

**PRIME BANK LIMITED**

**INTERIM FINANCIAL STATEMENTS  
AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 2022**

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

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3</b>		
Cash in hand (including foreign currencies)		5,124,763,376	4,192,297,236
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		12,865,713,203	11,677,721,619
		<b>17,990,476,579</b>	<b>15,870,018,855</b>
<b>Balance with other banks and financial institutions</b>	<b>4</b>		
In Bangladesh		1,865,950,289	9,050,122,540
Outside Bangladesh		4,145,909,597	3,341,443,318
		<b>6,011,859,886</b>	<b>12,391,565,858</b>
<b>Money at call on short notice</b>	<b>5</b>	-	-
<b>Investments</b>	<b>6</b>		
Government		58,880,042,096	53,969,145,650
Others		9,597,569,000	8,417,158,640
		<b>68,477,611,096</b>	<b>62,386,304,290</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts etc./ investments	<b>7</b>	245,011,822,809	220,623,213,932
Bills purchased and discounted	<b>8</b>	45,620,257,505	44,339,148,120
		<b>290,632,080,314</b>	<b>264,962,362,052</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9</b>	8,525,947,548	8,394,441,334
<b>Other assets</b>	<b>10</b>	30,575,045,359	27,650,090,303
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>422,433,521,422</b>	<b>391,875,283,332</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12</b>	<b>71,143,350,566</b>	<b>62,932,481,200</b>
<b>Deposits and other accounts</b>	<b>13</b>		
Current / Al-wadeeah current deposits		50,379,752,652	47,420,761,550
Bills payable		13,114,865,276	4,923,791,928
Savings bank / Mudaraba savings deposits		64,521,095,686	70,358,701,527
Term deposits / Mudaraba term deposits		134,678,829,892	120,109,551,767
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>262,694,543,506</b>	<b>242,812,806,770</b>
<b>Other liabilities</b>	<b>14</b>	<b>57,816,302,522</b>	<b>56,394,612,364</b>
<b>Total liabilities</b>		<b>391,654,196,594</b>	<b>362,139,900,334</b>
<b>Capital / Shareholders' equity</b>			
Paid -up capital	<b>15.2</b>	11,322,834,770	11,322,834,770
Share premium	<b>15.4</b>	1,211,881,786	1,211,881,786
Non-controlling Interest	<b>15.5</b>	57	57
Statutory reserve	<b>16</b>	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	<b>17</b>	167,312,423	77,762,255
Revaluation reserve	<b>18</b>	1,555,128,315	1,507,173,559
Foreign currency translation gain	<b>19</b>	91,256,249	20,460,078
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	<b>20</b>	6,049,494,756	5,213,854,021
<b>Total Shareholders' equity</b>		<b>30,779,324,828</b>	<b>29,735,382,998</b>
<b>Total liabilities and Shareholders' equity</b>		<b>422,433,521,422</b>	<b>391,875,283,332</b>

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements	21		
Letters of guarantee	21.1	75,442,077,245	71,189,112,961
Irrevocable letters of credit	21.2	36,749,113,422	36,605,203,719
Bills for collection	21.3	40,759,338,063	46,643,694,270
Other contingent liabilities	21.4	15,272,877,215	13,667,430,360
		-	-
		<b>168,223,405,945</b>	<b>168,105,441,310</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		6,172,640,641	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		-	-
		-	-
		6,172,640,641	1,758,763,902
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>174,396,046,586</b>	<b>169,864,205,212</b>

Sd/-  
\_\_\_\_\_  
Company Secretary

Sd/-  
\_\_\_\_\_  
Chief Financial Officer

Sd/-  
\_\_\_\_\_  
Managing Director

Sd/-  
\_\_\_\_\_  
Director

Sd/-  
\_\_\_\_\_  
Chairman

Dated, 20 October 2022

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan to Sep 2022	Jan to Sep 2021	Jul to Sep 2022	Jul to Sep 2021
Interest income / profit on investments	23	13,335,140,516	11,159,036,454	4,734,822,423	3,590,276,835
Interest / profit paid on deposits, borrowings, etc.	24	(6,874,343,491)	(4,988,019,683)	(2,487,206,419)	(1,629,905,537)
<b>Net interest / net profit on investments</b>		<b>6,460,797,025</b>	<b>6,171,016,772</b>	<b>2,247,616,004</b>	<b>1,960,371,298</b>
Investment income	25	3,013,977,149	3,553,942,352	1,440,711,833	755,169,837
Commission, exchange and brokerage	26	2,293,500,894	1,525,294,806	33,005,195	564,540,913
Other operating income	27	816,577,497	672,500,066	251,151,930	214,922,691
<b>Total operating income (A)</b>		<b>12,584,852,565</b>	<b>11,922,753,995</b>	<b>3,972,484,961</b>	<b>3,495,004,740</b>
Salaries and allowances	28	3,583,726,960	3,307,416,161	1,113,175,452	1,033,122,900
Rent, taxes, insurance, electricity, etc.	29	479,632,368	352,631,022	171,169,614	105,800,035
Legal expenses	30	42,736,684	23,277,713	8,914,206	4,541,592
Postage, stamp, telecommunication, etc.	31	83,316,143	68,957,262	26,894,834	36,347,436
Stationery, printing, advertisements, etc.	32	191,922,473	201,809,947	54,225,899	103,394,397
Managing Director's salary and fees	33	12,729,194	8,571,774	3,802,500	3,600,000
Directors' fees	34	5,694,131	3,665,264	2,227,296	1,615,181
Auditors' fees	35	2,116,523	2,269,930	723,446	773,218
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	558,198,193	708,754,858	176,387,414	233,129,252
Other expenses	38	1,016,083,616	757,622,330	320,897,571	133,247,850
<b>Total operating expenses (B)</b>		<b>5,976,156,284</b>	<b>5,434,976,258</b>	<b>1,878,418,234</b>	<b>1,655,571,860</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>6,608,696,281</b>	<b>6,487,777,736</b>	<b>2,094,066,727</b>	<b>1,839,432,879</b>
Provision for loans & advances	39	1,070,623,163	1,585,000,000	301,905,863	445,000,000
Provision for diminution in value of investments	39	97,333,474	(152,359,393)	43,519,403	(163,079,442)
Provision for impairment of client margin loan	39	252,210,331	314,130,568	43,902,893	182,912,336
Other provisions	39	29,376,837	540,878,429	48,094,137	160,878,429
<b>Total provision (D)</b>		<b>1,449,543,805</b>	<b>2,287,649,604</b>	<b>437,422,296</b>	<b>625,711,323</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>5,159,152,476</b>	<b>4,200,128,132</b>	<b>1,656,644,431</b>	<b>1,213,721,556</b>
Provision for taxation:					
Current tax	40	1,996,792,591	2,098,149,197	754,510,347	676,054,381
Deferred tax		366,942,697	(471,531,505)	(91,512,834)	13,464,432
		<b>2,363,735,288</b>	<b>1,626,617,693</b>	<b>662,997,513</b>	<b>689,518,813</b>
<b>Net profit after taxation</b>		<b>2,795,417,188</b>	<b>2,573,510,439</b>	<b>993,646,918</b>	<b>524,202,743</b>
Retained earnings brought forward from previous year	20.1	3,254,077,565	1,886,255,253	3,254,077,565	1,886,255,253
		<b>6,049,494,753</b>	<b>4,459,765,692</b>	<b>4,247,724,483</b>	<b>2,410,457,996</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
Non controlling interest		(3)	(3)	0.28	2
General reserve		-	-	-	-
		<b>(3)</b>	<b>(3)</b>	<b>0.28</b>	<b>2</b>
<b>Retained surplus</b>	20	<b>6,049,494,756</b>	<b>4,459,765,695</b>	<b>4,247,724,483</b>	<b>2,410,457,994</b>
<b>Earnings per share (EPS)</b>	45	<b>2.47</b>	<b>2.27</b>	<b>0.88</b>	<b>0.46</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022

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

Particulars	Amount in Taka	
	Jan-Sep-2022	Jan-Sep-2021
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	15,745,385,635	12,482,042,290
Interest payments	(6,121,202,842)	(5,648,974,615)
Dividend receipt	156,864,620	63,763,626
Fees and commission receipts in cash	2,293,500,894	1,525,294,806
Recoveries of loans previously written off	139,786,077	96,901,337
Cash payments to employees	(3,599,502,751)	(3,258,285,951)
Cash payments to suppliers	(601,805,091)	(545,981,844)
Income taxes paid	(2,350,054,171)	(2,115,306,956)
Receipts from other operating activities	889,995,763	2,219,935,251
Payments for other operating activities	(1,206,030,255)	(1,219,987,513)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>5,346,937,878</b>	<b>3,599,400,432</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
Purchase/sale of trading securities (Bills/Bonds)	(4,925,510,579)	3,702,629,761
Loans and advances to customers	(27,218,631,599)	(7,028,144,359)
Other assets	(287,792,837)	(508,629,887)
Deposits from other banks / borrowings	13,721,874,957	17,501,944,874
Deposits from customers	6,747,348,368	(9,679,348,381)
Other liabilities account of customers	8,191,073,348	(1,639,387,131)
Other liabilities	(127,793,487)	839,783,557
	<b>(3,899,431,830)</b>	<b>3,188,848,434</b>
<b>Net cash from operating activities</b>	<b>1,447,506,047</b>	<b>6,788,248,867</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchases of securities	(1,166,659,026)	(686,730,189)
Purchase of property, plant and equipment	(524,893,109)	(441,172,816)
Proceeds from sale of property, plant and equipment	1,219,498	1,726,814
<b>Net cash used in investing activities</b>	<b>(1,690,332,637)</b>	<b>(1,126,176,191)</b>
<b>C) Cash flows from financing activities</b>		
Redemption of Prime Bank sub-ordinated bond	(1,900,000,000)	(1,900,000,000)
Repayment of borrowings and leasing liabilities	(174,622,150)	(288,391,948)
Interest paid on lease liabilities	(42,503,440)	(49,099,071)
Dividend paid	(1,981,496,085)	(1,735,001,284)
<b>Net cash used in financing activities</b>	<b>(4,098,621,675)</b>	<b>(3,972,492,303)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>	<b>(4,341,448,265)</b>	<b>1,689,580,373</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>81,337,217</b>	<b>7,891,432</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>28,265,687,613</b>	<b>24,980,110,856</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>24,005,576,565</b>	<b>26,677,582,661</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies) (note-3)	5,124,763,376	4,069,166,891
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	12,865,713,203	11,879,227,410
Balance with other banks and financial institutions (note-4)	6,011,859,886	10,721,629,060
Prize bonds (note-6a)	3,240,100	7,559,300
	<b>24,005,576,565</b>	<b>26,677,582,661</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022

**Prime Bank Limited**  
**Consolidated Statement of Changes in Equity (Unaudited)**  
**for the period from 01 January to 30 September 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	-	-	-	-	-	-	-	-	27,058,065	27,058,065
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	47,954,756	-	-	-	47,954,756
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(215,430,387)	-	-	(215,430,387)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	304,980,555	-	-	304,980,555
Currency translation differences	-	-	-	-	-	-	-	70,796,171	(5,338,433)	65,457,738
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	167,312,423	91,256,249	5,235,573,653	29,965,403,725
Net profit for the period	-	-	-	-	-	-	-	-	2,795,417,188	2,795,417,188
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	-	-	-	-	0.30	-	-	-	-	0.30
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30 September 2022</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>57</b>	<b>1,555,128,315</b>	<b>167,312,423</b>	<b>91,256,249</b>	<b>6,049,494,756</b>	<b>30,779,324,828</b>
<b>Balance as at 30 September 2021</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>57</b>	<b>1,507,173,559</b>	<b>103,846,387</b>	<b>18,530,093</b>	<b>4,459,765,694</b>	<b>29,005,448,818</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022

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

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3a</b>		
Cash in hand (including foreign currencies)		5,115,061,914	4,175,754,565
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		12,865,713,203	11,677,721,619
		<b>17,980,775,116</b>	<b>15,853,476,184</b>
<b>Balance with other banks and financial institutions</b>	<b>4a</b>		
In Bangladesh		1,665,083,384	8,942,695,539
Outside Bangladesh		4,032,500,689	3,204,311,794
		<b>5,697,584,073</b>	<b>12,147,007,333</b>
<b>Money at call on short notice</b>	<b>5</b>	-	-
<b>Investments</b>	<b>6a</b>		
Government		58,880,042,096	53,969,145,650
Others		6,283,637,373	5,174,741,977
		<b>65,163,679,469</b>	<b>59,143,887,627</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts, etc./ investments	<b>7a</b>	246,232,727,956	221,701,136,687
Bills purchased and discounted	<b>8a</b>	42,759,773,089	41,314,211,162
		<b>288,992,501,045</b>	<b>263,015,347,849</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9a</b>	8,456,294,747	8,325,699,812
<b>Other assets</b>	<b>10a</b>	34,172,284,490	31,172,459,495
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>420,683,619,580</b>	<b>389,878,378,940</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12a</b>	<b>70,664,875,780</b>	<b>62,061,332,558</b>
<b>Deposits and other accounts</b>	<b>13a.1.c</b>		
Current / Al-wadeeah current deposits		50,465,491,006	47,678,047,146
Bills payable		13,114,865,276	4,923,791,928
Savings bank / Mudaraba savings deposits		64,521,095,686	70,358,701,527
Term deposits / Mudaraba term deposits		134,679,247,507	120,109,951,192
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>262,780,699,476</b>	<b>243,070,491,793</b>
<b>Other liabilities</b>	<b>14a</b>	<b>56,319,412,405</b>	<b>54,857,681,566</b>
<b>Total liabilities</b>		<b>389,764,987,661</b>	<b>359,989,505,917</b>
<b>Capital / Shareholders' equity</b>			
Paid up capital	<b>15.2</b>	11,322,834,770	11,322,834,770
Share premium	<b>15.4</b>	1,211,881,786	1,211,881,786
Statutory reserve	<b>16</b>	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	<b>17a</b>	111,287,389	32,533,614
Revaluation reserve	<b>18</b>	1,555,128,315	1,507,173,559
Foreign currency translation gain	<b>19a</b>	85,254,137	20,121,408
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	<b>20a</b>	6,278,831,940	5,440,914,302
<b>Total Shareholders' equity</b>		<b>30,918,631,920</b>	<b>29,888,873,023</b>
<b>Total liabilities and Shareholders' equity</b>		<b>420,683,619,580</b>	<b>389,878,378,940</b>

Particulars	Notes	Amount in Taka	
		30 Sep 2022	31 Dec 2021
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21a</b>		
Acceptances and endorsements	<b>21a.1</b>	75,442,077,245	71,189,112,961
Letters of guarantee	<b>21a.2</b>	36,749,113,422	36,605,203,719
Irrevocable letters of credit	<b>21a.3</b>	40,759,338,063	46,643,694,270
Bills for collection	<b>21a.4</b>	15,272,877,215	13,667,430,360
Other contingent liabilities		-	-
		<b>168,223,405,945</b>	<b>168,105,441,310</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		6,172,640,641	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		-	-
		6,172,640,641	1,758,763,902
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>174,396,046,586</b>	<b>169,864,205,212</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022



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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan to Sep 2022	Jan to Sep 2021	Jul to Sep 2022	Jul to Sep 2021
Interest income / profit on investments	23a	13,056,130,464	11,050,870,190	4,684,513,472	3,529,864,500
Interest / profit paid on deposits, borrowings, etc.	24a	(6,872,479,980)	(4,977,580,948)	(2,509,701,966)	(1,622,557,703)
<b>Net interest / net profit on investments</b>		<b>6,183,650,484</b>	<b>6,073,289,241</b>	<b>2,174,811,506</b>	<b>1,907,306,797</b>
Investment income	25a	2,882,926,124	3,286,158,750	1,389,279,763	606,573,293
Commission, exchange and brokerage	26a	2,114,887,233	1,206,123,027	(19,332,232)	452,523,796
Other operating income	27a	793,638,048	652,540,243	242,221,399	212,236,160
<b>Total operating income (A)</b>		<b>11,975,101,889</b>	<b>11,218,111,261</b>	<b>3,786,980,436</b>	<b>3,178,640,046</b>
Salaries and allowances	28a	3,440,794,946	3,169,856,545	1,066,766,067	988,383,269
Rent, taxes, insurance, electricity, etc.	29a	459,825,024	336,496,890	166,317,173	101,834,623
Legal expenses	30a	36,394,816	14,236,794	7,340,338	3,006,383
Postage, stamp, telecommunication, etc.	31a	77,072,851	63,426,852	25,397,100	34,034,248
Stationery, printing, advertisements, etc.	32a	188,025,525	198,280,071	52,995,796	102,075,404
Managing Director's salary and fees	33	12,729,194	8,571,774	3,802,500	3,600,000
Directors' fees	34a	3,501,519	3,167,510	808,223	1,362,415
Auditors' fees	35a	1,138,500	1,035,000	379,500	345,000
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	526,091,163	677,092,025	164,617,946	220,026,304
Other expenses	38a	971,671,304	676,496,865	306,480,241	113,286,913
<b>Total operating expenses (B)</b>		<b>5,717,244,842</b>	<b>5,148,660,326</b>	<b>1,794,904,885</b>	<b>1,567,954,560</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>6,257,857,047</b>	<b>6,069,450,935</b>	<b>1,992,075,551</b>	<b>1,610,685,486</b>
Provision for loans & advances	39a	1,070,623,163	1,585,000,000	301,905,863	445,000,000
Provision for diminution in value of investments	39a	-	-	-	-
Other provisions	39a	29,376,837	540,878,429	48,094,137	160,878,429
<b>Total provision (D)</b>		<b>1,100,000,000</b>	<b>2,125,878,429</b>	<b>350,000,000</b>	<b>605,878,429</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>5,157,857,047</b>	<b>3,943,572,506</b>	<b>1,642,075,551</b>	<b>1,004,807,057</b>
Provision for taxation					
Current tax	40a	1,959,963,753	2,033,813,056	730,449,219	640,401,079
Deferred tax		378,479,572	(471,531,505)	(84,381,704)	13,464,432
		2,338,443,325	1,562,281,552	646,067,515	653,865,511
<b>Net profit after taxation</b>		<b>2,819,413,722</b>	<b>2,381,290,954</b>	<b>996,008,035</b>	<b>350,941,546</b>
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
		<b>6,278,831,940</b>	<b>4,669,787,921</b>	<b>4,455,426,253</b>	<b>2,639,438,512</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
<b>Retained surplus</b>	20a	<b>6,278,831,940</b>	<b>4,669,787,921</b>	<b>4,455,426,253</b>	<b>2,639,438,512</b>
<b>Earnings per share (EPS)</b>	41a	<b>2.49</b>	<b>2.10</b>	<b>0.88</b>	<b>0.31</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022

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

Particulars	Amount in Taka	
	Jan-Sep-2022	Jan-Sep-2021
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	15,275,881,955	12,195,747,649
Interest payments	(5,928,597,993)	(5,481,916,637)
Dividend receipt	156,864,620	63,763,626
Fees and commission receipts in cash	2,114,887,233	1,206,123,027
Recoveries of loans previously written off	139,786,077	96,901,337
Cash payments to employees	(3,456,570,737)	(3,120,726,335)
Cash payments to suppliers	(597,908,142)	(542,451,969)
Income taxes paid	(2,350,054,171)	(2,115,306,956)
Receipts from other operating activities	708,699,514	1,932,030,661
Payments for other operating activities	(1,126,054,804)	(1,106,423,903)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>4,936,933,550</b>	<b>3,127,740,501</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
Purchase/sale of trading securities (Bills/Bonds)	(4,925,510,579)	3,702,629,761
Loans and advances to customers	(27,695,811,615)	(6,019,256,786)
Other assets	(301,476,332)	(260,814,698)
Deposits from other banks / borrowings	14,496,504,225	16,579,553,685
Deposits from customers	6,747,348,368	(9,679,348,381)
Other liabilities account of customers	8,191,073,348	(1,639,387,131)
Other liabilities	(136,210,492)	459,184,386
	<b>(3,624,083,077)</b>	<b>3,142,560,836</b>
<b>Net cash from operating activities</b>	<b>1,312,850,473</b>	<b>6,270,301,337</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchases of securities (Shares)	(1,095,144,063)	(161,190,554)
Purchase of property, plant and equipment	(508,424,089)	(438,860,141)
Proceeds from sale of property, plant and equipment	1,219,498	1,726,814
<b>Net cash used in investing activities</b>	<b>(1,602,348,654)</b>	<b>(598,323,881)</b>
<b>C) Cash flows from financing activities</b>		
Redemption of Prime Bank sub-ordinated bond	(1,900,000,000)	(1,900,000,000)
Repayment of borrowings and leasing liabilities	(174,622,150)	(288,391,948)
Interest paid on lease liabilities	(42,503,440)	(49,099,071)
Dividend paid	(1,981,496,085)	(1,698,425,216)
<b>Net cash used in financing activities</b>	<b>(4,098,621,675)</b>	<b>(3,935,916,235)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>(4,388,119,857)</b>	<b>1,736,061,222</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>65,132,729</b>	<b>8,050,459</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>28,004,586,417</b>	<b>24,633,900,854</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>23,681,599,289</b>	<b>26,378,012,536</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies) (note-3a)	5,115,061,914	4,069,010,178
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3a)	12,865,713,203	11,879,227,410
Balance with other banks and financial institutions (note-4a)	5,697,584,073	10,422,215,648
Prize bonds (note-6a)	3,240,100	7,559,300
	<b>23,681,599,289</b>	<b>26,378,012,536</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

Dated , 20 October 2022

**Prime Bank Limited**  
**Statement of Changes in Equity (Unaudited)**  
**for the period from 01 January to 30 September 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	-	-	-	47,954,756	-	-	-	47,954,756
Adjustment of last year revaluation gain on investments	-	-	-	-	(215,430,387)	-	-	(215,430,387)
Surplus / deficit on account of revaluation of investments	-	-	-	-	294,184,161	-	-	294,184,161
Currency translation differences	-	-	-	-	-	65,132,729	-	65,132,729
Net gains and losses not recognized in the income statement	-	-	-	-	111,287,389	85,254,137	5,440,914,302	30,080,714,282
Net profit for the period	-	-	-	-	-	-	2,819,413,722	2,819,413,722
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	-	-	-	-	-	-	-	-
<b>Balance as at 30 September 2022</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,555,128,315</b>	<b>111,287,389</b>	<b>85,254,137</b>	<b>6,278,831,940</b>	<b>30,918,631,920</b>
<b>Balance as at 30 September 2021</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,507,173,559</b>	<b>59,199,356</b>	<b>18,607,019</b>	<b>4,669,787,921</b>	<b>29,142,897,995</b>

Sd/-  
 \_\_\_\_\_  
 Company Secretary

Sd/-  
 \_\_\_\_\_  
 Chief Financial Officer

Sd/-  
 \_\_\_\_\_  
 Managing Director

Sd/-  
 \_\_\_\_\_  
 Director

Sd/-  
 \_\_\_\_\_  
 Chairman

Dated , 20 October 2022

**Notes to the Financial Statements  
as at and for the period ended 30 September 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 September 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 20 October 2022.

**2.7 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.

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>3 Consolidated cash</b>			
<b>i Cash in hand</b>			
Prime Bank Limited (note-3a.1)		5,115,061,914	4,175,754,565
Prime Bank Investment Limited		19,597	56,274
Prime Bank Securities Limited		100,000	28,500
Prime Exchange Co. Pte. Ltd., Singapore		9,581,865	16,457,897
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>5,124,763,376</b>	<b>4,192,297,236</b>
<b>ii Balance with Bangladesh Bank and its agent bank(s)</b>			
Prime Bank Limited (note-3a.2)		12,865,713,203	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		-	-
		<b>12,865,713,203</b>	<b>11,677,721,619</b>
		<b>17,990,476,578</b>	<b>15,870,018,855</b>
<b>3a Cash of the Bank</b>			
<b>3a.1 Cash in hand</b>			
In local currency		5,076,757,056	4,132,694,695
In foreign currency		38,304,858	43,059,870
		<b>5,115,061,914</b>	<b>4,175,754,565</b>
<b>3a.2 Balance with Bangladesh Bank and its agent bank(s)</b>			
In local currency		11,062,497,292	10,156,474,355
In foreign currency		1,352,931,154	660,695,128
		12,415,428,447	10,817,169,482
Sonali Bank as agent of Bangladesh Bank (Local currency)		450,284,756	860,552,136
		<b>12,865,713,203</b>	<b>11,677,721,619</b>
		<b>17,980,775,116</b>	<b>15,853,476,184</b>
<b>4 Consolidated balance with other banks and financial institutions In Bangladesh</b>			
Prime Bank Limited		1,665,083,384	8,942,695,539
Prime Bank Investment Limited		86,242,767	87,419,736
Prime Bank Securities Limited		200,780,107	277,692,287
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		1,952,106,258	9,307,807,562
Less: Inter-company transaction		86,155,970	257,685,022
		<b>1,865,950,289</b>	<b>9,050,122,540</b>
<b>Outside Bangladesh</b>			
Prime Bank Limited		4,032,500,689	3,204,311,794
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		86,890,815	95,909,804
PBL Exchange (UK) Ltd.		8,808,815	19,481,729
PBL Finance (Hong Kong) Limited		17,709,278	21,739,991
		<b>4,145,909,597</b>	<b>3,341,443,318</b>
		<b>6,011,859,886</b>	<b>12,391,565,858</b>
<b>4a Balance with other banks and financial institutions of the Bank</b>			
In Bangladesh		1,665,083,384	8,942,695,539
Outside Bangladesh		4,032,500,689	3,204,311,794
		<b>5,697,584,073</b>	<b>12,147,007,333</b>
<b>5 Money at call on short notice</b>		-	-

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>6 Consolidated investments</b>			
<b>Government</b>			
Prime Bank Limited (note-6a)	58,880,042,096	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	-	-	
	<b>58,880,042,096</b>	<b>53,969,145,650</b>	
<b>Others</b>			
Prime Bank Limited (note-6a)	6,283,637,373	5,174,741,977	
Prime Bank Investment Limited	1,185,325,270	1,172,619,979	
Prime Bank Securities Limited	2,128,606,356	2,069,796,684	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	<b>9,597,569,000</b>	<b>8,417,158,640</b>	
	<b>68,477,611,095</b>	<b>62,386,304,290</b>	
<b>6a Investments of the Bank</b>			
i) Investment classified as per Bangladesh Bank Circular:			
Held for trading (HFT)	9,714,124,390	11,166,217,890	
Held to maturity (HTM)	49,162,677,606	42,798,824,860	
Other securities	6,286,877,473	5,178,844,877	
	<b>65,163,679,469</b>	<b>59,143,887,627</b>	
ii) Investment classified as per nature:			
a) Government securities:			
28 days treasury bills	-	-	
91 days treasury bills	1,478,521,185	-	
182 days treasury bills	31,655,769	1,998,452,000	
364 days treasury bills	1,474,429,955	1,949,613,355	
5 years treasury bills	-	-	
	<b>2,984,606,909</b>	<b>3,948,065,355</b>	
30 days Bangladesh Bank bills	-	-	
Government bonds:			
Prize bonds	3,240,100	4,102,900	
Government bonds	55,892,195,087	50,016,977,395	
	<b>55,895,435,187</b>	<b>50,021,080,295</b>	
	<b>58,880,042,096</b>	<b>53,969,145,650</b>	
b) Other investments:			
Alarafah Islami Bank Subordinated Bond	827,066,667	809,333,333	
MTBL Perpetual Bond	861,187,653	876,419,653	
Beximco Green Sukuk al Istisna'a	512,250,000	501,000,000	
Shares (note-6a.1)	4,083,133,054	2,987,988,991	
	<b>6,283,637,373</b>	<b>5,174,741,977</b>	
	<b>65,163,679,469</b>	<b>59,143,887,627</b>	
<b>6a.1 Investment in shares</b>			
<b>Quoted</b>			
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	
Union Capital	8,229,938	-	
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	
	<b>682,913,402</b>	<b>674,683,465</b>	
<b>Unquoted</b>			
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	
Blue-wealth 1st Balanced Fund	20,000,000	-	
Preference Share (United Mymensingh Power)	2,088,916,667	2,016,166,667	
Preference Share (Summit Gazipur-2)	994,164,125	-	
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000	
	<b>3,400,219,651</b>	<b>2,313,305,526</b>	
	<b>4,083,133,054</b>	<b>2,987,988,991</b>	

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>7</b>	<b>Consolidated loans, advances and lease / investments</b>		
	Prime Bank Limited (note-7a)	246,232,727,956	221,701,136,687
	Prime Bank Investment Limited	4,530,573,407	4,932,098,760
	Prime Bank Securities Limited	177,398,179	300,810,631
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		250,940,699,542	226,934,046,078
	Less: Inter-company transactions	5,928,876,733	6,310,832,146
		<b>245,011,822,809</b>	<b>220,623,213,932</b>
	<b>Consolidated bills purchased and discounted (note-8)</b>	<b>45,620,257,505</b>	<b>44,339,148,120</b>
		<b>290,632,080,314</b>	<b>264,962,362,052</b>
<b>7a</b>	<b>Loans, advances and lease / investments of the Bank</b>		
	<b>i) Loans, cash credits, overdrafts, etc.</b>		
	<b>Inside Bangladesh</b>		
	Secured overdraft / Guard against TDR	52,044,888,311	47,901,648,192
	Cash credit / Murabaha	23,994,379,982	21,052,961,364
	Loans (General)	68,923,817,387	68,743,387,096
	House building loan	1,464,065,038	1,437,498,456
	Loan against trust receipt	5,164,869,367	3,955,975,373
	Payment against document	19,691,040	23,846,325
	Retail loan	18,248,847,445	16,835,739,547
	Lease finance / Izara	761,114,752	1,155,961,940
	Credit card	1,654,842,232	1,391,192,439
	Hire purchase	13,118,105,793	13,216,215,541
	Other loans and advances	60,838,106,609	45,986,710,412
		<b>246,232,727,956</b>	<b>221,701,136,687</b>
	<b>Outside Bangladesh</b>	-	-
		<b>246,232,727,956</b>	<b>221,701,136,687</b>
	<b>ii) Bills purchased and discounted (note-8a)</b>		
	<b>Payable Inside Bangladesh</b>		
	Inland bills purchased	7,106,377,607	6,895,679,420
	<b>Payable Outside Bangladesh</b>		
	Foreign bills purchased and discounted	35,653,395,482	34,418,531,742
		<b>42,759,773,089</b>	<b>41,314,211,162</b>
		<b>288,992,501,045</b>	<b>263,015,347,849</b>
<b>8</b>	<b>Consolidated bills purchased and discounted</b>		
	Prime Bank Limited (note-8a)	42,759,773,089	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	2,860,484,416	3,024,936,958
		<b>45,620,257,505</b>	<b>44,339,148,120</b>
<b>8a</b>	<b>Bills purchased and discounted</b>		
	Payable in Bangladesh	7,106,377,607	6,895,679,420
	Payable outside Bangladesh	35,653,395,482	34,418,531,742
		<b>42,759,773,089</b>	<b>41,314,211,162</b>
<b>9</b>	<b>Consolidated fixed assets including premises, furniture and fixtures</b>		
	Prime Bank Limited (note-9a)	8,456,294,747	8,325,699,812
	Prime Bank Investment Limited	38,961,925	42,107,130
	Prime Bank Securities Limited	16,062,917	17,180,974
	Prime Exchange Co. Pte. Ltd., Singapore	14,419,986	8,570,445
	PBL Exchange (UK) Ltd.	-	524,744
	PBL Finance (Hong Kong) Limited	207,973	358,229
		<b>8,525,947,548</b>	<b>8,394,441,334</b>

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>9a</b>	<b>Fixed assets including premises, furniture and fixtures of the Bank Property, Plant &amp; Equipment</b>		
	Land	3,750,383,000	3,719,444,788
	Building	1,592,539,568	1,531,933,729
	Capital work in progress (Building)	1,173,283,648	845,093,710
	Furniture and fixtures	1,127,373,701	1,094,743,900
	Capital work in progress (Furniture & Fixtures)	-	15,523,898
	Office equipment and machinery	2,738,384,646	2,665,889,485
	Capital work in progress (Equipment's)	47,397,243	
	Vehicles	348,178,340	319,395,465
		<b>10,777,540,147</b>	<b>10,192,024,975</b>
	Less: Accumulated depreciation	3,558,539,028	3,401,688,176
		<b>7,219,001,119</b>	<b>6,790,336,799</b>
	<b>Lease assets-Premises</b>		
	Right-of-use assets	2,457,013,562	2,457,013,562
	Less: Accumulated amortization	1,406,137,633	1,194,670,506
		<b>1,050,875,930</b>	<b>1,262,343,056</b>
	<b>Intangible assets</b>		
	Software-core banking	864,701,383	856,201,383
	Software-ATM	58,492,614	58,492,614
	Capital work in progress (Software)	4,190,000	6,300,000
	Total Cost of intangibles assets	<b>927,383,997</b>	<b>920,993,997</b>
	Less: Accumulated amortization	740,966,299	647,974,041
		<b>186,417,698</b>	<b>273,019,956</b>
		<b>8,456,294,747</b>	<b>8,325,699,812</b>
<b>10</b>	<b>Consolidated other assets</b>		
	Prime Bank Limited ( <b>note-10a</b> )	34,172,284,490	31,172,459,495
	Less: Investment in Prime Bank Investment Limited ( <b>note-10a.5</b> )	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited ( <b>note-10a.5</b> )	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.( <b>below</b> )	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. ( <b>note-10a.5</b> )	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore ( <b>note-10a.5</b> )	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited ( <b>note-10a.5</b> )	(34,365,722)	(34,365,722)
		<b>30,070,572,969</b>	<b>27,070,747,973</b>
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited	331,939,272	396,515,148
	Prime Bank Securities Limited	239,452,618	235,641,175
	Prime Exchange Co. Pte. Ltd., Singapore	5,559,188	4,787,270
	PBL Exchange (UK) Ltd.	14,687,928	5,025,975
	PBL Finance (Hong Kong) Limited	41,844,383	29,049,718
		<b>683,483,388</b>	<b>721,019,287</b>
	Less: Inter-company transactions	179,010,998	141,676,958
		<b>30,575,045,359</b>	<b>27,650,090,303</b>
<b>10a</b>	<b>Other assets of the Bank</b>		
	Stationery and stamps	55,835,137	52,287,507
	Exchange adjustment account	-	-
	Investment in subsidiary ( <b>note-10a.5</b> )	4,051,711,521	4,051,711,521
	Off-shore Banking Units	11,942,302,905	10,737,750,738
	Due from Off-shore Banking Units	577,324,825	458,841,203
	Prepaid expenses	14,827,153	53,397,100
	Interest / profit receivable on loan ( <b>note-10a.1</b> )	1,557,666,417	1,443,734,210
	Interest receivable on Govt. securities ( <b>note-10a.1</b> )	975,562,663	504,627,168
	Receivable from employees provident fund	11,444,088	11,444,088
	Dividend Receivable	6,256,561	-
	Advance deposits and advance rent	115,560,851	40,237,869
	Prepaid expenses against house furnishing	21,656,940	14,676,351
	Balance with PBSL	97,464,056	105,694,443
	Branch adjustments account	152,498	-
	Suspense account ( <b>note -10a.2</b> )	228,732,532	57,353,364
	Encashment of PSP / BSP	194,671,120	171,333,234
	Advance income tax paid ( <b>note-10a.6</b> )	24,808,858,397	22,458,804,225
	Deferred Tax assets ( <b>note -10a.7</b> )	1,732,063,875	1,991,891,003
	Net plan assets-Employees Gratuity Fund	97,603,270	97,603,270
	Credit card & ATM Card	12,526,824	3,144,716
	Sundry assets ( <b>note -10a.3</b> )	189,690,591	114,519,425
		<b>46,691,912,220</b>	<b>42,369,051,436</b>
	Less: Off-shore Banking Units	12,519,627,730	11,196,591,941
		<b>34,172,284,490</b>	<b>31,172,459,495</b>

**10a.1** Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.



<b>Amount in Taka</b>	
<b>30 Sep 2022</b>	<b>31 Dec 2021</b>

**10a.2** Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

**10a.3 Sundry assets**

Protested Bills	14,570,423	14,570,423
Others	175,120,168	99,949,001
	<b>189,690,591</b>	<b>114,519,425</b>

**10a.4 Particulars of required provision for other assets**

	<b>Rate</b>		
Protested bills	100%	14,570,423	14,570,423
Prepaid expenses	50%	11,341,690	-
Others	100%	4,609,070	7,737,234
Required provision for other assets		30,521,183	22,307,658
Total provision maintained (note - 14a.6)		30,620,519	67,220,519
Excess / (short) provision		<b>99,336</b>	<b>44,912,861</b>

**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
	<b>4,051,711,521</b>	<b>4,051,711,521</b>

**10a.6 Advance income tax paid**

Opening Balance	22,458,804,225	19,783,674,850
Add: Paid during the year	2,350,054,171	2,675,129,375
	<b>24,808,858,397</b>	<b>22,458,804,225</b>

**10a.7 Deferred tax assets**

Opening balance	1,991,891,003	1,378,849,028
Add: Addition during the year	287,967,518	613,041,975
Less: Adjustment during the year	(547,794,647)	-
	<b>1,732,063,875</b>	<b>1,991,891,003</b>

**10a.7.1 Deferred tax assets detail**

Specific Provision for Loans and Advances	4,618,836,999	5,311,709,342
Tax rate	37.50%	37.50%
Deferred tax assets	<b>1,732,063,875</b>	<b>1,991,891,003</b>

**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
	<b>220,500,640</b>	<b>220,500,640</b>

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)	70,664,875,780	62,061,332,558
Prime Bank Investment Limited	2,289,272,321	2,759,161,058
Prime Bank Securities Limited	1,379,545,414	1,452,642,905
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,738,533,784	2,970,176,824
	77,072,227,299	69,243,313,346
Less: Inter-company transactions	5,928,876,733	6,310,832,146
	<b>71,143,350,566</b>	<b>62,932,481,200</b>

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

In Bangladesh (note-12a.1)	35,811,415,675	27,665,712,468
Outside Bangladesh	34,853,460,106	34,395,620,090
	<b>70,664,875,780</b>	<b>62,061,332,558</b>

Amount in Taka	
30 Sep 2022	31 Dec 2021

### 12a.1 In Bangladesh

Call deposits	2,000,000,000	-
Borrowings from other Banks and FIS	590,000,000	-
Prime Bank Subordinated Bond	4,200,000,000	6,100,000,000
Borrowings from Bangladesh Bank (FSSP)	1,541,732,906	1,446,495,030
Borrowings from Bangladesh Bank (EDF)	20,800,230,501	15,747,808,578
Borrowings from Bangladesh Bank (GTF)	1,978,475,468	1,667,750,929
Borrowings from Bangladesh Bank (FSF)	2,923,151,933	1,076,796,021
Borrowings from Bangladesh Bank (IPFF)	198,899,662	233,557,461
Borrowings from Bangladesh Bank (TDF)	365,000,001	400,000,000
Borrowings from Bangladesh Bank (UBSP)	97,949,219	42,503,125
Borrowings from Bangladesh Bank (RFS-PC)	31,999,999	-
Refinance against Agriculture loan	24,390,000	425,656,035
Refinance against SME loan	1,059,585,986	525,145,288
	<b>35,811,415,675</b>	<b>27,665,712,468</b>

### 13 Consolidated deposits and other accounts

#### Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	50,465,491,006	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	-	-
	<b>50,465,491,006</b>	<b>47,678,047,146</b>
Less: Inter-company transactions	85,738,354	257,285,597
	<b>50,379,752,652</b>	<b>47,420,761,550</b>

#### Bills payable

Prime Bank Limited (note-13a.1.c)	13,114,865,276	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	-	-
	<b>13,114,865,276</b>	<b>4,923,791,928</b>

#### Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)	64,521,095,686	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	-	-
	<b>64,521,095,686</b>	<b>70,358,701,527</b>

#### Term / Fixed deposits

Prime Bank Limited (note-13a.1.c)	134,679,247,507	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	-	-
	<b>134,679,247,507</b>	<b>120,109,951,192</b>
Less: Inter-company transactions	417,615	399,425
	<b>134,678,829,892</b>	<b>120,109,551,767</b>
	<b>262,694,543,506</b>	<b>242,812,806,771</b>

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

Deposits from banks (note -13a.1.a)	5,003,065,421	1,132,658,001
Deposits from customers (note-13a.1.b)	257,777,634,054	241,937,833,792
	<b>262,780,699,476</b>	<b>243,070,491,793</b>

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

Current deposits and other accounts	18,170,803	11,296,209
Savings bank / Mudaraba savings deposits	20,957,587	20,680,470
Special notice deposits	3,463,937,031	1,100,681,321
Fixed deposits	1,500,000,000	-
	<b>5,003,065,421</b>	<b>1,132,658,000</b>

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>b) Customer Deposits</b>			
<b>i) Current deposits and other accounts</b>			
Current / Al-wadeeah current deposits		22,123,440,093	24,509,076,345
Foreign currency deposits		7,260,719,187	7,560,123,821
Security deposits		6,459,947	6,553,647
Sundry deposits (note - 13a.2)		21,364,863,357	15,776,605,923
		<b>50,755,482,584</b>	<b>47,852,359,736</b>
Less: Off-shore Banking Units		308,162,381	185,608,799
		<b>50,447,320,203</b>	<b>47,666,750,937</b>
<b>ii) Bills payable</b>			
Pay orders issued		13,108,177,629	4,915,957,408
Pay slips issued		298,850	578,514
Demand draft payable		6,049,352	6,916,907
Foreign demand draft		313,592	313,592
T. T. payable		425	79
Bill Pay ATM		25,429	25,429
		<b>13,114,865,276</b>	<b>4,923,791,928</b>
<b>iii) Savings bank / Mudaraba savings deposits</b>			
		<b>64,500,138,099</b>	<b>70,338,021,057</b>
<b>iv) Term / Fixed deposits</b>			
Fixed deposits / Mudaraba fixed deposits		88,861,497,865	75,321,620,860
Special notice deposits		13,015,039,471	14,519,690,184
Scheme deposits		27,838,773,141	29,167,958,827
		<b>129,715,310,476</b>	<b>119,009,269,870</b>
		<b>257,777,634,054</b>	<b>241,937,833,792</b>
		<b>262,780,699,476</b>	<b>243,070,491,793</b>
<b>c) Deposits and other accounts</b>			
<b>Current deposits and other accounts</b>			
Deposits from banks (note -13a.1.a)		18,170,803	11,296,209
Deposits from customers (note-13a.1.b.i)		50,447,320,203	47,666,750,937
		<b>50,465,491,006</b>	<b>47,678,047,146</b>
<b>Bills payable</b>			
Deposits from banks (note -13a.1.a)		-	-
Deposits from customers (note-13a.1.b.ii)		13,114,865,276	4,923,791,928
		<b>13,114,865,276</b>	<b>4,923,791,928</b>
<b>Savings bank / mudaraba savings deposits</b>			
Deposits from banks (note -13a.1.a)		20,957,587	20,680,470
Deposits from customers (note-13a.1.b.iii)		64,500,138,099	70,338,021,057
		<b>64,521,095,686</b>	<b>70,358,701,527</b>
<b>Term / Fixed deposits</b>			
Deposits from banks (note -13a.1.a)		4,963,937,031	1,100,681,321
Deposits from customers (note-13a.1.b.iv)		129,715,310,476	119,009,269,870
		<b>134,679,247,507</b>	<b>120,109,951,192</b>
		<b>262,780,699,476</b>	<b>243,070,491,793</b>
<b>13a.2 Sundry deposits</b>			
F.C. held against back to back L/C		9,708,730,318	8,308,110,005
Sundry creditors		226,165,271	330,021,589
Risk fund and service charges (CCS and lease finance)		56,356,428	56,355,521
Sale proceeds of PSP / BSP		239,506,050	13,096,050
Margin on letters of guarantee		789,396,706	757,225,407
Margin on letters of credit		5,800,089,484	2,535,956,293
Margin on FDBP / IDBP, export bills, etc.		262,059,906	129,734,260
Unclaimed dividend		52,676,790	53,917,661
Interest / profit payable on deposits		2,190,556,938	1,289,178,392
Withholding VAT/Tax /Excise duty payable to Government Authority		431,701,646	281,998,732
Others		1,607,623,819	2,021,012,012
		<b>21,364,863,357</b>	<b>15,776,605,923</b>
<b>13a.3 Payable on demand and time deposits</b>			
<b>a) Demand deposits</b>			
Current deposits		22,141,610,897	24,520,372,554
Savings deposits (9%)		5,806,898,612	6,332,283,137
Foreign currency deposits (Non interest bearing)		6,952,556,806	7,374,515,023
Security deposits		6,459,947	6,553,647
Sundry deposits		21,364,863,357	15,776,605,923
Bills payable		13,114,865,276	4,923,791,928
		<b>69,387,254,894</b>	<b>58,934,122,212</b>

Amount in Taka	
30 Sep 2022	31 Dec 2021

**b) Time deposits**

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

58,714,197,074	64,026,418,389
90,361,497,865	75,321,620,860
16,478,976,501	15,620,371,505
27,838,773,141	29,167,958,827
<b>193,393,444,581</b>	<b>184,136,369,581</b>
<b>262,780,699,476</b>	<b>243,070,491,793</b>

**14 Consolidated other liabilities**

Prime Bank Limited (note-14a)  
Prime Bank Investment Limited  
Prime Bank Securities Limited  
Prime Exchange Co. Pte. Ltd., Singapore  
PBL Exchange (UK) Ltd.  
PBL Finance (Hong Kong) Limited

56,319,412,405	54,857,681,566
1,050,008,770	1,053,024,960
524,181,349	527,563,608
44,166,718	63,119,683
37,200,206	18,352,747
20,344,072	5,423,111
<b>57,995,313,520</b>	<b>56,525,165,675</b>
179,010,998	130,553,311
<b>57,816,302,522</b>	<b>56,394,612,364</b>

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 quarantine  
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  
CSR Fund Treasury  
Provision for CSR activities  
Provision for Impairment loss for investment in subsidiaries  
Climate risk fund  
Provision of rebate for good borrower  
Other liabilities  
Other provision (note - 14a.6)

159,625,050	2,956,625
230,220,357	251,839,847
308,132,864	311,102,582
1,132,342,214	1,306,964,364
30,181,888,481	28,221,924,728
955,790,401	761,530,856
12,000,916	12,000,916
6,667,595	2,214,548
262,918,334	187,508,901
2,348,090,000	2,163,090,000
560,550,000	537,550,000
5,000,000	5,000,000
93,330,774	71,882,904
12,075,976,295	12,607,225,475
220,500,640	220,500,640
77,275,121	49,080,984
708,600,000	708,600,000
21,000,000	73,717,300
122,128,249	122,128,249
5,983,736,441	6,647,869,301
370,466,660	-
21,777,694	-
376,944,092	471,444,092
31,004,390	31,004,390
15,207,111	15,207,111
7,618,207	8,117,234
30,620,519	67,220,519
<b>56,319,412,405</b>	<b>54,857,681,566</b>

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

Opening Balance  
Add: Addition during the year

28,221,924,728	25,197,656,236
1,959,963,753	3,024,268,492
<b>30,181,888,481</b>	<b>28,221,924,728</b>

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

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

Profit before provision and income tax as per profit and loss account	6,257,857,047	6,069,450,935
Income tax as per applicable tax rate (37.5%)	2,346,696,393	2,276,044,101
<b>Factors affecting the tax charged</b>		
On non deductible expenses (netting of deductible income)	(358,186,433)	199,746,179
Tax savings from exempted income (on govt. treasury securities)	-	(422,296,031)
Tax savings from reduced tax rates (on dividend income)	(28,546,207)	(11,158,635)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-	(8,522,557)
<b>Total income tax expenses</b>	<b>1,959,963,753</b>	<b>2,033,813,056</b>

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

Amount in Taka	
30 Sep 2022	31 Dec 2021

#### 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)	-5.72%	3.29%
Tax savings from exempted income (on govt. treasury securities)	0.00%	-6.96%
Tax savings from reduced tax rates (on dividend income)	-0.46%	-0.18%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.14%

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

<b>31.32%</b>	<b>33.51%</b>
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#### 14a.2 Deferred tax liability

Opening balance	761,530,856	662,637,191
Add/(Less): For revaluation of land and building	75,607,102	-
Add: Addition / Adjustment during the year	118,652,443	98,893,665
	<b>955,790,401</b>	<b>761,530,856</b>

#### 14a.2.1 Deferred tax liability

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

Carrying amount of fixed assets including RoU Assets	3,573,569,533	3,299,290,660
Tax base	1,985,543,432	2,027,671,074
Taxable temporary difference	1,588,026,101	1,271,619,586
Tax Rate	37.50%	37.50%
Deferred tax liability on fixed assets	595,509,788	476,857,345
Deferred tax on revaluation of land and building	335,445,704	259,838,602
Deferred tax on actuarial valuation on employees gratuity fund	24,834,909	24,834,909
Total Deferred tax liability	<b>955,790,401</b>	<b>761,530,856</b>

#### 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	139,786,077	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)	880,000,000	1,805,000,000
Provision held at the end of the period/year	<b>4,529,436,999</b>	<b>5,228,309,342</b>

#### 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)	167,623,163	(347,385,294)
Provision held at the end of the period/year	<b>7,546,539,296</b>	<b>7,378,916,133</b>
	<b>12,075,976,295</b>	<b>12,607,225,475</b>

#### 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	<b>2,348,090,000</b>	<b>2,163,090,000</b>

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

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	83,400,000	83,400,000
Add: Net charge to profit and loss account (note-39a)	6,000,000	-
Provision held at the end of the period/year	<b>89,400,000</b>	<b>83,400,000</b>

#### 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)	17,000,000	220,000,000
Provision held at the end of the period/year	<b>471,150,000</b>	<b>454,150,000</b>
	<b>560,550,000</b>	<b>537,550,000</b>

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

Balance as on 1 January	67,220,519	67,220,519
Add: Addition during the year (note-39a)	(36,600,000)	-
Less: Adjustment during the year	-	-
Provision held at the end of the period/year	<b>30,620,519</b>	<b>67,220,519</b>

#### 15 Share capital

##### 15.1 Authorized capital

2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
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**15.2 Issued, subscribed and fully paid up capital**

30,000,000 ordinary shares of Taka 10 each issued for cash  
 986,756,137 ordinary shares of Taka 10 each issued as bonus shares  
 115,527,340 ordinary shares of Taka 10 each issued as right shares

Amount in Taka	
30 Sep 2022	31 Dec 2021
300,000,000	300,000,000
9,867,561,370	9,867,561,370
1,155,273,400	1,155,273,400
<b>11,322,834,770</b>	<b>11,322,834,770</b>

**15.3 History of paid-up capital**

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

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

**15.4 Share premium**

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

Less: Transferred to Paid-up Capital

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

**15.5 Non controlling interest**

Share capital  
 Retained earnings

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

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

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

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

111,287,389	32,533,614
46,036,077	40,416,428
(989,574)	1,015,018
10,978,531	3,797,195
<b>167,312,423</b>	<b>77,762,255</b>

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

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

32,533,614	366,668,195
294,184,161	79,771,905
(215,218,906)	(413,891,844)
(211,481)	(14,642)
-	-
<b>111,287,389</b>	<b>32,533,614</b>

**18 Revaluation reserve**

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

1,767,012,161	1,767,012,161
123,561,858	-
1,890,574,019	1,767,012,161
(335,445,704)	(259,838,602)
<b>1,555,128,315</b>	<b>1,507,173,559</b>

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>19 Consolidated foreign currency translation gain/ (loss)</b>			
Prime Bank Limited (note-19a)		85,254,137	20,121,408
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		461,529	(404,203)
PBL Exchange (UK) Ltd.		452,250	279,140
PBL Finance (Hong Kong) Limited		5,088,333	463,734
		<b>91,256,249</b>	<b>20,460,078</b>
<b>19a Foreign currency translation gain/ (loss)</b>			
Balance on 1 January		20,121,408	16,291,848
Addition during the year		65,132,729	3,829,559
Balance at the end of the period/year		<b>85,254,137</b>	<b>20,121,408</b>
<b>20 Consolidated retained earnings / movement of profit and loss account</b>			
Prime Bank Limited (note-20a)		6,343,964,669	5,444,743,861
Prime Bank Investment Limited		(144,221,741)	(159,371,879)
Prime Bank Securities Limited		(141,326,585)	(79,056,262)
Prime Exchange Co. Pte. Ltd., Singapore		21,512,384	27,993,963
PBL Exchange (UK) Ltd.		(69,066,512)	(51,175,249)
PBL Finance (Hong Kong) Limited		136,825,444	82,120,306
		<b>6,147,687,659</b>	<b>5,265,254,741</b>
Less: Minority Interest		3	3
Less: Inter company transaction		-	(11,123,646)
Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore		(6,256,561)	(16,434,798)
Less: Profit Remitted by PBL Finance (Hong Kong) Limited		(20,801,504)	(20,141,270)
Less: Foreign currency translation gains		(71,134,841)	(3,701,008)
		<b>6,049,494,756</b>	<b>5,213,854,021</b>
<b>20a Retained earnings / movement of profit and loss account of the Bank</b>			
Balance on 1 January		5,440,914,302	3,986,922,182
Addition during the year		2,819,413,722	3,111,025,821
Cash dividend		(1,981,496,085)	(1,698,425,216)
Remeasurement gain/(loss) of defined benefits liability/assets		-	41,391,515
Balance at the end of the period/year		<b>6,278,831,940</b>	<b>5,440,914,302</b>
Add: Foreign currency translation gain/ (loss)		65,132,729	3,829,559
		<b>6,343,964,669</b>	<b>5,444,743,861</b>
<b>20.1 Consolidated retained earnings brought forward from previous year</b>			
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		5,779,582	-
PBL Exchange (UK) Ltd.		(51,175,249)	(11,862,584)
PBL Finance (Hong Kong) Limited		41,222,715	20,553,436
		3,216,817,125	1,927,875,529
Foreign currency translation gain on 1 January		10,202,376	(214,365)
Add: Inter-company transactions		27,058,065	36,576,068
		<b>3,254,077,565</b>	<b>1,964,237,234</b>
<b>20.1.a Retained earnings brought forward from previous year of the Bank</b>			
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		<b>3,459,418,217</b>	<b>2,329,888,482</b>
Foreign currency translation gain on 1 January		-	-
		<b>3,459,418,217</b>	<b>2,329,888,481</b>
<b>21 Consolidated contingent liabilities</b>			
<b>21.1 Acceptances and endorsements</b>			
Prime Bank Limited (note-21a.1)		75,442,077,245	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		-	-
		<b>75,442,077,245</b>	<b>71,189,112,961</b>
<b>21.2 Letters of guarantee</b>			
Prime Bank Limited (note-21a.2)		36,749,113,422	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		-	-
		<b>36,749,113,422</b>	<b>36,605,203,719</b>

		<b>Amount in Taka</b>	
		<b>30 Sep 2022</b>	<b>31 Dec 2021</b>
<b>21.3 Irrevocable Letters of Credit</b>			
Prime Bank Limited (note-21a.3)		40,759,338,063	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		-	-
		<b>40,759,338,063</b>	<b>46,643,694,270</b>
<b>21.4 Bills for collection</b>			
Prime Bank Limited (note-21a.4)		15,272,877,215	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		-	-
		<b>15,272,877,215</b>	<b>13,667,430,360</b>
		<b>168,223,405,945</b>	<b>168,105,441,310</b>
<b>21a Contingent liabilities of the Bank</b>			
<b>21a.1 Acceptances and endorsements</b>			
Back to back bills (Foreign)		63,616,746,677	62,161,886,522
Back to back bills (Local)		8,734,122,232	7,252,608,138
Back to back bills (EPZ)		3,091,208,336	1,774,618,301
		75,442,077,245	71,189,112,961
Less: Margin		(9,708,730,318)	(8,308,110,005)
		<b>65,733,346,927</b>	<b>62,881,002,956</b>
<b>21a.2 Letters of guarantee</b>			
Letters of guarantee (Local)		16,026,574,100	17,304,337,587
Letters of guarantee (Foreign)		20,722,539,322	19,300,866,132
Foreign counter guarantees		-	-
		36,749,113,422	36,605,203,719
Less: Margin		(789,396,706)	(757,225,407)
		<b>35,959,716,716</b>	<b>35,847,978,313</b>
<b>21a.3 Irrevocable Letters of Credit</b>			
Letters of credit (Sight)		9,002,307,713	7,405,831,392
Letters of credit (Deferred)		18,350,835,147	21,928,713,424
Back to back L/C		13,406,195,203	17,309,149,453
		40,759,338,063	46,643,694,270
Less: Margin		(5,800,089,484)	(2,535,956,293)
		<b>34,959,248,578</b>	<b>44,107,737,976</b>
<b>21a.4 Bills for collection</b>			
Outward bills for collection		15,272,877,215	13,667,430,360
		15,272,877,215	13,667,430,360
Less: Margin		(262,059,906)	(129,734,260)
		<b>15,010,817,309</b>	<b>13,537,696,100</b>
		<b>168,223,405,945</b>	<b>168,105,441,310</b>



	<b>Amount in Taka</b>	
	<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>22 Income statement</b>		
<b>Income:</b>		
Interest, discount and similar income (note-22.1)	15,775,935,407	13,116,151,447
Dividend income (note-25a)	163,121,180	63,763,626
Fees, commission and brokerage (note-22.2)	892,731,609	790,169,218
Gains /less losses arising from dealing in securities	-	1,126,122,751
Gains /less losses arising from investment securities	-	30,991,116
Gains /less losses arising from dealing in foreign currencies (note-26a.1)	1,222,155,624	415,953,809
Income from non-banking assets	-	-
Other operating income (note-27a)	793,638,048	652,540,243
Profit /less losses on interest rate changes	-	-
	<b>18,847,581,869</b>	<b>16,195,692,209</b>
<b>Expenses:</b>		
Interest / profit paid on deposits, borrowings, etc. (note-24a)	6,872,479,980	4,977,580,948
Losses on loans, advances and lease/ investments	-	-
Administrative expenses (note-22.3)	4,277,891,688	3,839,022,421
Other operating expenses (note-38a)	971,671,304	676,496,865
Depreciation on banking assets (note-37a)	467,681,850	633,141,039
	<b>12,589,724,822</b>	<b>10,126,241,274</b>
	<b>6,257,857,047</b>	<b>6,069,450,935</b>
<b>22.1 Interest, discount and similar income</b>		
Interest income / Profit on investments (note-23a)	13,056,130,464	11,050,870,190
Interest income on treasury bills / reverse repo / bonds (note-25a)	2,606,332,009	1,822,387,061
Gain on Discounted bond / bills (note-25a)	123,750,148	413,089,497
Gain on sale of shares (note-25a)	-	-
Gain on Govt. security trading (note-25a)	143,513,127	-
Interest on debentures (note-25a)	198,287,183	119,597,217
	<b>16,128,012,931</b>	<b>13,405,943,964</b>
Less: Loss on revaluation of security trading (note-25a)	352,077,524	289,792,518
	<b>15,775,935,407</b>	<b>13,116,151,447</b>
<b>22.2 Fees, commission and brokerage</b>		
Commission (note-26a)	892,731,609	790,169,218
Settlement fee-PBIL (note-26a)	-	-
	<b>892,731,609</b>	<b>790,169,218</b>
<b>22.3 Administrative expenses</b>		
Salary and allowances (note-28a)	3,440,794,946	3,169,856,545
Rent, taxes, insurance, electricity, etc. (note-29a)	459,825,024	336,496,890
Legal expenses (note-30a)	36,394,816	14,236,794
Postage, stamp, telecommunication, etc. (note-31a)	77,072,851	63,426,852
Stationery, printing, advertisement, etc. (note-32a)	188,025,525	198,280,071
Managing Director's salary and fees (note-33)	12,729,194	8,571,774
Directors' fees (note-34a)	3,501,519	3,167,510
Auditors' fees (note-35a)	1,138,500	1,035,000
Repair of Bank's assets (note-37a)	58,409,313	43,950,986
	<b>4,277,891,688</b>	<b>3,839,022,421</b>
<b>23 Consolidated interest income / profit on investments</b>		
Prime Bank Limited (note-23a)	13,056,130,464	11,050,870,190
Prime Bank Investment Limited	341,540,168	196,310,770
Prime Bank Securities Limited	22,309,073	18,244,379
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	105,654,439	71,739,492
	<b>13,525,634,144</b>	<b>11,337,164,831</b>
Less: Inter-company transactions	190,493,628	178,128,377
	<b>13,335,140,516</b>	<b>11,159,036,454</b>

		<b>Amount in Taka</b>	
		<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>23a Interest income / profit on investments of the Bank</b>			
Loans (General) / Musharaka		3,558,115,026	3,001,527,502
Loans against trust receipts		270,503,437	291,515,276
Packing credit		67,023,177	22,051,627
House building loan		78,865,464	96,035,158
Lease finance / Izara		63,025,954	113,306,614
Hire purchase		743,746,158	747,381,801
Payment against documents		1,250,473	1,272,009
Cash credit / Bai-Muajjal		1,058,456,175	999,620,579
Secured overdraft		1,907,764,544	1,477,339,438
Consumer credit scheme		1,025,990,996	945,734,446
Staff loan		58,934,820	52,663,769
Agricultural Loan		6,178,128	21,589,074
Forced loan		19,350,294	3,862,920
Documentary bills purchased		1,305,447,098	651,054,392
Interest income from credit card		141,173,567	98,599,918
Other loans and advances / Investments		2,620,526,161	2,442,211,727
<b>Total interest / profit on loans and advances / investments</b>		<b>12,926,351,471</b>	<b>10,965,766,251</b>
Interest / profit on balance with other banks and financial institutions		103,580,616	78,148,631
Interest on call loans		1,644,736	1,294,458
Interest / profit received from foreign banks (note-23a.1)		24,553,641	5,660,848
		<b>13,056,130,464</b>	<b>11,050,870,190</b>
<b>23a.1 Interest received from foreign banks</b>		158,834,868	137,975,284
Less: Inter-company transactions		134,281,227	132,314,435
		<b>24,553,641</b>	<b>5,660,848</b>
<b>24 Consolidated interest / profit paid on deposits, borrowings, etc.</b>			
Prime Bank Limited (note-24a)		6,872,479,980	4,977,580,948
Prime Bank Investment Limited		78,344,111	109,185,323
Prime Bank Securities Limited		72,860,204	45,431,934
Prime Exchange Co. Pte. Ltd., Singapore		312,598	277,757
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		41,087,936	33,833,261
		<b>7,065,084,829</b>	<b>5,166,309,223</b>
Less: Inter-company transactions		190,741,338	178,289,541
		<b>6,874,343,491</b>	<b>4,988,019,683</b>
<b>24a Interest / profit paid on deposits, borrowings, etc. of the Bank</b>			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits		716,459,918	552,593,365
Special notice deposits		184,857,386	114,697,815
Term deposits / Mudaraba term deposits		3,027,621,163	1,821,418,780
Deposits under scheme		1,562,310,430	1,676,774,729
Foreign currency deposits (note-24a.1)		20,607,350	32,698,124
Others		35,688,729	23,667,870
		<b>5,547,544,976</b>	<b>4,221,850,684</b>
ii) Interest / Profit paid for borrowings:			
Call deposits		51,160,931	1,291,333
Repurchase agreement (repo)		64,672,806	92,169
Interest expenses of lease liabilities		42,503,440	49,099,071
Banqladesh Bank-refinance		145,591,961	32,399,143
Local bank accounts		134,281,227	132,314,435
Foreign bank accounts		709,542,688	261,079,781
PBL bond		311,463,178	411,768,767
		<b>1,459,216,231</b>	<b>888,044,700</b>
Less: Inter-company transactions		134,281,227	132,314,435
		<b>1,324,935,004</b>	<b>755,730,265</b>
		<b>6,872,479,980</b>	<b>4,977,580,948</b>
<b>24a.1 Foreign currency deposits</b>			
Interest / profit paid on F.C		20,607,350	32,698,124
Interest / profit paid on N.F.C.D		-	-
		<b>20,607,350</b>	<b>32,698,124</b>

		<b>Amount in Taka</b>	
		<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>25 Consolidated investment income</b>			
Prime Bank Limited (note-25a)		2,882,926,124	3,286,158,750
Prime Bank Investment Limited		50,348,064	109,823,793
Prime Bank Securities Limited		107,761,026	157,959,810
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>3,041,035,214</b>	<b>3,553,942,352</b>
Less: Inter-company transactions		27,058,065	-
		<b>3,013,977,149</b>	<b>3,553,942,352</b>
<b>25a Investment income of the bank</b>			
Interest on treasury bills / Reverse repo / bonds		2,606,332,009	1,822,387,061
Interest on debentures / bonds		198,287,183	119,597,217
Gain on discounted bond / bills		123,750,148	413,089,497
Gain on sale of shares		-	30,991,116
Gain on Govt. security trading		143,513,127	1,126,122,751
Dividend on shares		163,121,180	63,763,626
		<b>3,235,003,648</b>	<b>3,575,951,268</b>
Less: Loss on sale/revaluation of security trading		352,077,524	289,792,518
		<b>2,882,926,124</b>	<b>3,286,158,750</b>
<b>26 Consolidated commission, exchange and brokerage</b>			
Prime Bank Limited (note-26a)		2,114,887,233	1,206,123,027
Prime Bank Investment Limited		55,970,629	72,363,941
Prime Bank Securities Limited		48,001,196	115,618,504
Prime Exchange Co. Pte. Ltd., Singapore		52,907,892	58,676,241
PBL Exchange (UK) Ltd.		16,131,301	63,953,214
PBL Finance (Hong Kong) Limited		5,602,644	8,559,879
		2,293,500,894	1,525,294,806
Less: Inter-company transactions		-	-
		<b>2,293,500,894</b>	<b>1,525,294,806</b>
<b>26a Commission, exchange and brokerage of the Bank</b>			
Commission on L/Cs		211,672,073	202,186,868
Commission on L/Cs-back to back		379,268,811	350,963,210
Commission on L/Gs		169,440,919	128,007,404
Commission on remittance		24,694,975	28,171,196
Merchant Commission		3,416,775	1,395,144
Underwriting Commission regarding Treasury bill/ Bond		3,940,561	17,861,643
Commission from sale of BSP /PSP/Others		100,297,495	61,583,753
		892,731,609	790,169,218
Exchange gain (note - 26a.1) - including gain from FC dealings		1,222,155,624	415,953,809
Settlement fees / Brokerage		-	-
		<b>2,114,887,233</b>	<b>1,206,123,027</b>
<b>26a.1 Exchange gain</b>			
Exchange gain		1,440,837,674	428,581,496
Exchange gain-credit card		-	-
Less: Exchange loss		(218,682,050)	(12,627,687)
		<b>1,222,155,624</b>	<b>415,953,809</b>
<b>27 Consolidated other operating income</b>			
Prime Bank Limited (note-27a)		793,638,048	652,540,243
Prime Bank Investment Limited		4,507,680	2,040,043
Prime Bank Securities Limited		537,122	2,806,992
Prime Exchange Co. Pte. Ltd., Singapore		1,451,124	2,084,493
PBL Exchange (UK) Ltd.		-	2,601,285
PBL Finance (Hong Kong) Limited		16,691,233	10,588,175
		<b>816,825,207</b>	<b>672,661,230</b>
Less: Inter-company transactions		247,710	161,164
		<b>816,577,497</b>	<b>672,500,066</b>

<b>Amount in Taka</b>	
<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>

**27a Other operating income of the Bank**

Locker rent	15,730,224	14,794,818
Service and other charges	236,248,861	200,272,173
Retail Income	184,247,790	140,725,133
Income from ATM service	27,386,647	13,973,525
Credit card income (note-27a.2)	119,038,292	75,936,667
Postage / telex / SWIFT/ fax	37,090,602	38,957,401
Rebate from foreign Bank outside Bangladesh	76,516,504	76,826,612
Profit on sale of fixed assets	124,285	920,426
Miscellaneous earnings (note-27a.1)	97,254,844	90,133,488
	<b>793,638,048</b>	<b>652,540,243</b>

**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	29,331,048	23,497,692
Inter-change fees	35,863,156	23,100,110
Others	53,844,088	29,338,866
	<b>119,038,292</b>	<b>75,936,667</b>

**28 Consolidated salaries and allowances**

Prime Bank Limited (note-28a)	3,440,794,946	3,169,856,545
Prime Bank Investment Limited	47,074,541	38,304,372
Prime Bank Securities Limited	40,675,516	36,423,529
Prime Exchange Co. Pte. Ltd., Singapore	21,958,733	21,970,304
PBL Exchange (UK) Ltd.	19,090,593	25,957,031
PBL Finance (Hong Kong) Limited	14,132,632	14,904,380
	<b>3,583,726,960</b>	<b>3,307,416,161</b>

**28a Salaries and allowances of the Bank**

Basic pay	1,458,411,178	1,354,295,293
Allowances	1,020,467,134	937,785,856
Bonus	651,985,638	555,520,461
Bank's contribution to provident fund	132,731,513	133,683,599
Retirement benefits/ Leave encashment	19,699,484	10,571,337
Gratuity	157,500,000	178,000,000
	<b>3,440,794,946</b>	<b>3,169,856,545</b>

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

Prime Bank Limited (note-29a)	459,825,024	336,496,890
Prime Bank Investment Limited	1,547,554	1,489,570
Prime Bank Securities Limited	6,751,810	3,744,067
Prime Exchange Co. Pte. Ltd., Singapore	1,309,368	1,971,224
PBL Exchange (UK) Ltd.	6,100,639	6,043,532
PBL Finance (Hong Kong) Limited	4,097,973	2,885,739
	<b>479,632,368</b>	<b>352,631,022</b>

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

Rent, rates and taxes	204,385,462	114,867,310
Lease rent	-	-
Insurance	159,487,859	136,139,526
Power and electricity	95,951,703	85,490,054
	<b>459,825,024</b>	<b>336,496,890</b>

**30 Consolidated legal expenses**

Prime Bank Limited (note-30a)	36,394,816	14,236,794
Prime Bank Investment Limited	1,001,058	577,190
Prime Bank Securities Limited	115,000	113,139
Prime Exchange Co. Pte. Ltd., Singapore	850,274	1,187,171
PBL Exchange (UK) Ltd.	4,375,536	7,163,420
PBL Finance (Hong Kong) Limited	-	-
	<b>42,736,684</b>	<b>23,277,713</b>

		<b>Amount in Taka</b>	
		<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>30a</b>	<b>Legal expenses of the Bank</b>		
	Legal expenses	29,712,623	7,492,694
	Other professional charges	6,682,193	6,744,099
		<b>36,394,816</b>	<b>14,236,794</b>
<b>31</b>	<b>Consolidated postage, stamp, telecommunication, etc.</b>		
	Prime Bank Limited (note-31a)	77,072,851	63,426,852
	Prime Bank Investment Limited	717,267	686,568
	Prime Bank Securities Limited	7,192	2,676
	Prime Exchange Co. Pte. Ltd., Singapore	1,322,737	1,095,675
	PBL Exchange (UK) Ltd.	394,904	538,711
	PBL Finance (Hong Kong) Limited	3,801,192	3,206,781
		<b>83,316,143</b>	<b>68,957,262</b>
<b>31a</b>	<b>Postage, stamp, telecommunication, etc. of the Bank</b>		
	Postage & Courier	7,658,716	5,802,211
	Telegram, telex, fax and internet	1,259,745	1,246,927
	Data communication	51,440,629	40,556,085
	Telephone - office	16,632,123	15,775,670
	Telephone - residence	81,638	45,958
		<b>77,072,851</b>	<b>63,426,852</b>
<b>32</b>	<b>Consolidated stationery, printing and advertisements, etc.</b>		
	Prime Bank Limited (note-32a)	188,025,525	198,280,071
	Prime Bank Investment Limited	1,326,647	907,726
	Prime Bank Securities Limited	701,009	542,071
	Prime Exchange Co. Pte. Ltd., Singapore	1,376,257	1,273,359
	PBL Exchange (UK) Ltd.	253,155	547,995
	PBL Finance (Hong Kong) Limited	239,881	258,725
		<b>191,922,473</b>	<b>201,809,947</b>
<b>32a</b>	<b>Stationery, printing and advertisements, etc. of the Bank</b>		
	Office and security stationery	36,217,332	30,622,419
	Computer consumable stationery	137,671,846	158,605,312
	Publicity and advertisement	14,136,346	9,052,340
		<b>188,025,525</b>	<b>198,280,071</b>
<b>33</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	6,519,194	4,441,935
	Bonus	1,485,000	675,000
	House rent allowance	1,575,000	1,151,613
	Utility allowance	675,000	537,097
	House maintenance allowance	675,000	450,000
	Others	1,800,000	1,316,129
		<b>12,729,194</b>	<b>8,571,774</b>
<b>34</b>	<b>Consolidated Directors' fees</b>		
	Prime Bank Limited (note-34a)	3,501,519	3,167,510
	Prime Bank Investment Limited	676,500	299,200
	Prime Bank Securities Limited	281,600	182,400
	Prime Exchange Co. Pte. Ltd., Singapore	1,207,906	16,154
	PBL Exchange (UK) Ltd.	26,606	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>5,694,131</b>	<b>3,665,264</b>
<b>34a</b>	<b>Directors' fees of the Bank</b>		
	Meeting fees	1,434,400	1,777,600
	Other benefits	2,067,119	1,389,910
		<b>3,501,519</b>	<b>3,167,510</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 September 2022.

		<b>Amount in Taka</b>	
		<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>35 Consolidated Auditors' fees</b>			
Prime Bank Limited (note-35a)		1,138,500	1,035,000
Prime Bank Investment Limited		307,625	218,500
Prime Bank Securities Limited		142,313	129,375
Prime Exchange Co. Pte. Ltd., Singapore		247,786	213,801
PBL Exchange (UK) Ltd.			426,670
PBL Finance (Hong Kong) Limited		280,299	246,583
		<b>2,116,523</b>	<b>2,269,930</b>
<b>35a Auditors' fees of the Bank</b>			
External Audit fee		1,138,500	1,035,000
		<b>1,138,500</b>	<b>1,035,000</b>
<b>36 Charges on loan losses</b>			
Loan -written off		-	-
Interest waived		-	-
		-	-
<b>37 Consolidated depreciation and repair of Bank's assets</b>			
Prime Bank Limited (note-37a)		526,091,163	677,092,025
Prime Bank Investment Limited		14,745,966	13,677,892
Prime Bank Securities Limited		6,205,780	6,573,920
Prime Exchange Co. Pte. Ltd., Singapore		9,699,345	8,784,511
PBL Exchange (UK) Ltd.		1,258,192	2,133,065
PBL Finance (Hong Kong) Limited		197,747	493,444
		<b>558,198,193</b>	<b>708,754,858</b>
<b>37a Depreciation and repair of Bank's assets</b>			
<b>Depreciation -</b>			
Fixed assets		163,222,465	178,688,643
Leased assets		211,467,127	362,369,460
		<b>374,689,592</b>	<b>541,058,104</b>
<b>Amortization -</b>			
Software-core banking		90,700,258	89,808,436
Software-ATM		2,292,000	2,274,500
		<b>92,992,258</b>	<b>92,082,936</b>
<b>Repairs</b>			
Building		22,185,961	9,712,997
Furniture and fixtures		9,669,403	3,935,327
Office equipment		23,197,795	25,714,436
Bank's vehicles		2,905,989	4,162,052
Maintenance		450,165	426,175
		<b>58,409,313</b>	<b>43,950,986</b>
		<b>526,091,163</b>	<b>677,092,025</b>
<b>38 Consolidated other expenses</b>			
Prime Bank Limited (note-38a)		971,671,304	676,496,865
Prime Bank Investment Limited		16,710,826	12,011,996
Prime Bank Securities Limited		13,066,857	22,909,848
Prime Exchange Co. Pte. Ltd., Singapore		7,736,674	8,910,554
PBL Exchange (UK) Ltd.		5,179,384	35,760,419
PBL Finance (Hong Kong) Limited		1,718,571	1,532,648
		<b>1,016,083,616</b>	<b>757,622,330</b>

	<b>Amount in Taka</b>	
	<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>38a Other expenses of the Bank</b>		
Security and cleaning	137,229,141	142,928,696
Entertainment	17,768,945	7,017,424
Car expenses	196,071,757	150,224,542
ATM expenses	125,995,739	111,049,405
Retail expenses (Service Charge & Others)	649,557	586,024
Books, magazines and newspapers, etc.	129,702	50,249
Liveries and uniforms	273,760	-
Bank charges and commission	10,306,971	5,341,678
Loss on sale of fixed assets	596,142	631,006
Impairment of fixed assets	32,017,807	
House furnishing expenses	3,200,000	2,250,000
Subscription to institutions	15,272,855	14,808,002
Donations	90,692,292	38,054,726
Sponsorship	23,974,761	5,915,972
Prime Bank Cricket Club	61,173,753	27,459,052
Traveling expenses	9,630,438	3,180,233
Corporate action fees	59,967	450
Local conveyance, labor, etc.	9,245,702	7,383,877
Business development	32,410,939	13,942,087
Training and internship	12,072,362	973,521
Remittance charges	7,795,780	7,125,506
Cash reward to branches	16,780,117	6,403,028
Laundry, cleaning and photographs, etc.	4,720,743	3,448,981
Credit card expenses	35,949,788	26,977,177
Consolidated salary (staff)	22,036,840	19,226,390
Annual General Meeting	52,500	63,889
Exgratia	6,495,875	2,378,500
Welfare fund	-	5,000,000
Prime Bank Foundation	93,330,774	67,500,000
Miscellaneous expenses	5,736,296	6,576,450
	<b>971,671,304</b>	<b>676,496,865</b>

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

Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	880,000,000	1,280,000,000
Provision for unclassified loans and advances/investments-PBL (note-39a)	167,623,163	180,000,000
Provision for bad and doubtful loans and advances (OBU) (note-39a)	6,000,000	-
Provision for unclassified loans and advances/investments (OBU) (note-39a)	17,000,000	125,000,000
Special general provision-COVID 19	-	-
Provision for off-balance sheet exposure-PBL (note-39a)	185,000,000	530,000,000
Provision for interest receivable	(52,717,300)	-
Provision for diminution in value of investments-PBIL	12,461,054	(163,079,442)
Provision for impairment of client margin loan-PBIL	252,210,331	293,652,371
Provision for impairment loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	84,872,420	10,720,049
Provision for impairment of client margin loan-PBSL	-	20,478,197
Provision for impairment loss for investment in subsidiaries (note-39a)	(94,500,000)	50,000,000
Provision for Start-up fund (note-39a)	28,194,137	(39,121,571)
Provision for other assets (note-39a)	(36,600,000)	-
	<b>1,449,543,805</b>	<b>2,287,649,604</b>

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

Provision for bad and doubtful loans and advances / investments	880,000,000	1,280,000,000
Provision for unclassified loans and advances / investments	167,623,163	180,000,000
Provision for bad and doubtful loans and advances (OBU)	6,000,000	-
Provision for unclassified loans and advances / investments (OBU)	17,000,000	125,000,000
Special general provision-COVID 19	-	-
Provision for off-balance sheet exposure	185,000,000	530,000,000
Provision for interest receivable	(52,717,300)	-
Provision for impairment loss for investment in subsidiaries	(94,500,000)	50,000,000
Provision for Start-up fund	28,194,137	(39,121,571)
Provision for other assets	(36,600,000)	-
	<b>1,100,000,000</b>	<b>2,125,878,429</b>

		<b>Amount in Taka</b>	
		<b>Jan-Sep-2022</b>	<b>Jan-Sep-2021</b>
<b>40 Consolidated tax expenses</b>			
<b>Current tax</b>			
Prime Bank Limited (note-40a)		1,959,963,753	2,033,813,056
Prime Bank Investment Limited		10,092,923	18,273,456
Prime Bank Securities Limited		26,735,915	45,529,453
Prime Exchange Co. Pte. Ltd., Singapore		-	18,146
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	515,085
		<b>1,996,792,591</b>	<b>2,098,149,197</b>
<b>Deferred tax</b>			
Prime Bank Limited (note-40a)		378,479,572	(471,531,505)
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		(11,536,875)	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>366,942,697</b>	<b>(471,531,505)</b>
		<b>2,363,735,288</b>	<b>1,626,617,693</b>
<b>40a Tax expenses of the Bank</b>			
Current tax		1,959,963,753	2,033,813,056
Deferred tax (note-40a.1)		378,479,572	(471,531,505)
		<b>2,338,443,325</b>	<b>1,562,281,552</b>
<b>40a.1 Deferred tax</b>			
Decrease/(Increase) in Deferred Tax Asset		259,827,129	(433,650,262)
Increase/(Decrease) in Deferred Tax Liability		118,652,443	(37,881,243)
<b>Deferred tax Expense/(Income)</b>		<b>378,479,572</b>	<b>(471,531,505)</b>
<b>41 Consolidated earnings per share (CEPS)</b>			
Net profit after tax (Numerator)		2,795,417,188	2,573,510,439
Number of Ordinary shares outstanding (Denominator)		1,132,283,477	1,132,283,477
Consolidated earnings per share (CEPS)		<b>2.47</b>	<b>2.27</b>
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".			
<b>42 Earnings per share (EPS) of the Bank</b>			
Net profit after tax (Numerator)		2,819,413,722	2,381,290,954
Number of Ordinary shares outstanding (Denominator)		1,132,283,477	1,132,283,477
Earnings per share (EPS)		<b>2.49</b>	<b>2.10</b>
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".			
<b>43 Significant deviations between financial statements of Q3 2022 and financial statements Q3 2021:</b>			
Following significant deviations observed during the period ended 30 September 2022 compared to the same period of last year:			
<b>Investment income (Consolidated) decreased by BDT 54 crore</b>			
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.			
<b>Commission, exchange and brokerage (Consolidated) increased by BDT 77 crore</b>			
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.			
<b>Net Profit after Tax (Consolidated) increased by BDT 22 crore</b>			
Consolidated operating expenses and tax provision has increased by taka 54 crore and 74 crore respectively for the period ended 30 September 2022 compared to the same period of last year. On the other hand operating income increased by taka 66 crore and provision for loans & others has decreased by taka 84 crore in the same period of last year which resulting increased of consolidated Net Profit after tax (NPAT) by taka 22 crore.			
<b>Earnings Per Share (Consolidated) increased by BDT 0.20</b>			
Earnings per share (EPS) on consolidated basis increased due to the above mentioned reasons.			
<b>Net operating cash flow per share (Consolidated) decreased during the period ended 30 September 2022</b>			
Net operating cash flow decreased by BDT 534 crore during the period ended 30 September 2022 compared to the same period of previous year mainly due to purchases of govt. securities and increased of loans and advances etc. As a result, Net operating cash flow per share (NOCFPS) stood at BDT 1.28 for the period ended 30 September 2022.			



	Amount in Taka	
	30 Sep 2022	30 Sep 2021
<b>44 Shareholders' Equity</b>		
Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	111,287,389	59,199,356
Revaluation reserve	1,555,128,315	1,507,173,559
Foreign currency translation gain	85,254,137	18,607,019
Surplus in profit and loss account / Retained earnings	6,278,831,940	4,669,787,921
	<b><u>30,918,631,920</u></b>	<b><u>29,142,897,995</u></b>
<b>45 Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)".</b>		
<b>Calculation of EPS</b>		
Profit after tax for the year (Solo)	2,819,413,722	2,381,290,954
Profit after tax for the year (Consolidated)	2,795,417,188	2,573,510,439
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	<b>2.49</b>	<b>2.10</b>
Earnings per share (Consolidated)	<b>2.47</b>	<b>2.27</b>
The bank has no dilutive instruments that is why we are not considering the diluted earnings per share.		
<b>46 Calculation of Net Asset value per Share (NAVPS)</b>		
Shareholders' Equity (Solo)	30,918,631,920	29,142,897,995
Shareholders' Equity (Consolidated)	30,779,324,828	29,005,448,818
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	<b>27.31</b>	<b>25.74</b>
Net Asset value per Share (NAVPS) (Consolidated)	<b>27.18</b>	<b>25.62</b>
<b>47 Calculation of Net Cash Flow Per Share (NOCFPS)</b>		
Net Cash from Operating Activities (Solo)	1,312,850,473	6,270,301,337
Net Cash from Operating Activities (Consolidated)	1,447,506,047	6,788,248,867
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	<b>1.16</b>	<b>5.54</b>
Net operating cash flow per share (Consolidated)	<b>1.28</b>	<b>6.00</b>
<b>48 Reconciliation of statement of cash flows from operating activities</b>		
Profit before provision	6,257,857,047	6,069,450,935
Adjustment for non cash items:		
Depreciation on fixed asset	374,689,592	541,058,104
Impairment of fixed assets	32,017,807	
Amortization on software	92,992,258	92,082,936
Amortization on House Furnishing	3,200,000	2,250,000
<b>Adjustment with non-operating activities</b>	<b>502,899,657</b>	<b>635,391,039</b>
Recovery of write-off loan	139,786,077	96,901,337
Accounts Receivable	(584,867,701)	(797,106,819)
Accounts payable on deposits	901,378,546	(553,434,760)
Dividend Receivable	(6,256,561)	-
Gain on sale of asset	(124,285)	(920,426)
Loss on sale of asset	596,142	631,006
Provision for Audit fee	1,138,500	1,035,000
Finance cost of lease liabilities	42,503,440	49,099,071
Prime Bank Foundation	21,447,870	67,500,000
Lease rent expenses	13,675,586	(388,200,910)
Employees Welfare fund	-	5,000,000
Employees salary/benefits	(3,046,597)	57,701,984
	<b>526,231,017</b>	<b>(1,461,794,517)</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	(27,695,811,615)	(6,019,256,786)
Changes in deposit and other accounts	14,938,421,716	(11,318,735,512)
Changes in investment	(4,925,510,579)	3,702,629,761
Changes in borrowings	14,496,504,225	16,579,553,685
Changes in other assets	(301,476,332)	(260,814,698)
Changes in other liabilities	(136,210,492)	459,184,386
	<b>(3,624,083,078)</b>	<b>3,142,560,836</b>
Income Tax Paid	(2,350,054,171)	(2,115,306,956)
<b>Net cash flows from operating activities</b>	<b>1,312,850,473</b>	<b>6,270,301,337</b>

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

Particulars	COST					DEPRECIATION				Net book value as at 30.09.22
	Opening balance as on 01.01.22	Additions/ (Adjustments) for revaluation	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.09.22	Opening balance as on 01.01.22	Charge for the period	Disposals/ adjustments during the period	Total balance as at 30.09.22	
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	3,719,444,788	30,938,212	-	-	3,750,383,000	-	-	-	-	3,750,383,000
Building	1,531,933,729	60,605,839	-	-	1,592,539,568	286,945,243	23,343,534	-	310,288,777	1,282,250,791
Capital work in progress (Building)	845,093,710	-	328,189,939	-	1,173,283,648	-	-	-	-	1,173,283,648
Furniture and fixtures	1,094,743,900	-	34,521,077	1,891,276	1,127,373,701	712,362,222	31,598,568	1,190,629	742,770,162	384,603,539
Capital work in progress (Furniture's)	15,523,898	-	4,957,486	20,481,384	-	-	-	-	-	-
Office equipment and machinery	2,665,889,485	-	74,664,854	2,169,693	2,738,384,646	2,099,401,039	96,066,599	1,970,491	2,193,497,147	544,887,500
Capital work in progress (Equipment)	-	-	47,397,243	-	47,397,243	-	-	-	-	47,397,243
Vehicles	319,395,465	-	32,784,875	4,002,000	348,178,340	302,979,671	12,213,764	3,210,493	311,982,942	36,195,398
<b>Sub-total</b>	<b>10,192,024,975</b>	<b>91,544,051</b>	<b>522,515,473</b>	<b>28,544,352</b>	<b>10,777,540,147</b>	<b>3,401,688,176</b>	<b>163,222,465</b>	<b>6,371,613</b>	<b>3,558,539,028</b>	<b>7,219,001,119</b>
<b>Lease assets-Premises</b>										
Right-of-use assets	2,457,013,562	-	-	-	2,457,013,562	1,194,670,506	211,467,127	-	1,406,137,633	1,050,875,930
<b>Sub-total</b>	<b>2,457,013,562</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,457,013,562</b>	<b>1,194,670,506</b>	<b>211,467,127</b>	<b>-</b>	<b>1,406,137,633</b>	<b>1,050,875,930</b>
<b>Software-Amortization</b>										
Software-Core Banking	856,201,383	-	8,500,000	-	864,701,383	594,777,064	90,700,258	-	685,477,322	179,224,061
Software-ATM	58,492,614	-	-	-	58,492,614	53,196,976	2,292,000	-	55,488,976	3,003,638
Capital work in progress (Software)	6,300,000	-	2,140,000	4,250,000	4,190,000	-	-	-	-	4,190,000
<b>Sub-total</b>	<b>920,993,997</b>	<b>-</b>	<b>10,640,000</b>	<b>4,250,000</b>	<b>927,383,997</b>	<b>647,974,041</b>	<b>92,992,258</b>	<b>-</b>	<b>740,966,299</b>	<b>186,417,698</b>
<b>As at 30 September 2022</b>	<b>13,570,032,534</b>	<b>91,544,051</b>	<b>533,155,473</b>	<b>32,794,352</b>	<b>14,161,937,707</b>	<b>5,244,332,722</b>	<b>467,681,850</b>	<b>6,371,613</b>	<b>5,705,642,960</b>	<b>8,456,294,747</b>
<b>As at 31 December 2021</b>	<b>12,675,422,435</b>	<b>-</b>	<b>1,026,055,380</b>	<b>131,445,281</b>	<b>13,570,032,535</b>	<b>4,524,994,235</b>	<b>771,952,858</b>	<b>52,614,371</b>	<b>5,244,332,723</b>	<b>8,325,699,812</b>