PRIME BANK LIMITED

HALF YEARLY FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 30 JUNE 2022

Prime Bank Limited Consolidated Balance Sheet (Unaudited) as at 30 June 2022

Dautiaulaua	Natas	Amount	in Taka
Particulars	Notes	30 June 2022	31 Dec 2021
PROPERTY AND ASSETS	-		
Cash	3	4 270 150 670	4 102 207 226
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		4,270,150,670	4,192,297,236
(including foreign currencies)		12,282,836,313	11,677,721,619
(including foreign currencies)	L	16,552,986,983	15,870,018,855
Balance with other banks and financial institutions	4	10,332,300,303	13,070,010,033
In Bangladesh	[2,238,707,429	9,050,122,540
Outside Bangladesh		4,093,518,134	3,341,443,318
-	F	6,332,225,563	12,391,565,858
Money at call on short notice	5	-	-
Taurahmanta	6		
Investments Government	0	60,796,787,098	53,969,145,650
Others		9,572,303,658	8,417,158,640
Ould's	L	70,369,090,755	62,386,304,290
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	239,025,180,247	220,623,213,932
Bills purchased and discounted	8	41,922,516,798	44,339,148,120
	•	280,947,697,046	264,962,362,052
Fixed assets including premises, furniture and fixtures	9	8,430,809,669	8,394,441,334
Other assets	10	28,775,443,004	27,650,090,303
Non - banking assets	11	220,500,640	220,500,640
Total assets		411,628,753,660	391,875,283,332
i otal assets	=	411,020,733,000	JJ1,07 J,20J,JJ2
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	70,773,971,594	62,932,481,200
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		49,135,955,484	47,420,761,550
Bills payable		13,021,995,987	4,923,791,928
Savings bank / Mudaraba savings deposits		62,169,834,714	70,358,701,527
Term deposits / Mudaraba term deposits		130,983,990,582	120,109,551,767
Bearer certificate of deposit		-	-
Other deposits		-	-
		255,311,776,767	242,812,806,770
Other liabilities	14	55,884,036,979	56,394,612,364
Total liabilities	-	381,969,785,341	362,139,900,334
Capital / Shareholders' equity Paid -up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.2	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	1,211,001,700	1,211,001,700
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	141,077,256	77,762,255
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19	44,305,302	20,460,078
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	5,050,279,116	5,213,854,021
Total Shareholders' equity	-	29,658,968,318	29,735,382,998
Total liabilities and Shareholders' equity	-	411,628,753,660	391,875,283,332
	-		

Particulars	Notes	Amount in Taka			
Faiticulais	notes	30 June 2022	31 Dec 2021		
OFF - BALANCE SHEET ITEMS					
Contingent liabilities	21				
Acceptances and endorsements	21.1	74,294,005,074	71,189,112,961		
Letters of guarantee	21.2	35,792,437,843	36,605,203,719		
Irrevocable letters of credit	21.3	51,450,453,290	46,643,694,270		
Bills for collection	21.4	15,765,497,442	13,667,430,360		
Other contingent liabilities		-	-		
5	L	177,302,393,649	168,105,441,310		
Other commitments					
Documentary credits and short term trade -related transactions		-	-		
Forward assets purchased and forward deposits placed		5,045,290,708	1,758,763,902		
Undrawn note issuance and revolving underwriting facilities		-	-		
Undrawn formal standby facilities, credit lines and other commitments		-	-		
Liabilities against forward purchase and sale		-	-		
		-	-		
	ŀ	5,045,290,708	1,758,763,902		
Total Off-Balance Sheet items including contingent liabilities	-	182,347,684,357	169,864,205,212		

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director Sd/-Chairman

Prime Bank Limited Consolidated Profit and Loss Account (Unaudited) for the period from 01 January to 30 June 2022

Interest income / profit on investments	lotes	Amount Jan-Jun-2022		Amount	
		Juli Juli 2022	Jan-Jun-2021	Apr-Jun-2022	Apr-Jun-2021
	23	8,600,318,093	7,568,759,620	4,514,012,634	3,802,803,581
interest / pront paid on deposits, borrowings, etc.	23 24	(4,387,137,072)	(3,358,114,146)	(2,309,984,702)	(1,624,068,807)
Net interest / net profit on investments	24	4,213,181,021	4,210,645,474	2,204,027,932	2,178,734,774
· ·	25	1,573,265,316	2,798,772,516	619,371,183	852,594,670
	26	2,260,495,700	960,753,892	1,379,979,520	507,214,806
, , ,	20	2,200,495,700 565,425,567	457,577,374	326,541,940	272,227,995
Total operating income (A)		8,612,367,604	8,427,749,256	4,529,920,576	3,810,772,244
Total operating income (A)		0,012,307,004	0,427,749,230	4,529,920,570	5,010,772,244
Salaries and allowances	28	2,470,551,508	2,274,293,260	1,239,062,383	1,139,527,603
	29	308,462,753	246,830,986	166,601,685	97,375,508
	30	33,822,478	18,736,121	5,466,593	9,888,454
5 1	31	56,421,308	32,609,826	29,879,988	13,832,962
	32	137,696,574	98,415,550	82,314,314	71,437,679
	33	8,926,694	4,971,774	5,287,500	4,275,000
	34	3,466,835	2,050,083	2,443,634	1,168,994
	35	1,393,077	1,496,712	191,324	761,742
	36	1,595,077	1,490,712	191,524	/01,/42
5	37	-	475 625 606		220 444 777
	-	381,810,778	475,625,606	191,517,446	238,444,777
	38	695,186,045	624,374,480	446,604,159	364,221,877
Total operating expenses (B) Profit / (loss) before provision (C=A-B)	-	4,097,738,050	3,779,404,398	2,169,369,026	1,940,934,597
Profit / (loss) before provision (C=A-B)		4,514,629,553	4,648,344,857	2,360,551,550	1,869,837,647
Provision for loans & advances	39	768,717,300	1,140,000,000	348,717,300	400,000,000
	39	53,814,071	10,720,049	18,638,843	939,091
Provision for impairment of client margin loan	39	208,307,438	131,218,232	168,307,438	17,677,210
1 5	39	(18,717,300)	380,000,000	1,282,700	200,000,000
Total provision (D)	L	1,012,121,509	1,661,938,281	536,946,281	618,616,301
Total profit / (loss) before taxes (C-D)	-	3,502,508,045	2,986,406,575	1,823,605,270	1,251,221,346
Provision for taxation:	-			,, <u>,</u> -	, - , , ,
Current tax	40	1,242,282,244	1,422,094,816	1,089,173,506	734,967,329
Deferred tax		458,455,531	(484,995,937)	(29,522,891)	(13,731,961)
	L	1,700,737,775	937,098,879	1,059,650,616	721,235,367
Net profit after taxation	-	1,801,770,270	2,049,307,696	763,954,654	529,985,979
Retained earnings brought forward from previous year 2	20.1	3,248,508,842	1,885,888,720	3,248,508,842	1,885,888,720
	-	5,050,279,112	3,935,196,416	4,012,463,496	2,415,874,699
Appropriations	_				
Statutory reserve	Г	-	- 11	1	
Non controlling interest		(3)	(5)	(0.21)	1
General reserve		-	-	-	-
		(3)	(5)	(0.21)	1
Retained surplus	20 _	5,050,279,116	3,935,196,421	4,012,463,496	2,415,874,698
Earnings per share (EPS)	41	1.59	1.81	0.67	0.47

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

<u>Sd/-</u> Director Sd/-Chairman

Prime Bank Limited Consolidated Cash Flow Statement (Unaudited) for the period from 01 January to 30 June 2022

	Particulars	Amount	
		Jan-Jun-2022	Jan-Jun-2021
A)	Cash flows from operating activities		
	Interest receipts in cash	10,740,552,595	8,768,633,491
	Interest payments	(3,944,600,692)	(3,695,420,071)
	Dividend receipt	117,216,708	63,761,376
	Fees and commission receipts in cash	2,260,495,700	960,753,892
	Recoveries of loans previously written off	83,614,633	73,131,927
	Cash payments to employees	(2,582,624,799)	(2,209,914,362)
	Cash payments to suppliers	(411,063,471)	(324,959,547)
	Income taxes paid	(1,348,331,888)	(1,312,857,741)
	Receipts from other operating activities	192,656,631	2,024,760,787
	Payments for other operating activities	(877,336,327)	(932,339,700)
	Cash generated from operating activities before	(077,550,527)	(332,333,788)
	changes in operating assets and liabilities	4,230,579,088	3,415,550,053
		4,230,37 9,000	5,415,550,055
	Increase / (decrease) in operating assets and liabilities		
	Purchase/sale of trading securities (Bills/Bonds)	(6,837,338,931)	20,655,927,237
	Loans and advances to customers	(17,564,966,549)	(755,191,375)
	Other assets	(554,489,568)	(15,494,059,150)
	Deposits from other banks / borrowings	10,903,831,958	8,459,512,838
	Deposits from customers	1,179,553,393	(11,037,739,353)
	Other liabilities account of customers	8,098,204,059	2,170,310,667
	Other liabilities	(732,487,964)	683,430,943
		(5,507,693,601)	4,682,191,806
	Net cash from operating activities	(1,277,114,512)	8,097,741,859
		(1,2,7,114,512)	0,007,741,000
B)	Cash flows from investing activities		
	Payments for purchases of securities	(1,146,094,935)	(755,599,147)
	Purchase of property, plant and equipment	(352,343,772)	(192,959,560)
	Proceeds from sale of property, plant and equipment	375,576	629,208
	Net cash used in investing activities	(1,498,063,131)	(947,929,499)
C)	Cash flows from financing activities		
	Redemption of Prime Bank sub-ordinated bond	(500,000,000)	(500,000,000)
	Repayment of borrowings and leasing liabilities	(120,451,632)	(191,962,656)
	Interest paid on lease liabilities	(29,188,734)	(34,189,439)
	Dividend paid	(1,981,496,085)	(1,735,001,284)
	Net cash used in financing activities	(2,631,136,451)	(2,461,153,379)
	-		
D)		(5,406,314,094)	4,688,658,981
E)	Effects of exchange rate changes on cash and cash equivalents	29,294,526	142,949
F)	Cash and cash equivalents at beginning of the year	28,265,687,613	24,980,110,856
G)	Cash and cash equivalents at end of the period (D+E+F)	22,888,668,045	29,668,912,786
	Cash and cash equivalents at end of the period		
	Cash in hand (including foreign currencies) (note-3)	4,270,150,670	3,164,098,032
	Balance with Bangladesh Bank and its agent bank (s)		
	(including foreign currencies) (note-3)	12,282,836,313	15,719,101,730
	Balance with other banks and financial institutions (note-4)	6,332,225,563	10,781,181,224
	Prize bonds (note-6a)	3,455,500	4,531,800
		22,888,668,045	29,668,912,786

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director Sd/-Chairman

Prime Bank Limited Consolidated Statement of Changes in Equity (Unaudited) for the period from 01 January to 30 June 2022

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 2022 Changes in accounting policy / Last year's profit	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57 -	1,507,173,559 -	77,762,255	20,460,078 -	5,213,854,021 -	29,735,382,998
Balance as at 1 January 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	77,762,255	20,460,078	5,213,854,021	29,735,382,998
Intercompany transaction	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	20,801,504	20,801,504
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(193,002,380)	-	-	(193,002,380)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	256,317,381	-	-	256,317,381
Currency translation differences	-	-	-	-	-	-	-	23,845,225	(4,650,594)	19,194,630
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	141,077,256	44,305,302	5,230,004,931	29,838,694,133
Net profit for the period	-	-	-	-	-	-	-	-	1,801,770,270	1,801,770,270
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Share Premium	-			-						-
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.02	-	-	-	-	0.02
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	141,077,256	44,305,302	5,050,279,116	29,658,968,318
Balance as at 30 June 2021	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	55	1,507,173,559	135,535,059	16,365,336	3,935,196,420	28,510,403,458

<u>Sd/-</u> Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director <u>Sd/-</u> Director Sd/-Chairman

Prime Bank Limited Balance Sheet (Unaudited) as at 30 June 2022

		Amount	in Taka
Particulars	Notes	30 June 2022	31 Dec 2021
PROPERTY AND ASSETS	-		
Cash Cash in hand (including forgion gurranciag)	За Г	4,232,532,198	4,175,754,565
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		4,232,332,190	4,1/5,/54,505
(including foreign currencies)		12,282,836,313	11,677,721,619
	-	16,515,368,511	15,853,476,184
Balance with other banks and financial institutions	4a _		
In Bangladesh		2,178,972,891	8,942,695,539
Outside Bangladesh	L	3,887,995,071 6,066,967,961	3,204,311,794 12,147,007,333
Money at call on short notice	5	-	12,147,007,555
There's at call on onorthotice	5		
Investments	6a		
Government	Γ	60,796,787,098	53,969,145,650
Others		6,211,258,894	5,174,741,977
Loone advances and loops / investments		67,008,045,992	59,143,887,627
Loans, advances and lease / investments Loans, cash credits, overdrafts, etc./ investments	7a 🛛	240,537,340,426	221,701,136,687
Bills purchased and discounted	8a	38,880,166,362	41,314,211,162
		279,417,506,788	263,015,347,849
Fixed assets including premises, furniture and fixtures	9a	8,359,704,637	8,325,699,812
Other assets	10a	32,346,467,550	31,172,459,495
Non - banking assets	11	220,500,640	220,500,640
Total assets	_	409,934,562,078	389,878,378,940
LIABILITIES AND CAPITAL	_		
Liabilities			
Demosite and other accounts	12a	70,196,192,961	62,061,332,558
Deposits and other accounts Current / Al-wadeeah current deposits	13a.1.c	49,405,643,902	47,678,047,146
Bills payable		13,021,995,987	4,923,791,928
Savings bank / Mudaraba savings deposits		62,169,834,714	70,358,701,527
Term deposits / Mudaraba term deposits		130,984,538,985	120,109,951,192
Bearer certificate of deposit		-	-
Other deposits	L	-	-
		255,582,013,588	243,070,491,793
Other liabilities	14a	54,345,130,013	54,857,681,566
Total liabilities	-	380,123,336,562	359,989,505,917
Capital / Shareholders' equity	45 A F	11 222 024 770	11 222 024 770
Paid up capital Share premium	15 .2 15.4	11,322,834,770 1,211,881,786	11,322,834,770 1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	90,513,963	32,533,614
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19a	42,583,951	20,121,408
Other reserve	20a	- 	- 5 //0 01/ 202
Surplus in profit and loss account / Retained earnings Total Shareholders' equity	200	5,282,823,904 29,811,225,517	5,440,914,302 29,888,873,023
Total liabilities and Shareholders' equity	-	409,934,562,078	389,878,378,940
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Particulars	Notes	Amount	in Taka	
Farticulars	Notes	30 June 2022	31 Dec 2021	
OFF - BALANCE SHEET ITEMS				
Contingent liabilities	21a			
Acceptances and endorsements	21a.1	74,294,005,074	71,189,112,961	
Letters of guarantee	21a.2	35,792,437,843	36,605,203,719	
Irrevocable letters of credit	21a.3	51,450,453,290	46,643,694,270	
Bills for collection	21a.4	15,765,497,442	13,667,430,360	
Other contingent liabilities		-	-	
	L	177,302,393,649	168,105,441,310	
Other commitments				
Documentary credits and short term trade -related transactions	1	-	-	
Forward assets purchased and forward deposits placed		5,045,290,708	1,758,763,902	
Undrawn note issuance and revolving underwriting facilities		-	-	
Undrawn formal standby facilities, credit lines and other commitments		-	-	
Liabilities against forward purchase and sale		-	-	
	L	5,045,290,708	1,758,763,902	
Total Off-Balance Sheet items including contingent liabilities	-	182,347,684,357	169,864,205,212	

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director Sd/-Chairman

Prime Bank Limited Profit and Loss Account (Unaudited) for the period from 01 January to 30 June 2022

Particulars.	N	Amount	in Taka	Amount	in Taka
Particulars	Notes	Jan-Jun-2022	Jan-Jun-2021	Apr-Jun-2022	Apr-Jun-2021
Interest income / profit on investments	23a	8,371,616,992	7,521,005,690	4,352,089,833	3,768,574,385
Interest / profit paid on deposits, borrowings, etc.	24a	(4,362,778,014)	(3,355,023,245)	(2,299,412,085)	(1,622,580,376)
Net interest / net profit on investments	[4,008,838,978	4,165,982,444	2,052,677,748	2,145,994,009
Investment income	25a	1,493,646,361	2,679,585,457	613,815,665	812,785,264
Commission, exchange and brokerage	26a	2,134,219,465	753,599,231	1,321,122,242	408,289,108
Other operating income	27a	551,416,649	440,304,083	316,401,622	263,108,070
Total operating income (A)		8,188,121,453	8,039,471,215	4,304,017,277	3,630,176,450
Salaries and allowances	28a	2,374,028,879	2,181,473,276	1,186,760,612	1,089,666,560
Rent, taxes, insurance, electricity, etc.	29a	293,507,851	234,662,267	158,403,101	91,711,330
Legal expenses	30a	29,054,478	11,230,411	2,699,352	6,804,629
Postage, stamp, telecommunication, etc.	31a	51,675,750	29,392,603	27,566,890	12,511,470
Stationery, printing, advertisements, etc.	32a	135,029,729	96,204,667	80,969,167	70,330,994
Managing Director's salary and fees	33	8,926,694	4,971,774	5,287,500	4,275,000
Directors' fees	34a	2,693,296	1,805,095	2,153,160	1,168,970
Auditors' fees	35a	759,000	690,000	414,000	345,000
Charges on loan losses	36	, -	-	-	-
Depreciation and repair of Bank's assets	37a	361,473,217	457,065,721	179,787,509	229,536,578
Other expenses	38a	665,191,063	563,209,952	432,531,058	337,229,941
Total operating expenses (B)	F	3,922,339,956	3,580,705,766	2,076,572,348	1,843,580,473
Profit / (loss) before provision (C=A-B)	-	4,265,781,496	4,458,765,449	2,227,444,929	1,786,595,978
Provision for loans & advances	39a	768,717,300	1,140,000,000	348,717,300	400,000,000
Provision for diminution in value of investments	39a	-	-	-	-
Other provisions	39a	(18,717,300)	380,000,000	1,282,700	200,000,000
Total provision (D)	-	750,000,000	1,520,000,000	350,000,000	600,000,000
Total profit / (loss) before taxes (C-D)	-	3,515,781,496	2,938,765,449	1,877,444,929	1,186,595,978
Provision for taxation	-		<u> </u>	<u> </u>	
Current tax	40a	1,229,514,534	1,393,411,977	1,089,735,623	720,805,105
Deferred tax		462,861,276	(484,995,937)	(26,480,379)	(13,731,961)
	-	1,692,375,809	908,416,040	1,063,255,244	707,073,144
Net profit after taxation	-	1,823,405,687	2,030,349,408	814,189,685	479,522,834
Retained earnings brought forward from previous years	20.1a	3,459,418,217	2,288,496,966	3,459,418,217	2,288,496,966
	=	5,282,823,904	4,318,846,375	4,273,607,903	2,768,019,800
Appropriations	_				
Statutory reserve		-	-	-	-
General reserve		-	-	_	-
Retained surplus	20a	5,282,823,904	4,318,846,375	4,273,607,903	- 2,768,019,800
Earnings per share (EPS)	42	1.61	1.79	0.72	0.42

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-

Managing Director

Sd/-

Chairman

Sd/-Director

Prime Bank Limited Cash Flow Statement (Unaudited) for the period from 01 January to 30 June 2022

	Particulars	Amount	
Ļ		Jan-Jun-2022	Jan-Jun-2021
A)	Cash flows from operating activities Interest receipts in cash	10,408,442,298	8,599,268,501
	Interest payments	(3,816,584,730)	(3,570,556,946)
	Dividend receipt	117,216,708	63,761,376
	Fees and commission receipts in cash	2,134,219,465	753,599,231
	Recoveries of loans previously written off	83,614,633	73,131,927
	Cash payments to employees Cash payments to suppliers	(2,486,102,170) (408,396,626)	(2,117,094,378) (322,748,664)
	Lash payments to suppliers Income taxes paid	(408,396,626) (1,348,331,888)	(322,748,664) (1,312,857,741)
	Receipts from other operating activities	77,979,544	1,888,139,273
	Payments for other operating activities	(821,465,269)	(847,231,819)
	Cash generated from operating activities before changes in operating assets and liabilities	3,940,591,966	3,207,410,760
		008,125,0 1 5,0	J,207,410,/0U
	Increase / (decrease) in operating assets and liabilities Purchase/sale of trading securities (Bills/Bonds)	11110 000 750 71	5 557 630 070
	Purchase/sale of trading securities (Bills/Bonds) Loans and advances to customers	(6,837,338,931) (18,120,817,358)	5,557,628,070 292,385,850
	Other assets	(396,790,151)	(313,880,489)
	Deposits from other banks / borrowings	11,504,536,269	7,211,804,140
	Deposits from customers	1,179,553,393	(10,917,135,023)
	Other liabilities account of customers	8,098,204,059 (798,624,754)	2,170,310,667
	Other liabilities	(798,624,754) (5,371,277,473)	318,916,120 4,320,029,334
	Net cash from operating activities	(5,371,277,473) (1,430,685,507)	<u>4,320,029,334</u> 7,527,440,094
.			, ,
B)	Cash flows from investing activities Payments for purchases of securities (Shares)		(166 100 55 4)
	Payments for purchases of securities (Shares) Purchase of property, plant and equipment	(1,027,466,834) (352,343,772)	(166,190,554) (192,221,987)
	Proceeds from sale of property, plant and equipment	375,576	629,208
	Net cash used in investing activities	(1,379,435,030)	(357,783,333)
C)	Cash flows from financing activities	 ,	
-1	Redemption of Prime Bank sub-ordinated bond	(500,000,000)	(500,000,000)
	Repayment of borrowings and leasing liabilities	(120,451,632)	(191,962,656)
	Interest paid on lease liabilities	(29,188,734)	(34,189,439)
	Dividend paid Net cash used in financing activities	(1,981,496,085) (2,631,136,451)	(1,698,425,216) (2,424,577,310)
	-		
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	(5,441,256,988)	4,745,079,452
E)	Effects of exchange rate changes on cash and cash equivalents	22,462,543	776,411 24 633 900 854
F) G)	Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the period (D+E+F)	28,004,586,417 22,585,791,972	24,633,900,854 29,379,756,717
G)		;==;==;=;=;==;==;==;==;==;==;==;==;=	, <i>0, 0</i> ,, 00,/ 1/
	Cash and cash equivalents at end of the period Cash in hand (including foreign currencies) (note-3a)	4,232,532,198	3,163,980,130
	Balance with Bangladesh Bank and its agent bank (s)	1,252,552,130	3,103,500,130
	(including foreign currencies) (note-3a)	12,282,836,313	15,719,101,730
	Balance with other banks and financial institutions (note-4a)	6,066,967,961	10,492,143,057
	Prize bonds (note-6a)	3,455,500	4,531,800
		22,585,791,972	29,379,756,717
	<u>Sd/-</u> Sd/-		Sd/-
—	Sol/- Sol/- Company Secretary Chief Financial Officer	M	Ianaging Director
		1.	
	Sd/	Sd/	_
	Director	Chairman	

Dated , 31 July 2022

Prime Bank Limited Statement of Changes in Equity (Unaudited) for the period from 01 January to 30 June 2022

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 2022 Changes in accounting policy / Last year's profit	11,322,834,770 -	1,211,881,786 -	10,353,413,584 -	1,507,173,559	32,533,614	20,121,408	5,440,914,302	29,888,873,023
Balance as at 1 January 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	32,533,614	20,121,408	5,440,914,302	29,888,873,023
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(193,002,380)	-	-	(193,002,380)
Surplus / deficit on account of revaluation of investments	-	-	-	-	250,982,729	-	-	250,982,729
Currency translation differences	-	-	-	-	-	22,462,543	-	22,462,543
Net gains and losses not recognized in the income statement	-	-	-	-	90,513,963	42,583,951	5,440,914,302	29,969,315,914
Net profit for the period	-	-	-	-	-	-	1,823,405,687	1,823,405,687
Dividend (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 June 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	90,513,963	42,583,951	5,282,823,904	29,811,225,517
Balance as at 30 June 2021	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	89,498,605	16,477,709	4,318,846,375	28,820,126,387

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

Notes to the Financial Statements as at and for the period ended 30 June 2022

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 2021. 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 made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2022 and the Income Tax Ordinance 1984.
- **2.5** The consolidated financial statements have been prepared for the period ended on 30 June 2022 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 31 July 2022.
- **2.7** 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 2021. The following ratings have been awarded.

Particulars	Long Term	Short Term		
Credit Rating	AA	ST-2		
Outlook	Stable			
Validity	July 01, 2022 to June 30, 2023			

2.8 General

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

		Amount i		
		30 June 2022	31 Dec 2021	
3	Consolidated cash			
i	Cash in hand			
	Prime Bank Limited (note-3a.1)	4,232,532,198	4,175,754,565	
	Prime Bank Investment Limited	36,973	56,274	
	Prime Bank Securities Limited	276	28,500	
	Prime Exchange Co. Pte. Ltd., Singapore	37,581,223	16,457,897	
	PBL Exchange (UK) Ltd.	57,501,225	10,457,057	
		-	-	
	PBL Finance (Hong Kong) Limited		-	
		4,270,150,670	4,192,297,236	
ii	Balance with Bangladesh Bank and its agent bank(s)			
	Prime Bank Limited (note-3a.2)	12,282,836,313	11,677,721,619	
	Prime Bank Investment Limited	-	-	
	Prime Bank Securities Limited	-	-	
	Prime Exchange Co. Pte. Ltd., Singapore	-	_	
	PBL Exchange (UK) Ltd.	-	-	
	PBL Finance (Hong Kong) Limited		_	
	The Finance (Fiolig Rong) Enniced	12,282,836,313	11 677 721 610	
			11,677,721,619	
		16,552,986,983	15,870,018,855	
-				
3a	Cash of the Bank			
3a.1	Cash in hand			
	In local currency	4,192,153,603	4,132,694,695	
	In foreign currency	40,378,595	43,059,870	
		4,232,532,198	4,175,754,565	
			1/2/0//01/000	
3a.2	Balance with Bangladesh Bank and its agent bank(s)			
Ja.2	In local currency	11 517 042 596	10 166 474 266	
		11,517,043,586	10,156,474,355	
	In foreign currency	354,479,789	660,695,128	
		11,871,523,376	10,817,169,482	
	Sonali Bank as agent of Bangladesh Bank (Local currency)	411,312,937	860,552,136	
		<u> </u>	<u>11,677,721,619</u>	
		<u> </u>	<u>15,853,476,184</u>	
4	Consolidated balance with other banks and financial institutions			
	In Bangladesh			
	Prime Bank Limited (note-4a.1)	2,178,972,891	8,942,695,539	
	Prime Bank Investment Limited	72,300,849	87,419,736	
	Prime Bank Securities Limited	257,670,509	277,692,287	
	Prime Exchange Co. Pte. Ltd., Singapore			
	PBL Exchange (UK) Ltd.	-	-	
	PBL Finance (Hong Kong) Limited	-	-	
		2,508,944,249	9,307,807,562	
	Less: Inter-company transaction	270,236,820	257,685,022	
		2,238,707,429	9,050,122,540	
	Outside Bangladesh			
	Prime Bank Limited (note-4a.2)	3,887,995,071	3,204,311,794	
	Prime Bank Investment Limited	-	-	
	Prime Bank Securities Limited	-	-	
	Prime Exchange Co. Pte. Ltd., Singapore	102,886,930	95,909,804	
	PBL Exchange (UK) Ltd.	17,928,287	19,481,729	
	PBL Finance (Hong Kong) Limited	84,707,846	21,739,991	
		4,093,518,134	3,341,443,318	
		6,332,225,563	12,391,565,858	
		0,002,220,000	12/071/000/000	
4a	Balance with other banks and financial institutions of the Bank			
	In Bangladesh	2,178,972,891	8,942,695,539	
	Outside Bangladesh	3,887,995,071	3,204,311,794	
		6,066,967,961	12,147,007,333	
			,,,	
F	Manay at call on chart nation			
5	Money at call on short notice			

5 Money at call on short notice

		Amount i	n Taka
6	Consolidated investments	30 June 2022	31 Dec 2021
•	Government		
	Prime Bank Limited (note-6a)	60,796,787,098	53,969,145,650
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		53,969,145,650
			33,303,143,030
	Others		
	Prime Bank Limited (note-6a)	6,211,258,894	5,174,741,977
	Prime Bank Investment Limited	1,209,017,173	1,172,619,979
	Prime Bank Securities Limited	2,152,027,591	2,069,796,684
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		9,572,303,658	8,417,158,640
		70,369,090,755	62,386,304,290
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	13,698,913,768	11,166,217,890
	Held to maturity (HTM) Other securities	47,094,417,830	42,798,824,860 5,178,844,877
	Other securities	6,214,714,394 67,008,045,992	59,143,887,627
	a) Government securities:	07,000,043,332	57,1-5,007,027
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	1,364,394,225	-
	182 days treasury bills	1,149,982,457	1,998,452,000
	364 days treasury bills 5 years treasury bills	2,068,703,964	1,949,613,355
	5 years creasury bins	4,583,080,646	3,948,065,355
	30 days Bangladesh Bank bills	-	-
	Government bonds:		
	Prize bonds	3,455,500	4,102,900
	Government bonds	56,210,250,952	50,016,977,395
		<u>56,213,706,452</u>	50,021,080,295
	b) Other investments:	60,796,787,098	53,969,145,650
	Alarafah Islami Bank Subordinated Bond	813,066,667	809,333,333
	MTBL Perpetual Bond	881,736,403	876,419,653
	Beximco Green Sukuk al Istisna'a	501,000,000	501,000,000
	Shares (note-6a.1)	4,015,455,825	2,987,988,991
		6,211,258,894	5,174,741,977
		67.008.045.992	<u>59,143,887,627</u>
6a.1	Investment in shares		
	Quoted Baraka Power	46,126,653	46,126,653
	BATBC	237,197,218	237,197,218
	BSCCL	57,451,813	57,451,813
	BergerPBL	34,368,643	34,368,643
	DESCO	19,262,511	19,262,511
	UnileverCL IDLC	7,093,115 8,256,150	7,093,115 8,256,150
	National Bank Ltd.	27,970,098	27,970,098
	Singer BD	103,836,021	103,836,021
	UPGDCL	96,111,263	96,111,263
	Uttara Bank Ltd.	37,009,980	37,009,980
		674,683,465	674,683,465
	Unquoted	·	
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Central Counterparty Bangladesh Limited (CCBL) Investment in SWIFT	37,500,000 4,184,430	37,500,000 4,184,430
	Preference Share (United Mymensingh Power)	2,064,666,667	2,016,166,667
	Preference Share (Summit Gazipur-2)	978,966,834	_,010,100,007
	Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
		<u>3,340,772,360</u> <u>4,015,455,825</u>	<u>2,313,305,526</u> 2,987,988,991
		4,013,433,825	2,301,300,331
	13		

		Amount	
		30 June 2022	31 Dec 2021
7	Consolidated loans, advances and lease / investments		
	Prime Bank Limited (note-7a)	240,537,340,426	221,701,136,687
	Prime Bank Investment Limited	4,153,466,322	4,932,098,760
	Prime Bank Securities Limited	337,871,343	300,810,631
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	<u> </u>	-
		245,028,678,091	226,934,046,078
	Less: Inter-company transactions	6,003,497,844	6,310,832,146
		239,025,180,247	220,623,213,932
		41 022 516 700	44 220 440 420
	Consolidated bills purchased and discounted (note-8)	41,922,516,798	44,339,148,120
		200 047 607 046	264 062 262 052
		280,947,697,046	264,962,362,052
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	51,994,919,443	47,901,648,192
	Cash credit / Murabaha	22,829,523,143	21,052,961,364
	Loans (General)	68,762,808,250	68,743,387,096
	House building loan	1,502,895,193	1,437,498,456
	Loan against trust receipt	5,224,449,638	3,955,975,373
	Payment against document	4,928,299	23,846,325
	Retail Ioan	17,683,331,377	16,835,739,547
	Lease finance / Izara	840,181,381	1,155,961,940
	Credit card	1,548,368,261	1,391,192,439
	Hire purchase	13,434,561,531	13,216,215,541
	Other loans and advances	56,711,373,909	45,986,710,412
		240,537,340,426	221,701,136,687
	Outside Bangladesh		
			-
		240,537,340,426	221,701,136,687
	-	240,537,340,426	221,701,136,687
	ii) Bills purchased and discounted (note-8a)	240,537,340,426	221,701,136,687
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh		
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased	240,537,340,426 6,946,645,272	221,701,136,687 6.895.679,420
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	6,946,645,272	6,895,679,420
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased	6,946,645,272 31,933,521,089	6,895,679,420 34,418,531,742
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	6,946,645,272 31,933,521,089 38,880,166,362	6.895.679,420 34,418,531,742 41,314,211,162
	ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i>	6,946,645,272 31,933,521,089	6,895,679,420 34,418,531,742
	ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i>	6,946,645,272 31,933,521,089 38,880,166,362	6.895.679,420 34,418,531,742 41,314,211,162
8	ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i>	6,946,645,272 31,933,521,089 38,880,166,362	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) 	6,946,645,272 31,933,521,089 38,880,166,362	6.895.679,420 34,418,531,742 41,314,211,162
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited	6.946.645.272 31,933.521,089 38,880,166,362 279,417,506,788	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited	6.946.645.272 31,933.521,089 38,880,166,362 279,417,506,788	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	6.946.645.272 31,933.521,089 38,880,166,362 279,417,506,788	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	6,946,645,272 <u>31,933,521,089</u> 38,880,166,362 279,417,506,788 38,880,166,362 - - - - - - - - -	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - - - -
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	6,946,645,272 <u>31,933,521,089</u> 38,880,166,362 279,417,506,788 38,880,166,362 - - - - - 3,042,350,436	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - - 3,024,936,958
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	6,946,645,272 <u>31,933,521,089</u> 38,880,166,362 279,417,506,788 38,880,166,362 - - - - - - - - -	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - - - -
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	6,946,645,272 <u>31,933,521,089</u> 38,880,166,362 279,417,506,788 38,880,166,362 - - - - - 3,042,350,436	6,895,679,420 <u>34,418,531,742</u> 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. BL Finance (Hong Kong) Limited Bills purchased and discounted	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - - 3,042,350,436 <u>41,922,516,798</u>	6.895.679.420 34.418.531.742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120
-	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u>	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420
-	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. BL Finance (Hong Kong) Limited Bills purchased and discounted	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - - 3,042,350,436 <u>41,922,516,798</u>	6.895.679.420 34.418.531.742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120
-	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u>	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420
-	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> 6,946,645,272 <u>31,933,521,089</u>	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742
-	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (OK) Ltd. PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> 6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u>	6.895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreiqn bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable in Bangladesh	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> 6,946,645,272 <u>31,933,521,089</u>	6.895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Consolidated fixed assets including premises, furniture and fixtures 	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> 6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u>	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41.314,211.162
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8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreiqn bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Consolidated fixed assets including premises, furniture and fixtures Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) 	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> <u>6,946,645,272</u> <u>31,933,521,089</u> <u>38,880,166,362</u> 8,359,704,637	6,895,679,420 <u>34,418,531,742</u> <u>41,314,211,162</u> <u>263,015,347,849</u> 41,314,211,162 - - 3,024,936,958 <u>44,339,148,120</u> 6,895,679,420 <u>34,418,531,742</u> <u>41,314,211,162</u> 8,325,699,812 42,107,130
8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bangladesh Payable outside Bangladesh Payable in Bangladesh Payable outside Bangladesh Payable outside Bangladesh Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Investment Limited 	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 <u>279,417,506,788</u> <u>38,880,166,362</u> <u>-</u> <u>-</u> <u>3,042,350,436</u> <u>41,922,516,798</u> <u>6,946,645,272</u> <u>31,933,521,089</u> <u>38,880,166,362</u> <u>8,359,704,637</u> <u>42,030,933</u> <u>17,862,687</u> <u>10,635,821</u>	6,895,679,420 <u>34,418,531,742</u> 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 <u>34,418,531,742</u> 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445
8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Panchased and discounted Pime Bank Limited (note-9a) Prime Bank Limited (note-9a) 	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 - - 3,042,350,436 <u>41,922,516,798</u> <u>6,946,645,272</u> <u>31,933,521,089</u> <u>38,880,166,362</u> 8,359,704,637 <u>42,030,933</u> 17,862,687	6,895,679,420 <u>34,418,531,742</u> <u>41,314,211,162</u> <u>263,015,347,849</u> 41,314,211,162 - - 3,024,936,958 <u>44,339,148,120</u> 6,895,679,420 <u>34,418,531,742</u> <u>41,314,211,162</u> 8,325,699,812 42,107,130 17,180,974
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Finance (Hong Kong) Limited Payable outside Bangladesh Payable outside Bangladesh Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Investment Limited Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank	6,946,645,272 <u>31,933,521,089</u> <u>38,880,166,362</u> <u>279,417,506,788</u> 38,880,166,362 <u>-</u> <u>-</u> <u>-</u> <u>3,042,350,436</u> <u>41,922,516,798</u> <u>6,946,645,272</u> <u>31,933,521,089</u> <u>38,880,166,362</u> <u>-</u> <u>-</u> <u>-</u> <u>-</u> <u>-</u> <u>-</u> <u>-</u> <u>-</u>	6,895,679,420 <u>34,418,531,742</u> 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 <u>34,418,531,742</u> 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445 524,744

Anount in Tabe 9a Fried assets including premises. furniture and fixtures of the Bank Taped ty, Plant & Equipment and Captal work in progress (Building) Furniture and fixtures 3.719.444.788 3.719.444.788 Building Captal work in progress (Building) Furniture and fixtures & Fixtures) Office equipment and machinery Vehicles 3.719.444.788 3.719.444.788 3.719.444.788 Less: Accumulated depreciation 3.526.233.068 3.939.5465 3.939.5465 Less: Accumulated anortization 3.506.233.228 3.401.680.176 3.939.5465 Interactive as acts 3.939.5465 3.939.5465 3.939.5465 3.939.5465 Interactive as acts 1.941.988.301 1.194.079.950 3.939.5665 3.939.5665 Software-ATM Saftware-ATM Saftware-ATM Saftware-ATM Saftware-ATM Less: Investment in Prime Bank Securities Limited (netw-10a.51) 1.941.988.201 1.194.098.201 5.939.999.940 (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990) (9.999.990)				
9a Fixed assets including oremises. furniture and fixtures of the Bank Property. Plant & Equipment. Land Building Capital work in progress (Building) Furniture and fixtures Office Equipment and machinery Vehicles 3,719,444,788 3,719,444,788 3,719,444,788 3,719,444,788 3,719,444,788 Building Capital work in progress (Building) Furniture and fixtures Office Equipment and machinery Vehicles 1,212,446,718 1,213,447,788 Less: Accumulated depreciation 3,215,284 1,034,473,00 2,255,283 Less: Accumulated depreciation 3,360,7779 1,032,034,07779 1,032,034,07779 Less: Accumulated anorization 1,454,0483,00 1,456,002,028 3,401,088,176 Less: Accumulated anorization 1,456,002,028 1,115,075,261 1,126,243,036 Consolidated other assets 2,457,013,562 2,457,013,562 2,457,013,562 Software-core banking Capital work in progress (Software) Total Cost of intanolibles assets 1,416,483,00 4,402,000 6,300,000 Less: Investment in Pime Bank Securities Limited (note-10a.5) Less: Investment in Pime Bank Securities Limited (note-10a.5) 1,512,748,041 3,300,000 (990,900,000) (990,900,000) (990,900,000) (990,900,000) (990,900,000) (990,900,000)				
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Land 3.719.444.788 3.719.444.788 Building 3.719.444.788 3.719.444.788 Capital work in progress (Building) 1.073.653.166 484.5093.710 Furniture and fixtures 3.215.268 1.073.653.166 1.645.093.710 Office equipment and machiney Vehicles 1.073.653.166 1.645.093.710 Lesse assets-Pennises 1.033.407.779 10.192.024.975 1.33.939.645 Lesse assets-Pennises 2.447.013.802 2.457.013.802 2.457.013.802 1.467.01.83 Software-core banking Software-core banking 5.64.701.383 586.201.331	9a			
Building 1,531,933,29 1,531,933,29 Capital work in progress (Building) 1,531,933,29 1,531,933,29 Current and fixtures 1,221,445,216 845,039,710 Capital work in progress (Furniture & Fixtures) 0,321,52,66 1,945,939,710 Capital work in progress (Furniture & Fixtures) 0,321,52,66 1,034,407,779 Less: Accumulated depreciation 3,352,509,410 313,52,506 1,034,937,700 Less: Accumulated anontzation 1,264,407,750 0,192,023,837,853 0,192,023,837,853 Intensible assets 2,457,013,562 2,457,013,562 2,457,013,562 1,115,052,661 1,262,243,056 Intensible assets 1,266,243,056 1,266,243,056 1,262,243,056 1,262,243,056 Software-ATM 5,670,070 1,212,459,457 1,223,46,467,550 1,212,459,459 1,223,46,467,550 1,212,459,459 1,223,46,467,550 1,212,459,459 1,223,46,467,550 1,22,366,40,213 1,23,50,200 1,22,366,99,399,99,900 1,22,366,407,250 1,22,366,407,250 1,22,366,407,250 1,22,366,407,250 1,22,366,407,250 1,22,366,407,250 1,22,366,407,250 1,22,366,407,			3 710 444 788	3 710 444 788
Capital work in progress (Ruildina) 1,073,653,166 445,093,710 Furniture and fixtures 3,215,268 1,073,653,166 145,093,710 Office aujument and machinery 3,215,268 1,053,446,216 1,047,43,900 Vehicles 3,215,228 3,346,43 2,665,898,485 Less: Accumulated depreciation 3,236,625 3,338,643 2,665,200,228 3,401,488,176 Less: Accumulated amortization 1,914,698,301 1,944,670,306 1,944,670,306 Total Cast of instructures 5,674,772,721 6,790,303,6799 1,944,670,306 Canstal work in progress (Software) 1,944,670,306 1,944,670,306 1,944,670,306 Total Cast of instructures 5,674,772,721 1,662,903,233 6,325,699,241,22 2,247,013,562 10 Consolidated other assets 9,115,029,261 1,245,998,2400 1,299,998,2400 1,299,998,2400 1,299,998,2400 1,299,998,2400 1,299,998,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1,299,999,2400 1				
Funiture and flutting 1,121,446,216 1,049,473,900 Capital work in progress (furniture & Fixtures) 3,252,526 1,523,289 Office equipment and machinery 2,655,689,483 3,352,568 3,352,568 Less: accumulated depreciation 3,252,526 1,523,498 3,352,568 3,352,568 Intancible assets 7,027,977,251 6,790,336,799 3,402,643 3,400,000 6,500,000 1,413,402,843 1,414,408 4,400,000 6,500,000 1,414,924,924 1,414,924,924 1,414,924,924 1,414,924,924 1,414,924,924 1,414,924,924,903 1,112,445,216 1,414,924,924,903 1,112,445,216 1,212,445,216,300,402 1,414,924,924,903 1,112,45,426,457,500 1,212,459,495 1,22,445,450,903 1,212,459,495 1,22,494,475,500 1,112,459,495 1,22,450,493,504				
Capital work in progress (Furniture & Fixtures) 15,212,528 15,223,289 Office equipment and machinery 2,313,34,043 2,253,289 Vehicles 2,313,34,043 2,253,054,077 Less: Accumulated depreciation 3,303,256,655 10,533,4043 2,309,336,799 Less: Accumulated depreciation 3,303,256,255 3,401,688,176 3,401,688,176 Less: Accumulated amortization 1,141,980,301 1,194,670,506 1,150,22,04,975 Intangible assets 5,670,1356 2,2457,013,562 2,457,013,589 2,457,013,589 Software-ATM Cantal work in process (Software) 1,262,243,056 1,150,252,61 1,262,343,056 Total Cost of intanglike assets 927,133,997 320,993,997 1,203,937 27,093,997 Less: Investment in Prime Bank Securities Limited (nete-10a.5) 2,234,647,550 3,1172,459,495 1,252,502,123 3,255,992,123 10 Consolidated other assets 927,7133,997 320,993,997 1,0393,255,922,103 1,035,252,223,203 1,035,252,223,203 1,022,994,999,994,901 1,0399,999,994,901 1,0399,999,994,901 1,03999,999,909,901 1,0399,399,994,901				· · ·
Office equipment and machinery 2,731,834,043 2,665,899,485 Vehicles 313,335,652 313,335,652 Less: Accumulated depreciation 32,342,642 313,335,652 Less: Accumulated anortization 7,027,877,251 6,790,336,799 Intangible assets 2,457,013,562 2,4457,013,562 Software-core banking 5,442,614 5,84,92,713 Software-core banking 5,422,624 5,84,92,713 Software-core banking 5,422,614 5,422,614 Software-core banking 5,422,614 5,323,5264 Less: Investment in Prime Bank Securities Linted (note-108.5) 1,117,2459,495 Less: Investment in Prime Bank Securities Linted (note-108.5) 1,23,46,475,753 Less: Investment in Prime Bank Securities Linted (note-108.5) 5,000,0000 Less: Investment in Prime Bank Securities Linted (note-108.5) 5,0000,0000 Less:				
Vehicles 322,380,540 313,332,465 Less: Accumulated depredation 33,506,230,5779 3,306,230,5779 Less: Accumulated amortization 7,027,877,251 6,790,336,799 Intangible assets 5,057,336,230,252 2,457,013,562 2,457,013				
Less: Accumulated depredation 10.534.107.77.97 10.192.024.975 Less: Accumulated depredation 3.056,230.528 3.01.688,176 Less: Accumulated amortization 2.457,013.562 2.457,013.562 Intangible assets 5.014076-000 1.115,025,261 1.262,243,026 Software-core banking 5054,107,779 10.192,024,975 3.01,088,176 Software-core banking 5054,107,779 10.192,024,975 3.01,088,176 Software-core banking 564,107,71,033 556,202,027 3.115,025,201 1.262,243,056 Total Cost of intandible assets 564,201,713 556,200,220 2.457,013,502 1.257,21,019,955 Less: Investment in Pime Bank Socurities Limited (note-10a.5) 53,325,6241 5,3235,6241 5,3235,6241 Less: Investment in Pime Bank Socurities Limited (note-10a.5) 12,246,467,520 27,007,47,972 Less: Investment in Pime Bank Socurities Limited (note-10a.5) 50,000,000 (55,000,000 (56,000,000 Less: Investment in Pime Bank Socurities Limited (note-10a.5) 22,464,675,029 27,007,47,973 10,455,029,999,990 (1,235,641,175 Prime Bank Investment Limited (note-10a.5) <t< th=""><th></th><th></th><th></th><th></th></t<>				
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PBL Exchange (UK) Ltd. 13,564,792 5,025,975 PBL Finance (Hong Kong) Limited 29,049,718 725,400,908 721,019,287 Less: Inter-company transactions 194,713,933 141,676,958 28,775,443,004 27,650,090,303 10a Other assets of the Bank 56,681,039 52,287,507 Exchance adjustment account 2,279,518 - Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 4458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on loan (note-10a.1) 558,470,463 40,237,869 Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 138,728,705 57,333,364 Encashment of PSP / BSP 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,499,8583 1,991,891,003 Net plan assets-				
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725,400,908 721,019,287 194,713,933 141,676,958 28,775,443,004 27,650,090,303 10a Other assets of the Bank 56,681,039 Exchange adjustment account 2.29,518 Investment in subsidiary (note-10a.5) 4,051,711,521 Off-shore Banking Units 10,806,801,905 Due from Off-shore Banking Units 338,552,107 Prepaid expenses 7,193,899 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 Interest receivable from employees provident fund 11,444,088 Advance deposits and advance rent 112,2115,086 Prepaid expenses adjust house furnishing 20,592,633 Interest receivable from employees provident fund 11444,088 Advance deposits and advance rent 112,2115,086 Prepaid expenses adjust house furnishing 20,592,633 Suspense account (note-10a.2) 187,287,705 Balance with PBSL 105,694,443 Suspense account (note-10a.6) 23,807,136,114 Deferred Tax assets (note-10a.6) 3,567,105 Deferred Tax assets (note-10a.3) 3,567,105				
Less: Inter-company transactions 194,713,933 28,775,443,004 141,676,958 27,650,090,303 10a Other assets of the Bank 2 Stationery and stamps 56,681,039 2,279,518 52,287,507 Exchange adiustment account 1,04,051,711,521 4,051,711,521 Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 338,552,107 458,841,203 Due from Off-shore Banking Units 338,552,107 458,841,203 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 102,692,639 14,676,351 Balance with PBSL 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note-10a.2) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 17,333,234 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,24,458,804,225 22,458,804,225 Deferred Tax assets (note -10a.7)<		PBL Finance (Hong Kong) Limited		
28,775,443,004 27,650,090,303 10a Other assets of the Bank 56,681,039 52,287,507 Exchange adiustment account 2,279,518 - Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest receivable on loan (note-10a.1) 11,244,088 11,444,088 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,331 Balance with PBSL 105,694,443 105,694,443 Suspense account (note-10a.6) 23,807,136,114 22,488,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 3,667,105 3,144,716 Sundry assets (note -10a.3) 22,243,422 11,415,194,201 11,415,194,201		tere Tite concernent constitue		
10a Other assets of the Bank Stationery and stamps 56,681,039 Exchance adiustment account 2.279,518 Investment in subsidiary (note-10a.5) 4,051,711,521 Off-shore Banking Units 10,806,801,905 Due from Off-shore Banking Units 338,552,107 Prepaid expenses 7,193,899 Interest / profit receivable on loan (note-10a.1) 1.202,860,497 Interest receivable on Govt. securities (note-10a.1) 558,470,463 Receivable from employees provident fund 11,444,088 Advance deposits and advance rent 22,292,2639 Prepaid expenses account (note -10a.2) 105,694,443 Suspense account (note -10a.2) 187,287,705 Deferred Tax assets (note -10a.6) 23,807,136,114 Deferred Tax assets (note -10a.7) 1.584,999,583 Net plan assets -Employees Gratuity Fund 97,603,270 Deferred Tax assets (note -10a.3) 32,557,105 Less: Off-shore Banking Units 11,145,1354,011		Less: Inter-company transactions		
Stationery and stamps 56,681,039 52,287,507 Exchange adjustment account 2,279,518 - Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 57,353,364 304,397,159 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets -Employees Gratuity Fund 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 43,491,821,561 42,2			28,775,443,004	27,050,090,303
Stationery and stamps 56,681,039 52,287,507 Exchange adjustment account 2,279,518 - Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 57,353,364 304,397,159 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets -Employees Gratuity Fund 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 43,491,821,561 42,2	102	Other assets of the Bank		
Exchange adjustment account 2.279.518 - Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1.202,860,497 1.443,734,210 Interest receivable on Goxt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,351 Prepaid expenses acquinst house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,333,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1.584,999,583 1,991.891,003 Net plan assets (note -10a.3) 3,567,105 3,144,716 <tr< th=""><th>104</th><th></th><th>56 681 039</th><th>52 287 507</th></tr<>	104		56 681 039	52 287 507
Investment in subsidiary (note-10a.5) 4,051,711,521 4,051,711,521 Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note-10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 3,767,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 14,519,425 Less: Off-shore Banking Units 43,991,821,561 42,369,051,436				-
Off-shore Banking Units 10,806,801,905 10,737,750,738 Due from Off-shore Banking Units 338,552,107 458,841,203 Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 102,592,639 14,676,551 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 43,491,821,561 423,690,051,436 11,496,591,941				4,051,711,521
Prepaid expenses 7,193,899 53,397,100 Interest / profit receivable on loan (note-10a.1) 1,202,860,497 1,443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuly Fund 3,567,105 3,144,716 Sundry assets (note -10a.3) 22,433,422 114,519,425 Less: Off-shore Banking Units 43,491,821,561 42,369,051,436		Off-shore Banking Units	10,806,801,905	
Interest / profit receivable on loan (note-10a.1) 1.202,860,497 1.443,734,210 Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 122,115,086 40,237,869 Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891.003 Net plan assets-Employees Gratuity Fund 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 42,369,051,436 11,145,354,011 11,196,591,941		Due from Off-shore Banking Units	338,552,107	458,841,203
Interest receivable on Govt. securities (note-10a.1) 558,470,463 504,627,168 Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 122,115,086 40,237,869 Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 22,433,422 114,519,425 Less: Off-shore Banking Units 42,369,051,436 11,145,354,011 11,196,591,941			7,193,899	53,397,100
Receivable from employees provident fund 11,444,088 11,444,088 Advance deposits and advance rent 122,115,086 40,237,869 Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1.991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 42,369,051,436 11,145,354,011 11,196,591,941			1,202,860,497	
Advance deposits and advance rent 122,115,086 40,237,869 Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Prepaid expenses against house furnishing 20,592,639 14,676,351 Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1.991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 42,369,051,436 11,145,354,011 11,196,591,941				
Balance with PBSL 105,694,443 105,694,443 Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note -10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Suspense account (note -10a.2) 187,287,705 57,353,364 Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Encashment of PSP / BSP 304,397,159 171,333,234 Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Advance income tax paid (note-10a.6) 23,807,136,114 22,458,804,225 Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Deferred Tax assets (note -10a.7) 1,584,999,583 1,991,891,003 Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Net plan assets-Employees Gratuity Fund 97,603,270 97,603,270 Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Credit card & ATM Card 3,567,105 3,144,716 Sundry assets (note -10a.3) 222,433,422 114,519,425 Less: Off-shore Banking Units 42,369,051,436 11,145,354,011 11,196,591,941		DEIEIIEU IAX ASSELS (NOTE - 10a./)		
Sundry assets (note -10a.3) 222,433,422 114,519,425 43,491,821,561 42,369,051,436 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941		Net plan assets-Employees Gratuity Fund		
43,491,821,561 42,369,051,436 Less: Off-shore Banking Units 11,145,354,011 11,196,591,941				
Less: Off-shore Banking Units 11,145,354,011 11,196,591,941		Credit card & ATM Card	3,567,105	3,144,716
		Credit card & ATM Card	3,567,105 222,433,422	3,144,716 114,519,425
		Credit card & ATM Card Sundry assets (note -10a.3)	3,567,105 222,433,422 43,491,821,561	3,144,716 <u>114,519,425</u> 42,369,051,436

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.

		<u> </u>	nt in Taka
		30 June 2022	31 Dec 2021
10a 3	Sundry assets		
Louis	Protested Bills	14,570,423	14,570,423
	Others	207,862,999	, ,
		222,433,422	
10a.4	Particulars of required provision for other assets		
	Protested bills 14,570,423	Rate 100% 14,570,423	14,570,423
		100%	
	Required provision for other assets	21.574.078	
	Total provision maintained (note - 14a.7)	27,220,519	
	Excess / (short) provision	5,646,440	
.0a.5	Investment in subsidiaries Prime Bank Investment Limited	2,999,999,940	2,999,999,940
	Prime Bank Securities Limited	950,000,000	
	Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	
	PBL Exchange (UK) Ltd.	56,352,624	
	PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	PDL Finance (filong Kong) Linned	4.051.711.521	4,051,711,521
L0a.6	Advance income tax paid		
	Opening Balance	22,458,804,225	19,783,674,850
	Add: Paid during the year	<u>1,348,331,888</u> 23,807,136,114	
		23,807,130,114	22,450,004,225
l0a.7			1
	Opening balance	1,991,891,003	
	Add: Addition during the year	140,903,227	
	Less: Adjustment during the year	(547,794,647	
		<u> </u>	1,991,891,003
0a.7.1	Deferred tax assets detail		
	Specific Provision for Loans and Advances	4,226,665,555	5,311,709,342
	Tax rate	37.50%	<u>6</u> 37.50%
	Deferred tax assets	<u> </u>	1,991,891,003
11	Non-Banking Assets		
11	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 mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total 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 reports of independent valuers.

12 Consolidated borrowings from other banks, financial institutions and agents

12	Consonuated borrowings from other barks, infancial institutions and age	1165	
	Prime Bank Limited (note-12a)	70,196,192,961	62,061,332,558
	Prime Bank Investment Limited	1,973,916,342	2,759,161,058
	Prime Bank Securities Limited	1,579,677,295	1,452,642,905
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	3,027,682,840	2,970,176,824
		76,777,469,438	69,243,313,346
	Less: Inter-company transactions	6,003,497,844	6,310,832,146
		70,773,971,594	62,932,481,200

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

In Bangladesh (note-12a.1) Outside Bangladesh (27,665,712,468 31,675,609,130 34,395,620,090 70,196,192,961 62,061,332,558

		Amount	
		30 June 2022	31 Dec 2021
12- 1	Tu Daugladach		
12a.1	In Bangladesh	3 150 000 000	
	Call deposits	3,150,000,000	-
	Borrowings from other Banks and FIS	1,000,000,000	-
	Prime Bank Subordinated Bond	5,600,000,000	6,100,000,000
	Borrowings from Bangladesh Bank (FSSP)	1,425,429,303	1,446,495,030
	Borrowings from Bangladesh Bank (EDF)	20,393,505,606	15,747,808,578
	Borrowings from Bangladesh Bank (GTF)	1,948,891,188	1,667,750,929
	Borrowings from Bangladesh Bank (FSF)	3,095,162,557	1,076,796,021
	Borrowings from Bangladesh Bank (IPFF)	210,483,667	233,557,461
	Borrowings from Bangladesh Bank (TDF)	383,333,334	400,000,000
	Borrowings from Bangladesh Bank (UBSP)	99,467,188	42,503,125
	Borrowings from Bangladesh Bank (RFS-PC)	50,000,000	-
	Refinance against Agriculture loan	175,575,002	425,656,035
	Refinance against SME loan	988,735,986	525,145,288
		38,520,583,831	27,665,712,468
		00/010/000/001	
13	Consolidated deposits and other accounts		
15	Current deposits and other accounts		
	Prime Bank Limited (note-13a.1.c)	49,405,643,902	47,678,047,146
	Prime Bank Investment Limited	49,403,043,902	47,078,047,140
		-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	<u> </u>	-
		49,405,643,902	47,678,047,146
	Less: Inter-company transactions	269,688,418	257,285,597
		49,135,955,484	47,420,761,550
	Bills payable		
	Prime Bank Limited (note-13a.1.c)	12 021 00E 097	4,923,791,928
		13,021,995,987	4,923,791,928
	Prime Bank Investment Limited	-	=
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		13,021,995,987	4,923,791,928
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (note-13a.1.c)	62,169,834,714	70,358,701,527
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		62,169,834,714	70,358,701,527
	Term / Fixed deposits		
	Prime Bank Limited (note-13a.1.c)	130,984,538,985	120,109,951,192
	Prime Bank Investment Limited		
	Prime Bank Securities Limited	_	-
	Prime Exchange Co. Pte. Ltd., Singapore	_	-
	PBL Exchange (UK) Ltd.	_	-
	PBL Finance (Hong Kong) Limited		
	FDE Finance (hong Kong) Einniceu	130,984,538,985	120,109,951,192
	Less: Inter-company transactions	130,964,538,985 548,403	399,425
		130,983,990,582	120.109.551.767
		255,311,776,768	242,812,806,771
		233,311,770,708	242,812,800,771
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	3,849,417,792	1,132,658,001
	Deposits from customers (note-13a.1.b)	251,732,595,796	241,937,833,792
		255,582,013,588	<u>243,070,491,793</u>
13a.1	a) Deposits from Banks		
	Current deposits and other accounts	2,593,404	11,296,209
	Savings bank / Mudaraba savings deposits	20,923,928	20,680,470
	Special notice deposits	2,825,900,460	1,100,681,321
	Fixed deposits	1,000,000,000	1,100,001,021
		3,849,417,792	1,132,658,000
			1,132,030,000

		Amount in Taka	
		30 June 2022	31 Dec 2021
) Customer Deposits		
-	Current deposits and other accounts		24 500 076 245
	urrent / Al-wadeeah current deposits	23,371,556,749	24,509,076,345
	preign currency deposits ecurity deposits	8,452,987,647 6,459,947	7,560,123,821 6,553,647
	undry deposits (note - 13a.2)	17,910,571,027	15,776,605,923
		49,741,575,370	47,852,359,736
Le	ess: Off-shore Banking Units	338,524,872	185,608,799
		49,403,050,498	47,666,750,937
ii) Bills payable		
-	av orders issued	13,015,308,686	4,915,957,408
	ay slips issued	298,850	578,514
	emand draft payable	6,049,352	6,916,907
	preign demand draft	313,592	313,592
	. T. payable ill Pay ATM	79 25,429	79 25.429
DI	וו רמי אוויי	13,021,995,987	4,923,791,928
	i) Savings bank / Mudaraba savings deposits	62,148,910,786	70,338,021,057
	r) Term / Fixed deposits xed deposits / Mudaraba fixed deposits	86,073,938,749	75,321,620,860
	pecial notice deposits	12,710,868,354	14,519,690,184
	cheme deposits	28,373,831,421	29,167,958,827
		127,158,638,525	119,009,269,870
		251,732,595,796	241,937,833,792
-) Deposits and other accounts	255,582,013,588	243,070,491,793
-	urrent deposits and other accounts		
	eposits from banks (note -13a.1.a)	2,593,404	11,296,209
De	eposits from customers (note-13a.1.b.i)	49,403,050,498	47,666,750,937
		49.405.643.902	47.678.047.146
	ills payable eposits from banks (note -13a.1.a)		-
	eposits from customers (note-13a.1.b.ii)	13,021,995,987	4,923,791,928
		13,021,995,987	4,923,791,928
	avings bank / mudaraba savings deposits		
	eposits from banks (note -13a.1.a)	20,923,928	20,680,470
De	eposits from customers (note-13a.1.b.iii)	62,148,910,786 62,169,834,714	70,338,021,057 70,358,701,527
Те	erm / Fixed deposits		, 0,000, 01,02,
	eposits from banks (note -13a.1.a)	3,825,900,460	1,100,681,321
De	eposits from customers (note-13a.1.b.iv)	127,158,638,525	119,009,269,870
		<u>130,984,538,985</u> 255,582,013,588	<u>120,109,951,192</u> 243,070,491,793
		233,302,013,300	243,070,491,793
	undry deposits	9 105 140 662	0 200 110 005
	C. held against back to back L/C undry creditors	8,195,140,663 370,270,224	8,308,110,005 330,021,589
	isk fund and service charges (CCS and lease finance)	56,356,428	56,355,521
	ale proceeds of PSP / BSP	99,871,050	13,096,050
	argin on letters of guarantee	741,955,722	757,225,407
	argin on letters of credit	3,407,053,313	2,535,956,293
	argin on FDBP / IDBP, export bills, etc. nclaimed dividend	214,462,769 52,932,283	129,734,260 53,917,661
	ease deposits	38,368,692	-
In	iterest / profit payable on deposits	1,806,182,943	1,289,178,392
	/ithholding VAT/Tax /Excise duty payable to Government Authority	254,094,832	281,998,732
Ot	thers	2,673,882,107 17,910,571,027	2,021,012,012 15,776,605,923
		1/,910,5/1,02/	15,770,005,925
	ayable on demand and time deposits		
) Demand deposits urrent deposits	23,374,150,154	24,520,372,554
	avings deposits (9%)	5,595,285,124	6,332,283,137
	preign currency deposits (Non interest bearing)	8,114,462,774	7,374,515,023
Se	ecurity deposits	6,459,947	6,553,647
	undry deposits	17,910,571,027	15,776,605,923
Bi	ils payable	13,021,995,987	4,923,791,928
		68,022,925,013	58,934,122,212

		Amount	
		30 June 2022	31 Dec 2021
	b) Time deposits		
	Savings deposits (91%)	56,574,549,589	64,026,418,389
	Fixed deposits	87,073,938,749	75,321,620,860
	Special notice deposits	15,536,768,814	15,620,371,505
	Deposits under schemes	28,373,831,421	29,167,958,827
		187,559,088,574	184,136,369,581
		255,582,013,588	243,070,491,793
14	Consolidated other liabilities		
	Prime Bank Limited (note-14a)	54,345,130,013	54,857,681,566
	Prime Bank Investment Limited	1,039,998,623	1,053,024,960
	Prime Bank Securities Limited	557,725,363	527,563,608
	Prime Exchange Co. Pte. Ltd., Singapore	80,569,619	63,119,683
	PBL Exchange (UK) Ltd.	39,335,813	18,352,747
	PBL Finance (Hong Kong) Limited	15,991,481 56,078,750,912	<u>5,423,111</u> 56,525,165,675
	Less: Inter-company transactions	194,713,933	130,553,311
		55.884.036.979	56,394,612,364
		55,004,050,575	30,334,012,304
14a	Other liabilities of the Bank		
	Exchange adjustment account		2,956,625
	Expenditure and other payables	199,995,193	251,839,847
	Provision for bonus	208,032,864	311,102,582
	Lease liabilities	1,186,512,732	1,306,964,364
	Provision for income tax (note - 14a.1)	29,451,439,262	28,221,924,728
	Deferred tax liability (note-14a.2)	817,500,711	761,530,856
	Unearned commission on bank guarantee	12,000,916	12,000,916
	Unearned income	3,896,957	2,214,548
	Unearned profit (Markup) Provision for off-balance sheet exposures (note-14a.4)	290,952,796 2,348,090,000	187,508,901 2,163,090,000
	Provision for Off-shore Banking Units (note-14a.5)	509,550,000	537,550,000
	Fund for employee welfare fund (EWF)	5,000,000	5,000,000
	Fund for Prime Bank Foundation (PBF)	78,000,000	71,882,904
	Provision for loans and advances / investments (note - 14a.3)	11,768,898,988	12,607,225,475
	Provision for Non-Banking Assets	220,500,640	220,500,640
	Start-up fund	49,080,984	49,080,984
	Special general provision-COVID 19	708,600,000	708,600,000
	Provision for Interest receivable on loans and advances / investments	15,000,000	73,717,300
	Provision for diminution in value of investments	122,128,249	122,128,249
	Interest suspense account	5,899,406,791	6,647,869,301
	Provision for Impairment loss for investment in subsidiaries	366,444,092	471,444,092
	Climate risk fund	31,004,390	31,004,390
	Provision of rebate for good borrower	15,207,111	15,207,111
	Other liabilities	10,666,818	8,117,234
	Other provision (note - 14a.6)	27,220,519	67,220,519
		54,345,130,013	54,857,681,566
14a 1	Provision for income tax		
1-10.1	Opening Balance	28,221,924,728	25,197,656,236
	Add: Addition during the year	1,229,514,534	3,024,268,492
		29,451,439,262	28,221,924,728
4a.1.1	Reconciliation of effective tax rate of the bank (i) A numerical reconciliation between tax expenses (income) and the product of rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) compositive backets and loss account.		d by the applicable ta 4,458,765,449
	Profit before provision and income tax as per profit and loss account Income tax as per applicable tax rate (37.5%) Factors affecting the tax charged	1,599,668,061	1,672,037,043
	On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities)	(349,640,603) -	156,446,949 (416,062,230
	Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Total income tax expenses	(20,512,924)	(11,158,241 (7,851,544
	(ii) A numerical reconciliation between the average effective tax rate and the	<u>1.229.514.534</u> e applicable tax rate , discle	1.393.411.977 osing also the basis o
	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)	-8.20%	3.51%
	Tax savings from exempted income (on govt. treasury securities)	0.00%	-9.33%
	Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities)	-0.48%	-0.25%
	ran savings from reduced tax rates (off gain off sale of quoted securities)	0.00%	-0.18%
		20 020/	21 250/

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

28.82%

31.25%

		Amount in	n Taka
		30 June 2022	31 Dec 2021
14a 2	Deferred tax liability		
1-10.2	Opening balance	761,530,856	662,637,191
	Add: Addition during the year	55,969,855	98,893,665
	Less: Adjustment during the year	<u> </u>	
		817,500,711	761,530,856
142 2 1	Deferred tax liability		
170.2.1	Temporary timing difference in written down value of fixed assets between tax	base and carrying value:	
	Carrying amount of fixed assets including RoU Assets	3,453,747,117	3,299,290,660
	Tax base	2,032,874,583	2,027,671,074
	Taxable temporary difference	1,420,872,534	1,271,619,586
	Tax Rate		37.50%
	Deferred tax liability on fixed assets Deferred tax on revaluation of land and building	532,827,200	476,857,345
	Deferred tax on actuarial valuation on employees gratuity fund	259,838,602 24,834,909	259,838,602 24,834,909
	Total Deferred tax liability	<u>817,500,711</u>	761,530,856
14a.3	Provision for loans, advances and lease / investments Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	5,228,309,342	3,593,530,741
	Less: Fully provided debts written off during the year	(1,718,658,420)	(103,303,389)
	Add: Recoveries of amounts previously written off	83,614,633	153,582,630
	Add: Specific provision made during the year for other accounts	-	-
	Add: Transferred from General Provision	-	(220 500 640)
	Less: Transferred to provision against Non Banking Assets Add: Net charge to profit and loss account (note-39a)	- 550,000,000	(220,500,640) 1,805,000,000
	Provision held at the end of the period/year	4,143,265,555	5,228,309,342
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	7,378,916,133	7,726,301,427
	Add: Amount transferred to classified provision	-	-
	Add: General provision made during the year (note-39a)	246,717,300	(347,385,294)
	Provision held at the end of the period/year	7,625,633,433	7,378,916,133
		11,768,898,988	12,607,225,475
14a.4	Provision for off-balance sheet exposures Provision held as on 1 January	2,163,090,000	1,458,090,000
	Add: Provision made during the year (note-39a)	185,000,000	705,000,000
	Provision held at the end of the period/year	2,348,090,000	2,163,090,000
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)	83,400,000	83,400,000
	Provision held at the end of the period/year	83,400,000	83,400,000
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	454,150,000	234,150,000
	Add: General provision made during the year (note-39a)	(28,000,000)	220,000,000
	Provision held at the end of the period/year	<u>426,150,000</u> 509,550,000	<u>454,150,000</u> 537,550,000
		309,330,000	557,550,000
14a.7	Other provision for classified assets		
	Balance as on 1 January	67,220,519	67,220,519
	Add: Addition during the year (note-39a)	(40,000,000)	-
	Less: Adjustment during the year	-	-
	Provision held at the end of the period/year	27,220,519	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
15.2	Issued, subscribed and fully paid up capital		
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
	986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
	115,527,340 ordinary shares of Taka 10 each issued as right shares	<u>1,155,273,400</u> 11,322,834,770	1,155,273,400 11,322,834,770

Amount in Taka 30 June 2022 || 31 Dec 2021

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

15.5 Non controlling interest

Share capital Retained earnings

16 Statutory reserve

17

Balance on 1 January Addition (20% of pre-tax profit) Balance at the end of the period/year

Prime Bank Limited (note-17a)

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

60	60
(3)	(3)
57	57

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

141,077,256	77,762,255	
7,308,377	3.797.195	
301,426	1,015,018	
42,953,490	40,416,428	
90,513,963	32,533,614	

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

Consolidated revaluation gain / loss on investments

Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

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 Less: Adjustment of Revaluation loss

Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore

90,513,963	32,533,614
-	-
(6,576)	(14,642)
(192,995,804)	(413,891,844)
250,982,729	79,771,905
32,533,614 250,982,729	366,668,195

(259,838,602)	(259,838,602)
1,767,012,161	1,767,012,161
-	-
1,767,012,161	1,767,012,161

18 Revaluation reserve

Balance on 1 January Adjustment during the year Balance at the end of the period/year Less: Provision for deferred tax

		Amount in	
		30 June 2022	31 Dec 2021
19	Consolidated foreign currency translation gain/ (loss)		
15	Prime Bank Limited (note-19a)	42,583,951	20,121,408
	Prime Bank Investment Limited	-	
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	270,652	(404,203)
	PBL Exchange (UK) Ltd.	148,804	279,140
	PBL Finance (Hong Kong) Limited	1,301,896 44,305,302	463,734 20,460,078
		44,303,302	20,400,078
19a	Foreign currency translation gain/ (loss)	·	
	Balance on 1 January	20,121,408	16,291,848
	Addition during the year Balance at the end of the period/year	22,462,543 42,583,951	<u>3,829,559</u> 20,121,408
	balance at the end of the period/year	42,363,951	20,121,400
20	Concellidated actained comines (more ment of modit and loss account		
20	Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a)	5,305,286,447	5,444,743,861
	Prime Bank Investment Limited	(158,449,330)	(159,371,879)
	Prime Bank Securities Limited	(109,370,563)	(79,056,262)
	Prime Exchange Co. Pte. Ltd., Singapore	22,284,824	27,993,963
	PBL Exchange (UK) Ltd.	(64,153,007)	(51,175,249)
	PBL Finance (Hong Kong) Limited	99,666,139	82,120,306
	Laca Minavity Interact	5,095,264,511	5,265,254,741
	Less: Minority Interest Less: Inter company transaction	3	(11,123,646)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	_	(16,434,798)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(20,801,504)	(20,141,270)
	Less: Foreign currency translation gains	(24,183,895)	(3,701,008)
		5,050,279,116	5,213,854,021
20-	Bataland annulana (management of multiple and lass a second of the Baula		
20a	Retained earnings / movement of profit and loss account of the Bank Balance on 1 January	5,440,914,302	3,986,922,182
	Addition during the year	1,823,405,687	3,111,025,821
	Transfer to statutory reserve	-	-
	Cash dividend	(1,981,496,085)	(1,698,425,216)
	Issue of bonus shares	-	-
	Remeasurement gain/(loss) of defined benefits liability/assets	5,282,823,904	41,391,515 5,440,914,302
	Balance at the end of the period/vear Add: Foreign currency translation gain/ (loss)	5,262,625,904 22,462,543	3,829,559
	ride i oreign currency d'ansideon quin, (1005)	5,305,286,447	5,444,743,861
20.1	Consolidated retained earnings brought forward from previous year		
20.1	Prime Bank Limited (note-20.1 a)	3,459,418,217	2,329,888,481
	Prime Bank Investment Ltd.	(159,371,879)	(219,463,516)
	Prime Bank Securities Ltd.	(79,056,262)	(191,240,287)
	Prime Exchange Co. Pte. Ltd., Singapore	11,559,165	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	(51,175,249)	(11,862,584)
	PBL Findrice (Horig Korig) Limited	41,222,715	20,553,436 1,927,875,529
	Foreign currency translation gain on 1 January	5,110,632	(214,365)
	Add: Inter-company transactions	20,801,504	36,576,068
		3,248,508,842	1,964,237,234
20.1.a	Retained earnings brought forward from previous year of the Bank		2 000 000 105
	Balance on 1 January	5,440,914,302	3,986,922,182
	Remeasurement gain/(loss) of defined benefits liability/assets Cash dividend paid	(1,981,496,085)	41,391,515 (1,698,425,216)
	Balance at the end of the period/year	3,459,418,217	2,329,888,482
	Foreign currency translation gain on 1 January		-
		3,459,418,217	2,329,888,481
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	74,294,005,074	71,189,112,961
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		-
	PBL Finance (Hong Kong) Limited	-	=
		74,294,005,074	71,189,112,961
		/ 4,234,003,0/4	/1,109,112,901

		1	
		Amount 30 June 2022	in Taka 31 Dec 2021
		30 Julie 2022	51 Dec 2021
21.2	Letters of guarantee		
	Prime Bank Limited (note-21a.2)	35,792,437,843	36,605,203,719
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		35,792,437,843	36,605,203,719
21.3	Irrevocable Letters of Credit		
21.5	Prime Bank Limited (note-21a.3)	51,450,453,290	46,643,694,270
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	_
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		51,450,453,290	46,643,694,270
21.4			
	Prime Bank Limited (note-21a.4)	15,765,497,442	13,667,430,360
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		15,765,497,442	13,667,430,360
		177,302,393,649	168,105,441,310
21a.1	Acceptances and endorsements Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ) Less: Margin	63,500,511,941 8,205,342,446 2,588,150,687 74,294,005,074 (8,195,140,663) 66,098,864,411	62,161,886,522 7,252,608,138 1,774,618,301 71,189,112,961 (8,308,110,005) 62,881,002,956
21a.2	Letters of guarantee		
	Letters of guarantee (Local)	16,983,668,912	17,304,337,587
	Letters of guarantee (Foreign) Foreign counter guarantees	18,808,768,931	19,300,866,132
	Foreign counter guarantees	35,792,437,843	36,605,203,719
	Less: Margin	(741,955,722)	(757,225,407)
	Less. Hargin	35,050,482,120	35,847,978,313
		35,030,482,120	33,047,370,313
21a 3	Irrevocable Letters of Credit		
	Letters of credit (Sight)	11,159,916,087	7,405,831,392
	Letters of credit (Deferred)	26,846,983,790	21,928,713,424
	Back to back L/C	13,443,553,412	17,309,149,453
		51,450,453,290	46,643,694,270
	Less: Margin	(3,407,053,313)	(2,535,956,293)
		48,043,399,976	44,107,737,976
			<u> </u>
21a.4	Bills for collection		
	Outward bills for collection	15,765,497,442	13,667,430,360
		15,765,497,442	13,667,430,360
	Less: Margin	(214,462,769)	(129,734,260)
		15,551,034,673	13,537,696,100
			100 107 111 016
		177,302,393,649	168,105,441,310

		Amount Jan-Jun-2022	<u>in Taka</u> Jan-Jun-2021
		Jan-Jun-2022	Jaii-Juii-2021
22	Income statement		
	Income: Interest, discount and similar income (note-22.1)	9,748,046,645	8,998,779,420
	Dividend income (note-25a)	117,216,708	63,761,376
	Fees, commission and brokerage (note-22.2)	626,044,374	500,032,721
	Gains <i>less</i> losses arising from dealing in securities	-	1,109,499,279
	Gains <i>less</i> losses arising from investment securities	-	28,551,071
	Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)	1,508,175,092	253,566,510
	Income from non-banking assets	-	-
	Other operating income (note-27a)	551,416,649	440,304,083
	Profit <i>less</i> losses on interest rate changes	-	-
	_	12,550,899,467	11,394,494,460
	Expenses:		2 255 022 245
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	4,362,778,014	3,355,023,245
	Losses on loans, advances and lease/ investments Administrative expenses (note-22.3)	- 2,939,709,794	- 2,588,269,318
	Other operating expenses (note-22.3)	665,191,063	563,209,952
	Depreciation on banking assets (note-37a)	317,439,099	429,226,497
	Depreciation on banking assets (note-57a)	8,285,117,971	6,935,729,011
		4,265,781,496	4,458,765,449
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	8,371,616,992	7,521,005,690
	Interest income on treasury bills / reverse repo / bonds (note-25a)	1,715,987,910	1,088,161,769
	Gain on Discounted bond / bills (note-25a)	56,013,032	372,669,317
	Gain on sale of shares (note-25a)	-	-
	Gain on Govt. security trading (note-25a) Interest on debentures (note-25a)	19,922,111	- 70 639 061
	Interest on dependures (note-25a)	<u>133,806,978</u> 10,297,347,022	79,628,961 9,061,465,736
	Less: Loss on revaluation of security trading (note-25a)	549,300,377	62,686,316
		9,748,046,645	8,998,779,420
22.2	Fees, commission and brokerage		500.000 704
22.2	Commission (note-26a)	626,044,374	500,032,721
22.2		626,044,374 -	-
22.2	Commission (note-26a)		500,032,721 - 500,032,721
	Commission (note-26a)	626,044,374 -	-
	Commission (note-26a) Settlement fee-PBIL (note-26a)	626,044,374 -	500,032,721
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses	626,044,374 - 626,044,374 2,374,028,879 293,507,851	- 500,032,721 2,181,473,276 234,662,267
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478	- 500,032,721 2,181,473,276 234,662,267 11,230,411
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000
	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postaqe, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Manaqing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a)	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 8,371,616,992	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Manaqing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 8,371,616,992 253,660,053	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postaqe, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Manaqing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 8,371,616,992 253,660,053	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Manaqing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 8,371,616,992 253,660,053 16,122,898 - - - - 62,327,345	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 - - 48,591,763
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Managing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	626,044,374 - 626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 - - - 62,327,345 8,703,727,288	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 - - 48,591,763 7,690,370,680
22.3	Commission (note-26a) Settlement fee-PBIL (note-26a) Administrative expenses Salary and allowances (note-28a) Rent, taxes, insurance, electricity, etc. (note-29a) Legal expenses (note-30a) Postage, stamp, telecommunication, etc. (note-31a) Stationery, printing, advertisement, etc. (note-31a) Stationery, printing, advertisement, etc. (note-32a) Manaqing Director's salary and fees (note-33) Directors' fees (note-34a) Auditors' fees (note-35a) Repair of Bank's assets (note-37a) Consolidated interest income / profit on investments Prime Bank Limited (note-23a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	626,044,374 - 626,044,374 2,374,028,879 293,507,851 29,054,478 51,675,750 135,029,729 8,926,694 2,693,296 759,000 44,034,118 2,939,709,794 8,371,616,992 253,660,053 16,122,898 - - - - 62,327,345	- 500,032,721 2,181,473,276 234,662,267 11,230,411 29,392,603 96,204,667 4,971,774 1,805,095 690,000 27,839,224 2,588,269,318 7,521,005,690 112,336,829 8,436,398 - - 48,591,763

			Amount	in Taka
			Jan-Jun-2022	in Taka Jan-Jun-2021
77-	Tatoro	st income / profit on investments of the Bank	Jan-Jun-2022	Jan-Jun-2021
25a		st income / profit on investments of the Bank	2 422 111 762	2 006 876 262
	-	General) / Musharaka	2,423,111,762	2,006,876,263
		against trust receipts	162,620,969	194,230,421
	Packing		43,454,406	12,831,320
		building loan	53,065,551	65,034,736
		inance / Izara	44,622,014	83,404,806
	Hire pu		500,245,253	486,908,097
		nt against documents	780,897	660,663
		redit / Bai-Muaijal	648,371,052	675,674,061
		d overdraft	1,224,800,376	999,296,304
		ner credit scheme	667,176,573	633,837,047
	Staff lo		38,390,889	35,000,544
		tural Loan	3,953,500	19,877,732
	Forced		9,817,629	3,650,877
		entary bills purchased	757,262,365	402,654,411
		t income from credit card	91,396,134	60,864,233
		oans and advances / Investments	1,614,397,381	1,782,655,434
		nterest / profit on loans and advances / investments	8,283,466,750	7,463,456,948
		t / profit on balance with other banks and financial institutions	74,339,205	52,988,203
		t on call loans	1,606,542	981,667
	Interes	t / profit received from foreign banks (note-23a.1)	12,204,494	3,578,872
			<u>8,371,616,992</u>	7,521,005,690
72- 1	Intoroc	t received from foreign banks	102,700,304	92,012,007
234.1		nter-company transactions	90,495,809	88,433,135
	LC35. II		12,204,494	3,578,872
			12,207,737	J, 570, 072
24		lidated interest / profit paid on deposits, borrowings, etc.		
		Bank Limited (note-24a)	4,362,778,014	3,355,023,245
	-	Bank Investment Limited	51,842,047	73,357,395
		Bank Securities Limited	49,450,943	27,996,590
	Prime E	Exchange Co. Pte. Ltd., Singapore	159,697	204,159
		change (UK) Ltd.	-	-
	PBL Fin	ance (Hong Kong) Limited	26,563,276	23,304,981
			4,490,793,977	3,479,886,370
	Less: Ir	nter-company transactions	103,656,905	121,772,224
			4,387,137,072	3,358,114,146
24a	Intere	st / profit paid on deposits, borrowings, etc. of the Bank		
244		Interest / profit paid on deposits:		
		Savings bank / Mudaraba savings deposits	499,602,577	363,761,122
		Special notice deposits	97,134,231	74,589,061
		Ferm deposits / Mudaraba term deposits	1,874,536,742	1,276,677,801
		Deposits under scheme	1,054,464,665	1,111,501,536
		Foreign currency deposits (note-24a.1)	9,813,994	28,807,067
		Others	22,884,819	13,687,563
	```		3,558,437,028	2,869,024,152
	ii) I	Interest / Profit paid for borrowings:	5,555,157,625	2/005/02 1/102
		Call deposits	34,979,208	166,667
		Repurchase agreement (repo)	50,140,543	-
		Interest expenses of lease liabilities	29,188,734	34,189,439
		Bangladesh Bank-refinance	87,279,994	6,622,827
		Local bank accounts	90,495,809	88,433,135
		Foreign bank accounts	385,502,808	157,826,736
		PBL bond	217,249,699	287,193,425
	г		<b>894,836,796</b>	<b>574,432,229</b>
		nter-company transactions	90,495,809	88,433,135
	LC35. II		<u>804,340,986</u>	485,999,094
			4,362,778,014	3,355,023,245
			7,302,770,014	3,333,023,273
24a.1	-	n currency deposits		
	Interes	t / profit paid on F.C	9,813,994	28,807,067
	Interes	t / profit paid on N.F.C.D	-	-
			0 912 00/	28 807 067

28,807,067

9,813,994

		Amount	n Taka
		Amount i Jan-Jun-2022	Jan-Jun-2021
25	Consolidated investment income	<u> </u>	
	Prime Bank Limited (note-25a)	1,493,646,361	2,679,585,457
	Prime Bank Investment Limited	22,591,765	76,133,785
	Prime Bank Securities Limited	77,828,693	43,053,274
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	1,594,066,820	2,798,772,516
	Less: Inter-company transactions	20.801.504	2,/90,//2,510
		1,573,265,316	2,798,772,516
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,715,987,910	1,088,161,769
	Interest on debentures / bonds	133,806,978	79,628,961
	Gain on discounted bond / bills	56,013,032	372,669,317
	Gain on sale of shares	-	28,551,071
	Gain on Govt. security trading Dividend on shares	19,922,111	1,109,499,279
	Dividend on shares	117,216,708	63,761,376
	Less: Loss on sale/revaluation of security trading	<b>2,042,946,738</b> 549,300,377	<b>2,742,271,773</b> 62,686,316
		<b>1,493,646,361</b>	2,679,585,457
		1,493,040,301	2,079,383,437
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	2,134,219,465	753,599,231
	Prime Bank Investment Limited	39,256,826	38,297,902
	Prime Bank Securities Limited	27,989,846	66,022,296
	Prime Exchange Co. Pte. Ltd., Singapore	38,271,100	41,150,230
	PBL Exchange (UK) Ltd.	14,025,177	59,053,309
	PBL Finance (Hong Kong) Limited	6,733,285	2,630,925
	Less: Inter-company transactions	2,260,495,700	960,753,892
		2,260,495,700	960,753,892
26a	Commission, exchange and brokerage of the Bank Commission on L/Cs	159,303,403	122,125,967
	Commission on L/Cs-back to back Commission on L/Gs	259,109,964	222,013,505 70,245,485
	Commission on remittance	102,971,737 16,937,111	20,783,418
	Merchant Commission	1,242,500	790,482
	Underwriting Commission regarding Treasury bill/ Bond	3,940,561	12,622,391
	Commission from sale of BSP /PSP/Others	82,539,097	51,451,472
		626,044,374	500,032,721
	Exchange gain (note - 26a.1) - including gain from FC dealings	1,508,175,092	253,566,510
	Settlement fees / Brokerage		
		2,134,219,465	753,599,231
6a.1	Exchange gain		
	Exchange gain	1,540,689,749	262,075,085
	Exchange gain-credit card		,0,0,000
	Less: Exchange loss	(32,514,658)	(8,508,575)
		1,508,175,092	253,566,510
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	551,416,649	440,304,083
	Prime Bank Investment Limited	5,796,629	1,146,856
	Prime Bank Securities Limited	168,292	2,231,387
	Prime Exchange Co. Pte. Ltd., Singapore	1,317,102	1,024,000
	PBL Exchange (UK) Ltd.	-	2,188,719
	PBL Finance (Hong Kong) Limited	6,974,605	10,843,494
		565,673,277	457,738,538
	Local Inter company transactions	747 710	
	Less: Inter-company transactions	<u>247,710</u> <b>565.425.567</b>	<u>161,164</u> <b>457,577,374</b>

	Amount	Amount in Taka	
	Jan-Jun-2022	Jan-Jun-2021	
27a Other operating income of the Bank			
Locker rent	14,286,675	13,678,393	
Service and other charges	146,739,257	126,917,490	
Retail Income	144,382,896	110,159,416	
Income from ATM service	19,576,782	15,819,210	
Credit card income (note-27a.2)	77,802,454	48,199,660	
Postage / telex / SWIFT/ fax	24,102,579	24,296,371	
Rebate from foreign Bank outside Bangladesh	51,038,455	48,054,289	
Profit on sale of fixed assets	71,870	198,161	
Miscellaneous earnings (note-27a.1)	73,415,680	52,981,093	
	551,416,649	440,304,083	

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

#### 27a.2 Credit card income Annual fees 19,328,785 15,492,294 Inter-change fees 23,184,956 9.303.353 Others 35,288,713 23,404,013 48,199,660 77,802,454 28 **Consolidated salaries and allowances** Prime Bank Limited (note-28a) 2,374,028,879 2,181,473,276 Prime Bank Investment Limited 30,493,910 24,515,631 Prime Bank Securities Limited 26,651,179 23,615,985 Prime Exchange Co. Pte. Ltd., Singapore 14,609,718 15,624,700 18,497,484 PBL Exchange (UK) Ltd. 14,864,413 PBL Finance (Hong Kong) Limited 9,903,409 10,566,184 2,470,551,508 2,274,293,260 28a Salaries and allowances of the Bank 960,381,059 903,613,176 Basic pay Allowances 660,348,564 626,813,996 551,140,905 436,233,745 Bonus Bank's contribution to provident fund 83,561,765 89,222,767 Retirement benefits/ Leave encashment 13,596,586 7,589,591 118,000,000 Gratuity 105,000,000 2,374,028,879 2,181,473,276 Consolidated rent, taxes, insurance, electricity, etc. 29 Prime Bank Limited (note-29a) 293,507,851 234,662,267 Prime Bank Investment Limited 808,317 930,256 Prime Bank Securities Limited 4,375,609 4,794,440 Prime Exchange Co. Pte. Ltd., Singapore 2,287,432 460,546 PBL Exchange (UK) Ltd. 4,916,215 3,831,620 PBL Finance (Hong Kong) Limited 2,567,330 2,151,858 308,462,753 246,830,986 29a Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes 128,218,537 90,260,253 Lease rent Insurance 105,697,151 88,223,498 59,592,163 56,178,516 Power and electricity 293,507,851 234,662,267 30 **Consolidated legal expenses** Prime Bank Limited (note-30a) 29,054,478 11,230,411 Prime Bank Investment Limited 874,558 576,190 103,500 49,250

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

496,778

3,293,164

33,822,478

909,678

5,970,592

18,736,121

		A ma a suite the	Talva
		Amount in Jan-Jun-2022	Jan-Jun-2021
30a	Legal expenses of the Bank		
	Legal expenses	25,717,791	7,104,520
	Other professional charges	3,336,687	4,125,891
		29,054,478	11,230,411
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	51,675,750	29,392,603
	Prime Bank Investment Limited	456,125	457,344
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	6,097 1,561,758	1,110 90,305
	PBL Exchange (UK) Ltd.	286,158	363,530
	PBL Finance (Hong Kong) Limited	2,435,420	2,304,933
		56,421,308	32,609,826
312	Postage, stamp, telecommunication, etc. of the Bank		
<b>J1</b> a	Postage, stamp, telecommunication, etc. of the bank Postage & Courier	4,646,064	907,627
	Telegram, telex, fax and internet	892,201	596,692
	Data communication	35,331,917	16,782,106
	Telephone - office	10,722,651	11,078,885
	Telephone - residence	82,918 <b>51,675,750</b>	<u>27,293</u> <b>29,392,603</b>
		<u> </u>	29,392,003
32	Consolidated stationery, printing and advertisements, etc.	···· ··· ··· ··· ··· ··· ··· ··· ··· ·	
	Prime Bank Limited (note-32a)	135,029,729	96,204,667
	Prime Bank Investment Limited Prime Bank Securities Limited	808,970 490,568	577,675 211,343
	Prime Exchange Co. Pte. Ltd., Singapore	1,014,262	841,605
	PBL Exchange (UK) Ltd.	210,926	406,203
	PBL Finance (Hong Kong) Limited	142,120	174,057
		137,696,574	98,415,550
32a	Stationery, printing and advertisements, etc. of the Bank		22 404 227
	Office and security stationery Computer consumable stationery	26,383,033 100,151,495	23,184,227 66,464,309
	Publicity and advertisement	8,495,201	6,556,131
		135.029.729	96.204.667
33	Managing Director's salary and fees		
55	Basic salary	4,291,694	2,416,935
	Bonus	1,485,000	675,000
	House rent allowance	1,050,000	626,613
	Bank's contribution to provident fund	-	-
	Utility allowance	450,000	312,097
	House maintenance allowance	450,000	225,000
	Others	1,200,000	716,129
		8,926,694	4,971,774
34	Consolidated Directors' fees		
54	Prime Bank Limited (note-34a)	2,693,296	1,805,095
	Prime Bank Investment Limited	577,500	228,800
	Prime Bank Securities Limited	176,000	16,188
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	20,039	-
	PBL Finance (Hong Kong) Limited	3,466,835	2,050,083
34-	Directors' fees of the Bank		
34a	Directors' fees of the Bank Meeting fees	968.000	985.600
34a		968.000 1,725,296 <b>2,693,296</b>	985.600 819,495 <b>1,805,095</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 ended 30 June 2022.

		Amount Jan-Jun-2022	in Taka Jan-Jun-2021
		Jan-Jun-2022	Jan-Jun-2021
35	Consolidated Auditors' fees		
55	Prime Bank Limited (note-35a)	759,000	690,000
	Prime Bank Investment Limited	189,750	115,000
	Prime Bank Securities Limited	94,875	86,250
	Prime Exchange Co. Pte. Ltd., Singapore	167,329	142,838
	PBL Exchange (UK) Ltd.	-	298,593
	PBL Finance (Hong Kong) Limited	182,123	164,030
		1,393,077	1,496,712
35a	Auditors' fees of the Bank	750.000	COO 000
	External Audit fee	759,000	690,000
		759,000	690,000
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	-
			-
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	361,473,217	457,065,721
	Prime Bank Investment Limited	9,817,998	9,367,490
	Prime Bank Securities Limited	4,118,964	1,694,507
	Prime Exchange Co. Pte. Ltd., Singapore	5,941,690	5,573,801
	PBL Exchange (UK) Ltd.	308,945	1,600,577
	PBL Finance (Hong Kong) Limited	149,963	323,511
		381,810,778	475,625,606
37a	Depreciation and repair of Bank's assets		
574	Depreciation - (see annexure-C for detail)		
	Fixed assets	107,703,472	118,919,732
	Leased assets	147,317,795	249,035,697
		255,021,267	367,955,429
	Amortization -(see annexure-C for detail)		
	Software-core banking	60,889,832	59,760,568
	Software-ATM	1,528,000	1,510,500
		62,417,832	61,271,068
	Repairs		
	Building	19,193,105	7,191,163
	Furniture and fixtures	8,137,996	2,052,490
	Office equipment	14,488,189	15,360,455
	Bank's vehicles Maintenance	1,934,412 280,416	2,951,484 283,633
	Maintenance	44,034,118	203,033
		361,473,217	457.065.721
		<u> </u>	+J/,00J,/21
38	Consolidated other expenses	· · · · · · · · · · · · · · · · · · ·	
	Prime Bank Limited (note-38a)	665,191,063	563,209,952
	Prime Bank Investment Limited	12,931,158	6,439,832
	Prime Bank Securities Limited	8,055,214	12,853,386
	Prime Exchange Co. Pte. Ltd., Singapore	3,551,207	7,525,776
	PBL Exchange (UK) Ltd.	4,314,127	33,379,843
	PBL Finance (Hong Kong) Limited	1,143,276	965,692
		695,186,045	624,374,480

		Amount	: in Taka
		Jan-Jun-2022	Jan-Jun-2021
38a	Other expenses of the Bank		
	Security and cleaning	90,753,972	94,552,367
	Entertainment	14,042,437	4,948,659
	Car expenses	124,162,471	99,167,220
	ATM expenses	80,684,235	69,643,223
	Retail expenses (Service Charge & Others)	518,293	406,672
	Books, magazines and newspapers, etc.	100,139	36,527
	Liveries and uniforms	273,760	-
	Bank charges and commission	6,430,318	3,772,089
	Loss on sale of fixed assets	596,142	354,305
	House furnishing expenses	2,100,000	1,500,000
	Subscription to institutions	13,384,835	12,894,928
	Donations	67,520,000	132,852,226
	Sponsorship	21,006,822	5,422,639
	Prime Bank Cricket Club	60,265,273	22,470,000
	Traveling expenses	6,105,664	2,191,609
	Corporate action fees	3,867	-
	Local conveyance, labor, etc.	6,029,127	4,879,632
	Business development	24,535,503	8,442,066
	Training and internship	5,461,444	177,964
	Remittance charges	5,024,720	4,891,689
	Cash reward to branches	7,334,163	2,845,748
	Laundry, cleaning and photographs, etc.	3,267,871	2,252,662
	Credit card expenses	23,909,829	14,298,107
	Consolidated salary (staff)	14,031,741	12,760,208
	Annual General Meeting	52,500	63,889
	Exgratia	6,339,375	1,302,000
	Welfare fund		5,000,000
	Prime Bank Foundation	78,000,000	51,000,000
	Miscellaneous expenses	3,256,560	5,083,524
		665,191,063	563,209,952

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

· · · · · ·		
Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	550,000,000	1,200,000,000
Provision for unclassified loans and advances/investments-PBL (note-39a)	246,717,300	(110,000,000)
Provision for unclassified loans and advances/investments (OBU) (note-39a)	(28,000,000)	50,000,000
Provision for off-balance sheet exposure-PBL (note-39a)	185,000,000	330,000,000
Provision for interest receivable	(58,717,300)	-
Provision for impairment of client margin loan-PBIL	208,307,438	126,262,849
Provision for diminution in value of investments-PBSL	53,814,071	10,720,049
Provision for impairment of client margin loan-PBSL	-	4,955,383
Provision for impairment loss for investment in subsidiaries (note-39a)	(105,000,000)	50,000,000
Provision for other assets (note-39a)	(40,000,000)	-
	1,012,121,509	1,661,938,281

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

	750,000,000	1,520,000,000
Provision for other assets	(40,000,000)	-
Provision for impairment loss for investment in subsidiaries	(105,000,000)	50,000,000
Provision for interest receivable	(58,717,300)	-
Provision for off-balance sheet exposure	185,000,000	330,000,000
Provision for unclassified loans and advances / investments (OBU)	(28,000,000)	50,000,000
Provision for unclassified loans and advances / investments	246,717,300	(110,000,000)
Provision for bad and doubtful loans and advances / investments	550,000,000	1,200,000,000

		Amount in Taka		
		Jan-Jun-2022	Jan-Jun-2021	
40	Consolidated tax expenses			
	Current tax			
	Prime Bank Limited (note-40a)	1,229,514,534	1,393,411,977	
	Prime Bank Investment Limited	3,274,955	10,509,323	
	Prime Bank Securities Limited	9,492,755	17,659,554	
	Prime Exchange Co. Pte. Ltd., Singapore	-	-	
	PBL Exchange (UK) Ltd.	-	-	
	PBL Finance (Hong Kong) Limited	-	513,961	
		1,242,282,244	1,422,094,816	
	Deferred tax		(40,4,005,007)	
	Prime Bank Limited (note-40a)	462,861,276	(484,995,937)	
	Prime Bank Investment Limited		-	
	Prime Bank Securities Limited	(4,405,745)	-	
	Prime Exchange Co. Pte. Ltd., Singapore	-	-	
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-	
	PDL Filidice (nong Kong) Linneu	458,455,531	(484,995,937)	
		1,700,737,775	937,098,879	
40a	Tax expenses of the Bank	1,700,737,775	JJ7,0J0,07J	
40a	Current tax	1,229,514,534	1,393,411,977	
	Deferred tax (note-40a.1)	462,861,276	(484,995,937)	
		1,692,375,809	908,416,040	
40a 1	Deferred tax	1,092,373,809	300,410,040	
404.1	Decrease/(Increase) in Deferred Tax Asset	406,891,420	(177 171 172)	
			(477,424,473)	
	Increase/(Decrease) in Deferred Tax Liability	55,969,855	(7,571,464)	
	Deferred tax Expense/(Income)	462,861,276	(484,995,937)	
41	Consolidated earnings per share (CEPS)		0.040.007.000	
	Net profit after tax (Numerator)	1,801,770,270	2,049,307,696	
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477	
	Consolidated earnings per share (CEPS)	1.59	1.81	

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

# 42 Earnings per share (EPS) of the Bank<br/>Net profit after tax (Numerator)1,823,405,6872,030,349,408Number of Ordinary shares outstanding (Denominator)1,132,283,4771,132,283,477Earnings per share (EPS)1.611.79

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

#### 43 Significant deviations between financial statements of H1 2022 and financial statements H1 2021:

Following significant deviations observed during the half year ended 30 June 2022 compared to the same period of the previous year:

#### Investment income (Consolidated) decreased by BDT 123 crore

Consolidated investment income decreased significantly during this period compared to the same period of last year due to decrease of capital gain from sale of govt. securities.

#### Commission, exchange and brokerage (Consolidated) increased by BDT 130 crore

Consolidated commission, exchange and brokerage income increased significantly during this period compared to the same period of last year due to increase of exchange earnings.

#### Net Profit after Tax (Consolidated) decreased by BDT 25 crore

Consolidated operating expenses and tax provision has increased by taka 32 crore and 76 crore respectively for the half year ended 30 June 2022 compared to the same period of last year. On the other hand loan provision has decreased by taka 65 crore in the same period which resulting decrease of consolidated Net Profit after tax (NPAT) by taka 25 crore.

#### Earnings Per Share (Consolidated) decreased by BDT 0.22

Earnings per share (EPS) on consolidated basis decreased due to the above mentioned reasons.

#### Net operating cash flow per share (Consolidated) decreased during the period ended 30 June 2022

Net operating cash flow decreased by BDT 937 crore during the half year ended 30 June 2022 compared to the same period of previous year mainly due to purchases of govt. securities and increase of loans and advances etc. As a result, Net operating cash flow per share (NOCFPS) stood at BDT (1.13) for the half year ended 30 June 2022.

		Amount	in Taka
		30 June 2022	30 June 2021
44	Shareholders' Equity		
	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 Revaluation reserve	90,513,963	89,498,605
	Foreign currency translation gain	1,507,173,559	1,507,173,559
	Surplus in profit and loss account / Retained earnings	42,583,951	16,477,709
	Sulpius in profit and loss account / Retained earnings	<u>5,282,823,904</u> <b>29,811,225,517</b>	<u>4,318,846,375</u> <b>28,820,126,387</b>
		29,011,223,317	20,020,120,307
46	Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)	2)"	
45	Calculation of EPS	<b>)</b> .	
	Profit after tax for the year (Solo)	1,823,405,687	2,030,349,408
	Profit after tax for the year (Consolidated)	1,801,770,270	2,049,307,696
	Weighted average number of share	1,132,283,477	
	Earnings per share (Solo)	<u>1,152,205,177</u> <b>1.61</b>	<u>1,152,265,177</u> <b>1.79</b>
	Earnings per share (Consolidated)	1.59	1.81
	The bank has no dilutive elements and that is why we are not considering the diluted earnings pe	r share.	
46	Calculation of Net Asset value per Share (NAVPS)		
	Shareholders' Equity (Solo)	29,811,225,517	28,820,126,387
	Shareholders' Equity (Consolidated)	29,658,968,318	28,510,403,458
	Weighted average number of share	1,132,283,477	1,132,283,477
	Net Asset value per Share (NAVPS) (Solo)	26.33	25.45
	Net Asset value per Share (NAVPS) (Consolidated)	26.19	25.18
47	Colouistics of Nat Cook Flow Rev Shave (NOCERC)		
4/	Calculation of Net Cash Flow Per Share (NOCFPS) Net Cash from Operating Activities (Solo)	(1,430,685,507)	7 577 440 004
	Net Cash from Operating Activities (Solo) Net Cash from Operating Activities (Consolidated)	(1,277,114,512)	7,527,440,094 8,097,741,859
	Weighted average number of share	1,132,283,477	1,132,283,477
	Net operating cash flow per share (Solo)	(1.26)	<u> </u>
	Net operating cash flow per share (Consolidated)	(1.13)	7.15
48	Reconciliation of statement of cash flows from operating activities		
48	Profit before provision	4,265,781,496	4,458,765,449
48	Profit before provision Adjustment for non cash items:		
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset	255,021,267	367,955,429
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software	255,021,267 62,417,832	367,955,429 61,271,068
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing	255,021,267 62,417,832 2,100,000	367,955,429 61,271,068 1,500,000
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software	255,021,267 62,417,832	367,955,429 61,271,068
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b>	255,021,267 62,417,832 2,100,000 <b>319,539,099</b>	367,955,429 61,271,068 1,500,000 <b>430,726,497</b>
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 69,350,672
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b>	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 <u>69,350,672</u> (369,223,445)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259 (18,120,817,358)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 69,350,672 (369,223,445) 292,385,850
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances Changes in deposit and other accounts	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (369,223,445) 292,385,850 (8,746,824,356)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances Changes in deposit and other accounts Changes in investment	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances Changes in investment Changes in investment Changes in borrowings	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237 7,211,804,140
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances Changes in investment Changes in investment Changes in other assets	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269 (396,790,151)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 69,350,672 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237 7,211,804,140 (15,412,179,656)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing <b>Adjustment with non-operating activities</b> Recovery of write-off loan Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits <b>Changes in operating assets and liabilities</b> Changes in loans & advances Changes in investment Changes in investment Changes in borrowings	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) - (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269 (396,790,151) (798,624,754)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 69,350,672 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237 7,211,804,140 (15,412,179,656) 318,916,120
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing Adjustment with non-operating activities Recovery of write-off Ioan Accounts Receivable Accounts Receivable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in other assets Changes in other assets Changes in other assets Changes in other assets Changes in other assets	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269 (396,790,151) (798,624,754) (5,371,277,474)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (9,350,672 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237 7,211,804,140 (15,412,179,656) 318,916,120 4,320,029,334
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing Adjustment with non-operating activities Recovery of write-off loan Accounts Receivable Accounts Receivable Accounts Receivable Accounts asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in other assets Changes i	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269 (396,790,151) (798,624,754) (5,371,277,474) (1,348,331,888)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (8,746,824,356) 20,655,927,237 7,211,804,140 (15,412,179,656) 318,916,120 4,320,029,334 (1,312,857,741)
48	Profit before provision Adjustment for non cash items: Depreciation on fixed asset Amortization on software Amortization on House Furnishing Adjustment with non-operating activities Recovery of write-off Ioan Accounts Receivable Accounts Receivable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of asset Provision for Audit fee Finance cost of lease liabilities Prime Bank Foundation Lease rent expenses Employees Welfare fund Employees salary/benefits Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in other assets Changes in other assets Changes in other assets Changes in other assets Changes in other assets	255,021,267 62,417,832 2,100,000 <b>319,539,099</b> 83,614,633 187,030,419 517,004,551 (71,870) 596,142 759,000 29,188,734 6,117,096 (17,488,848) (103,146,597) 703,603,259 (18,120,817,358) 9,277,757,453 (6,837,338,931) 11,504,536,269 (396,790,151) (798,624,754) (5,371,277,474)	367,955,429 61,271,068 1,500,000 <b>430,726,497</b> 73,131,927 (89,527,918) (249,723,140) (198,161) 354,305 (690,000) 34,189,439 51,000,000 (262,110,569) 5,000,000 (262,110,569) 5,000,000 (9,350,672 (369,223,445) 292,385,850 (8,746,824,356) 20,655,927,237 7,211,804,140 (15,412,179,656) 318,916,120 4,320,029,334

#### Schedule of fixed assets of the Bank as at 30 June 2022

	COST				DEPRECIATION				
Particulars	Opening balance as on 01.01.22		Disposals/ adjustments during the	Total balance as at 30.06.22	Opening balance as on 01.01.22	Charge for the period	Disposals/ adjustments during the	Total balance as at 30.06.22	Net book value as at 30.06.22
			period				period		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	3,719,444,788	-	-	3,719,444,788	-	-	-	-	3,719,444,788
Building	1,531,933,729	-	-	1,531,933,729	286,945,243	15,562,356	-	302,507,599	1,229,426,130
Capital work in progress (Building)	845,093,710	228,559,457	-	1,073,653,166	-	-	-	-	1,073,653,166
Furniture and fixtures	1,094,743,900	28,593,592	1,891,276	1,121,446,216	712,362,222	20,826,754	1,190,629	731,998,348	389,447,868
Capital work in progress (Furnitures	15,523,898	-	12,308,602	3,215,296	-	-	-	-	3,215,296
Office equipment and machinery	2,665,889,485	68,114,251	2,169,693	2,731,834,043	2,099,401,039	62,921,429	1,970,491	2,160,351,977	571,482,066
Vehicles	319,395,465	33,185,075	-	352,580,540	302,979,671	8,392,932	-	311,372,603	41,207,937
Sub-total	10,192,024,975	358,452,374	16,369,570	10,534,107,779	3,401,688,176	107,703,472	3,161,120	3,506,230,528	7,027,877,252
Lease assets-Premises									
Right-of-use assets	2,457,013,562	-	-	2,457,013,562	1,194,670,506	147,317,795	-	1,341,988,301	1,115,025,261
Sub-total	2,457,013,562	-	-	2,457,013,562	1,194,670,506	147,317,795	-	1,341,988,301	1,115,025,261
Software-Amortization									
Software-Core Banking	856,201,383	8,500,000	-	864,701,383	594,777,064	60,889,832	-	655,666,897	209,034,486
Software-ATM	58,492,614	-	-	58,492,614	53,196,976	1,528,000	-	54,724,976	3,767,638

Software-ATM	58,492,614	-	-	58,492,614	53,196,976	1,528,000	-	54,/24,9/6	3,767,638
Capital work in progress (Software)	6,300,000	-	2,300,000	4,000,000	-	-	-	-	4,000,000
Sub-total	920,993,997	8,500,000	2,300,000	927,193,997	647,974,041	62,417,832	-	710,391,873	216,802,124
As at 30 June 2022	13,570,032,534	366,952,374	18,669,570	13,918,315,339	5,244,332,722	317,439,099	3,161,120	5,558,610,702	8,359,704,637