>		<b>2,030,349,408</b>	<b>700,325,150</b>	<b>479,522,834</b>	<b>143,694,108</b>
Retained earnings brought forward from previous years	20.1a	2,288,496,966	3,718,432,277	2,288,496,966	3,718,432,277
		<b>4,318,846,375</b>	<b>4,418,757,426</b>	<b>2,768,019,800</b>	<b>3,862,126,385</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
<b>Retained surplus</b>	20a	<b>4,318,846,375</b>	<b>4,418,757,426</b>	<b>2,768,019,800</b>	<b>3,862,126,385</b>
<b>Earnings per share (EPS) (Restated)</b>	41a	<b>1.79</b>	<b>0.62</b>	<b>0.42</b>	<b>0.13</b>

Sd  
Company Secretary

Sd  
Chief Financial Officer

Sd  
Managing Director

Sd  
Director

Sd  
Chairman

Dated , 25 July 2021

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

Particulars	Amount in Taka	
	Jan-Jun-2021	Jan-Jun-2020
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	8,599,268,501	9,413,039,898
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	(1,312,857,741)	(636,266,358)
Receipts from other operating activities	1,888,139,273	1,698,240,847
Payments for other operating activities	(847,231,819)	(873,770,504)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>3,207,410,760</b>	<b>2,171,219,788</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
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	2,170,310,667	1,845,654,426
Other liabilities	318,916,120	1,027,495,681
<b>Net cash from operating activities</b>	<b>7,527,440,094</b>	<b>845,030,927</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchases of securities	(166,190,554)	15,818,983
Purchase of property, plant and equipment	(192,221,987)	(39,466,716)
Proceeds from sale of property, plant and equipment	629,208	4,333,166
<b>Net cash used in investing activities</b>	<b>(357,783,333)</b>	<b>(19,314,567)</b>
<b>C) Cash flows from financing activities</b>		
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)	-
<b>Net cash used in financing activities</b>	<b>(2,424,577,310)</b>	<b>(651,394,435)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>4,745,079,451</b>	<b>174,321,925</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>776,411</b>	<b>(1,345,199)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>24,633,900,854</b>	<b>28,965,185,371</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>29,379,756,717</b>	<b>29,138,162,098</b>
<b>Cash and cash equivalents at end of the year</b>		
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)	-	950,000,000
Prize bonds (note-6a)	4,531,800	4,462,700
	<b>29,379,756,717</b>	<b>29,138,162,098</b>

Sd  
Company Secretary

Sd  
Chief Financial Officer

Sd  
Managing Director

Sd  
Director

Sd  
Chairman

Dated , 25 July 2021

**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	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
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,507,173,559</b>	<b>366,668,195</b>	<b>16,291,848</b>	<b>3,986,922,182</b>	<b>28,765,185,924</b>
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	-	-	-	-	-	-	-	-
<b>Balance as at 30 June 2021</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,507,173,559</b>	<b>89,498,605</b>	<b>16,477,709</b>	<b>4,318,846,375</b>	<b>28,820,126,387</b>
<b>Balance as at 30 June 2020 (Restated)</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>47,604,390</b>	<b>16,425,800</b>	<b>4,418,757,426</b>	<b>28,867,676,861</b>

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Sd  
Company Secretary

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Sd  
Chief Financial Officer

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Sd  
Managing Director

\_\_\_\_\_  
Sd  
Director

\_\_\_\_\_  
Sd  
Chairman

Dated , 25 July 2021

**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**

	<b><u>30 June 2021</u></b>	<b><u>30 June 2020</u></b> <b><u>(Restated)</u></b>
Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	89,498,605	47,604,390
Revaluation reserve	1,507,173,559	1,496,759,104
Foreign currency translation gain	16,477,709	16,425,800
Surplus in profit and loss account / Retained earnings (Restated)	4,318,846,375	4,418,757,426
	<b><u>28,820,126,387</u></b>	<b><u>28,867,676,861</u></b>

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

	<b><u>30 June 2021</u></b>	<b><u>30 June 2020</u></b>
<b><u>Calculation of EPS</u></b>		
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
<b>Earnings per share</b>	<b>1.79</b>	<b>0.62</b>
<b>Earnings per share (Consolidated)</b>	<b>1.81</b>	<b>0.55</b>

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

**Calculation of EPS (Diluted)**

Profit after tax for the period (Solo)	2,030,349,408	700,325,150
Profit after tax for the period (Consolidated)	2,049,307,696	627,604,755
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	1.79	0.62
Earnings per share (Consolidated)	1.81	0.55

**2.9 Calculation of Net Asset value per Share (NAVPS)**

	<b>30 June 2021</b>	<b>30 June 2020</b>
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

**2.10 Calculation of Net Cash Flow Per Share (NOCFPS)**

	<b>30 June 2021</b>	<b>30 June 2020</b>
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

**2.11 Reconciliation of statement of cash flows from operating activities**

	<b>30 June 2021</b>	<b>30 June 2020</b>
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
<b>Adjustment with non-operating activities</b>	<b>430,726,497</b>	<b>354,224,733</b>
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)
	<b>(369,223,445)</b>	<b>(28,353,654)</b>
<b>Changes in operating assets and liabilities</b>		
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
	<b>4,320,029,334</b>	<b>(1,326,188,861)</b>
Income Tax Paid	(1,312,857,741)	(636,266,358)
<b>Net cash flows from operating activities</b>	<b>7,527,440,094</b>	<b>845,030,927</b>

**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	AA	ST-2
Outlook	Stable	
Validity	July 01, 2021 to June 30, 2022	

**2.13 General**

- 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.
- 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.

<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

### 3 Consolidated cash

#### i Cash in hand

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	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>3,164,098,032</b>	<b>3,260,482,339</b>

#### 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	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>15,719,101,730</b>	<b>14,220,276,330</b>
	<b>18,883,199,762</b>	<b>17,480,758,669</b>

### 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
	<b>3,163,980,130</b>	<b>3,260,377,193</b>

#### 3a.2 Balance with Bangladesh Bank and its agent bank(s)

In local currency	13,120,672,677	10,290,041,500
In foreign currency	1,697,577,295	3,055,802,567
Sonali Bank as agent of Bangladesh Bank (Local currency)	14,818,249,972	13,345,844,067
	900,851,757	874,432,263
	<b>15,719,101,730</b>	<b>14,220,276,330</b>
	<b>18,883,081,860</b>	<b>17,480,653,523</b>

### 4 Consolidated balance with other banks and financial institutions In Bangladesh

Prime Bank Limited (note-4a)	6,655,493,931	3,273,317,675
Prime Bank Investment Limited	55,953,267	32,369,642
Prime Bank Securities Limited	198,620,228	370,874,706
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	6,910,067,426	3,676,562,023
Less: Inter-company transaction	157,364,085	282,401,766
	<b>6,752,703,341</b>	<b>3,394,160,257</b>

#### Outside Bangladesh

Prime Bank Limited (note-4a)	3,836,649,127	3,661,132,456
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	100,380,299	114,623,985
PBL Exchange (UK) Ltd.	62,128,242	51,381,252
PBL Finance (Hong Kong) Limited	29,320,216	59,257,037
	<b>4,028,477,884</b>	<b>3,886,394,731</b>
	<b>10,781,181,224</b>	<b>7,280,554,987</b>

#### 4a Balance with other banks and financial institutions of the Bank

In Bangladesh	6,655,493,931	3,273,317,675
Outside Bangladesh	3,836,649,127	3,661,132,456
	<b>10,492,143,057</b>	<b>6,934,450,131</b>

### 5 Money at call and short notice

	-	210,000,000
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<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

## 6 Consolidated investments

### Government

Prime Bank Limited (note-6a)	47,495,061,894	53,054,038,697
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-

<b>47,495,061,894</b>	<b>53,054,038,697</b>
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### Others

Prime Bank Limited (note-6a)	1,989,958,991	1,826,685,104
Prime Bank Investment Limited	1,419,919,217	1,394,760,585
Prime Bank Securities Limited	1,515,488,993	951,239,032
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-

<b>4,925,367,202</b>	<b>4,172,684,721</b>
<b>52,420,429,096</b>	<b>57,226,723,418</b>

## 6a Investments of the Bank

i) Investment classified as per Bangladesh Bank Circular:

Held for trading (HFT)	9,818,931,111	25,796,549,296
Held to maturity (HTM)	37,671,598,983	27,248,692,202
Other securities	1,994,490,791	1,835,482,304

<b>49,485,020,885</b>	<b>54,880,723,801</b>
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a) Government securities:

ii) Investment classified as per nature:

a) Government securities:

182 days treasury bills	105,286	8,243,171,329
364 days treasury bills	4,997,449,893	17,410,311,087

<b>4,997,555,179</b>	<b>25,653,482,416</b>
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Government bonds:

Prize bonds

Government bonds

4,531,800	8,797,200
42,492,974,915	27,391,759,082
<b>42,497,506,715</b>	<b>27,400,556,282</b>
<b>47,495,061,894</b>	<b>53,054,038,697</b>

b) Other investments:

Alarafah Islami Bank Subordinated Bond Shares (note-6a.1)	1,013,136,667	1,016,053,333
	976,822,325	810,631,771

<b>1,989,958,991</b>	<b>1,826,685,104</b>
<b>49,485,020,885</b>	<b>54,880,723,801</b>

## 6a.1 Investment in shares

### Quoted

Baraka Power	46,126,653	94,144,794
BATBC	237,197,218	135,913,348
BSCCL	57,451,813	30,481,257
BerqerPBL	34,368,643	-
DESCO	19,262,511	19,262,511
UnileverCL	7,093,115	13,889,005
IDLC	8,256,150	-
National Bank Ltd.	27,970,098	27,970,098
SingerBD	103,836,021	74,213,574
UPGDCL	96,111,263	75,608,343
Uttara Bank Ltd.	37,009,980	37,009,980

<b>674,683,465</b>	<b>508,492,911</b>
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### Unquoted

Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
Investment in SWIFT	4,184,430	4,184,430
Market Stabilization Fund	5,000,000	5,000,000
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000

<b>302,138,860</b>	<b>302,138,860</b>
<b>976,822,325</b>	<b>810,631,771</b>

<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

**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	323,020,479	116,647,215
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>213,245,244,597</b>	<b>217,709,576,503</b>
Less: Inter-company transactions	<b>7,185,713,063</b>	<b>5,988,623,089</b>
	<b>206,059,531,534</b>	<b>211,720,953,415</b>
<b>Consolidated bills purchased and discounted (note-8)</b>	<b>27,466,566,763</b>	<b>22,303,339,179</b>
	<b>233,526,098,296</b>	<b>234,024,292,594</b>

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

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

**Inside Bangladesh**

Secured overdraft / Quard against TDR	39,117,352,489	37,244,413,719
Cash credit / Murabaha	19,403,199,362	20,248,667,884
Loans (General)	65,762,322,334	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	54,313,104,085
	<b>207,675,406,351</b>	<b>212,445,715,630</b>

**Outside Bangladesh**

	-	-
	<b>207,675,406,351</b>	<b>212,445,715,630</b>

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

**Payable Inside Bangladesh**

Inland bills purchased	4,771,815,643	4,475,428,330
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**Payable Outside Bangladesh**

Foreign bills purchased and discounted	19,680,442,241	15,478,938,973
----------------------------------------	----------------	----------------

	<b>24,452,257,884</b>	<b>19,954,367,303</b>
	<b>232,127,664,235</b>	<b>232,400,082,933</b>

**7a.1 Classification of loans, advances and lease / investments**

**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
	<b>221,005,885,894</b>	<b>224,366,133,558</b>

**Classified**

Sub-standard	1,156,543,645	916,046,556
Doubtful	513,410,393	665,190,302
Bad / Loss	9,451,824,303	6,452,712,517
	<b>11,121,778,341</b>	<b>8,033,949,375</b>
	<b>232,127,664,235</b>	<b>232,400,082,933</b>

**8 Consolidated bills purchased and discounted**

Prime Bank Limited (note-8a)	24,452,257,884	19,954,367,303
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	3,014,308,878	2,348,971,876
	<b>27,466,566,763</b>	<b>22,303,339,179</b>

**8a Bills purchased and discounted**

Payable in Bangladesh	4,771,815,643	4,475,428,330
Payable outside Bangladesh	19,680,442,241	15,478,938,973
	<b>24,452,257,884</b>	<b>19,954,367,303</b>



		<b>Amount in Taka</b>	
		<b>30 June 2021</b>	<b>31 Dec 2020</b>
<b>9 Consolidated fixed assets including premises, furniture and fixtures</b>			
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		8,436,501	9,551,532
Prime Exchange Co. Pte. Ltd., Singapore		11,169,604	16,575,061
PBL Exchange (UK) Ltd.		501,924	1,953,724
PBL Finance (Hong Kong) Limited		632,957	773,285
		<b>7,978,616,974</b>	<b>8,233,921,143</b>
<b>9a Fixed assets including premises, furniture and fixtures of the Bank Property, Plant &amp; Equipment</b>			
Land		3,719,444,788	3,719,444,788
Building		2,079,726,203	1,958,119,108
Furniture and fixtures		1,139,097,418	1,126,855,697
Office equipment and machinery		2,666,222,926	2,636,046,442
Vehicles		318,320,353	317,094,742
		<b>9,922,811,689</b>	<b>9,757,560,777</b>
Less: Accumulated depreciation		3,327,390,877	3,215,875,557
		<b>6,595,420,812</b>	<b>6,541,685,219</b>
<b>Lease assets-Premises</b>			
Right-of-use assets		2,023,260,580	2,023,260,580
Less: Accumulated amortization		1,033,106,634	784,070,937
		<b>990,153,946</b>	<b>1,239,189,643</b>
<b>Intangibles assets</b>			
Software-core banking		854,889,777	836,708,464
Software-ATM		58,492,614	57,892,614
Cost of intangibles assets		<b>913,382,391</b>	<b>894,601,078</b>
Less: Accumulated amortization		586,318,808	525,047,741
		<b>327,063,583</b>	<b>369,553,338</b>
		<b>7,912,638,341</b>	<b>8,150,428,200</b>
<b>10 Consolidated other assets</b>			
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)
		<b>25,173,585,582</b>	<b>23,135,806,602</b>
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		225,995,702	198,837,529
Prime Exchange Co. Pte. Ltd., Singapore		6,371,327	5,041,214
PBL Exchange (UK) Ltd.		10,809,578	5,962,488
PBL Finance (Hong Kong) Limited		33,834,414	26,936,290
		<b>620,408,551</b>	<b>526,029,057</b>
Less: Inter-company transactions		45,802,909	45,031,820
		<b>25,748,191,224</b>	<b>23,616,803,839</b>
<b>10a Other assets of the Bank</b>			
Stationery and stamps		58,750,775	35,911,472
Exchange adjustment account		715,164	759,309
Investment in subsidiary (note-10a.4)		4,051,711,521	4,051,711,521
Off-shore Banking Units		11,292,203,112	10,995,531,957
Due from Off-shore Banking Units		194,053,467	360,360,470
Prepaid expenses		6,397,719	23,163,967
Interest / profit receivable on loan (note-10a.1)		1,102,567,362	941,399,222
Interest receivable on Govt. securities (note-10a.1)		422,022,740	493,662,962
Receivable from employees provident fund		11,444,088	64,158,418
Advance deposits and advance rent		47,542,916	41,775,665
Prepaid expenses against house furnishing		12,808,219	6,372,697
Balance with PBSL		105,694,893	43,334,377
Branch adjustments account		18,374,622	18,371,884
Suspense account (note-10a.2)		151,393,399	122,243,234
Encashment of PSP / BSP		250,133,000	124,163,604
Advance income tax paid (note-10a.5)		21,096,532,591	19,783,674,850
Deferred Tax assets (note-10a.6)		1,856,273,501	1,378,849,028
Credit card & ATM Card		1,947,634	5,686,164
Sundry assets (note-10a.3)		80,986,959	89,779,749
		<b>40,761,553,682</b>	<b>38,580,910,550</b>
Less: Off-shore Banking Units		11,486,256,579	11,355,892,427
		<b>29,275,297,103</b>	<b>27,225,018,123</b>

<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

**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
	<b>80,986,959</b>	<b>89,779,749</b>

**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., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	<b>4,051,711,521</b>	<b>4,051,711,521</b>

**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
	<b>21,096,532,591</b>	<b>19,783,674,850</b>

**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
	<b>1,856,273,501</b>	<b>1,378,849,028</b>

**10a.6.1 Deferred tax assets**

Specific Provision for Loans and Advances	4,950,062,669	3,676,930,741
Tax rate	37.50%	37.50%
Deferred tax assets	<b>1,856,273,501</b>	<b>1,378,849,028</b>

**11 Non-Banking Assets**

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

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

**12 Consolidated borrowings from other banks, financial institutions and agents**

Prime Bank Limited (note-12a)	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
	<b>44,323,163,115</b>	<b>37,613,110,557</b>

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

In Bangladesh (note-12a.1)	27,316,473,718	25,500,760,221
Outside Bangladesh	16,797,794,782	11,954,074,443
	<b>44,114,268,500</b>	<b>37,454,834,664</b>

**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
Banqladesh Bank Refinance (UBSP)	47,057,031	-
Banqladesh Bank Refinance (TDF)	200,000,000	-
Refinance against SME loan	155,476,528	112,099,870
	<b>27,316,473,718</b>	<b>25,500,760,221</b>

Amount in Taka	
30 June 2021	31 Dec 2020

**13 Consolidated deposits and other accounts**  
**Current deposits and other accounts**

Prime Bank Limited (note-13a.1.c)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

41,314,723,822	41,598,926,269
-	-
-	-
-	-
-	-
-	-
<b>41,314,723,822</b>	<b>41,598,926,269</b>
155,630,109	276,540,709
<b>41,159,093,712</b>	<b>41,322,385,560</b>

Less: Inter-company transactions

**Bills payable**

Prime Bank Limited (note-13a.1.c)  
Prime Bank Investment Limited  
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
-	-
-	-
-	-
-	-
-	-
<b>6,699,283,124</b>	<b>4,528,972,457</b>

**Savings bank / Mudaraba savings deposits**

Prime Bank Limited (note-13a.1.c)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

58,273,870,524	55,756,396,701
-	-
-	-
-	-
-	-
-	-
<b>58,273,870,524</b>	<b>55,756,396,701</b>

**Term / Fixed deposits**

Prime Bank Limited (note-13a.1.c)  
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
-	-
-	-
-	-
-	-
-	-
<b>117,796,148,502</b>	<b>131,143,907,737</b>
1,733,976	5,861,057
<b>117,794,414,526</b>	<b>131,138,046,680</b>
<b>223,926,661,887</b>	<b>232,745,801,398</b>

Less: Inter-company transactions

**13a Deposits and other accounts of the Bank**

Deposits from banks (note -13a.1.a)  
Deposits from customers (note-13a.1.b)

152,881,563	100,511,259
223,931,144,409	232,927,691,905
<b>224,084,025,972</b>	<b>233,028,203,164</b>

**13a.1 a) Deposits from Banks**

Current deposits and other accounts  
Savings bank / Mudaraba savings deposits  
Special notice deposits  
Fixed deposits

8,971,857	3,514,363
20,406,736	20,169,758
123,502,970	76,827,138
-	-
<b>152,881,563</b>	<b>100,511,259</b>

**b) Customer Deposits**

**i) Current deposits and other accounts**

Current / Al-wadeeah current deposits  
Foreign currency deposits  
Security deposits  
Sundry deposits (note - 13a.2)

18,090,653,916	18,639,144,189
7,986,140,727	7,469,419,392
6,553,647	7,402,516
15,463,435,174	15,770,246,138
<b>41,546,783,464</b>	<b>41,886,212,235</b>
241,031,500	290,800,329
<b>41,305,751,964</b>	<b>41,595,411,906</b>

Less: Off-shore Banking Units

**ii) Bills payable**

Pay orders issued  
Pay slips issued  
Demand draft payable  
Foreign demand draft  
T. T. payable  
Bill Pay ATM

6,691,446,375	4,518,884,610
579,733	2,172,570
6,917,007	7,575,965
313,592	313,592
989	292
25,429	25,429
<b>6,699,283,124</b>	<b>4,528,972,457</b>

**iii) Savings bank / Mudaraba savings deposits**

**58,253,463,789**      **55,736,226,942**

<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

**iv) Term / Fixed deposits**

Fixed deposits / Mudaraba fixed deposits  
Special notice deposits  
Scheme deposits

73,410,069,476	83,901,877,216
14,417,065,730	16,107,498,434
29,845,510,325	31,057,704,950
<b>117,672,645,532</b>	<b>131,067,080,600</b>
<b>223,931,144,409</b>	<b>232,927,691,905</b>
<b>224,084,025,972</b>	<b>233,028,203,164</b>

**c) Deposits and other accounts**

**Current deposits and other accounts**

Deposits from banks (note -13a.1.a)  
Deposits from customers (note-13a.1.b.i)

8,971,857	3,514,363
41,305,751,964	41,595,411,906
<b>41,314,723,822</b>	<b>41,598,926,269</b>

**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
<b>6,699,283,124</b>	<b>4,528,972,457</b>

**Savings bank / mudaraba savings deposits**

Deposits from banks (note -13a.1.a)  
Deposits from customers (note-13a.1.b.iii)

20,406,736	20,169,758
58,253,463,789	55,736,226,942
<b>58,273,870,524</b>	<b>55,756,396,701</b>

**Term / Fixed deposits**

Deposits from banks (note -13a.1.a)  
Deposits from customers (note-13a.1.b.iv)

123,502,970	76,827,138
117,672,645,532	131,067,080,600
<b>117,796,148,502</b>	<b>131,143,907,737</b>
<b>224,084,025,972</b>	<b>233,028,203,164</b>

**13a.2 Sundry deposits**

F.C. held against back to back L/C  
Sundry creditors  
Risk fund and service charges (CCS and lease finance)  
Sale proceeds of PSP / BSP  
Margin on letters of guarantee  
Margin on letters of credit  
Margin on FDBP / IDBP, export bills, etc  
Unclaimed dividend  
Interest / profit payable on deposits  
Withholding VAT/Tax /Excise duty payable to Government Authority  
Others

7,610,459,395	8,040,017,889
299,311,547	523,176,715
56,355,521	56,392,484
72,971,050	16,246,250
845,540,766	759,656,507
2,087,207,650	1,807,284,004
196,453,184	167,652,397
184,669,237	74,641,725
1,692,737,814	1,942,460,954
181,805,593	358,090,975
2,235,923,416	2,024,626,238
<b>15,463,435,174</b>	<b>15,770,246,138</b>

**13a.3 Payable on demand and time deposits**

**a) Demand deposits**

Current deposits  
Savings deposits (9%)  
Foreign currency deposits (Non interest bearing)  
Security deposits  
Sundry deposits  
Bills payable

18,099,625,774	18,642,658,552
5,244,648,347	5,018,075,703
7,745,109,228	7,178,619,063
6,553,647	7,402,516
15,463,435,174	15,770,246,138
6,699,283,124	4,528,972,457
<b>53,258,655,293</b>	<b>51,145,974,429</b>

**b) Time deposits**

Savings deposits (91%)  
Fixed deposits  
Special notice deposits  
Deposits under schemes

53,029,222,177	50,738,320,998
73,410,069,476	83,901,877,216
14,540,568,700	16,184,325,572
29,845,510,325	31,057,704,950
<b>170,825,370,679</b>	<b>181,882,228,735</b>
<b>224,084,025,972</b>	<b>233,028,203,164</b>

**14 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	48,253,633,599
1,016,119,444	889,704,420
350,078,716	277,234,172
56,440,467	68,468,256
30,036,315	13,919,798
13,191,462	3,889,294
<b>52,843,791,666</b>	<b>49,506,849,539</b>
45,802,909	45,031,820
<b>52,797,988,757</b>	<b>49,461,817,719</b>

Less: Inter-company transactions

	<b>Amount in Taka</b>	
	<b>30 June 2021</b>	<b>31 Dec 2020</b>
<b>14a Other liabilities of the Bank</b>		
Expenditure and other payables	367,417,820	382,503,043
Provision for bonus	255,595,346	186,244,674
Lease liabilities	1,027,722,766	1,219,685,421
Provision for income tax (note - 14a.1)	26,591,068,214	25,197,656,236
Deferred tax liability (note-14a.2)	655,065,727	662,637,191
Unearned profit (Markup)	223,648,965	243,616,116
Provision for off-balance sheet exposures (note-14a.4)	1,788,090,000	1,458,090,000
Provision for Off-shore Banking Units (note-14a.5)	367,550,000	317,550,000
Fund for employee welfare fund (EWF)	5,000,000	7,996,460
Fund for Prime Bank Foundation (PBF)	51,000,000	80,152,215
Provision for loans and advances / investments (note - 14a.3)	12,482,964,096	11,319,832,169
Start-up fund	57,092,297	57,092,297
Special general provision-COVID 19	488,800,000	488,800,000
Provision for Interest receivable on loans and advances / investments	73,717,300	73,717,300
Provision for diminution in value of investments	122,128,249	122,128,249
Interest suspense account	6,238,203,064	5,904,201,721
Provision for Impairment loss for investment in subsidiaries	471,444,092	421,444,092
Climate risk fund	22,019,027	22,019,027
Provision of rebate for good borrower	15,207,111	15,207,111
Other liabilities	6,970,671	5,839,758
Other provision (note - 14a.6)	67,220,519	67,220,519
	<b>51,377,925,263</b>	<b>48,253,633,599</b>

#### 14a.1 Provision for income tax

Opening Balance	25,197,656,236	22,731,307,386
Add: Addition during the year	1,393,411,977	2,466,348,850
	<b>26,591,068,214</b>	<b>25,197,656,236</b>

#### 14a.1.1 Reconciliation of effective tax rate of the bank

(i) A numerical reconciliation between tax expenses (income) and the product of accounting profit multiplied by the applicable tax rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) computed.

Profit before provision and income tax as per profit and loss account	4,458,765,449	2,481,615,066
Income tax as per applicable tax rate (37.5%)	1,672,037,043	930,605,650
<b>Factors affecting the tax charged</b>		
On non deductible expenses (netting of deductible income)	156,446,949	34,586,215
Tax savings from exempted income (on govt. treasury securities)	(416,062,230)	(19,163,593)
Tax savings from reduced tax rates (on dividend income)	(11,158,241)	(15,422,622)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(7,851,544)	-
<b>Total income tax expenses</b>	<b>1,393,411,977</b>	<b>930,605,650</b>

(ii) A numerical reconciliation between the average effective tax rate and the applicable tax rate, disclosing also the basis on which the applicable tax rate is computed.

#### Applicable tax rate

Tax effect of expenses that are not deductible for tax purposes	<b>37.50%</b>	<b>37.50%</b>
On non deductible expenses (netting of deductible income)	3.51%	1.39%
Tax savings from exempted income (on govt. treasury securities)	-9.33%	-0.77%
Tax savings from reduced tax rates (on dividend income)	-0.25%	-0.62%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-0.18%	0.00%
<b>Average effective tax rate (tax expense divided by profit before provision and tax)</b>	<b>31.25%</b>	<b>37.50%</b>

#### 14a.2 Deferred tax liability

Opening balance	662,637,191	930,373,650
Add: Addition during the year	-	-
Less: Release during the year	(7,571,464)	(267,736,459)
	<b>655,065,727</b>	<b>662,637,191</b>

#### 14a.2.1 Deferred tax liability

Temporary timing difference in written down value of fixed assets between tax base and carrying value:

Carrying amount of fixed assets including RoU Assets	3,192,277,153	3,211,297,991
Tax base	2,138,338,156	2,137,168,422
Taxable temporary difference	1,053,938,997	1,074,129,569
Tax Rate	37.50%	37.50%
Deferred tax liability on fixed assets	395,227,125	402,798,588
Deferred tax on revaluation of land and building	259,838,602	259,838,602
<b>Total Deferred tax liability</b>	<b>655,065,727</b>	<b>662,637,191</b>

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:

Provision held as on 1 January

Less: Fully provided debts written off during the year

Add: Recoveries of amounts previously written off

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

Provision held as on

3,593,530,741	3,578,544,649
-	(3,080,880)
73,131,927	468,066,972
1,200,000,000	(450,000,000)
<b>4,866,662,669</b>	<b>3,593,530,741</b>

#### Movement in general provision on unclassified loans / investments

Provision held as on 1 January

Add: Amount transferred to classified provision

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

Provision held as on

7,726,301,427	6,360,393,724
-	-
(110,000,000)	1,365,907,703
<b>7,616,301,427</b>	<b>7,726,301,427</b>
<b>12,482,964,096</b>	<b>11,319,832,169</b>

#### 14a.4 Provision for off-balance sheet exposures

Provision held as on 1 January

Add: Provision made during the year (note-39a)

Provision held as on

1,458,090,000	1,308,090,000
330,000,000	150,000,000
<b>1,788,090,000</b>	<b>1,458,090,000</b>

#### 14a.5 Provision for Off-shore Banking Units

Movement in specific provision on classified loans / investments:

Provision held as on 1 January

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

Provision held as on

83,400,000	77,400,000
-	6,000,000
<b>83,400,000</b>	<b>83,400,000</b>

#### Movement in general provision on unclassified loans / investments

Provision held as on 1 January

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

Provision held as on

234,150,000	203,150,000
50,000,000	31,000,000
<b>284,150,000</b>	<b>234,150,000</b>
<b>367,550,000</b>	<b>317,550,000</b>

#### 14a.6 Other provision for classified assets

Balance as on 1 January

Add: Addition during the year (note-39a)

Less: Adjustment during the year

Balance as on

67,220,519	138,133,147
-	-
-	(70,912,629)
<b>67,220,519</b>	<b>67,220,519</b>

### 15 Share capital

#### 15.1 Authorized capital

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

<b>25,000,000,000</b>	<b>25,000,000,000</b>
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#### 15.2 Issued, subscribed and fully paid up capital

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

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

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

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

#### 15.3 History of paid-up capital

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

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

<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

#### 15.4 Share premium

11,552,734 ordinary shares of Taka 200 each per share  
Less: Income tax deduction at source @ 3% on total premium

Less: Transferred to Paid-up Capital

2,310,546,800	2,310,546,800
69,316,404	69,316,404
2,241,230,396	2,241,230,396
1,029,348,610	1,029,348,610
<b>1,211,881,786</b>	<b>1,211,881,786</b>

#### 15.5 Non controlling interest

Share capital  
Retained earnings

60	60
(5)	(4)
<b>55</b>	<b>56</b>

#### 16 Statutory reserve

Balance on 1 January  
Addition ( 20% of pre-tax profit)  
Balance as at

10,353,413,584	10,353,413,584
-	-
<b>10,353,413,584</b>	<b>10,353,413,584</b>

#### 17 Consolidated revaluation gain / loss on investments

Prime Bank Limited (**note-17a**)  
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore  
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.  
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

89,498,605	366,668,195
39,770,956	40,416,427
2,365,726	887,626
3,899,772	3,916,236
<b>135,535,059</b>	<b>411,888,485</b>

#### 17(a) Revaluation gain / loss on investments of the Bank

Opening balance on 1 January  
Add: Amortized/Revaluation Gain  
Less: Adjustment of amortization/revaluation gain against sale/maturity  
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets

366,668,195	30,573,856
26,511,855	975,062,327
(303,680,198)	(638,969,653)
(1,248)	1,665
<b>89,498,605</b>	<b>366,668,195</b>

#### 18 Revaluation reserve

Balance on 1 January  
Adjustment during the year  
Balance as at  
Less: Provision for deferred tax

1,767,012,161	1,767,012,161
-	-
1,767,012,161	1,767,012,161
(259,838,602)	(259,838,602)
<b>1,507,173,559</b>	<b>1,507,173,559</b>

#### 19 Consolidated foreign currency translation gain/ (loss)

Prime Bank Limited (**note-19a**)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

16,477,709	16,291,848
-	-
-	-
(68,131)	142,993
(39,597)	265,059
(4,645)	69,635
<b>16,365,336</b>	<b>16,769,536</b>

#### 19a Foreign currency translation gain/ (loss)

Balance on 1 January  
Addition during the year  
Balance as at

16,291,848	16,592,712
185,861	(300,863)
<b>16,477,709</b>	<b>16,291,848</b>

#### 20 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

4,319,032,235	3,986,621,319
(244,885,931)	(219,463,516)
(176,208,984)	(191,314,493)
27,151,371	26,197,120
(15,314,920)	(11,862,584)
62,072,201	101,980,125
<b>3,971,845,972</b>	<b>3,692,157,970</b>
4.90	4.39
(16,434,798)	(9,834,778)
(20,141,270)	(61,285,419)
(73,488)	(176,824)
<b>3,935,196,420</b>	<b>3,620,860,953</b>

#### 20a 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  
Balance as at  
Add: Foreign currency translation gain/ (loss)

3,986,922,182	3,718,432,277
2,030,349,408	1,797,072,599
-	-
(1,698,425,216)	(1,528,582,694)
-	-
<b>4,318,846,375</b>	<b>3,986,922,182</b>
185,861	(300,863)
<b>4,319,032,235</b>	<b>3,986,621,319</b>

Amount in Taka	
30 June 2021	31 Dec 2020

## 20.1 Consolidated retained earnings brought forward from previous year

Prime Bank Limited (note-20.1 a)	2,288,496,966	2,189,849,583
Prime Bank Investment Ltd.	(219,463,516)	(217,282,979)
Prime Bank Securities Ltd.	(191,314,493)	(150,266,749)
Prime Exchange Co. Pte. Ltd., Singapore	-	6,758
PBL Exchange (UK) Ltd.	(11,862,584)	(28,486,500)
PBL Finance (Hong Kong) Limited	20,553,436	415,167
	1,886,409,809	1,794,235,280
Foreign currency translation gain on 1 January	(521,089)	(1,311,069)
	<b>1,885,888,720</b>	<b>1,792,924,211</b>

### 20.1.a Retained earnings brought forward from previous year of the Bank

Balance on 1 January	3,986,922,182	3,718,432,277
Bonus shares issued	-	-
Cash dividend paid	(1,698,425,216)	(1,528,582,694)
Balance as on	<b>2,288,496,966</b>	<b>2,189,849,583</b>
Foreign currency translation gain on 1 January	-	-
	<b>2,288,496,966</b>	<b>2,189,849,583</b>

## 21 Consolidated contingent liabilities

### 21.1 Acceptances and endorsements

Prime Bank Limited (note-21a.1)	59,377,182,629	54,474,837,582
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>59,377,182,629</b>	<b>54,474,837,582</b>

### 21.2 Letters of guarantee

Prime Bank Limited (note-21a.2)	36,463,223,270	39,281,517,962
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>36,463,223,270</b>	<b>39,281,517,962</b>

### 21.3 Irrevocable Letters of Credit

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	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>36,114,919,402</b>	<b>31,316,795,973</b>

### 21.4 Bills for collection

Prime Bank Limited (note-21a.4)	11,421,376,468	12,156,669,588
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>11,421,376,468</b>	<b>12,156,669,588</b>
	<b>143,376,701,769</b>	<b>137,229,821,105</b>

## 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	4,841,379,235
Back to back bills (EPZ)	1,105,402,011	742,516,693
	59,377,182,629	54,474,837,582
Less: Margin	(7,610,459,395)	(8,040,017,889)
	<b>51,766,723,233</b>	<b>46,434,819,693</b>

### 21a.2 Letters of guarantee

Letters of guarantee (Local)	16,660,749,689	17,141,371,606
Letters of guarantee (Foreign)	19,802,473,581	22,140,146,357
Foreign counter guarantees	-	-
	36,463,223,270	39,281,517,962
Less: Margin	(845,540,766)	(759,656,507)
	<b>35,617,682,504</b>	<b>38,521,861,455</b>



<b>Amount in Taka</b>	
<b>30 June 2021</b>	<b>31 Dec 2020</b>

**21a.3 Irrevocable Letters of Credit**

Letters of credit (Sight)  
Letters of credit (Deferred)  
Back to back L/C

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)
<b>34,027,711,752</b>	<b>29,509,511,968</b>

Less: Margin

**21a.4 Bills for collection**

Outward bills for collection

11,421,376,468	12,156,669,588
11,421,376,468	12,156,669,588
(196,453,184)	(167,652,397)
<b>11,224,923,285</b>	<b>11,989,017,190</b>
<b>143,376,701,769</b>	<b>137,229,821,105</b>

Less: Margin

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

## 22 Income statement

### Income:

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 /less losses arising from dealing in securities (note-25a)	28,551,071	-
Gains /less losses arising from investment securities (note-25a)	1,109,499,279	51,102,915
Gains /less losses arising from dealing in foreign currencies (note-26a.1)	253,566,510	405,781,549
Income from non-banking assets	-	-
Other operating income (note-27a)	440,304,083	309,134,403
Profit /less losses on interest rate changes	-	-

<b>11,394,494,460</b>	<b>11,831,607,284</b>
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### 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

<b>6,935,729,011</b>	<b>9,349,992,219</b>
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<b>4,458,765,449</b>	<b>2,481,615,066</b>
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## 22.1 Interest, discount and similar income

Interest income / Profit on investments (note-23a)	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

<b>9,061,465,736</b>	<b>10,531,921,242</b>
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62,686,316	1,123,603
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<b>8,998,779,420</b>	<b>10,530,797,639</b>
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Less: Loss on revaluation of security trading (note-25a)

## 22.2 Fees, commission and brokerage

Commission (note-26a)	500,032,721	446,661,513
Settlement fee-PBIL (note-26a)	-	-

<b>500,032,721</b>	<b>446,661,513</b>
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## 22.3 Administrative expenses

Salary and allowances (note-28a)	2,181,473,276	2,239,700,580
Rent, taxes, insurance, electricity, etc. (note-29a)	234,662,267	278,589,145
Legal expenses (note-30a)	11,230,411	9,703,946
Postage, stamp, telecommunication, etc. (note-31a)	29,392,603	36,875,239
Stationery, printing, advertisement, etc. (note-32a)	96,204,667	90,141,399
Managing Director's salary and fees (note-33)	4,971,774	5,919,000
Directors' fees (note-34a)	1,805,095	1,321,711
Auditors' fees (note-35a)	690,000	690,000
Repair of Bank's assets (note-37a)	27,839,224	22,993,848

<b>2,588,269,318</b>	<b>2,685,934,869</b>
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## 23 Consolidated interest income / profit on investments

Prime Bank Limited (note-23a)	7,521,005,690	8,292,605,617
Prime Bank Investment Limited	112,336,829	67,071,015
Prime Bank Securities Limited	8,436,398	6,040,251
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	48,591,763	47,293,394

<b>7,690,370,680</b>	<b>8,413,010,278</b>
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121,611,060	104,893,145
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<b>7,568,759,620</b>	<b>8,308,117,133</b>
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Less: Inter-company transactions

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

### 23a Interest income / profit on investments of the Bank

Loans (General) / Musharaka	2,006,876,263	2,159,285,058
Loans against trust receipts	194,230,421	325,188,809
Packing credit	12,831,320	18,458,383
House building loan	65,034,736	68,587,329
Lease finance / Izara	83,404,806	161,292,789
Hire purchase	486,908,097	494,217,552
Payment against documents	660,663	494,607
Cash credit / Bai-Muajjal	675,674,061	768,874,365
Secured overdraft	999,296,304	1,252,877,954
Consumer credit scheme	633,837,047	737,295,873
Staff loan	35,000,544	42,735,957
Agricultural Loan	19,877,732	50,057,378
Forced loan	3,650,877	29,490,695
Documentary bills purchased	402,654,411	391,234,182
Interest income from credit card	60,864,233	82,330,523
Other loans and advances / Investments	1,782,655,434	1,503,711,712
<b>Total interest / profit on loans and advances / investments</b>	<b>7,463,456,948</b>	<b>8,086,133,168</b>
Interest / profit on balance with other banks and financial institutions	52,988,203	163,809,654
Interest on call loans	981,667	3,666,528
Interest / profit received from foreign banks (note-23a.1)	3,578,872	38,996,267
	<b>7,521,005,690</b>	<b>8,292,605,617</b>

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

Less: Inter-company transactions	92,012,007	125,368,631
	88,433,135	86,372,364
	<b>3,578,872</b>	<b>38,996,267</b>

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

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
Prime Exchange Co. Pte. Ltd., Singapore	204,159	340,933
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	23,304,981	21,170,024
	<b>3,479,886,370</b>	<b>5,785,046,936</b>
Less: Inter-company transactions	121,772,224	104,893,145
	<b>3,358,114,146</b>	<b>5,680,153,791</b>

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

i) 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 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	-
Others	13,687,563	17,631,486
	<b>2,869,024,152</b>	<b>4,903,617,728</b>
ii) Interest / Profit paid for borrowings:		
Call deposits	166,667	34,573,125
Repurchase agreement (repo)	-	63,975,088
Interest expenses of lease liabilities	34,189,439	27,504,277
Banladesh 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
	<b>574,432,229</b>	<b>858,068,422</b>
Less: Inter-company transactions	88,433,135	86,372,364
	<b>485,999,094</b>	<b>771,696,058</b>
	<b>3,355,023,245</b>	<b>5,675,313,786</b>

#### 24a.1 Foreign currency deposits

Interest / profit paid on F.C	28,807,067	-
Interest / profit paid on N.F.C.D	-	-
	<b>28,807,067</b>	<b>-</b>

<b>Amount in Taka</b>	
<b>Jan-Jun-2021</b>	<b>Jan-Jun-2020</b>

## 25 Consolidated investment income

Prime Bank Limited (note-25a)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

2,679,585,457	2,377,424,203
76,133,785	7,931,919
43,053,274	6,520,285
-	-
-	-
-	-
<b>2,798,772,516</b>	<b>2,391,876,406</b>
-	-
<b>2,798,772,516</b>	<b>2,391,876,406</b>

Less: Inter-company transactions

## 25a Investment income of the bank

Interest on treasury bills / Reverse repo / bonds  
Interest on debentures / bonds  
Gain on discounted bond / bills  
Gain on sale of shares  
Gain on Govt. security trading  
Dividend on shares

1,088,161,769	821,716,079
79,628,961	74,164,690
372,669,317	1,343,434,855
28,551,071	-
1,109,499,279	51,102,915
63,761,376	88,129,267
<b>2,742,271,773</b>	<b>2,378,547,807</b>
62,686,316	1,123,603
<b>2,679,585,457</b>	<b>2,377,424,203</b>

Less: Loss on sale/revaluation of security trading

## 26 Consolidated commission, exchange and brokerage

Prime Bank Limited (note-26a)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

753,599,231	852,443,061
38,297,902	7,831,046
66,022,296	9,617,361
41,150,230	27,566,114
59,053,309	28,933,350
2,630,925	5,021,876
<b>960,753,892</b>	<b>931,412,808</b>

## 26a Commission, exchange and brokerage of the Bank

Commission on L/Cs  
Commission on L/Cs-back to back  
Commission on L/Gs  
Commission on remittance  
Merchant Commission  
Underwriting Commission regarding Treasury bill/ Bond  
Commission from sale of BSP /PSP/Others

122,125,967	109,477,165
222,013,505	187,199,112
70,245,485	89,372,721
20,783,418	19,095,927
790,482	-
12,622,391	1,394,026
51,451,472	40,122,561
500,032,721	446,661,513
253,566,510	405,781,549
-	-
<b>753,599,231</b>	<b>852,443,061</b>

Exchange gain (note - 26a.1) - including gain from FC dealings  
Settlement fees / Brokerage

### 26a.1 Exchange gain

Exchange gain  
Exchange gain-credit card  
Less: Exchange loss

262,075,085	423,030,675
-	-
(8,508,575)	(17,249,126)
<b>253,566,510</b>	<b>405,781,549</b>

## 27 Consolidated other operating income

Prime Bank Limited (note-27a)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

440,304,083	309,134,403
1,146,856	1,806,595
2,231,387	-
1,024,000	1,129,702
2,188,719	1,130,571
10,843,494	5,969,805
<b>457,738,538</b>	<b>319,171,076</b>
161,164	-
<b>457,577,374</b>	<b>319,171,076</b>

Less: Inter-company transactions

<b>Amount in Taka</b>	
<b>Jan-Jun-2021</b>	<b>Jan-Jun-2020</b>

**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
	<b>440,304,083</b>	<b>309,134,403</b>

**27a.1** Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.

**27a.2 Credit card income**

Annual fees	15,492,294	7,417,805
Inter-change fees	9,303,353	9,598,299
Others	23,404,013	11,312,295
	<b>48,199,660</b>	<b>28,328,398</b>

**28 Consolidated salaries and allowances**

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	23,615,985	25,544,083
Prime Exchange Co. Pte. Ltd., Singapore	15,624,700	12,570,842
PBL Exchange (UK) Ltd.	18,497,484	11,757,828
PBL Finance (Hong Kong) Limited	10,566,184	8,656,838
	<b>2,274,293,260</b>	<b>2,328,031,049</b>

**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	127,000,000
	<b>2,181,473,276</b>	<b>2,239,700,580</b>

**29 Consolidated rent, taxes, insurance, electricity, etc.**

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
	<b>246,830,986</b>	<b>289,656,278</b>

**29a Rent, taxes, insurance, electricity, etc. of the Bank**

Rent, rates and taxes	90,260,253	157,167,623
Lease rent	-	92,602
Insurance	88,223,498	66,653,669
Power and electricity	56,178,516	54,675,252
	<b>234,662,267</b>	<b>278,589,145</b>

**30 Consolidated legal expenses**

Prime Bank Limited (note-30a)	11,230,411	9,703,946
Prime Bank Investment Limited	576,190	120,600
Prime Bank Securities Limited	49,250	57,500
Prime Exchange Co. Pte. Ltd., Singapore	909,678	534,933
PBL Exchange (UK) Ltd.	5,970,592	2,459,260
PBL Finance (Hong Kong) Limited	-	-
	<b>18,736,121</b>	<b>12,876,239</b>

**30a Legal expenses of the Bank**

Legal expenses	7,104,520	6,504,420
Other professional charges	4,125,891	3,199,526
	<b>11,230,411</b>	<b>9,703,946</b>

<b>Amount in Taka</b>	
<b>Jan-Jun-2021</b>	<b>Jan-Jun-2020</b>

**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
	<b>32,609,826</b>	<b>40,182,650</b>

**31a Postage, stamp, telecommunication, etc. of the Bank**

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
	<b>29,392,603</b>	<b>36,875,239</b>

**32 Consolidated stationery, printing and advertisements, etc.**

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
	<b>98,415,550</b>	<b>92,480,338</b>

**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
	<b>96,204,667</b>	<b>90,141,399</b>

**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	-	363,000
Utility allowance	312,097	180,000
House maintenance allowance	225,000	240,000
Others	716,129	180,000
	<b>4,971,774</b>	<b>5,919,000</b>

**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	-	-
	<b>2,050,083</b>	<b>1,765,195</b>

**34a Directors' fees of the Bank**

Meeting fees	985,600	916,800
Other benefits	819,495	404,911
	<b>1,805,095</b>	<b>1,321,711</b>

As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period from January to 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
	<b>1,496,712</b>	<b>1,426,318</b>

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

External Audit fee	690,000	690,000
	<b>690,000</b>	<b>690,000</b>

	<b>Amount in Taka</b>	
	<b>Jan-Jun-2021</b>	<b>Jan-Jun-2020</b>
<b>36 Charges on loan losses</b>		
Loan -written off	-	-
Interest waived	-	-
	-	-
<b>37 Consolidated depreciation and repair of Bank's assets</b>		
Prime Bank Limited (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
	<b>475,625,606</b>	<b>400,266,463</b>
<b>37a Depreciation and repair of Bank's assets</b>		
<b>Depreciation</b>		
Fixed assets	118,919,732	135,479,649
Leased assets	249,035,697	165,457,902
	<b>367,955,429</b>	<b>300,937,551</b>
<b>Amortization</b>		
Software-core banking	59,760,568	50,319,182
Software-ATM	1,510,500	1,468,000
	<b>61,271,068</b>	<b>51,787,182</b>
<b>Repairs</b>		
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
	<b>27,839,224</b>	<b>22,993,848</b>
	<b>457,065,721</b>	<b>375,718,581</b>
<b>38 Consolidated other expenses</b>		
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
PBL Exchange (UK) Ltd.	33,379,843	6,559,894
PBL Finance (Hong Kong) Limited	965,692	905,540
	<b>624,374,480</b>	<b>669,123,267</b>
<b>38a Other expenses of the Bank</b>		
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
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
	<b>563,209,952</b>	<b>636,018,831</b>

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

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

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	126,262,849	-
Provision for impairment loss for investment (PBSL)-PBIL	-	-
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)	-	-
	<b>1,661,938,281</b>	<b>947,878,943</b>

### 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	-	-
	<b>1,520,000,000</b>	<b>932,200,000</b>

### 40 Consolidated tax expenses

#### 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	-
	<b>1,422,094,816</b>	<b>934,728,871</b>

#### 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	-	-
	<b>(484,995,937)</b>	<b>(81,515,733)</b>
	<b>937,098,879</b>	<b>853,213,137</b>

### 40a Tax expenses of the Bank

Current tax	1,393,411,977	930,605,650
Deferred tax (note-40a.1)	(484,995,937)	(81,515,733)
	<b>908,416,040</b>	<b>849,089,916</b>

### 40a.1 Deferred tax

Decrease/(Increase) in Deferred Tax Asset	(477,424,473)	(81,515,733)
Increase/(Decrease) in Deferred Tax Liability	(7,571,464)	-
<b>Deferred tax Expense/(Income)</b>	<b>(484,995,937)</b>	<b>(81,515,733)</b>

### 41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator)	2,049,307,696	627,604,755
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
<b>Consolidated earnings per share (CEPS)</b>	<b>1.81</b>	<b>0.55</b>

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



<b>Amount in Taka</b>	
<b>Jan-Jun-2021</b>	<b>Jan-Jun-2020</b>

#### 41a Earnings per share (EPS) of the Bank

Net profit after tax (Numerator)	2,030,349,408	700,325,150
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Earnings per share (EPS)	<b>1.79</b>	<b>0.62</b>

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:

<b>Profit and loss account</b>	June 2020 Previously reported amount	June 2020 Restated amount
Deferred tax income	-	81,515,733
Net profit after tax	618,809,416	700,325,150
EPS	0.55	0.62
EPS (Consolidated)	0.48	0.55
<b>Balance sheet</b>		
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.