

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

Particulars	Notes	Amount in Taka	
		30 June 2022	31 Dec 2021
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		4,270,150,670	4,192,297,236
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		12,282,836,313	11,677,721,619
		16,552,986,983	15,870,018,855
Balance with other banks and financial institutions	4		
In Bangladesh		2,238,707,429	9,050,122,540
Outside Bangladesh		4,093,518,134	3,341,443,318
		6,332,225,563	12,391,565,858
Money at call on short notice	5	-	-
Investments	6		
Government		60,796,787,098	53,969,145,650
Others		9,572,303,658	8,417,158,640
		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
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	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	57	57
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	
		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		-	-
		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		-	-
		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

Dated , 31 July 2022

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2022	Jan-Jun-2021	Apr-Jun-2022	Apr-Jun-2021
Interest income / profit on investments	23	8,600,318,093	7,568,759,620	4,514,012,634	3,802,803,581
Interest / profit paid on deposits, borrowings, etc.	24	(4,387,137,072)	(3,358,114,146)	(2,309,984,702)	(1,624,068,807)
Net interest / net profit on investments		4,213,181,021	4,210,645,474	2,204,027,932	2,178,734,774
Investment income	25	1,573,265,316	2,798,772,516	619,371,183	852,594,670
Commission, exchange and brokerage	26	2,260,495,700	960,753,892	1,379,979,520	507,214,806
Other operating income	27	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
Salaries and allowances	28	2,470,551,508	2,274,293,260	1,239,062,383	1,139,527,603
Rent, taxes, insurance, electricity, etc.	29	308,462,753	246,830,986	166,601,685	97,375,508
Legal expenses	30	33,822,478	18,736,121	5,466,593	9,888,454
Postage, stamp, telecommunication, etc.	31	56,421,308	32,609,826	29,879,988	13,832,962
Stationery, printing, advertisements, etc.	32	137,696,574	98,415,550	82,314,314	71,437,679
Managing Director's salary and fees	33	8,926,694	4,971,774	5,287,500	4,275,000
Directors' fees	34	3,466,835	2,050,083	2,443,634	1,168,994
Auditors' fees	35	1,393,077	1,496,712	191,324	761,742
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	381,810,778	475,625,606	191,517,446	238,444,777
Other expenses	38	695,186,045	624,374,480	446,604,159	364,221,877
Total operating expenses (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
Provision for diminution in value of investments	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
Other provisions	39	(18,717,300)	380,000,000	1,282,700	200,000,000
Total provision (D)		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:					
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)
		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	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		-	-	-	-
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

Sd/-
Director

Sd/-
Chairman

Dated , 31 July 2022

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

Particulars	Amount in Taka	
	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 changes in operating assets and liabilities	4,230,579,088	3,415,550,053
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
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) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(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

Dated , 31 July 2022

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	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
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
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

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 31 July 2022

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

Particulars	Notes	Amount in Taka	
		30 June 2022	31 Dec 2021
PROPERTY AND ASSETS			
Cash	3a		
Cash in hand (including foreign currencies)		4,232,532,198	4,175,754,565
Balance with Bangladesh Bank and its agent bank (s) (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		3,887,995,071	3,204,311,794
		6,066,967,961	12,147,007,333
Money at call on short notice	5	-	-
Investments	6a		
Government		60,796,787,098	53,969,145,650
Others		6,211,258,894	5,174,741,977
		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			
Deposits and other accounts	12a	70,196,192,961	62,061,332,558
	13a.1.c		
Current / Al-wadeeah current deposits		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		-	-
		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			
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	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		-	-
Surplus in profit and loss account / Retained earnings	20a	5,282,823,904	5,440,914,302
		29,811,225,517	29,888,873,023
Total Shareholders' equity		29,811,225,517	29,888,873,023
Total liabilities and Shareholders' equity		409,934,562,078	389,878,378,940

Particulars	Notes	Amount in Taka	
		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		-	-
		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		-	-
		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

Dated , 31 July 2022

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		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)		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					
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/-
Director

Sd/-
Chairman

Dated , 31 July 2022

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

Particulars	Amount in Taka	
	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	(2,486,102,170)	(2,117,094,378)
Cash payments to suppliers	(408,396,626)	(322,748,664)
Income taxes paid	(1,348,331,888)	(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
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(6,837,338,931)	5,557,628,070
Loans and advances to customers	(18,120,817,358)	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	2,170,310,667
Other liabilities	(798,624,754)	318,916,120
	(5,371,277,473)	4,320,029,334
Net cash from operating activities	(1,430,685,507)	7,527,440,094
B) Cash flows from investing activities		
Payments for purchases of securities (Shares)	(1,027,466,834)	(166,190,554)
Purchase of property, plant and equipment	(352,343,772)	(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		
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)	(1,698,425,216)
Net cash used in financing activities	(2,631,136,451)	(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
F) Cash and cash equivalents at beginning of the year	28,004,586,417	24,633,900,854
G) Cash and cash equivalents at end of the period (D+E+F)	22,585,791,972	29,379,756,717
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) (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

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/
Director

Sd/
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	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
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
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

Dated , 31 July 2022

**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 in Taka	
		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.		-	-
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		-	-
		12,282,836,313	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
3a.2 Balance with Bangladesh Bank and its agent bank(s)			
In local currency		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
		12,282,836,313	11,677,721,619
		16,515,368,511	15,853,476,184
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
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
5 Money at call on short notice		-	-

		Amount in Taka	
		30 June 2022	31 Dec 2021
6 Consolidated investments			
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	-	-	
	60,796,787,098	53,969,145,650	
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)	47,094,417,830	42,798,824,860	
Other securities	6,214,714,394	5,178,844,877	
	67,008,045,992	59,143,887,627	
a) Government securities:			
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	2,068,703,964	1,949,613,355	
5 years treasury bills	-	-	
	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	
	56,213,706,452	50,021,080,295	
	60,796,787,098	53,969,145,650	
b) Other investments:			
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	59,143,887,627	
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	
BerqerPBL	34,368,643	34,368,643	
DESCO	19,262,511	19,262,511	
UnileverCL	7,093,115	7,093,115	
IDLC	8,256,150	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)	37,500,000	37,500,000	
Investment in SWIFT	4,184,430	4,184,430	
Preference Share (United Mymensingh Power)	2,064,666,667	2,016,166,667	
Preference Share (Summit Gazipur-2)	978,966,834	-	
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000	
	3,340,772,360	2,313,305,526	
	4,015,455,825	2,987,988,991	

		Amount in Taka	
		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	-	-
		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
	Consolidated bills purchased and discounted (note-8)	41,922,516,798	44,339,148,120
		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 loan	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
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	6,946,645,272	6,895,679,420
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	31,933,521,089	34,418,531,742
		38,880,166,362	41,314,211,162
		279,417,506,788	263,015,347,849
8	Consolidated bills purchased and discounted		
	Prime Bank Limited (note-8a)	38,880,166,362	41,314,211,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	3,042,350,436	3,024,936,958
		41,922,516,798	44,339,148,120
8a	Bills purchased and discounted		
	Payable in Bangladesh	6,946,645,272	6,895,679,420
	Payable outside Bangladesh	31,933,521,089	34,418,531,742
		38,880,166,362	41,314,211,162
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	8,359,704,637	8,325,699,812
	Prime Bank Investment Limited	42,030,933	42,107,130
	Prime Bank Securities Limited	17,862,687	17,180,974
	Prime Exchange Co. Pte. Ltd., Singapore	10,635,821	8,570,445
	PBL Exchange (UK) Ltd.	343,777	524,744
	PBL Finance (Hong Kong) Limited	231,814	358,229
		8,430,809,669	8,394,441,334

		Amount in Taka	
		30 June 2022	31 Dec 2021
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,719,444,788	3,719,444,788
	Building	1,531,933,729	1,531,933,729
	Capital work in progress (Building)	1,073,653,166	845,093,710
	Furniture and fixtures	1,121,446,216	1,094,743,900
	Capital work in progress (Furniture & Fixtures)	3,215,296	15,523,898
	Office equipment and machinery	2,731,834,043	2,665,889,485
	Vehicles	352,580,540	319,395,465
		10,534,107,779	10,192,024,975
	Less: Accumulated depreciation	3,506,230,528	3,401,688,176
		7,027,877,251	6,790,336,799
	Lease assets-Premises		
	Right-of-use assets	2,457,013,562	2,457,013,562
	Less: Accumulated amortization	1,341,988,301	1,194,670,506
		1,115,025,261	1,262,343,056
	Intangible assets		
	Software-core banking	864,701,383	856,201,383
	Software-ATM	58,492,614	58,492,614
	Capital work in progress (Software)	4,000,000	6,300,000
	Total Cost of intangibles assets	927,193,997	920,993,997
	Less: Accumulated amortization	710,391,873	647,974,041
		216,802,124	273,019,956
		8,359,704,637	8,325,699,812
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	32,346,467,550	31,172,459,495
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		28,244,756,029	27,070,747,973
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited	356,616,271	396,515,148
	Prime Bank Securities Limited	262,599,691	235,641,175
	Prime Exchange Co. Pte. Ltd., Singapore	5,697,194	4,787,270
	PBL Exchange (UK) Ltd.	13,564,792	5,025,975
	PBL Finance (Hong Kong) Limited	36,922,959	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		
	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	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
		43,491,821,561	42,369,051,436
	Less: Off-shore Banking Units	11,145,354,011	11,196,591,941
		32,346,467,550	31,172,459,495

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.

Amount in Taka	
30 June 2022	31 Dec 2021

10a.3 Sundry assets

Protested Bills		14,570,423	14,570,423
Others		207,862,999	99,949,001
		222,433,422	114,519,425

10a.4 Particulars of required provision for other assets

		Rate		
Protested bills	14,570,423	100%	14,570,423	14,570,423
Others	7,003,655	100%	7,003,655	7,737,234
Required provision for other assets			21,574,078	22,307,658
Total provision maintained (note - 14a.7)			27,220,519	67,220,519
Excess / (short) provision			5,646,440	44,912,861

10a.5 Investment in subsidiaries

Prime Bank Investment Limited	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	950,000,000	950,000,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	4,051,711,521	4,051,711,521

10a.6 Advance income tax paid

Opening Balance	22,458,804,225	19,783,674,850
Add: Paid during the year	1,348,331,888	2,675,129,375
	23,807,136,114	22,458,804,225

10a.7 Deferred tax assets

Opening balance	1,991,891,003	1,378,849,028
Add: Addition during the year	140,903,227	613,041,975
Less: Adjustment during the year	(547,794,647)	-
	1,584,999,583	1,991,891,003

10a.7.1 Deferred tax assets detail

Specific Provision for Loans and Advances	4,226,665,555	5,311,709,342
Tax rate	37.50%	37.50%
Deferred tax assets	1,584,999,583	1,991,891,003

11 Non-Banking Assets

Name of Parties

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

The Bank has been awarded ownership of the 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

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)	38,520,583,831	27,665,712,468
Outside Bangladesh	31,675,609,130	34,395,620,090
	70,196,192,961	62,061,332,558

Amount in Taka	
30 June 2022	31 Dec 2021

12a.1 In Bangladesh

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

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	49,405,643,902	47,678,047,146
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	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)	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	-	-
	130,984,538,985	120,109,951,192
Less: Inter-company transactions	548,403	399,425
	130,983,990,582	120,109,551,767
	255,311,776,768	242,812,806,771

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	243,070,491,793

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	-
	3,849,417,792	1,132,658,000

Amount in Taka	
30 June 2022	31 Dec 2021

b) Customer Deposits

i) Current deposits and other accounts

Current / Al-wadeeah current deposits

Foreign currency deposits

Security deposits

Sundry deposits (note - 13a.2)

Less: Off-shore Banking Units

23,371,556,749	24,509,076,345
8,452,987,647	7,560,123,821
6,459,947	6,553,647
17,910,571,027	15,776,605,923
49,741,575,370	47,852,359,736
338,524,872	185,608,799
49,403,050,498	47,666,750,937

ii) Bills payable

Pay orders issued

Pay slips issued

Demand draft payable

Foreign demand draft

T. T. payable

Bill Pay ATM

13,015,308,686	4,915,957,408
298,850	578,514
6,049,352	6,916,907
313,592	313,592
79	79
25,429	25,429
13,021,995,987	4,923,791,928

iii) Savings bank / Mudaraba savings deposits

iv) Term / Fixed deposits

Fixed deposits / Mudaraba fixed deposits

Special notice deposits

Scheme deposits

62,148,910,786 **70,338,021,057**

86,073,938,749	75,321,620,860
12,710,868,354	14,519,690,184
28,373,831,421	29,167,958,827
127,158,638,525	119,009,269,870
251,732,595,796	241,937,833,792
255,582,013,588	243,070,491,793

c) Deposits and other accounts

Current deposits and other accounts

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

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

2,593,404	11,296,209
49,403,050,498	47,666,750,937
49,405,643,902	47,678,047,146

Bills payable

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

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

-	-
13,021,995,987	4,923,791,928
13,021,995,987	4,923,791,928

Savings bank / mudaraba savings deposits

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

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

20,923,928	20,680,470
62,148,910,786	70,338,021,057
62,169,834,714	70,358,701,527

Term / Fixed deposits

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

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

3,825,900,460	1,100,681,321
127,158,638,525	119,009,269,870
130,984,538,985	120,109,951,192
255,582,013,588	243,070,491,793

13a.2 Sundry deposits

F.C. held against back to back L/C

Sundry creditors

Risk fund and service charges (CCS and lease finance)

Sale proceeds of PSP / BSP

Margin on letters of guarantee

Margin on letters of credit

Margin on FDBP / IDBP, export bills, etc.

Unclaimed dividend

Lease deposits

Interest / profit payable on deposits

Withholding VAT/Tax /Excise duty payable to Government Authority

Others

8,195,140,663	8,308,110,005
370,270,224	330,021,589
56,356,428	56,355,521
99,871,050	13,096,050
741,955,722	757,225,407
3,407,053,313	2,535,956,293
214,462,769	129,734,260
52,932,283	53,917,661
38,368,692	-
1,806,182,943	1,289,178,392
254,094,832	281,998,732
2,673,882,107	2,021,012,012
17,910,571,027	15,776,605,923

13a.3 Payable on demand and time deposits

a) Demand deposits

Current deposits

Savings deposits (9%)

Foreign currency deposits (Non interest bearing)

Security deposits

Sundry deposits

Bills payable

23,374,150,154	24,520,372,554
5,595,285,124	6,332,283,137
8,114,462,774	7,374,515,023
6,459,947	6,553,647
17,910,571,027	15,776,605,923
13,021,995,987	4,923,791,928
68,022,925,013	58,934,122,212

Amount in Taka	
30 June 2022	31 Dec 2021

b) Time deposits

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

56,574,549,589	64,026,418,389
87,073,938,749	75,321,620,860
15,536,768,814	15,620,371,505
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)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

54,345,130,013	54,857,681,566
1,039,998,623	1,053,024,960
557,725,363	527,563,608
80,569,619	63,119,683
39,335,813	18,352,747
15,991,481	5,423,111
56,078,750,912	56,525,165,675
194,713,933	130,553,311
55,884,036,979	56,394,612,364

Less: Inter-company transactions

14a Other liabilities of the Bank

Exchange adjustment account
Expenditure and other payables
Provision for bonus
Lease liabilities
Provision for income tax (note - 14a.1)
Deferred tax liability (note-14a.2)
Unearned commission on bank guarantee
Unearned income
Unearned profit (Markup)
Provision for off-balance sheet exposures (note-14a.4)
Provision for Off-shore Banking Units (note-14a.5)
Fund for employee welfare fund (EWF)
Fund for Prime Bank Foundation (PBF)
Provision for loans and advances / investments (note - 14a.3)
Provision for Non-Banking Assets
Start-up fund
Special general provision-COVID 19
Provision for Interest receivable on loans and advances / investments
Provision for diminution in value of investments
Interest suspense account
Provision for Impairment loss for investment in subsidiaries
Climate risk fund
Provision of rebate for good borrower
Other liabilities
Other provision (note - 14a.6)

-	2,956,625
199,995,193	251,839,847
208,032,864	311,102,582
1,186,512,732	1,306,964,364
29,451,439,262	28,221,924,728
817,500,711	761,530,856
12,000,916	12,000,916
3,896,957	2,214,548
290,952,796	187,508,901
2,348,090,000	2,163,090,000
509,550,000	537,550,000
5,000,000	5,000,000
78,000,000	71,882,904
11,768,898,988	12,607,225,475
220,500,640	220,500,640
49,080,984	49,080,984
708,600,000	708,600,000
15,000,000	73,717,300
122,128,249	122,128,249
5,899,406,791	6,647,869,301
366,444,092	471,444,092
31,004,390	31,004,390
15,207,111	15,207,111
10,666,818	8,117,234
27,220,519	67,220,519
54,345,130,013	54,857,681,566

14a.1 Provision for income tax

Opening Balance
Add: Addition during the year

28,221,924,728	25,197,656,236
1,229,514,534	3,024,268,492
29,451,439,262	28,221,924,728

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

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

Profit before provision and income tax as per profit and loss account	4,265,781,496	4,458,765,449
Income tax as per applicable tax rate (37.5%)	1,599,668,061	1,672,037,043
Factors affecting the tax charged		
On non deductible expenses (netting of deductible income)	(349,640,603)	156,446,949
Tax savings from exempted income (on govt. treasury securities)	-	(416,062,230)
Tax savings from reduced tax rates (on dividend income)	(20,512,924)	(11,158,241)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-	(7,851,544)
Total income tax expenses	1,229,514,534	1,393,411,977

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

Applicable tax rate

Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
On non deductible expenses (netting of deductible income)	-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)	-0.48%	-0.25%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.18%

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

28.82%	31.25%
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Amount in Taka	
30 June 2022	31 Dec 2021

14a.2 Deferred tax liability

Opening balance	761,530,856	662,637,191
Add: Addition during the year	55,969,855	98,893,665
Less: Adjustment during the year	-	-
	817,500,711	761,530,856

14a.2.1 Deferred tax liability

Temporary timing difference in written down value of fixed assets between tax base and carrying value:		
Carrying amount of fixed assets including RoU Assets	3,453,747,117	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%	37.50%
Deferred tax liability on fixed assets	532,827,200	476,857,345
Deferred tax on revaluation of land and building	259,838,602	259,838,602
Deferred tax on actuarial valuation on employees gratuity fund	24,834,909	24,834,909
Total Deferred tax liability	817,500,711	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	-	-
Less: Transferred to provision against Non Banking Assets	-	(220,500,640)
Add: Net charge to profit and loss account (note-39a)	550,000,000	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	83,400,000	83,400,000
Add: Net charge to profit and loss account (note-39a)	-	-
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	426,150,000	454,150,000
	509,550,000	537,550,000

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
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15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
	11,322,834,770	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

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

Less: Transferred to Paid-up Capital

15.5 Non controlling interest

Share capital
Retained earnings

60	60
(3)	(3)
<u>57</u>	<u>57</u>

16 Statutory reserve

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

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

17 Consolidated revaluation gain / loss on investments

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

90,513,963	32,533,614
42,953,490	40,416,428
301,426	1,015,018
7,308,377	3,797,195
<u>141,077,256</u>	<u>77,762,255</u>

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

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

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

18 Revaluation reserve

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

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

		Amount in Taka	
		30 June 2022	31 Dec 2021
19	Consolidated foreign currency translation gain/ (loss)		
	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	463,734
		44,305,302	20,460,078
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	20,121,408	16,291,848
	Addition during the year	22,462,543	3,829,559
	Balance at the end of the period/year	42,583,951	20,121,408
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
		5,095,264,511	5,265,254,741
	Less: Minority Interest	3	3
	Less: Inter company transaction	-	(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
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	-	41,391,515
	Balance at the end of the period/year	5,282,823,904	5,440,914,302
	Add: Foreign currency translation gain/ (loss)	22,462,543	3,829,559
		5,305,286,447	5,444,743,861
20.1	Consolidated retained earnings brought forward from previous year		
	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.	(51,175,249)	(11,862,584)
	PBL Finance (Hong Kong) Limited	41,222,715	20,553,436
		3,222,596,707	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		
	Balance on 1 January	5,440,914,302	3,986,922,182
	Remeasurement gain/(loss) of defined benefits liability/assets	-	41,391,515
	Cash dividend paid	(1,981,496,085)	(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

		Amount in Taka	
		30 June 2022	31 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			
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 Bills for collection			
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 Contingent liabilities of the Bank			
21a.1 Acceptances and endorsements			
Back to back bills (Foreign)		63,500,511,941	62,161,886,522
Back to back bills (Local)		8,205,342,446	7,252,608,138
Back to back bills (EPZ)		2,588,150,687	1,774,618,301
		74,294,005,074	71,189,112,961
Less: Margin		(8,195,140,663)	(8,308,110,005)
		66,098,864,411	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)		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)
		35,050,482,120	35,847,978,313
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
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
		177,302,393,649	168,105,441,310

	Amount in Taka	
	Jan-Jun-2022	Jan-Jun-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 /less losses arising from dealing in securities	-	1,109,499,279
Gains /less losses arising from investment securities	-	28,551,071
Gains /less 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 /less losses on interest rate changes	-	-
	12,550,899,467	11,394,494,460
Expenses:		
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-38a)	665,191,063	563,209,952
Depreciation on banking assets (note-37a)	317,439,099	429,226,497
	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)	19,922,111	-
Interest on debentures (note-25a)	133,806,978	79,628,961
	10,297,347,022	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		
Commission (note-26a)	626,044,374	500,032,721
Settlement fee-PBIL (note-26a)	-	-
	626,044,374	500,032,721
22.3 Administrative expenses		
Salary and allowances (note-28a)	2,374,028,879	2,181,473,276
Rent, taxes, insurance, electricity, etc. (note-29a)	293,507,851	234,662,267
Legal expenses (note-30a)	29,054,478	11,230,411
Postage, stamp, telecommunication, etc. (note-31a)	51,675,750	29,392,603
Stationery, printing, advertisement, etc. (note-32a)	135,029,729	96,204,667
Managing Director's salary and fees (note-33)	8,926,694	4,971,774
Directors' fees (note-34a)	2,693,296	1,805,095
Auditors' fees (note-35a)	759,000	690,000
Repair of Bank's assets (note-37a)	44,034,118	27,839,224
	2,939,709,794	2,588,269,318
23 Consolidated interest income / profit on investments		
Prime Bank Limited (note-23a)	8,371,616,992	7,521,005,690
Prime Bank Investment Limited	253,660,053	112,336,829
Prime Bank Securities Limited	16,122,898	8,436,398
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	62,327,345	48,591,763
	8,703,727,288	7,690,370,680
Less: Inter-company transactions	103,409,195	121,611,060
	8,600,318,093	7,568,759,620

		Amount in Taka	
		Jan-Jun-2022	Jan-Jun-2021
23a Interest income / profit on investments of the Bank			
Loans (General) / Musharaka		2,423,111,762	2,006,876,263
Loans against trust receipts		162,620,969	194,230,421
Packing credit		43,454,406	12,831,320
House building loan		53,065,551	65,034,736
Lease finance / Izara		44,622,014	83,404,806
Hire purchase		500,245,253	486,908,097
Payment against documents		780,897	660,663
Cash credit / Bai-Muajjal		648,371,052	675,674,061
Secured overdraft		1,224,800,376	999,296,304
Consumer credit scheme		667,176,573	633,837,047
Staff loan		38,390,889	35,000,544
Agricultural Loan		3,953,500	19,877,732
Forced loan		9,817,629	3,650,877
Documentary bills purchased		757,262,365	402,654,411
Interest income from credit card		91,396,134	60,864,233
Other loans and advances / Investments		1,614,397,381	1,782,655,434
Total interest / profit on loans and advances / investments		8,283,466,750	7,463,456,948
Interest / profit on balance with other banks and financial institutions		74,339,205	52,988,203
Interest on call loans		1,606,542	981,667
Interest / profit received from foreign banks (note-23a.1)		12,204,494	3,578,872
		8,371,616,992	7,521,005,690
23a.1 Interest received from foreign banks		102,700,304	92,012,007
Less: Inter-company transactions		90,495,809	88,433,135
		12,204,494	3,578,872
24 Consolidated interest / profit paid on deposits, borrowings, etc.			
Prime Bank Limited (note-24a)		4,362,778,014	3,355,023,245
Prime Bank Investment Limited		51,842,047	73,357,395
Prime Bank Securities Limited		49,450,943	27,996,590
Prime Exchange Co. Pte. Ltd., Singapore		159,697	204,159
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		26,563,276	23,304,981
		4,490,793,977	3,479,886,370
Less: Inter-company transactions		103,656,905	121,772,224
		4,387,137,072	3,358,114,146
24a Interest / profit paid on deposits, borrowings, etc. of the Bank			
i) 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
Term 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) Interest / Profit paid for borrowings:			
Call deposits		34,979,208	166,667
Repurchase agreement (repo)		50,140,543	-
Interest expenses of lease liabilities		29,188,734	34,189,439
Banqladesh 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
		894,836,796	574,432,229
Less: Inter-company transactions		90,495,809	88,433,135
		804,340,986	485,999,094
		4,362,778,014	3,355,023,245
24a.1 Foreign currency deposits			
Interest / profit paid on F.C		9,813,994	28,807,067
Interest / profit paid on N.F.C.D		-	-
		9,813,994	28,807,067

		Amount in Taka	
		Jan-Jun-2022	Jan-Jun-2021
25 Consolidated investment income			
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	-
		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		19,922,111	1,109,499,279
Dividend on shares		117,216,708	63,761,376
		2,042,946,738	2,742,271,773
Less: Loss on sale/revaluation of security trading		549,300,377	62,686,316
		1,493,646,361	2,679,585,457
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
		2,260,495,700	960,753,892
Less: Inter-company transactions		-	-
		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		259,109,964	222,013,505
Commission on L/Gs		102,971,737	70,245,485
Commission on remittance		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
26a.1 Exchange gain			
Exchange gain		1,540,689,749	262,075,085
Exchange gain-credit card		-	-
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
Less: Inter-company transactions		247,710	161,164
		565,425,567	457,577,374

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
	77,802,454	48,199,660

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
PBL Exchange (UK) Ltd.	14,864,413	18,497,484
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

Basic pay	960,381,059	903,613,176
Allowances	660,348,564	626,813,996
Bonus	551,140,905	436,233,745
Bank's contribution to provident fund	83,561,765	89,222,767
Retirement benefits/ Leave encashment	13,596,586	7,589,591
Gratuity	105,000,000	118,000,000
	2,374,028,879	2,181,473,276

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

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
Power and electricity	59,592,163	56,178,516
	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
Prime Bank Securities Limited	103,500	49,250
Prime Exchange Co. Pte. Ltd., Singapore	496,778	909,678
PBL Exchange (UK) Ltd.	3,293,164	5,970,592
PBL Finance (Hong Kong) Limited	-	-
	33,822,478	18,736,121

	Amount in Taka	
	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	6,097	1,110
Prime Exchange Co. Pte. Ltd., Singapore	1,561,758	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
31a 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	27,293
	51,675,750	29,392,603
32 Consolidated stationery, printing and advertisements, etc.		
Prime Bank Limited (note-32a)	135,029,729	96,204,667
Prime Bank Investment Limited	808,970	577,675
Prime Bank Securities Limited	490,568	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		
Office and security stationery	26,383,033	23,184,227
Computer consumable stationery	100,151,495	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		
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		
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
34a Directors' fees of the Bank		
Meeting fees	968,000	985,600
Other benefits	1,725,296	819,495
	2,693,296	1,805,095

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 in Taka	
		Jan-Jun-2022	Jan-Jun-2021
35 Consolidated Auditors' fees			
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			
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			
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		1,934,412	2,951,484
Maintenance		280,416	283,633
		44,034,118	27,839,224
		361,473,217	457,065,721
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

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

		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			
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		-	-
		458,455,531	(484,995,937)
		1,700,737,775	937,098,879
40a Tax expenses of the Bank			
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			
Decrease/(Increase) in Deferred Tax Asset		406,891,420	(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)			
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			
Net profit after tax (Numerator)		1,823,405,687	2,030,349,408
Number of Ordinary shares outstanding (Denominator)		1,132,283,477	1,132,283,477
Earnings per share (EPS)		1.61	1.79
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	90,513,963	89,498,605
Revaluation reserve	1,507,173,559	1,507,173,559
Foreign currency translation gain	42,583,951	16,477,709
Surplus in profit and loss account / Retained earnings	5,282,823,904	4,318,846,375
	<u>29,811,225,517</u>	<u>28,820,126,387</u>
45 Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)".		
Calculation of EPS		
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	<u>1,132,283,477</u>	<u>1,132,283,477</u>
Earnings per share (Solo)	<u>1.61</u>	<u>1.79</u>
Earnings per share (Consolidated)	<u>1.59</u>	<u>1.81</u>
The bank has no dilutive elements and that is why we are not considering the diluted earnings per 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	<u>1,132,283,477</u>	<u>1,132,283,477</u>
Net Asset value per Share (NAVPS) (Solo)	<u>26.33</u>	<u>25.45</u>
Net Asset value per Share (NAVPS) (Consolidated)	<u>26.19</u>	<u>25.18</u>
47 Calculation of Net Cash Flow Per Share (NOCFPS)		
Net Cash from Operating Activities (Solo)	(1,430,685,507)	7,527,440,094
Net Cash from Operating Activities (Consolidated)	(1,277,114,512)	8,097,741,859
Weighted average number of share	<u>1,132,283,477</u>	<u>1,132,283,477</u>
Net operating cash flow per share (Solo)	<u>(1.26)</u>	<u>6.65</u>
Net operating cash flow per share (Consolidated)	<u>(1.13)</u>	<u>7.15</u>
48 Reconciliation of statement of cash flows from operating activities		
Profit before provision	4,265,781,496	4,458,765,449
Adjustment for non cash items:		
Depreciation on fixed asset	255,021,267	367,955,429
Amortization on software	62,417,832	61,271,068
Amortization on House Furnishing	2,100,000	1,500,000
Adjustment with non-operating activities	<u>319,539,099</u>	<u>430,726,497</u>
Recovery of write-off loan	83,614,633	73,131,927
Accounts Receivable	187,030,419	(89,527,918)
Accounts payable on deposits	517,004,551	(249,723,140)
Gain on sale of asset	(71,870)	(198,161)
Loss on sale of asset	596,142	354,305
Provision for Audit fee	759,000	(690,000)
Finance cost of lease liabilities	29,188,734	34,189,439
Prime Bank Foundation	6,117,096	51,000,000
Lease rent expenses	(17,488,848)	(262,110,569)
Employees Welfare fund	-	5,000,000
Employees salary/benefits	(103,146,597)	69,350,672
	<u>703,603,259</u>	<u>(369,223,445)</u>
Changes in operating assets and liabilities		
Changes in loans & advances	(18,120,817,358)	292,385,850
Changes in deposit and other accounts	9,277,757,453	(8,746,824,356)
Changes in investment	(6,837,338,931)	20,655,927,237
Changes in borrowings	11,504,536,269	7,211,804,140
Changes in other assets	(396,790,151)	(15,412,179,656)
Changes in other liabilities	(798,624,754)	318,916,120
	<u>(5,371,277,474)</u>	<u>4,320,029,334</u>
Income Tax Paid	(1,348,331,888)	(1,312,857,741)
Net cash flows from operating activities	<u>(1,430,685,507)</u>	<u>7,527,440,094</u>

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

Particulars	COST				DEPRECIATION				Net book value as at 30.06.22
	Opening balance as on 01.01.22	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.06.22	Opening balance as on 01.01.22	Charge for the period	Disposals/ adjustments during the period	Total balance as at 30.06.22	
	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
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