



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

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

Particulars	Notes	Amount in Taka	
		30 Sep 2021	31 Dec 2020
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		4,069,166,891	3,260,482,339
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,879,227,410	14,220,276,330
		15,948,394,301	17,480,758,669
Balance with other banks and financial institutions	4		
In Bangladesh		7,180,201,392	3,394,160,257
Outside Bangladesh		3,541,427,668	3,886,394,731
		10,721,629,060	7,280,554,987
Money at call on short notice	5	-	210,000,000
Investments	6		
Government		48,479,699,300	53,054,038,697
Others		5,729,886,646	4,172,684,721
		54,209,585,946	57,226,723,418
Loans, advances and lease / investments	7	205,679,872,372	211,720,953,415
Loans, cash credits, overdrafts etc./ investments	8	34,954,877,862	22,303,339,179
Bills purchased and discounted		240,634,750,233	234,024,292,594
Fixed assets including premises, furniture and fixtures	9	8,012,878,042	8,233,921,143
Other assets (Restated)	10	27,373,818,735	23,616,803,839
Non - banking assets	11	220,500,640	220,500,640
Total assets		357,121,556,957	348,293,555,291
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	52,815,309,317	37,613,110,557
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		41,459,500,255	41,322,385,560
Bills payable		2,889,585,327	4,528,972,457
Savings bank / Mudaraba savings deposits		59,739,051,183	55,756,396,701
Term deposits / Mudaraba term deposits		116,959,572,652	131,138,046,680
Bearer certificate of deposit		-	-
Other deposits		-	-
		221,047,709,416	232,745,801,398
Other liabilities	14	54,253,089,406	49,461,817,719
Total liabilities		328,116,108,139	319,820,729,674
Capital / Shareholders' equity			
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	57	56
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	103,846,387	411,888,485
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19	18,530,093	16,769,536
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings (Restated)	20	4,459,765,694	3,620,860,953
Total Shareholders' equity		29,005,448,818	28,472,825,617
Total liabilities and Shareholders' equity		357,121,556,957	348,293,555,291

Particulars	Notes	Amount in Taka	
		30 Sep 2021	31 Dec 2020
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	21		
Letters of guarantee	21.1	64,425,741,335	54,474,837,582
Irrevocable letters of credit	21.2	35,557,174,357	39,281,517,962
Bills for collection	21.3	44,001,772,498	31,316,795,973
Other contingent liabilities	21.4	14,073,666,067	12,156,669,588
		-	-
		158,058,354,257	137,229,821,105
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		5,514,266,763	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		-	-
		-	-
		5,514,266,763	3,400,038,157
Total Off-Balance Sheet items including contingent liabilities		163,572,621,020	140,629,859,262

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Managing Director

Sd/-

Director

Sd/-

Chairman

Dated , 28 October 2021

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan to Sep 2021	Jan to Sep 2020 (Restated)	Jul to Sep 2021	Jul to Sep 2020 (Restated)
Interest income / profit on investments	23	11,159,036,454	12,270,049,184	3,590,276,835	3,961,932,051
Interest / profit paid on deposits, borrowings, etc.	24	(4,988,019,683)	(8,194,930,028)	(1,629,905,537)	(2,514,776,237)
Net interest / net profit on investments		6,171,016,772	4,075,119,156	1,960,371,298	1,447,155,814
Investment income	25	3,553,942,352	3,623,022,605	755,169,837	1,231,146,198
Commission, exchange and brokerage	26	1,525,294,806	1,398,078,781	564,540,913	466,665,973
Other operating income	27	672,500,066	473,065,653	214,922,691	153,894,577
Total operating income (A)		11,922,753,995	9,569,286,195	3,495,004,740	3,298,862,563
Salaries and allowances	28	3,307,416,161	3,342,059,643	1,033,122,900	1,014,028,594
Rent, taxes, insurance, electricity, etc.	29	352,631,022	438,358,970	105,800,035	148,702,692
Legal expenses	30	23,277,713	16,342,025	4,541,592	3,465,786
Postage, stamp, telecommunication, etc.	31	68,957,262	69,323,395	36,347,436	29,140,745
Stationery, printing, advertisements, etc.	32	201,809,947	110,840,311	103,394,397	18,359,972
Managing Director's salary and fees	33	8,571,774	9,120,500	3,600,000	3,201,500
Directors' fees	34	3,665,264	2,496,648	1,615,181	731,453
Auditors' fees	35	2,269,930	2,149,583	773,218	723,265
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	708,754,858	583,903,338	233,129,252	183,636,875
Other expenses	38	757,622,330	1,008,799,502	133,247,850	339,676,235
Total operating expenses (B)		5,434,976,259	5,583,393,914	1,655,571,860	1,741,667,117
Profit / (loss) before provision (C=A-B)		6,487,777,736	3,985,892,281	1,839,432,879	1,557,195,446
Provision for loans & advances	39	1,585,000,000	1,230,000,000	445,000,000	200,000,000
Provision for diminution in value of investments	39	(152,359,393)	13,533,277	(163,079,442)	-
Provision for impairment of client margin loan	39	314,130,568	76,644,444	182,912,336	74,498,779
Other provisions	39	540,878,429	102,200,000	160,878,429	200,000,000
Total provision (D)		2,287,649,604	1,422,377,722	625,711,323	474,498,779
Total profit / (loss) before taxes (C-D)		4,200,128,132	2,563,514,559	1,213,721,556	1,082,696,667
Provision for taxation:					
Current tax	40	2,098,149,197	1,508,084,894	676,054,381	573,356,024
Deferred tax (Restated)		(471,531,505)	(87,632,010)	13,464,432	(6,116,276)
		1,626,617,693	1,420,452,885	689,518,813	567,239,748
Net profit after taxation		2,573,510,439	1,143,061,674	524,202,743	515,456,919
Retained earnings brought forward from previous year	20.1	1,886,255,253	1,882,054,890	1,886,255,253	1,882,054,890
		4,459,765,691	3,025,116,566	2,410,457,996	2,397,511,810
Appropriations					
Statutory reserve		-	-	-	-
Non controlling interest		(3)	(6)	2	(1)
General reserve		-	-	-	-
		(3)	(6)	2	(1)
Retained surplus	20	4,459,765,694	3,025,116,572	2,410,457,994	2,397,511,811
Earnings per share (EPS) (Restated)	41	2.27	1.01	0.46	0.46

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

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

Particulars	Amount in Taka	
	Jan to Sep 2021	Jan to Sep 2020
A) Cash flows from operating activities		
Interest receipts in cash	12,482,042,290	13,918,195,116
Interest payments	(5,648,974,615)	(8,684,055,193)
Dividend receipts	63,763,626	98,488,677
Fees and commission receipts in cash	1,525,294,806	1,398,078,781
Recoveries of loans previously written off	96,901,337	200,766,239
Cash payments to employees	(3,258,285,951)	(3,549,240,156)
Cash payments to suppliers	(545,981,844)	(519,901,700)
Income taxes paid	(2,115,306,956)	(1,213,393,027)
Receipts from other operating activities	2,219,935,251	2,587,679,615
Payments for other operating activities	(1,219,987,513)	(1,400,816,031)
Cash generated from operating activities before changes in operating assets and liabilities	3,599,400,432	2,835,802,321
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	3,702,629,761	(19,198,015,585)
Loans and advances to customers	(7,028,144,359)	105,695,162
Other assets	(508,629,887)	(3,776,227,149)
Deposits from other banks / borrowings	17,501,944,874	4,291,733,267
Deposits from customers	(9,679,348,381)	14,055,421,787
Other liabilities account of customers	(1,639,387,131)	(1,043,511,846)
Other liabilities	839,783,557	1,355,488,807
	3,188,848,434	(4,209,415,558)
Net cash from operating activities	6,788,248,867	(1,373,613,237)
B) Cash flows from investing activities		
Payments for purchases of securities	(686,730,189)	(94,392,210)
Purchase of property, plant and equipment	(441,172,816)	(70,337,725)
Proceeds from sale of property, plant and equipment	1,726,814	28,193,009
Net cash used in investing activities	(1,126,176,191)	(136,536,926)
C) Cash flows from financing activities		
Payments for redemption of sub-ordinated bond	(1,900,000,000)	(500,000,000)
Repayment of borrowings and leasing liabilities	(288,391,948)	(180,101,128)
Interest paid on lease liabilities	(49,099,071)	(39,884,074)
Dividend paid	(1,735,001,284)	(515,404,312)
Net cash used in financing activities	(3,972,492,303)	(1,235,389,513)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	1,689,580,373	(2,745,539,677)
E) Effects of exchange rate changes on cash and cash equivalents	7,891,432	(1,642,149)
F) Cash and cash equivalents at beginning of the year	24,980,110,856	29,507,174,932
G) Cash and cash equivalents at end of the period (D+E+F)	26,677,582,661	26,759,993,105
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3)	4,069,166,891	3,782,083,552
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	11,879,227,410	13,963,997,154
Balance with other banks and financial institutions (note-4)	10,721,629,060	6,909,695,799
Money at call and short notice (note-5)	-	2,100,000,000
Prize bonds (note-6a)	7,559,300	4,216,600
	26,677,582,661	26,759,993,105

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

Prime Bank Limited
Consolidated Statement of Changes in Equity (Unaudited)
for the period from 01 January to 30 September 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	-	-	-	-	-	-	-	-	-	-
Restated balance	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	56	1,507,173,559	411,888,485	16,769,536	3,620,860,953	28,472,825,617
Adjustment from the adoption of IFRS 16	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(386,417,703)	-	-	(386,417,703)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	78,375,605	-	-	78,375,605
Currency translation differences	-	-	-	-	-	-	-	1,760,557	395,587	2,156,144
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	103,846,387	18,530,093	3,621,256,540	28,166,939,662
Net profit for the period	-	-	-	-	-	-	-	-	2,573,510,439	2,573,510,439
Cash dividend	-	-	-	-	-	-	-	-	(1,735,001,284)	(1,735,001,284)
Share Premium	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	1	-	-	-	-	1
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2021	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	103,846,387	18,530,093	4,459,765,694	29,005,448,818
Balance as at 30 September 2020 (Restated)	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	54	1,496,759,104	512,420,812	16,358,891	2,937,484,561	27,879,156,450

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

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

Particulars	Notes	Amount in Taka	
		30 Sep 2021	31 Dec 2020
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	3a	4,069,010,178	3,260,377,193
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,879,227,410	14,220,276,330
		15,948,237,588	17,480,653,523
Balance with other banks and financial institutions			
In Bangladesh	4a	7,047,959,881	3,273,317,675
Outside Bangladesh		3,374,255,767	3,661,132,456
		10,422,215,648	6,934,450,131
Money at call on short notice			
	5	-	210,000,000
Investments			
Government	6a	48,479,699,300	53,054,038,697
Others		2,858,347,394	1,826,685,104
		51,338,046,694	54,880,723,801
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	206,388,908,472	212,445,715,630
Bills purchased and discounted	8a	32,090,788,344	19,954,367,303
		238,479,696,816	232,400,082,933
Fixed assets including premises, furniture and fixtures			
	9a	7,954,710,136	8,150,428,200
Other assets			
	10a	30,695,798,887	27,225,018,123
Non - banking assets			
	11	220,500,640	220,500,640
Total assets		355,059,206,407	347,501,857,351
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents			
	12a	52,132,113,121	37,454,834,664
Deposits and other accounts			
Current / Al-wadeeah current deposits	13a.1.c	41,564,396,997	41,598,926,269
Bills payable		2,889,585,327	4,528,972,457
Savings bank / Mudaraba savings deposits		59,739,051,183	55,756,396,701
Term deposits / Mudaraba term deposits		116,965,274,614	131,143,907,737
Bearer certificate of deposit		-	-
Other deposits		-	-
		221,158,308,120	233,028,203,164
Other liabilities			
	14a	52,625,887,171	48,253,633,599
Total liabilities		325,916,308,413	318,736,671,427
Capital / Shareholders' equity			
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	59,199,356	366,668,195
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19a	18,607,019	16,291,848
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	4,669,787,921	3,986,922,182
Total Shareholders' equity		29,142,897,995	28,765,185,924
Total liabilities and Shareholders' equity		355,059,206,407	347,501,857,351

Particulars	Notes	Amount in Taka	
		30 Sep 2021	31 Dec 2020
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21a		
Acceptances and endorsements	21a.1	64,425,741,335	54,474,837,582
Letters of guarantee	21a.2	35,557,174,357	39,281,517,962
Irrevocable letters of credit	21a.3	44,001,772,498	31,316,795,973
Bills for collection	21a.4	14,073,666,067	12,156,669,588
Other contingent liabilities		-	-
		158,058,354,257	137,229,821,105
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		5,514,266,763	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		-	-
		5,514,266,763	3,400,038,157
Total Off-Balance Sheet items including contingent liabilities		163,572,621,020	140,629,859,262

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan to Sep 2021	Jan to Sep 2020 (Restated)	Jul to Sep 2021	Jul to Sep 2020 (Restated)
Interest income / profit on investments	23a	11,050,870,190	12,216,241,833	3,529,864,500	3,923,636,216
Interest / profit paid on deposits, borrowings, etc.	24a	(4,977,580,948)	(8,187,884,446)	(1,622,557,703)	(2,512,570,660)
Net interest / net profit on investments		6,073,289,241	4,028,357,388	1,907,306,797	1,411,065,556
Investment income	25a	3,286,158,750	3,585,647,721	606,573,293	1,208,223,517
Commission, exchange and brokerage	26a	1,206,123,027	1,249,376,064	452,523,796	396,933,003
Other operating income	27a	652,540,243	458,425,018	212,236,160	149,290,616
Total operating income (A)		11,218,111,261	9,321,806,191	3,178,640,046	3,165,512,692
Salaries and allowances	28a	3,169,856,545	3,207,437,645	988,383,269	967,737,065
Rent, taxes, insurance, electricity, etc.	29a	336,496,890	417,580,732	101,834,623	138,991,587
Legal expenses	30a	14,236,794	11,876,864	3,006,383	2,172,918
Postage, stamp, telecommunication, etc.	31a	63,426,852	64,315,464	34,034,248	27,440,225
Stationery, printing, advertisements, etc.	32a	198,280,071	107,419,605	102,075,404	17,278,206
Managing Director's salary and fees	33	8,571,774	9,120,500	3,600,000	3,201,500
Directors' fees	34a	3,167,510	1,858,511	1,362,415	536,800
Auditors' fees	35a	1,035,000	1,035,000	345,000	345,000
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	677,092,025	547,774,323	220,026,304	172,055,742
Other expenses	38a	676,496,865	961,981,738	113,286,913	325,962,907
Total operating expenses (B)		5,148,660,326	5,330,400,382	1,567,954,560	1,655,721,949
Profit / (loss) before provision (C=A-B)		6,069,450,935	3,991,405,809	1,610,685,486	1,509,790,743
Provision for loans & advances	39a	1,585,000,000	1,230,000,000	445,000,000	200,000,000
Provision for diminution in value of investments	39a	-	-	-	-
Other provisions	39a	540,878,429	102,200,000	160,878,429	200,000,000
Total provision (D)		2,125,878,429	1,332,200,000	605,878,429	400,000,000
Total profit / (loss) before taxes (C-D)		3,943,572,506	2,659,205,809	1,004,807,057	1,109,790,743
Provision for taxation					
Current tax	40a	2,033,813,056	1,496,777,178	640,401,079	566,171,529
Deferred tax (Restated)		(471,531,505)	(87,632,010)	13,464,432	(6,116,276)
		1,562,281,552	1,409,145,169	653,865,511	560,055,253
Net profit after taxation		2,381,290,954	1,250,060,640	350,941,546	549,735,491
Retained earnings brought forward from previous years	20.1a	2,288,496,966	2,277,481,593	2,288,496,966	2,277,481,593
		4,669,787,921	3,527,542,233	2,639,438,512	2,827,217,083
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Retained surplus	20a	4,669,787,921	3,527,542,233	2,639,438,512	2,827,217,083
Earnings per share (EPS) (Restated)	41a	2.10	1.10	0.31	0.48

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

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

Particulars	Amount in Taka	
	Jan to Sep 2021	Jan to Sep 2020
A) Cash flows from operating activities		
Interest receipts in cash	12,195,747,649	13,707,684,137
Interest payments	(5,481,916,637)	(8,520,163,035)
Dividend receipts	63,763,626	98,488,677
Fees and commission receipts in cash	1,206,123,027	1,249,376,064
Recoveries of loans previously written off	96,901,337	200,766,239
Cash payments to employees	(3,120,726,335)	(3,414,618,158)
Cash payments to suppliers	(542,451,969)	(433,421,098)
Income taxes paid	(2,115,306,956)	(1,206,675,900)
Receipts from other operating activities	1,932,030,661	2,535,521,148
Payments for other operating activities	(1,106,423,903)	(1,321,994,217)
Cash generated from operating activities before changes in operating assets and liabilities	3,127,740,501	2,894,963,857
Increase / (decrease) in operating assets and liabilities		
Purchase of trading securities (Treasury bills)	3,702,629,761	(23,153,778,438)
Loans and advances to customers	(6,019,256,786)	814,495,060
Other assets	(260,814,698)	171,398,234
Deposits from other banks / borrowings	16,579,553,685	3,507,917,763
Deposits from customers	(9,679,348,381)	14,055,421,787
Other liabilities account of customers	(1,639,387,131)	(1,043,511,846)
Other liabilities	459,184,386	1,340,363,630
	3,142,560,836	(4,307,693,810)
Net cash from operating activities	6,270,301,337	(1,412,729,953)
B) Cash flows from investing activities		
Payments for purchases of securities	(161,190,554)	24,527,564
Purchase of property, plant and equipment	(438,860,141)	(67,847,824)
Proceeds from sale of property, plant and equipment	1,726,814	28,193,009
Net cash used in investing activities	(598,323,881)	(15,127,252)
C) Cash flows from financing activities		
Payments for redemption of sub-ordinated bond	(1,900,000,000)	(500,000,000)
Repayment of borrowings and leasing liabilities	(288,391,948)	(180,101,128)
Interest paid on lease liabilities	(49,099,071)	(39,884,074)
Dividend paid	(1,698,425,216)	(444,284,114)
Net cash used in financing activities	(3,935,916,235)	(1,164,269,316)
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)	1,736,061,222	(2,592,126,521)
E) Effects of exchange rate changes on cash and cash equivalents	8,050,459	(1,657,439)
F) Cash and cash equivalents at beginning of the year	24,633,900,854	28,965,185,371
G) Cash and cash equivalents at end of the period (D+E+F)	26,378,012,536	26,371,401,412
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3a)	4,069,010,178	3,781,977,746
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3a)	11,879,227,410	13,963,997,154
Balance with other banks and financial institutions (note-4a)	10,422,215,648	6,521,209,912
Money at call and short notice (note-5)	-	2,100,000,000
Prize bonds (note-6a)	7,559,300	4,216,600
	26,378,012,536	26,371,401,412

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

Prime Bank Limited
Statement of Changes in Equity (Unaudited)
for the period from 01 January to 30 September 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	-	-	-	-	-	-	-	-
Restated balance	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	366,668,195	16,291,848	3,986,922,182	28,765,185,924
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(386,417,703)	-	-	(386,417,703)
Surplus / deficit on account of revaluation of investments	-	-	-	-	78,948,864	-	-	78,948,864
Currency translation differences	-	-	-	-	-	2,315,170	-	2,315,170
Net gains and losses not recognized in the income statement	-	-	-	-	59,199,356	18,607,019	3,986,922,182	28,460,032,255
Net profit for the period	-	-	-	-	-	-	2,381,290,954	2,381,290,954
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 period	-	-	-	-	-	-	-	-
Balance as at 30 September 2021	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	59,199,356	18,607,019	4,669,787,921	29,142,897,995
Balance as at 30 September 2020 (Restated)	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	455,349,967	16,411,249	3,439,910,223	28,296,560,684

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 28 October 2021

**Notes to the Financial Statements
as at and for the period ended 30 September 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 quarterly 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 30 September 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 28 October 2021.

2.7 Shareholders' Equity

	<u>30 Sep'2021</u>	<u>30 Sep'2020</u> <u>(Restated)</u>
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	59,199,356	455,349,967
Revaluation reserve	1,507,173,559	1,496,759,104
Foreign currency translation gain	18,607,019	16,411,249
Surplus in profit and loss account / Retained earnings (Restated)	<u>4,669,787,921</u>	<u>3,439,910,223</u>
	<u>29,142,897,995</u>	<u>28,296,560,684</u>

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

	<u>30 Sep'2021</u>	<u>30 Sep'2020</u> <u>(Restated)</u>
<u>Calculation of EPS</u> <u>(Basic)</u>		
Profit after tax for the year (Solo)	2,381,290,954	1,250,060,640
Profit after tax for the year (Consolidated)	2,573,510,439	1,143,061,674
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share	2.10	1.10
Earnings per share (Consolidated)	2.27	1.01
<u>Calculation of EPS (Diluted)</u>		
Profit after tax for the period (Solo)	2,381,290,954	1,250,060,640
Profit after tax for the period (Consolidated)	2,573,510,439	1,143,061,674
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	2.10	1.10
Earnings per share (Consolidated)	2.27	1.01

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

2.9 Calculation of Net Asset value per Share (NAVPS)	<u>30 Sep'2021</u>	<u>30 Sep'2020</u> <u>(Restated)</u>
Shareholders' Equity (Solo)	29,142,897,995	28,296,560,684
Shareholders' Equity (Consolidated)	29,005,448,818	27,879,156,450
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	25.74	24.99
Net Asset value per Share (NAVPS) (Consolidated)	25.62	24.62
2.10 Calculation of Net Cash Flow Per Share (NOCFPS)		
Net Cash from Operating Activities (Solo)	6,270,301,337	(1,412,729,953)
Net Cash from Operating Activities (Consolidated)	6,788,248,867	(1,373,613,237)
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	5.54	(1.25)
Net operating cash flow per share (Consolidated)	6.00	(1.21)
2.11 Reconciliation of statement of cash flows from operating activities	<u>30 Sep 2021</u>	<u>30 Sep 2020</u>
Profit before provision	6,069,450,935	3,991,405,809
Adjustment for non cash items		
Depreciation on fixed asset	541,058,104	202,831,835
Amortization on software	92,082,936	77,381,982
House Furnishing	2,250,000	2,250,000
Adjustment with non-operating activities	<u>635,391,039</u>	<u>282,463,818</u>
Recovery of write-off loan	96,901,337	200,766,239
Accounts Receivable	(797,106,819)	109,524,150
Accounts payable	(761,299,615)	(457,040,302)
Gain on sale of asset	(920,426)	(28,144,760)
Loss on sale of asset	631,006	-
Loss on sale of share	-	2,664,804
	<u>(1,461,794,517)</u>	<u>(172,229,870)</u>
Changes in operating assets and liabilities		
Changes in loans & advances	(6,019,256,786)	814,495,060
Changes in deposit and other accounts	(11,318,735,512)	13,011,909,941
Changes in investment	3,702,629,761	(19,198,015,585)
Changes in borrowings	16,579,553,685	3,507,917,763
Changes in other assets	(260,814,698)	(3,784,364,619)
Changes in other liabilities	459,184,386	1,340,363,630
	<u>3,142,560,836</u>	<u>(4,307,693,810)</u>
Income Tax Paid	(2,115,306,956)	(1,206,675,900)
Net cash flows from operating activities	<u><u>6,270,301,337</u></u>	<u><u>(1,412,729,953)</u></u>

2.12 General

- a) These financial statements have been presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's presentation.

		Amount in Taka	
		30 Sep 2021	31 Dec 2020
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	4,069,010,178	3,260,377,193
	Prime Bank Investment Limited	56,713	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	-	-
		4,069,166,891	3,260,482,339
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	11,879,227,410	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	-	-
		11,879,227,410	14,220,276,330
		15,948,394,301	17,480,758,669
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	4,017,856,648	3,188,606,297
	In foreign currency	51,153,530	71,770,896
		4,069,010,178	3,260,377,193
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	9,584,840,210	10,290,041,500
	In foreign currency	1,461,715,790	3,055,802,567
		11,046,556,000	13,345,844,067
	Sonali Bank as agent of Bangladesh Bank (Local currency)	832,671,411	874,432,263
		11,879,227,410	14,220,276,330
		15,948,237,588	17,480,653,523
4	Consolidated balance with other banks and financial institutions In Bangladesh		
	Prime Bank Limited (note-4a)	7,047,959,881	3,273,317,675
	Prime Bank Investment Limited	33,138,951	32,369,642
	Prime Bank Securities Limited	209,701,264	370,874,706
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		7,290,800,096	3,676,562,023
	Less: Inter-company transaction	110,598,704	282,401,766
		7,180,201,392	3,394,160,257
	Outside Bangladesh		
	Prime Bank Limited (note-4a)	3,374,255,767	3,661,132,456
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	86,843,337	114,623,985
	PBL Exchange (UK) Ltd.	48,496,658	51,381,252
	PBL Finance (Hong Kong) Limited	31,831,906	59,257,037
		3,541,427,668	3,886,394,731
		10,721,629,060	7,280,554,987
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	7,047,959,881	3,273,317,675
	Outside Bangladesh	3,374,255,767	3,661,132,456
		10,422,215,648	6,934,450,131
5	Money at call and short notice	-	210,000,000
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	48,479,699,300	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	-	-
		48,479,699,300	53,054,038,697

	Amount in Taka	
	30 Sep 2021	31 Dec 2020
Others		
Prime Bank Limited (note-6a)	2,858,347,394	1,826,685,104
Prime Bank Investment Limited	1,300,827,926	1,394,760,585
Prime Bank Securities Limited	1,570,711,326	951,239,032
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	5,729,886,646	4,172,684,721
	54,209,585,946	57,226,723,418
6a Investments of the Bank		
i) Investment classified as per Bangladesh Bank Circular:		
Held for trading (HFT)	7,715,360,827	25,796,549,296
Held to maturity (HTM)	40,756,779,172	27,248,692,202
Other securities	2,865,906,694	1,835,482,304
	51,338,046,694	54,880,723,801
ii) Investment classified as per nature:		
a) Government securities:		
182 days treasury bills	105,286	8,243,171,329
364 days treasury bills	1,724,021	17,410,311,087
	1,829,307	25,653,482,416
30 days Bangladesh Bank bills	998,568,090	-
Government bonds:		
Prize bonds	7,559,300	8,797,200
Government bonds	47,471,742,602	27,391,759,082
	47,479,301,902	27,400,556,282
	48,479,699,300	53,054,038,697
b) Other investments:		
Alarafah Islami Bank Subordinated Bond	1,027,211,667	1,016,053,333
MTBL Perpetual Bond	859,313,403	-
Shares (note-6a.1)	971,822,325	810,631,771
	2,858,347,394	1,826,685,104
	51,338,046,694	54,880,723,801
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
	674,683,465	508,492,911
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
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
	297,138,860	302,138,860
	971,822,325	810,631,771
7 Consolidated loans, advances and lease / investments		
Prime Bank Limited (note-7a)	206,388,908,472	212,445,715,630
Prime Bank Investment Limited	5,238,372,391	5,147,213,658
Prime Bank Securities Limited	438,685,484	116,647,215
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	212,065,966,347	217,709,576,503
Less: Inter-company transactions	6,386,093,975	5,988,623,089
	205,679,872,372	211,720,953,415
Consolidated bills purchased and discounted (note-8)	34,954,877,862	22,303,339,179
	240,634,750,233	234,024,292,594

		Amount in Taka	
		30 Sep 2021	31 Dec 2020
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	43,707,862,476	37,244,413,719
	Cash credit / Murabaha	18,974,004,794	20,248,667,884
	Loans (General)	66,733,693,816	62,755,304,111
	House building loans	1,590,228,860	1,859,082,012
	Loans against trust receipt	4,365,964,968	5,235,722,912
	Payment against document	5,158,944	11,768,008
	Retail loan	15,603,925,433	14,570,611,514
	Lease finance / Izara	1,385,781,250	2,480,804,876
	Credit card	1,319,869,719	1,119,958,017
	Hire purchase	13,782,639,298	12,606,278,492
	Other loans and advances	38,919,778,914	54,313,104,085
		206,388,908,472	212,445,715,630
	Outside Bangladesh	-	-
		206,388,908,472	212,445,715,630
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	5,306,081,910	4,475,428,330
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	26,784,706,434	15,478,938,973
		32,090,788,344	19,954,367,303
		238,479,696,816	232,400,082,933
8	Consolidated bills purchased and discounted		
	Prime Bank Limited (note-8a)	32,090,788,344	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	2,864,089,518	2,348,971,876
		34,954,877,862	22,303,339,179
8a	Bills purchased and discounted		
	Payable in Bangladesh	5,306,081,910	4,475,428,330
	Payable outside Bangladesh	26,784,706,434	15,478,938,973
		32,090,788,344	19,954,367,303
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	7,954,710,136	8,150,428,200
	Prime Bank Investment Limited	41,925,564	54,639,341
	Prime Bank Securities Limited	4,032,395	9,551,532
	Prime Exchange Co. Pte. Ltd., Singapore	11,311,921	16,575,061
	PBL Exchange (UK) Ltd.	404,408	1,953,724
	PBL Finance (Hong Kong) Limited	493,619	773,285
		8,012,878,042	8,233,921,143
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,719,444,788	3,719,444,788
	Building	2,302,017,610	1,958,119,108
	Furniture and fixtures	1,139,605,367	1,126,855,697
	Office equipment and machinery	2,677,592,363	2,636,046,442
	Vehicles	319,395,465	317,094,742
		10,158,055,592	9,757,560,777
	Less: Accumulated depreciation	3,379,667,355	3,215,875,557
		6,778,388,238	6,541,685,219
	Lease assets-Premises		
	Right-of-use assets	2,023,260,580	2,023,260,580
	Less: Accumulated amortization	1,146,440,397	784,070,937
		876,820,183	1,239,189,643
	Intangibles assets		
	Software-core banking	858,139,777	836,708,464
	Software-ATM	58,492,614	57,892,614
	Cost of intangibles assets	916,632,391	894,601,078
	Less: Accumulated amortization	617,130,676	525,047,741
		299,501,715	369,553,338
		7,954,710,136	8,150,428,200

Amount in Taka	
30 Sep 2021	31 Dec 2020

10 Consolidated other assets

Prime Bank Limited (note-10a)	30,695,798,887	27,225,018,123
Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
Less: PBIL investment in Prime Bank Securities Ltd.	(50,000,000)	(37,500,000)
Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
	26,594,087,365	23,135,806,602

Prime Bank Investment Limited (investment in PBSL)	50,000,000	37,500,000
Prime Bank Investment Limited	474,175,668	251,751,536
Prime Bank Securities Limited	225,412,932	198,837,529
Prime Exchange Co. Pte. Ltd., Singapore	5,595,409	5,041,214
PBL Exchange (UK) Ltd.	6,597,902	5,962,488
PBL Finance (Hong Kong) Limited	24,562,334	26,936,290
	786,344,246	526,029,057

Less: Inter-company transactions	6,612,877	45,031,820
	27,373,818,735	23,616,803,839

10a Other assets of the Bank

Stationery and stamps	61,146,429	35,911,472
Exchange adjustment account	3,706,721	759,309
Investment in subsidiary (note-10a.5)	4,051,711,521	4,051,711,521
Prepaid expenses	5,430,176	23,163,967
Interest / profit receivable on loan (note-10a.1)	1,348,804,553	941,399,222
Interest receivable on Govt. securities (note-10a.1)	883,364,450	493,662,962
Receivable from employees provident fund	11,444,088	64,158,418
Advance deposits and advance rent	45,575,403	41,775,665
Prepaid expenses against house furnishing	13,916,247	6,372,697
Balance with PBSL	105,694,443	43,334,377
Branch adjustments account	-	18,371,884
Suspense account (note -10a.2)	60,651,603	122,243,234
Encashment of PSP / BSP	307,670,452	124,163,604
Advance income tax paid (note-10a.6)	21,898,981,806	19,783,674,850
Deferred Tax assets (note -10a.7)	1,812,499,290	1,378,849,028
Credit card & ATM Card	3,580,757	5,686,164
Sundry assets (note -10a.3)	81,620,948	89,779,749
	30,695,798,887	27,225,018,123

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	67,050,524	75,209,326
	81,620,948	89,779,749

10a.4 Particulars of required provision for other assets

		Rate		
Protested bills	14,570,423	100%	14,570,423	14,570,423
Others	11,714,939	100%	11,714,939	34,445,885
Required provision for other assets			26,285,363	49,016,308
Total provision maintained (note - 14a.6)			67,220,519	67,220,519
Excess / (short) provision			40,935,156	18,204,210

10a.5 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
	4,051,711,521	4,051,711,521

10a.6 Advance income tax paid

Opening Balance	19,783,674,850	18,085,609,855
Add: Paid during the period	2,115,306,956	1,698,064,996
	21,898,981,806	19,783,674,850

10a.7 Deferred tax assets

Opening balance	1,378,849,028	1,370,979,243
Add: Addition during the period	433,650,262	7,869,785
	1,812,499,290	1,378,849,028

Amount in Taka	
30 Sep 2021	31 Dec 2020

10a.7.1 Deferred tax assets

Specific Provision for Loans and Advances	4,833,331,439	3,676,930,741
Tax rate	37.50%	37.50%
Deferred tax assets	1,812,499,290	1,378,849,028

11 Non-Banking Assets

Name of Parties

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

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

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	52,132,113,121	37,454,834,664
Prime Bank Investment Limited	3,096,187,397	3,219,996,118
Prime Bank Securities Limited	1,159,485,907	573,830,334
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,813,616,866	2,353,072,530
	59,201,403,292	43,601,733,645
Less: Inter-company transactions	6,386,093,975	5,988,623,089
	52,815,309,317	37,613,110,557

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

In Bangladesh (note-12a.1)	28,382,283,133	25,500,760,221
Outside Bangladesh	23,749,829,989	11,954,074,443
	52,132,113,121	37,454,834,664

12a.1 In Bangladesh

Call deposits	1,300,000,000	-
Prime Bank Subordinated Bond	6,100,000,000	8,000,000,000
Borrowings from other banks & Fis	427,500,000	-
Borrowings from Bangladesh Bank (FSSP)	1,561,910,330	1,279,306,008
Borrowings from Bangladesh Bank (EDF)	15,358,012,822	12,648,234,349
Borrowings from Bangladesh Bank (GTF)	1,621,715,484	1,574,789,840
Borrowings from Bangladesh Bank (FSF)	1,307,538,026	1,557,508,531
Borrowings from Bangladesh Bank (IPFF)	245,321,096	328,821,622
Bangladesh Bank Refinance (UBSP)	44,021,094	-
Bangladesh Bank Refinance (TDF)	200,000,000	-
Refinance against SME loan	216,264,281	112,099,870
	28,382,283,133	25,500,760,221

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	41,564,396,997	41,598,926,269
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	41,564,396,997	41,598,926,269
Less: Inter-company transactions	104,896,742	276,540,709
	41,459,500,255	41,322,385,560

Bills payable

Prime Bank Limited (note-13a.1.c)	2,889,585,327	4,528,972,457
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	2,889,585,327	4,528,972,457

Amount in Taka	
30 Sep 2021	31 Dec 2020

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

59,739,051,183	55,756,396,701
-	-
-	-
-	-
-	-
-	-
59,739,051,183	55,756,396,701

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

116,965,274,614	131,143,907,737
-	-
-	-
-	-
-	-
-	-
116,965,274,614	131,143,907,737
5,701,961	5,861,057
116,959,572,652	131,138,046,680
221,047,709,416	232,745,801,398

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)

102,786,486	100,511,259
221,055,521,634	232,927,691,905
221,158,308,120	233,028,203,164

13a.1 a) Deposits from Banks

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

6,827,134	3,514,363
20,406,736	20,169,758
75,552,616	76,827,138
102,786,486	100,511,259

b) Customer Deposits

i) Current deposits and other accounts

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

19,552,574,321	18,639,144,189
7,430,326,898	7,469,419,392
6,553,647	7,402,516
15,093,335,207	15,770,246,138
42,082,790,073	41,886,212,235
525,220,211	290,800,329
41,557,569,862	41,595,411,906

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

2,881,749,375	4,518,884,610
579,733	2,172,570
6,916,907	7,575,965
313,592	313,592
292	292
25,429	25,429
2,889,585,327	4,528,972,457

iii) Savings bank / Mudaraba savings deposits

iv) Term / Fixed deposits

Fixed deposits / Mudaraba fixed deposits
Special notice deposits
Scheme deposits

71,889,685,193	83,901,877,216
15,112,159,142	16,107,498,434
29,887,877,663	31,057,704,950
116,889,721,998	131,067,080,600
221,055,521,634	232,927,691,905
221,158,308,120	233,028,203,164

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)

6,827,134	3,514,363
41,557,569,862	41,595,411,906
41,564,396,997	41,598,926,269

Bills payable

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

-	-
2,889,585,327	4,528,972,457
2,889,585,327	4,528,972,457

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
59,718,644,447	55,736,226,942
59,739,051,183	55,756,396,701

Term / Fixed deposits

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

75,552,616	76,827,138
116,889,721,998	131,067,080,600
116,965,274,614	131,143,907,737
221,158,308,120	233,028,203,164

Amount in Taka	
30 Sep 2021	31 Dec 2020

13a.2 Sundry deposits

F.C. held against back to back L/C	7,043,246,782	8,040,017,889
Sundry creditors	401,414,599	523,176,715
Risk fund and service charges (CCS and lease finance)	56,355,521	56,392,484
Sale proceeds of PSP / BSP	365,291,050	16,246,250
Margin on letters of guarantee	759,079,135	759,656,507
Margin on letters of credit	2,032,585,380	1,807,284,004
Margin on FDBP / IDBP, export bills, etc	164,114,066	167,652,397
Unclaimed dividend	56,757,280	74,641,725
Interest / profit payable on deposits	1,389,026,195	1,942,460,954
Withholding VAT/Tax /Excise duty payable to Government Authority	247,596,221	358,090,975
Others	2,577,868,978	2,024,626,238
	15,093,335,207	15,770,246,138

13a.3 Payable on demand and time deposits

a) Demand deposits

Current deposits	19,559,401,456	18,642,658,552
Savings deposits (9%)	5,376,514,606	5,018,075,703
Foreign currency deposits (Non interest bearing)	6,905,106,688	7,178,619,063
Security deposits	6,553,647	7,402,516
Sundry deposits	15,093,335,207	15,770,246,138
Bills payable	2,889,585,327	4,528,972,457
	49,830,496,930	51,145,974,429

b) Time deposits

Savings deposits (91%)	54,362,536,576	50,738,320,998
Fixed deposits	71,889,685,193	83,901,877,216
Special notice deposits	15,187,711,758	16,184,325,572
Deposits under schemes	29,887,877,663	31,057,704,950
	171,327,811,190	181,882,228,735
	221,158,308,120	233,028,203,164

14 Consolidated other liabilities

Prime Bank Limited (note-14a)	52,625,887,171	48,253,633,599
Prime Bank Investment Limited	1,179,436,620	889,704,420
Prime Bank Securities Limited	378,622,959	277,234,172
Prime Exchange Co. Pte. Ltd., Singapore	38,289,167	68,468,256
PBL Exchange (UK) Ltd.	22,042,162	13,919,798
PBL Finance (Hong Kong) Limited	15,424,204	3,889,294
	54,259,702,283	49,506,849,539
Less: Inter-company transactions	6,612,877	45,031,820
	54,253,089,406	49,461,817,719

14a Other liabilities of the Bank

Expenditure and other payables	275,122,212	382,503,043
Provision for bonus	225,000,000	186,244,674
Lease liabilities	931,293,473	1,219,685,421
Provision for income tax (note - 14a.1)	27,231,469,293	25,197,656,236
Deferred tax liability (note-14a.2)	624,755,948	662,637,191
Unearned commission on bank guarantee	12,000,916	-
Unearned profit (Markup)	183,259,020	243,616,116
Provision for off-balance sheet exposures (note-14a.4)	1,988,090,000	1,458,090,000
Provision for Off-shore Banking Units (note-14a.5)	442,550,000	317,550,000
Fund for employee welfare fund (EWF)	5,000,000	7,996,460
Fund for Prime Bank Foundation (PBF)	67,500,000	80,152,215
Provision for loans and advances / investments (note - 14a.3)	12,656,232,866	11,319,832,169
Provision against Non-Banking Assets	220,500,640	-
Start-up fund	17,970,726	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	6,473,773,827	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	10,831,953	5,839,758
Other provision (note - 14a.6)	67,220,519	67,220,519
	52,625,887,171	48,253,633,599

14a.1 Provision for income tax

Opening Balance	25,197,656,236	22,731,307,386
Add: Addition during the period	2,033,813,056	2,466,348,850
	27,231,469,293	25,197,656,236

Amount in Taka	
30 Sep 2021	31 Dec 2020

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	6,069,450,935	3,991,405,809
Income tax as per applicable tax rate (37.5%)	2,276,044,101	1,496,777,178
Factors affecting the tax charged		
On non deductible expenses (netting of deductible income)	199,746,179	34,586,215
Tax savings from exempted income (on govt. treasury securities)	(422,296,031)	(19,163,593)
Tax savings from reduced tax rates (on dividend income)	(11,158,635)	(15,422,622)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(8,522,557)	-
Total income tax expenses	2,033,813,056	1,496,777,178

(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	37.50%	37.50%
On non deductible expenses (netting of deductible income)	3.29%	0.87%
Tax savings from exempted income (on govt. treasury securities)	-6.96%	-0.48%
Tax savings from reduced tax rates (on dividend income)	-0.18%	-0.39%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-0.14%	0.00%

Average effective tax rate (tax expense divided by profit before provision and tax)

33.51% **37.50%**

14a.2 Deferred tax liability

Opening balance	662,637,191	930,373,650
Add: Addition during the period	-	-
Less: Release during the period	(37,881,243)	(267,736,459)
	624,755,948	662,637,191

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	3,303,971,875	3,211,297,991
Tax base	2,330,858,955	2,137,168,422
Taxable temporary difference	973,112,920	1,074,129,569
Tax Rate	37.50%	37.50%
Deferred tax liability on fixed assets	364,917,346	402,798,588
Deferred tax on revaluation of land and building	259,838,602	259,838,602
Total Deferred tax liability	624,755,948	662,637,191

14a.3 Provision for loans, advances and lease / investments

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	3,593,530,741	3,578,544,649
Less: Fully provided debts written off during the period	-	(3,080,880)
Add: Recoveries of amounts previously written off	96,901,337	468,066,972
Add: Specific provision made during the period for other accounts	-	-
Add: Transferred from General Provision	-	-
Less: Transferred to provision against Non Banking Assets	(220,500,640)	-
Add: Net charge to profit and loss account (note-39a)	1,280,000,000	(450,000,000)
Provision held as on	4,749,931,439	3,593,530,741

Movement in general provision on unclassified loans / investments

Provision held as on 1 January	7,726,301,427	6,360,393,724
Add: Amount transferred to classified provision	-	-
Add: General provision made during the period (note-39a)	180,000,000	1,365,907,703
Provision held as on	7,906,301,427	7,726,301,427
	12,656,232,866	11,319,832,169

14a.4 Provision for off-balance sheet exposures

Provision held as on 1 January	1,458,090,000	1,308,090,000
Add: Provision made during the period (note-39a)	530,000,000	150,000,000
Provision held as on	1,988,090,000	1,458,090,000

14a.5 Provision for Off-shore Banking Units

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	83,400,000	77,400,000
Add: Net charge to profit and loss account (note-39a)	-	6,000,000
Provision held as on	83,400,000	83,400,000

Movement in general provision on unclassified loans / investments

Provision held as on 1 January	234,150,000	203,150,000
Add: General provision made during the period (note-39a)	125,000,000	31,000,000
Provision held as on	359,150,000	234,150,000
	442,550,000	317,550,000

Amount in Taka	
30 Sep 2021	31 Dec 2020

14a.6 Other provision for classified assets

Balance as on 1 January

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

Less: Adjustment during the period

Balance as on

67,220,519	138,133,147
-	-
-	(70,912,629)
67,220,519	67,220,519

15 Share capital

15.1 Authorized capital

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

25,000,000,000	25,000,000,000
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15.2 Issued, subscribed and fully paid up capital

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

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

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

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

15.3 History of paid-up capital

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

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

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
1,211,881,786	1,211,881,786

15.5 Non controlling interest

Share capital

Retained earnings

60	60
(3)	(4)
57	56

16 Statutory reserve

Balance on 1 January

Addition (20% of pre-tax profit)

Balance as at

10,353,413,584	10,353,413,584
-	-
10,353,413,584	10,353,413,584

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

59,199,356	366,668,195
39,553,438	40,416,427
1,026,426	887,626
4,067,166	3,916,236
103,846,387	411,888,485

		Amount in Taka	
		30 Sep 2021	31 Dec 2020
17(a) Revaluation gain / loss on investments of the Bank			
Opening balance on 1 January		366,668,195	30,573,856
Add: Amortized/Revaluation Gain		78,948,864	975,062,327
Less: Adjustment of amortization/revaluation gain against sale/maturity		(386,407,228)	(638,969,653)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets		(10,475)	1,665
		59,199,356	366,668,195
18 Revaluation reserve			
Balance on 1 January		1,767,012,161	1,767,012,161
Adjustment during the period		-	-
Balance as at		1,767,012,161	1,767,012,161
Less: Provision for deferred tax		(259,838,602)	(259,838,602)
		1,507,173,559	1,507,173,559
19 Consolidated foreign currency translation gain/ (loss)			
Prime Bank Limited (note-19a)		18,607,019	16,291,848
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		(127,321)	142,993
PBL Exchange (UK) Ltd.		(14,551)	265,059
PBL Finance (Hong Kong) Limited		64,946	69,635
		18,530,093	16,769,536
19a Foreign currency translation gain/ (loss)			
Balance on 1 January		16,291,848	16,592,712
Addition during the period		2,315,170	(300,863)
Balance as at		18,607,019	16,291,848
20 Consolidated retained earnings / movement of profit and loss account			
Prime Bank Limited (note-20a)		4,672,103,091	3,986,621,319
Prime Bank Investment Limited		(165,129,692)	(219,463,516)
Prime Bank Securities Limited		(89,465,466)	(191,314,493)
Prime Exchange Co. Pte. Ltd., Singapore		31,349,625	26,197,120
PBL Exchange (UK) Ltd.		(23,922,244)	(11,862,584)
PBL Finance (Hong Kong) Limited		73,644,690	101,980,125
		4,498,580,004	3,692,157,970
Less: Minority Interest		3.30	4.39
Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore		(16,434,798)	(9,834,778)
Less: Profit Remitted by PBL Finance (Hong Kong) Limited		(20,141,270)	(61,285,419)
Less: Foreign currency translation gains		(2,238,245)	(176,824)
		4,459,765,694	3,620,860,953
20a Retained earnings / movement of profit and loss account of the Bank			
Balance on 1 January		3,986,922,182	3,718,432,277
Addition during the period		2,381,290,954	1,797,072,599
Transfer to statutory reserve		-	-
Cash dividend		(1,698,425,216)	(1,528,582,694)
Balance as at		4,669,787,921	3,986,922,182
Add: Foreign currency translation gain/ (loss)		2,315,170	(300,863)
		4,672,103,091	3,986,621,319
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
		1,886,409,810	1,794,235,280
Foreign currency translation gain on 1 January		(154,558)	(1,311,069)
		1,886,255,253	1,792,924,211
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		2,288,496,966	2,189,849,583
Foreign currency translation gain on 1 January		-	-
		2,288,496,966	2,189,849,583

		Amount in Taka	
		30 Sep 2021	31 Dec 2020
21 Consolidated contingent liabilities			
21.1 Acceptances and endorsements			
Prime Bank Limited (note-21a.1)	64,425,741,335	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	-	-	
	64,425,741,335	54,474,837,582	
21.2 Letters of guarantee			
Prime Bank Limited (note-21a.2)	35,557,174,357	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	-	-	
	35,557,174,357	39,281,517,962	
21.3 Irrevocable Letters of Credit			
Prime Bank Limited (note-21a.3)	44,001,772,498	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	-	-	
	44,001,772,498	31,316,795,973	
21.4 Bills for collection			
Prime Bank Limited (note-21a.4)	14,073,666,067	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	-	-	
	14,073,666,067	12,156,669,588	
	158,058,354,257	137,229,821,105	
21a Contingent liabilities of the Bank			
21a.1 Acceptances and endorsements			
Back to back bills (Foreign)	56,314,752,273	48,890,941,653	
Back to back bills (Local)	6,905,189,418	4,841,379,235	
Back to back bills (EPZ)	1,205,799,644	742,516,693	
	64,425,741,335	54,474,837,582	
Less: Margin	(7,043,246,782)	(8,040,017,889)	
	57,382,494,553	46,434,819,693	
21a.2 Letters of guarantee			
Letters of guarantee (Local)	16,405,833,123	17,141,371,606	
Letters of guarantee (Foreign)	19,151,341,234	22,140,146,357	
Foreign counter guarantees	-	-	
	35,557,174,357	39,281,517,962	
Less: Margin	(759,079,135)	(759,656,507)	
	34,798,095,222	38,521,861,455	
21a.3 Irrevocable Letters of Credit			
Letters of credit (Sight)	8,611,882,704	7,901,084,317	
Letters of credit (Deferred)	20,736,067,728	15,345,874,745	
Back to back L/C	14,653,822,067	8,069,836,910	
	44,001,772,498	31,316,795,973	
Less: Margin	(2,032,585,380)	(1,807,284,004)	
	41,969,187,118	29,509,511,968	
21a.4 Bills for collection			
Outward bills for collection	14,073,666,067	12,156,669,588	
	14,073,666,067	12,156,669,588	
Less: Margin	(164,114,066)	(167,652,397)	
	13,909,552,001	11,989,017,190	
	158,058,354,257	137,229,821,105	

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

22 Income statement

Income:

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

13,116,151,447	15,606,307,504
63,763,626	98,488,677
790,169,218	704,830,770
30,991,116	3,797,479
1,126,122,751	93,295,894
415,953,809	544,545,294
-	-
652,540,243	458,425,018
-	-
16,195,692,209	17,509,690,636

Expenses:

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

4,977,580,948	8,187,884,446
-	-
3,839,022,422	3,847,893,460
676,496,865	961,981,738
633,141,039	520,525,184
10,126,241,274	13,518,284,828
6,069,450,935	3,991,405,809

22.1 Interest, discount and similar income

Interest income / Profit on investments (note-23a)
Interest income on treasury bills / reverse repo / bonds (note-25a)
Gain on Discounted bond / bills (note-25a)
Interest on debentures (note-25a)

11,050,870,190	12,216,241,833
1,822,387,061	1,287,428,464
413,089,497	2,032,035,726
119,597,217	94,489,690
13,405,943,964	15,630,195,713
289,792,518	23,888,210
13,116,151,447	15,606,307,504

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

22.2 Fees, commission and brokerage

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

790,169,218	704,830,770
-	-
790,169,218	704,830,770

22.3 Administrative expenses

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

3,169,856,545	3,207,437,645
336,496,890	417,580,732
14,236,794	11,876,864
63,426,852	64,315,464
198,280,071	107,419,605
8,571,774	9,120,500
3,167,510	1,858,511
1,035,000	1,035,000
43,950,986	27,249,140
3,839,022,422	3,847,893,460

23 Consolidated interest income / profit on investments

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

11,050,870,190	12,216,241,833
196,310,770	128,505,305
18,244,379	7,413,439
-	-
-	-
71,739,492	74,592,234
11,337,164,831	12,426,752,811
178,128,377	156,703,628
11,159,036,454	12,270,049,184

Less: Inter-company transactions

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

23a Interest income / profit on investments of the Bank

Loans (General) / Musharaka	3,001,527,502	3,230,995,973
Loans against trust receipts	291,515,276	434,757,622
Packing credit	22,051,627	24,480,166
House building loan	96,035,158	110,442,637
Lease finance / Izara	113,306,614	242,808,916
Hire purchase	747,381,801	734,021,129
Payment against documents	1,272,009	640,216
Cash credit / Bai-Muajjal	999,620,579	1,133,742,321
Secured overdraft	1,477,339,438	1,835,148,216
Consumer credit scheme	945,734,446	1,062,068,218
Staff loan	52,663,769	62,273,699
Agricultural Loan	21,589,074	70,068,599
Forced loan	3,862,920	38,820,526
Documentary bills purchased	651,054,392	548,931,958
Interest income from credit card	98,599,918	117,695,613
Other loans and advances / Investments	2,442,211,727	2,249,543,293
Total interest / profit on loans and advances / investments	10,965,766,251	11,896,439,101
Interest / profit on balance with other banks and financial institutions	78,148,631	244,665,904
Interest on call loans	1,294,458	9,233,120
Interest / profit received from foreign banks (note-23a.1)	5,660,848	65,903,707
	11,050,870,190	12,216,241,833

23a.1 Interest received from foreign banks Less: Inter-company transactions

137,975,284	201,344,566
132,314,435	135,440,859
5,660,848	65,903,707

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

Prime Bank Limited (note-24a)	4,977,580,948	8,187,884,446
Prime Bank Investment Limited	109,185,323	113,563,014
Prime Bank Securities Limited	45,431,934	15,263,016
Prime Exchange Co. Pte. Ltd., Singapore	277,757	489,306
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	33,833,261	34,576,821
	5,166,309,223	8,351,776,604
Less: Inter-company transactions	178,289,541	156,846,575
	4,988,019,683	8,194,930,028

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

i) Interest / profit paid on deposits:		
Savings bank / Mudaraba savings deposits	552,593,365	820,626,221
Special notice deposits	114,697,815	229,553,365
Term deposits / Mudaraba term deposits	1,821,418,780	4,287,541,050
Deposits under scheme	1,676,774,729	1,738,068,700
Foreign currency deposits (note-24a.1)	32,698,124	54,397,213
Others	23,667,870	24,122,241
	4,221,850,684	7,154,308,790
ii) Interest / Profit paid for borrowings:		
Call deposits	1,291,333	37,685,555
Repurchase agreement (repo)	92,169	63,975,088
Interest expenses of lease liabilities	49,099,071	39,884,074
Banladesh Bank-refinance	32,399,143	13,585,222
Local borrowings	132,314,435	135,440,859
Foreign borrowings	261,079,781	275,910,099
PBL bond	411,768,767	602,535,616
	888,044,700	1,169,016,514
Less: Inter-company transactions	132,314,435	135,440,859
	755,730,265	1,033,575,655
	4,977,580,948	8,187,884,446

24a.1 Foreign currency deposits

Interest / profit paid on F.C	32,698,124	54,397,213
Interest / profit paid on N.F.C.D	-	-
	32,698,124	54,397,213

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

25 Consolidated investment income

Prime Bank Limited (note-25a)	3,286,158,750	3,585,647,721
Prime Bank Investment Limited	109,823,793	28,710,935
Prime Bank Securities Limited	157,959,810	8,663,950
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	3,553,942,352	3,623,022,605
Less: Inter-company transactions	-	-
	3,553,942,352	3,623,022,605

25a Investment income of the bank

Interest on treasury bills / Reverse repo / bonds	1,822,387,061	1,287,428,464
Interest on debentures / bonds	119,597,217	94,489,690
Gain on discounted bond / bills	413,089,497	2,032,035,726
Gain on sale of shares	30,991,116	3,797,479
Gain on Govt. security trading	1,126,122,751	93,295,894
Dividend on shares	63,763,626	98,488,677
	3,575,951,268	3,609,535,930
Less: Loss on sale/revaluation of security trading	289,792,518	23,888,210
	3,286,158,750	3,585,647,721

26 Consolidated commission, exchange and brokerage

Prime Bank Limited (note-26a)	1,206,123,027	1,249,376,064
Prime Bank Investment Limited	72,363,941	18,073,512
Prime Bank Securities Limited	115,618,504	23,631,304
Prime Exchange Co. Pte. Ltd., Singapore	58,676,241	46,197,347
PBL Exchange (UK) Ltd.	63,953,214	52,611,880
PBL Finance (Hong Kong) Limited	8,559,879	8,188,674
	1,525,294,806	1,398,078,781

26a Commission, exchange and brokerage of the Bank

Commission on L/Cs	202,186,868	167,767,262
Commission on L/Cs-back to back	350,963,210	284,466,217
Commission on L/Gs	128,007,404	147,488,285
Commission on remittance	28,171,196	29,940,877
Merchant Commission	1,395,144	-
Underwriting Commission regarding Treasury bill/ Bond	17,861,643	3,279,448
Commission from sale of BSP /PSP/Others	61,583,753	71,888,683
	790,169,218	704,830,770
Exchange gain (note - 26a.1) - including gain from FC dealings	415,953,809	544,545,294
Settlement fees / Brokerage	-	-
	1,206,123,027	1,249,376,064

26a.1 Exchange gain

Exchange gain	428,581,496	563,032,283
Exchange gain-credit card	-	-
Less: Exchange loss	(12,627,687)	(18,486,989)
	415,953,809	544,545,294

27 Consolidated other operating income

Prime Bank Limited (note-27a)	652,540,243	458,425,018
Prime Bank Investment Limited	2,040,043	2,172,972
Prime Bank Securities Limited	2,806,992	220,259
Prime Exchange Co. Pte. Ltd., Singapore	2,084,493	2,013,322
PBL Exchange (UK) Ltd.	2,601,285	1,161,148
PBL Finance (Hong Kong) Limited	10,588,175	9,215,882
	672,661,230	473,208,601
Less: Inter-company transactions	161,164	142,948
	672,500,066	473,065,653

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

27a Other operating income of the Bank

Locker rent	14,794,818	11,022,831
Service and other charges	200,272,173	135,338,449
Retail Income	140,725,133	93,815,249
Income from ATM service	13,973,525	19,511,011
Credit card income (note-27a.2)	75,936,667	44,862,515
Postage / telex / SWIFT/ fax	38,957,401	31,449,821
Rebate from foreign Bank outside Bangladesh	76,826,612	34,920,588
Profit on sale of fixed assets	920,426	28,144,760
Miscellaneous earnings (note-27a.1)	90,133,488	59,359,794
	652,540,243	458,425,018

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	23,497,692	13,119,354
Inter-change fees	23,100,110	12,445,724
Others	29,338,866	19,297,437
	75,936,667	44,862,515

28 Consolidated salaries and allowances

Prime Bank Limited (note-28a)	3,169,856,545	3,207,437,645
Prime Bank Investment Limited	38,304,372	44,617,493
Prime Bank Securities Limited	36,423,529	38,739,487
Prime Exchange Co. Pte. Ltd., Singapore	21,970,304	20,449,696
PBL Exchange (UK) Ltd.	25,957,031	18,152,206
PBL Finance (Hong Kong) Limited	14,904,380	12,663,116
	3,307,416,161	3,342,059,643

28a Salaries and allowances of the Bank

Basic pay	1,354,295,293	1,431,852,817
Allowances	937,785,856	1,030,877,968
Bonus	555,520,461	422,241,104
Bank's contribution to provident fund	133,683,599	129,445,030
Retirement benefits/ Leave encashment	10,571,337	19,320,726
Gratuity	178,000,000	173,700,000
	3,169,856,545	3,207,437,645

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

Prime Bank Limited (note-29a)	336,496,890	417,580,732
Prime Bank Investment Limited	1,489,570	3,697,396
Prime Bank Securities Limited	3,744,067	4,815,785
Prime Exchange Co. Pte. Ltd., Singapore	1,971,224	2,187,738
PBL Exchange (UK) Ltd.	6,043,532	6,312,021
PBL Finance (Hong Kong) Limited	2,885,739	3,765,297
	352,631,022	438,358,970

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

Rent, rates and taxes	114,867,310	227,752,703
Lease rent	-	122,661
Insurance	136,139,526	106,719,121
Power and electricity	85,490,054	82,986,247
	336,496,890	417,580,732

30 Consolidated legal expenses

Prime Bank Limited (note-30a)	14,236,794	11,876,864
Prime Bank Investment Limited	577,190	172,350
Prime Bank Securities Limited	113,139	57,500
Prime Exchange Co. Pte. Ltd., Singapore	1,187,171	1,592,957
PBL Exchange (UK) Ltd.	7,163,420	2,642,354
PBL Finance (Hong Kong) Limited	-	-
	23,277,713	16,342,025

30a Legal expenses of the Bank

Legal expenses	7,492,694	7,680,356
Other professional charges	6,744,099	4,196,507
	14,236,794	11,876,864

		Amount in Taka	
		Jan to Sep 2021	Jan to Sep 2020
31 Consolidated postage, stamp, telecommunication, etc.			
Prime Bank Limited (note-31a)	63,426,852	64,315,464	
Prime Bank Investment Limited	686,568	919,678	
Prime Bank Securities Limited	2,676	1,382	
Prime Exchange Co. Pte. Ltd., Singapore	1,095,675	950,082	
PBL Exchange (UK) Ltd.	538,711	419,114	
PBL Finance (Hong Kong) Limited	3,206,781	2,717,676	
	68,957,262	69,323,395	
31a Postage, stamp, telecommunication, etc. of the Bank			
Postage & Courier	5,802,211	5,392,638	
Telegram, telex, fax and internet	1,246,927	1,589,373	
Data communication	40,556,085	38,351,327	
Telephone - office	15,775,670	18,880,632	
Telephone - residence	45,958	101,494	
	63,426,852	64,315,464	
32 Consolidated stationery, printing and advertisements, etc.			
Prime Bank Limited (note-32a)	198,280,071	107,419,605	
Prime Bank Investment Limited	907,726	680,447	
Prime Bank Securities Limited	542,071	319,737	
Prime Exchange Co. Pte. Ltd., Singapore	1,273,359	1,699,569	
PBL Exchange (UK) Ltd.	547,995	449,711	
PBL Finance (Hong Kong) Limited	258,725	271,242	
	201,809,947	110,840,311	
32a Stationery, printing and advertisements, etc. of the Bank			
Office and security stationery	30,622,419	30,771,967	
Computer consumable stationery	158,605,312	74,014,463	
Publicity and advertisement	9,052,340	2,633,174	
	198,280,071	107,419,605	
33 Managing Director's salary and fees			
Basic salary	4,441,935	5,445,000	
Bonus	675,000	1,331,000	
House rent allowance	1,151,613	900,000	
Bank's contribution to provident fund	-	544,500	
Utility allowance	537,097	270,000	
House maintenance allowance	450,000	360,000	
Others	1,316,129	270,000	
	8,571,774	9,120,500	
34 Consolidated Directors' fees			
Prime Bank Limited (note-34a)	3,167,510	1,858,511	
Prime Bank Investment Limited	299,200	369,600	
Prime Bank Securities Limited	182,400	220,000	
Prime Exchange Co. Pte. Ltd., Singapore	16,154	-	
PBL Exchange (UK) Ltd.	-	48,537	
PBL Finance (Hong Kong) Limited	-	-	
	3,665,264	2,496,648	
34a Directors' fees of the Bank			
Meeting fees	1,777,600	1,453,600	
Other benefits	1,389,910	404,911	
	3,167,510	1,858,511	
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 September 2021.			
35 Consolidated Auditors' fees			
Prime Bank Limited (note-35a)	1,035,000	1,035,000	
Prime Bank Investment Limited	218,500	150,000	
Prime Bank Securities Limited	129,375	129,375	
Prime Exchange Co. Pte. Ltd., Singapore	213,801	210,494	
PBL Exchange (UK) Ltd.	426,670	378,941	
PBL Finance (Hong Kong) Limited	246,583	245,772	
	2,269,930	2,149,583	
35a Auditors' fees of the Bank			
External Audit fee	1,035,000	1,035,000	
	1,035,000	1,035,000	
36 Charges on loan losses			
Loan -written off	-	-	
Interest waived	-	-	
	-	-	

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

37 Consolidated depreciation and repair of Bank's assets

Prime Bank Limited (note-37a)	677,092,025	547,774,323
Prime Bank Investment Limited	13,677,892	19,843,079
Prime Bank Securities Limited	6,573,920	4,813,503
Prime Exchange Co. Pte. Ltd., Singapore	8,784,511	8,531,942
PBL Exchange (UK) Ltd.	2,133,065	2,495,422
PBL Finance (Hong Kong) Limited	493,444	445,069
	708,754,858	583,903,338

37a Depreciation and repair of Bank's assets Depreciation

Fixed assets	178,688,643	202,831,835
Leased assets	362,369,460	240,311,366
	541,058,104	443,143,201

Amortization

Software-core banking	89,808,436	75,179,982
Software-ATM	2,274,500	2,202,000
	92,082,936	77,381,982

Repairs

Building	9,712,997	4,959,071
Furniture and fixtures	3,935,327	2,843,459
Office equipment	25,714,436	15,901,645
Bank's vehicles	4,162,052	2,586,405
Maintenance	426,175	958,560
	43,950,986	27,249,140
	677,092,025	547,774,323

38 Consolidated other expenses

Prime Bank Limited (note-38a)	676,496,865	961,981,738
Prime Bank Investment Limited	12,011,996	15,018,104
Prime Bank Securities Limited	22,909,848	11,764,201
Prime Exchange Co. Pte. Ltd., Singapore	8,910,554	5,870,826
PBL Exchange (UK) Ltd.	35,760,419	12,737,186
PBL Finance (Hong Kong) Limited	1,532,648	1,427,448
	757,622,330	1,008,799,502

38a Other expenses of the Bank

Security and cleaning	142,928,696	150,766,288
Entertainment	7,017,424	7,987,908
Car expenses	150,224,542	139,509,624
ATM expenses	111,049,405	110,768,472
Retail expenses	586,024	577,226
Books, magazines and newspapers, etc.	50,249	488,533
Medical expenses	-	22,390
Bank charges and commission paid	5,341,678	4,347,341
Loss on sale of fixed assets	631,006	719,156
Loss on sale of share	-	2,664,804
House furnishing expenses	2,250,000	2,250,000
Subscription to institutions	14,808,002	12,081,047
Donations	38,054,726	250,656,659
Sponsorship	5,915,972	18,257,910
Prime Bank Cricket Club	27,459,052	28,088,670
Traveling expenses	3,180,233	3,966,543
Corporate action fees	450	1,800
Local conveyance, labor, etc.	7,383,877	7,560,755
Business development	13,942,087	32,051,786
Training and internship	973,521	3,834,066
Remittance charges	7,125,506	5,962,289
Cash reward to branches	6,403,028	3,061,939
Laundry, cleaning and photographs, etc.	3,448,981	5,627,637
Credit card expenses	26,977,177	27,757,668
Consolidated salary (staff)	19,226,390	26,693,937
Annual General Meeting	63,889	-
Ex-gratia	2,378,500	5,315,810
Welfare fund	5,000,000	9,000,000
Prime Bank Foundation	67,500,000	94,500,000
Miscellaneous expenses	6,576,450	7,461,479
	676,496,865	961,981,738

Amount in Taka	
Jan to Sep 2021	Jan to Sep 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)	1,280,000,000	-
Provision for unclassified loans and advances/investments-PBL (note-39a)	180,000,000	1,193,000,000
Provision for bad and doubtful loans and advances (OBU) (note-39a)	-	36,000,000
Provision for unclassified loans and advances/investments (OBU) (note-39a)	125,000,000	1,000,000
Provision for off-balance sheet exposure-PBL (note-39a)	530,000,000	(50,000,000)
Provision for diminution in value of investments-PBIL	(163,079,442)	-
Provision for impairment of client margin loan-PBIL	293,652,371	74,498,779
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	20,478,197	2,145,665
Provision for impairment loss for investment in subsidiaries (note-39a)	50,000,000	150,000,000
	2,287,649,604	1,422,377,722

39a Provision for loans, investments, off balance sheet exposure & other assets of the Bank

Provision for bad and doubtful loans and advances / investments	1,280,000,000	-
Provision for unclassified loans and advances / investments	180,000,000	1,193,000,000
Provision for bad and doubtful loans and advances (OBU)	-	36,000,000
Provision for unclassified loans and advances / investments (OBU)	125,000,000	1,000,000
Provision for off-balance sheet exposure	530,000,000	(50,000,000)
Provision for interest receivable	-	2,200,000
Provision for impairment loss for investment in subsidiaries	50,000,000	150,000,000
Provision for Start-up fund	(39,121,571)	-
	2,125,878,429	1,332,200,000

40 Consolidated tax expenses

Current tax

Prime Bank Limited (note-40a)	2,033,813,056	1,496,777,178
Prime Bank Investment Limited	18,273,456	6,480,573
Prime Bank Securities Limited	45,529,453	4,827,143
Prime Exchange Co. Pte. Ltd., Singapore	18,146	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	515,085	-
	2,098,149,197	1,508,084,894

Deferred tax

Prime Bank Limited (note-40a)	(471,531,505)	(87,632,010)
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	(471,531,505)	(87,632,010)
	1,626,617,693	1,420,452,885

40a Tax expenses of the Bank

Current tax	2,033,813,056	1,496,777,178
Deferred tax (note-40a.1)	(471,531,505)	(87,632,010)
	1,562,281,552	1,409,145,169

40a.1 Deferred tax

Decrease/(Increase) in Deferred Tax Asset	(433,650,262)	(87,632,010)
Increase/(Decrease) in Deferred Tax Liability	(37,881,243)	-
Deferred tax Expense/(Income)	(471,531,505)	(87,632,010)

41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator)	2,573,510,439	1,143,061,674
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Consolidated earnings per share (CEPS)	2.27	1.01

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

41a Earnings per share (EPS) of the Bank

Net profit after tax (Numerator)	2,381,290,954	1,250,060,640
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Earnings per share (EPS)	2.10	1.10

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

Amount in Taka	
Jan to Sep 2021	Jan to Sep 2020

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:

Profit and loss account	Sep'2020 Previously reported amount	Sep' 2020 Restated amount
Deferred tax income	-	87,632,010
Net profit after tax	1,162,428,631	1,250,060,640
EPS	1.03	1.10
EPS (Consolidated)	0.93	1.01
Balance sheet		
Total Shareholders' equity	26,837,949,431	28,296,560,684
NAV per share	23.70	24.99
NAV per share (Consolidated)	23.33	24.62

43 Significant deviations between financials for the period ending 30 September 2021 and 30 September 2020:

Following significant deviations observed during the period from 01 January to 30 September 2021 compared to the same period of the previous year:

Net Interest Income (Consolidated) Increased by BDT 210 crore

Net Interest Income increased by taka 210 crore mainly due to decrease in cost of deposits and increase in volume of average loans and advances compared to last year.

Net Profit After Tax (Consolidated) increased by BDT 143 crore

Net Profit After Tax increased by taka 143 crore mainly due to increase of Net Interest Income (NII) as mentioned above and decrease in operating expenses inspite of increased provisions for loans and advances and other assets.

Net operating cash flow per share (Consolidated) increased during the period ended 30 September 2021

Net operating cash flow increased by BDT 816 crore during the period ended 30 September 2021 compared to the same period of previous year mainly due to increase in investment in govt securities last year and increase in OBU borrowings this year. As a result, Net operating cash flow per share (NOCFPS) stood at BDT 6.00 for the period ended 30 September 2021.

**Schedule of fixed assets of the Bank
as at 30 September 2021**

Particulars	COST				DEPRECIATION				Net book value as at 30.09.2021
	Opening balance as on 01.01.2021	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.09.2021	Opening balance as on 01.01.2021	Charge during the period	Disposals/ adjustments during the period	Total balance as at 30.09.2021	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Land	3,719,444,788	-	-	3,719,444,788	-	-	-	-	3,719,444,788
Building	1,958,119,108	343,898,502	-	2,302,017,610	255,022,462	23,942,086	-	278,964,548	2,023,053,062
Furniture and fixtures	1,126,855,697	18,075,035	5,325,366	1,139,605,367	692,563,390	35,568,563	4,238,477	723,893,476	415,711,891
Office equipment and machinery	2,636,046,442	50,199,150	8,653,229	2,677,592,363	1,979,466,040	106,118,826	8,302,969	2,077,281,897	600,310,466
Vehicles	317,094,742	4,656,141	2,355,417	319,395,465	288,823,665	13,059,168	2,355,400	299,527,433	19,868,032
Sub-total	9,757,560,777	416,828,828	16,334,012	10,158,055,593	3,215,875,557	178,688,643	14,896,846	3,379,667,355	6,778,388,238
Lease assets-Premises									
Right-of-use assets	2,023,260,580	-	-	2,023,260,580	784,070,937	362,369,460	-	1,146,440,397	876,820,183
Sub-total	2,023,260,580	-	-	2,023,260,580	784,070,937	362,369,460	-	1,146,440,397	876,820,183
Software-Amortization									
Software-Core Banking	836,708,464	21,431,313	-	858,139,777	474,889,264	89,808,436	-	564,697,700	293,442,077
Software-ATM	57,892,614	600,000	-	58,492,614	50,158,476	2,274,500	-	52,432,976	6,059,638
Sub-total	894,601,078	22,031,313	-	916,632,391	525,047,741	92,082,936	-	617,130,676	299,501,715
As at 30 September 2021	12,675,422,435	438,860,141	16,334,012	13,097,948,564	4,524,994,235	633,141,039	14,896,846	5,143,238,428	7,954,710,136
As at 31 December 2020	11,945,314,614	850,678,931	120,571,109	12,675,422,434	3,806,423,034	835,056,685	116,485,484	4,524,994,235	8,150,428,200