PRIME BANK LIMITED

INTERIM FINANCIAL STATEMENTS
AS AT AND FOR THE PERIOD ENDED 31 MARCH 2023

Prime Bank Limited Consolidated Balance Sheet (Unaudited) as at 31 March 2023

Particulars	Notes	Amount	in Taka
	110163	31 Mar 2023	31 Dec 2022
PROPERTY AND ASSETS	_		
Cash Cash in hand (including foreign gurraneigs)	3	2 0E2 100 077	2 515 224 216
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		3,953,198,977	3,515,224,316
(including foreign currencies)		13,810,539,939	13,951,880,155
(including foreign currencies)	L	17,763,738,916	17,467,104,471
Balance with other banks and financial institutions	4		
In Bangladesh		2,146,787,271	3,355,292,845
Outside Bangladesh		1,140,879,141	2,120,606,765
Marine Marine Marine Marine	_	3,287,666,412	5,475,899,610
Money at call on short notice	5	-	-
Investments	6		
Government	Ţ.	71,825,919,745	63,858,940,387
Others		8,862,538,392	8,693,822,257
		80,688,458,137	72,552,762,644
Loans, advances and lease /investments	_		
Loans, cash credits, overdrafts etc./ investments	7	254,158,176,803	252,108,270,020
Bills purchased and discounted	8	46,044,930,085	46,094,715,922
	•	300,203,106,888	298,202,985,942
Fixed assets including premises, furniture and fixtures	9	8,953,257,635	9,013,898,468
Other assets	10	34,386,808,295	32,527,241,716
Non - banking assets	11	220,500,640	220,500,640
Total assets		445,503,536,923	435,460,393,490
LIABILITIES AND CARITAL			
LIABILITIES AND CAPITAL Liabilities			
Borrowings from other banks, financial institutions and agents	12	74,164,131,792	77,718,293,062
Deposits and other accounts	13	77,107,131,732	77,710,293,002
Current / Al-wadeeah current deposits		51,030,152,018	48,559,420,979
Bills payable		12,182,929,124	17,107,305,201
Savings bank / Mudaraba savings deposits		65,091,981,566	64,680,744,665
Term deposits / Mudaraba term deposits		148,153,015,421	135,378,687,680
Bearer certificate of deposit		-	-
Other deposits		-	-
		276,458,078,129	265,726,158,525
Other liabilities	14	61,625,055,563	59,845,271,291
Total liabilities	-	412,247,265,483	403,289,722,879
Capital / Shareholders' equity	4= 0 [11 222 024 770	11 222 024 770
Paid -up capital	15.2 15.4	11,322,834,770	11,322,834,770
Share premium Non-controlling Interest	15.4	1,211,881,786 59	1,211,881,786 58
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	173,710,754	122,985,293
Revaluation reserve	18	1,555,128,315	1,555,128,315
Foreign currency translation gain	19	100,438,223	105,135,102
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	8,510,861,062	7,471,288,815
Total Shareholders' equity		33,256,271,440	32,170,670,611
Total liabilities and Shareholders' equity		445,503,536,923	435,460,393,490

Particulars	Notes	Amount	in Taka
	Notes	31 March 2023	31 Dec 2022
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21	62.004.055.004	60 160 001 001
Acceptances and endorsements	21.1	63,994,355,281	69,160,801,021
Letters of guarantee	21.2	40,143,896,985	36,942,173,730
Irrevocable letters of credit	21.3	35,699,483,672	37,867,388,098
Bills for collection	21.4	15,462,628,441	14,697,739,443
Other contingent liabilities		155 200 264 280	158,668,102,292
Other commitments		155,300,364,380	158,008,102,292
Documentary credits and short term trade -related transacti	onc		_
Forward assets purchased and forward deposits placed	UHS	1,480,491,783	773,449,556
Undrawn note issuance and revolving underwriting facilities		1,400,451,765	773,443,330
Undrawn formal standby facilities , credit lines and other co	mmitments	_	_
Liabilities against forward purchase and sale	miniancha	_	_
Elabilities against forward parenase and sale		_	_
	!	1,480,491,783	773,449,556
Total Off-Balance Sheet items including contingent l	iabilities	156,780,856,165	159,441,551,848
Company Secretary Chief F	inancial Officer	Mana	ging Director
 Director		Chairman	

Dated , 17 April 2023

Prime Bank Limited Consolidated Profit and Loss Account (Unaudited) for the period from 01 January to 31 March 2023

Particulars	Notes	Amount	in Taka
Particulars	Notes	Jan-Mar-2023	Jan-Mar-2022
Interest income / profit on investments	23	5,620,003,439	4,086,305,459
Interest / profit paid on deposits, borrowings, etc.	24	(3,344,315,000)	(2,077,152,370)
Net interest / net profit on investments	•	2,275,688,440	2,009,153,089
Investment income	25	1,159,605,183	953,894,133
Commission, exchange and brokerage	26	561,169,744	880,516,179
Other operating income	27	261,194,961	238,883,627
Total operating income (A)		4,257,658,328	4,082,447,028
Salaries and allowances	28	1,336,353,299	1,231,489,125
Rent, taxes, insurance, electricity, etc.	29	202,621,328	141,861,068
Legal expenses	30	7,052,906	28,355,885
Postage, stamp, telecommunication, etc.	31	24,133,486	26,541,320
Stationery, printing, advertisements, etc.	32	64,993,434	55,382,260
Managing Director's salary and fees	33	3,845,613	3,639,194
Directors' fees	34	847,876	1,023,201
Auditors' fees	35	721,026	1,201,753
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	195,237,946	190,293,332
Other expenses	38	356,941,374	248,581,885
Total operating expenses (B)	_	2,192,748,287	1,928,369,025
Profit / (loss) before provision (C=A-B)		2,064,910,041	2,154,078,003
Provision for loans & advances	39	299,500,000	420,000,000
Provision for diminution in value of investments	39	-	35,175,228
Provision for impairment of client margin loan	39	35,000,000	40,000,000
Other provisions	39	500,000	(20,000,000)
Total provision (D)	_	335,000,000	475,175,228
Total profit / (loss) before taxes (C-D)	<u>-</u>	1,729,910,041	1,678,902,775
Provision for taxation:			
Current tax	40	817,955,856	153,108,737
Deferred tax		(128,218,721)	487,978,422
	<u>-</u>	689,737,135	641,087,159
Net profit after taxation		1,040,172,906	1,037,815,616
Retained earnings brought forward from previous year	20.1	7,470,688,155	5,227,477,362
	=	8,510,861,061	6,265,292,978

Particulars	Notes		in Taka
raiticulais	Notes	Jan-Mar-2023	Jan-Mar-2022
Appropriations Statutory reserve Non controlling interest General reserve		(1) - (1)	(3) -
Retained surplus	20	8,510,861,062	6,265,292,981
Earnings per share (EPS)	41	0.92	0.92
Company Secretary Chief Financial Off			anaging Director

Dated , 17 April 2023

Prime Bank Limited Consolidated Cash Flow Statement (Unaudited) for the period from 01 January to 31 March 2023

Г	Davkierdave	Amount	in Taka
	Particulars	Jan-Mar-2023	Jan-Mar-2022
A)	Cash flows from operating activities	E 00E 444 0C3 10	4 410 007 000 1
	Interest receipts in cash Interest payments	5,805,414,067 (2,598,761,712)	4,418,087,998 (1,670,163,074)
	Dividend receipt	62,596,815	51,110,507
	Fees and commission receipts in cash	561,169,744	880,516,179
	Recoveries of loans previously written off	127,274,172	43,399,408
	Cash payments to employees	(1,227,698,912)	(1,219,232,418)
	Cash payments to suppliers	(197,045,779)	(184,514,375)
	Income taxes paid	(448,793,040)	(562,701,974)
	Receipts from other operating activities	339,595,843	279,249,996
	Payments for other operating activities	(419,503,657)	(307,130,590)
	Cash generated from operating activities before changes in operating assets and liabilities	2,004,247,540	1,728,621,658
		2,007,277,370	1,720,021,030
	Increase / (decrease) in operating assets and liabilities	(7.000 F10.0F0)	2 040 065 255
	Purchase/sale of trading securities (Bills/Bonds) Loans and advances to customers	(7,966,519,058)	3,948,065,355
	Other assets	(1,869,199,604) (373,048,545)	902,284,411 (6,148,310,089)
	Deposits from other banks / borrowings	(4,640,788,842)	(229,009,898)
	Deposits from customers	15,740,781,344	(4,608,577,817)
	Other liabilities account of customers	(4,924,376,077)	6,983,319
	Other liabilities	503,296,386	(613,852,829)
		(3,529,854,396)	(6,742,417,548)
	Net cash from operating activities	(1,525,606,855)	(5,013,795,890)
B)	Cash flows from investing activities	-	
-,	Payments for purchases of securities	(131,685,510)	(233,416,481)
	Purchase of property, plant and equipment	(130,153,895)	(195,312,709)
	Net cash used in investing activities	(261,839,405)	(428,729,190)
C)	Cash flows from financing activities		
Ο,	Redemption of Prime Bank sub-ordinated bond	-	(500,000,000)
	Repayment of borrowings and leasing liabilities	(82,559,164)	(64,433,972)
	Interest paid on lease liabilities	(16,835,491)	(15,041,848)
	Net cash used in financing activities	(99,394,655)	(579,475,820)
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(1,886,840,915)	(6,022,000,900)
E)	Effects of exchange rate changes on cash and cash equivalents	(5,297,537)	3,044,671
F)	Cash and cash equivalents at beginning of the year	22,946,687,280	28,265,687,613
G)	Cash and cash equivalents at end of the period (D+E+F)	21,054,548,828	22,246,731,384
	Cash and cash equivalents at end of the period		
	Cash in hand (including foreign currencies) (note-3)	3,953,198,977	3,820,734,934
	Balance with Bangladesh Bank and its agent bank (s)		-,, - ,
	(including foreign currencies) (note-3)	13,810,539,939	11,794,336,793
	Balance with other banks and financial institutions (note-4)	3,287,666,412	6,627,325,157
	Prize bonds (note-6a)	3,143,500	4,334,500
		21,054,548,828	22,246,731,384
(Company Secretary Chief Financial Officer		Managing Director
	Divactor	Chairman -	_
	Director	Chairman	
Dat	od 17 April 2022		

Prime Bank Limited Consolidated Statement of Changes in Equity (Unaudited) for the period from 01 January to 31 March 2023

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 2023 Changes in accounting policy / Last year's profit	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315 -	122,985,293	105,135,102	7,471,288,815 -	32,170,670,611
Balance as at 1 January 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315	122,985,293	105,135,102	7,471,288,815	32,170,670,611
Intercompany transaction	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(2,860,322)	-	-	(2,860,322)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	53,585,783	-	-	53,585,783
Currency translation differences	-	-	-	-	-	-	-	(4,696,879)	(600,659)	(5,297,538)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	173,710,754	100,438,223	7,470,688,156	32,216,098,534
Net profit for the period	-	-	-	-	-	-	-	-	1,040,172,906	1,040,172,906
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Share Premium	-			-						-
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.21	-	-	-	-	0.21
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	59	1,555,128,315	173,710,754	100,438,223	8,510,861,062	33,256,271,440
Balance as at 31 March 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	275,350,478	20,537,831	6,265,292,981	30,984,487,934

Company Secretary	Chief Financial Officer	Managing Director	Director	Chairman

Prime Bank Limited Balance Sheet (Unaudited) as at 31 March 2023

Particulars	Notes	Amount in Taka	
	Notes	31 March 2023	31 Dec 2022
PROPERTY AND ASSETS	_		
Cash	3a	2 027 400 260	2 515 102 022
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		3,927,489,268	3,515,103,923
(including foreign currencies)		13,810,539,939	13,951,880,155
(including foreign currencies)	Į.	17,738,029,207	17,466,984,077
Balance with other banks and financial institutions	4a	17/150/025/207	27/100/501/077
In Bangladesh	[1,972,368,725	3,197,398,940
Outside Bangladesh		846,517,828	1,860,036,573
	•	2,818,886,553	5,057,435,513
Money at call on short notice	5	-	-
	_		
Investments	6a	74 025 040 745	62.050.040.207
Government		71,825,919,745	63,858,940,387
Others	<u>l</u>	5,389,119,257 77,215,039,002	5,352,088,632 69,211,029,019
Loans, advances and lease / investments		77,213,039,002	09,211,029,019
Loans, cash credits, overdrafts, etc./ investments	7a	255,343,800,991	253,345,232,744
Bills purchased and discounted	8a	43,278,714,670	43,136,116,527
		298,622,515,661	296,481,349,272
Fixed assets including premises, furniture and fixtures	9a	8,874,258,586	8,917,065,250
Other assets	10a	37,961,023,842	36,055,297,579
Non - banking assets	11	220,500,640	220,500,640
Total assets		443,450,253,491	433,409,661,350
		110/100/100/	100/100/000
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	73,527,415,662	77,079,066,963
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		51,186,236,607	48,674,553,200
Bills payable		12,182,929,124	17,107,305,201
Savings bank / Mudaraba savings deposits		65,091,981,566	64,680,744,665
Term deposits / Mudaraba term deposits Bearer certificate of deposit		148,153,200,513	135,378,862,054
Other deposits		-	_
other deposits	L	276,614,347,810	265,841,465,120
Out on the Little	4.4-	F0 004 000 447	F0 404 F36 7FF
Other liabilities Total liabilities	14a	59,931,068,117	58,184,526,755
Capital / Shareholders' equity	-	410,072,831,589	401,105,058,837
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	101,205,310	54,692,410
Revaluation reserve	18	1,555,128,315	1,555,128,315
Foreign currency translation gain	19a	100,512,627	98,758,787
Other reserve Surplus in profit and loss account / Retained earnings	20a	- 8,732,445,510	- 7,707,892,860
Total Shareholders' equity	20a	33,377,421,902	32,304,602,513
Total liabilities and Shareholders' equity		443,450,253,491	433,409,661,350
• •	•	<u> </u>	

Particulars	Notes	Amount	in Taka
	Notes	31 March 2023	31 Dec 2022
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a	(2,004,255,204	60 160 001 021
Acceptances and endorsements	21a.1	63,994,355,281	69,160,801,021
Letters of guarantee Irrevocable letters of credit	21a.2 21a.3	40,143,896,985	36,942,173,730
Bills for collection	21a.3 21a.4	35,699,483,672 15,462,628,441	37,867,388,098 14,697,739,443
Other contingent liabilities	21a.4	13,402,020,441	14,097,739,443
Other contangent habilities	Ĺ	155,300,364,380	158,668,102,292
Other commitments		155,500,504,500	130,000,102,232
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,480,491,783	773,449,556
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitmen	nts	-	-
Liabilities against forward purchase and sale		-	-
		1,480,491,783	773,449,556
Total Off-Balance Sheet items including contingent liabilities	•	156,780,856,164	159,441,551,848
Company Secretary Chie	ef Financial Officer		Managing Director

Dated , 17 April 2023

Prime Bank Limited Profit and Loss Account (Unaudited) for the period from 01 January to 31 March 2023

Particulars	Notes	Amount	in Taka
raiticulais	Notes	Jan-Mar-2023	Jan-Mar-2022
Interest income / profit on investments	23a	5,545,276,894	4,019,527,158
Interest / profit paid on deposits, borrowings, etc.	24a	(3,331,918,572)	(2,063,365,929)
Net interest / net profit on investments	_	2,213,358,323	1,956,161,230
Investment income	25a	1,153,147,761	879,830,696
Commission, exchange and brokerage	26a	507,648,842	813,097,223
Other operating income	27a	254,474,232	235,015,026
Total operating income (A)		4,128,629,158	3,884,104,176
Salaries and allowances	28a	1,293,854,160	1,187,268,267
Rent, taxes, insurance, electricity, etc.	29a	198,231,241	135,104,750
Legal expenses	30a	5,286,770	26,355,126
Postage, stamp, telecommunication, etc.	31a	21,909,116	24,108,860
Stationery, printing, advertisements, etc.	32a	63,803,888	54,060,562
Managing Director's salary and fees	33	3,845,613	3,639,194
Directors' fees	34a	589,603	540,136
Auditors' fees	35a	379,500	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	183,892,147	181,685,708
Other expenses	38a	351,255,709	232,660,005
Total operating expenses (B)	_	2,123,047,748	1,845,767,608
Profit / (loss) before provision (C=A-B)	_	2,005,581,410	2,038,336,567
Provision for loans & advances	39a	299,500,000	420,000,000
Provision for diminution in value of investments	39a	-	-
Other provisions	39a	500,000	(20,000,000)
Total provision (D)	-	300,000,000	400,000,000
Total profit / (loss) before taxes (C-D)	_	1,705,581,410	1,638,336,567
Provision for taxation	_		
Current tax	40a	811,399,989	139,778,911
Deferred tax		(130,371,229)	489,341,655
	_	681,028,761	629,120,566
Net profit after taxation		1,024,552,649	1,009,216,002
Retained earnings brought forward from previous years	20.1a	7,707,892,860	5,440,914,302
	=	8,732,445,510	6,450,130,304

Particulars		Amount in Taka			
raiticulais	Notes	Jan-Mar-2023	Jan-Mar-2022		
Appropriations					
Statutory reserve		-	-		
General reserve		-	-		
Retained surplus	20 a	8,732,445,510	6,450,130,304		
Earnings per share (EPS)	42	0.90	0.89		
Company Secretary	Chief Financial Officer		Managing Director		
Director		Chairman			

Dated , 17 April 2023

Prime Bank Limited Cash Flow Statement (Unaudited) for the period from 01 January to 31 March 2023

	Particulars	Amount	
		Jan-Mar-2023	Jan-Mar-2022
A)		E 670 000 700 I	4 200 220 245
	Interest receipts in cash	5,670,200,729	4,300,320,245
	Interest payments Dividend receipt	(2,525,878,491)	(1,605,387,180)
	Fees and commission receipts in cash	62,596,815 507,648,842	51,110,507 813,097,223
	Recoveries of loans previously written off	127,274,172	43,399,408
	Cash payments to employees	(1,185,199,773)	(1,175,011,560)
	Cash payments to suppliers	(195,856,232)	(183,192,677)
	Income taxes paid	(448,793,040)	(562,701,974)
	Receipts from other operating activities	326,417,691	201,317,960
	Payments for other operating activities	(404,837,602)	(278,679,354)
	Cash generated from operating activities before		
	changes in operating assets and liabilities	1,933,573,111	1,604,272,597
	Increase / (decrease) in operating assets and liabilities		
	Purchase/sale of trading securities (Bills/Bonds)	(7,966,519,058)	3,948,065,355
	Loans and advances to customers	(2,141,166,389)	505,093,652
	Other assets	(423,269,113)	(6,142,532,521)
	Deposits from other banks / borrowings	(4,507,357,529)	21,490,521
	Deposits from customers	15,740,781,344	(4,608,577,817)
	Other liabilities account of customers	(4,924,376,077)	6,983,319
	Other liabilities	547,622,971	(773,004,047)
		(3,674,283,850)	(7,042,481,538)
	Net cash from operating activities	(1,740,710,739)	(5,438,208,941)
B)	Cash flows from investing activities		
-,	Purchase of property, plant and equipment	(129,691,977)	(195,312,710)
	Net cash used in investing activities	(129,691,977)	(195,312,710)
C \	Cash flows from financing activities		
C)	Redemption of Prime Bank sub-ordinated bond		(500,000,000)
	Repayment of borrowings and leasing liabilities	(82,559,164)	(64,433,972)
	Interest paid on lease liabilities	(16,835,491)	(15,041,848)
	Net cash used in financing activities	(99,394,655)	(579,475,821)
			(==1 =1= 1
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	(1,969,797,371)	(6,212,997,472)
E)		1,753,840	325,389
F)	Cash and cash equivalents at beginning of the year	22,528,102,791	28,004,586,417
G)	Cash and cash equivalents at end of the period (D+E+F)	20,560,059,259	21,791,914,334
	Cash and cash equivalents at end of the period		
	Cash in hand (including foreign currencies) (note-3a)	3,927,489,268	3,820,589,936
	Balance with Bangladesh Bank and its agent bank (s)		
	(including foreign currencies) (note-3a)	13,810,539,939	11,794,336,793
	Balance with other banks and financial institutions (note-4a)	2,818,886,553	6,172,653,105
	Prize bonds (note-6a)	3,143,500	4,334,500
		20,560,059,259	21,791,914,334
_	Company Secretary Chief Financial Officer		lanaging Director
	Director	Chairman	

Dated, 17 April 2023

Prime Bank Limited Statement of Changes in Equity (Unaudited) for the period from 01 January to 31 March 2023

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 2023 Changes in accounting policy / Last year's profit	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	54,692,410 -	98,758,787	7,707,892,860	32,304,602,513
Balance as at 1 January 2023	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	54,692,410	98,758,787	7,707,892,860	32,304,602,513
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(2,860,322)	-	-	(2,860,322)
Surplus / deficit on account of revaluation of investments	-	-	-	-	49,373,222	-	-	49,373,222
Currency translation differences	-	-	-	-	-	1,753,840	-	1,753,840
Net gains and losses not recognized in the income statement	-	-	-	-	101,205,310	100,512,627	7,707,892,860	32,352,869,253
Net profit for the period	-	-	-	-	-	-	1,024,552,649	1,024,552,649
Dividend (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2023	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	101,205,310	100,512,627	8,732,445,510	33,377,421,902
Balance as at 31 March 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	230,644,259	20,446,797	6,450,130,304	31,096,525,058

Company Secretary	Chief Financial Officer	Managing Director	Director	Chairman

Notes to the Financial Statements as at and for the period ended 31 March 2023

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 2022. 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 financial statements 3-month ended on 31 March 2023 have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Bangladesh Securities and Exchange Commission Rules 2020, and following the provisions of International Financial Reporting Standards (IFRS) and all other 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 the Income Tax Ordinance 1984 as amended by Finance Act-2022.
- **2.5** The consolidated financial statements have been prepared for the period ended on 31 March 2023 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 17 April 2023.

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.
- Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's presentation.

		Amount in	n Taka
		31 Mar 2023	31 Dec 2022
		31 Mai 2023	31 Dec 2022
3	Consolidated cash		
i	Cash in hand		
•	Prime Bank Limited (note-3a.1)	3,927,489,268	3,515,103,923
	Prime Bank Investment Limited	50,085	20,393
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	25,559,624	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,953,198,977	3,515,224,316
		·	
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	13,810,539,939	13,951,880,155
	Prime Bank Investment Limited		
	Prime Bank Securities Limited	_	_
		- I	_
	Prime Exchange Co. Pte. Ltd., Singapore	- I	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		-
		13,810,539,939	13,951,880,155
		<u> 17,763,738,916</u>	<u> 17,467,104,471</u>
		·	
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	3,839,077,066	3,456,591,317
	In foreign currency	88,412,202	58,512,606
	In foreign currency		
		3,927,489,268	3,515,103,923
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	12,256,441,051	11,631,149,630
	In foreign currency	1,058,548,702	1,385,010,693
		13,314,989,752	13,016,160,324
	Sonali Bank as agent of Bangladesh Bank (Local currency)	495,550,186	935,719,831
		13,810,539,939	13,951,880,155
		17,738,029,207	17,466,984,077
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh	<u></u>	
	Prime Bank Limited (note-4a.1)	1,972,368,725	3,197,398,940
	Prime Bank Investment Limited	145,098,813	79,697,341
	Prime Bank Securities Limited	185,589,414	193,503,159
	Prime Exchange Co. Pte. Ltd., Singapore	100,000, 11 1	155,555,155
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	_	_
	1 BE Finance (Floring Rolling) Ellinted	2,303,056,952	3,470,599,440
	Less: Inter-company transaction	156,269,681	115,306,595
	Less. The Company transaction	2,146,787,271	3,355,292,845
	Outside Bangladesh	2,140,767,271	3,333,292,043
	Prime Bank Limited (note-4a.2)	846,517,828	1,860,036,573
	Prime Bank Investment Limited	040,317,828	1,800,030,373
	Prime Bank Securities Limited	- I	-
		101 000 030	174 027 027
	Prime Exchange Co. Pte. Ltd., Singapore	101,989,838	174,927,027
	PBL Exchange (UK) Ltd.	12,584,088	10,219,310
	PBL Finance (Hong Kong) Limited	179,787,388	75,423,855
		1,140,879,141	2,120,606,765
		3,287,666,412	5,475,899,610
4a	Balance with other banks and financial institutions of the Bank		
		1,972,368,725	3,197,398,940
	In Bangladesh	846,517,828	
	Outside Bangladesh		1,860,036,573
		2,818,886,553	5,057,435,513
_			
5	Money at call on short notice		-

		Amount i	in Taka
		31 Mar 2023	31 Dec 2022
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	71,825,919,745	63,858,940,387
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	- II	_
	Prime Exchange Co. Pte. Ltd., Singapore		_
	PBL Exchange (UK) Ltd.		_
	PBL Finance (Hong Kong) Limited	l _ II	_
	T DE T marice (Hong Rong) Emilied	71,825,919,745	63,858,940,387
		71,023,313,743	03,030,940,307
	Others		
	Prime Bank Limited (note-6a)	5,389,119,257	5,352,088,632
	Prime Bank Investment Limited	1,300,524,071	1,175,783,984
	Prime Bank Securities Limited	2,172,895,064	2,165,949,641
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	- 11	-
	PBL Finance (Hong Kong) Limited	-	-
		8,862,538,392	8,693,822,257
		80,688,458,136	72,552,762,644
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	20,928,214,137	12,979,714,322
	Held to maturity (HTM)	50,894,562,108	50,875,542,864
	Other securities	5,392,262,757	5,355,771,832
		77.215.039.002	69.211.029.019
	a) Government securities:		
	ii) Investment classified as per nature:		
	a) Government securities:		
	91 days treasury bills	5,047,039,256	2,103,739,818
	182 days treasury bills	2,716,493,295	1,228,942,469
	364 days treasury bills	1,804,548,049	1,871,026,533
		9,568,080,600	5,203,708,820
	30 days Bangladesh Bank bills	-	-
	Government bonds:		
	Prize bonds	3,143,500	3,683,200
	Government bonds	62,254,695,645	58,651,548,367
		62,257,839,145	58,655,231,567
		71,825,919,745	63,858,940,387
	b) Other investments:		
	Alarafah Islami Bank Subordinated Bond	621,750,000	610,500,000
	MTBL Perpetual Bond	861,569,444	882,819,444
	Beximco Green Sukuk al Istisna'a	409,800,000	400,800,000
	Shares (note-6a.1)	3,495,999,813	3,457,969,188
		5,389,119,257	5,352,088,632
		77.215.039.002	69,211,029,019
	The state of the state of		
6a.1	Investment in shares Ouoted		
	Baraka Power	46,126,653	46,126,653
	BATBC	237,197,218	237,197,218
	BSCCL	57,451,813	57,451,813
	BergerPBL	34,368,643	34,368,643
	DESCO	19,262,511	19,262,511
	UnileverCL	7,093,115	7,093,115
	Union Capital	8,229,938	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
		682,913,402	682,913,402
	From Special Fund		
	Beximco	99,999,953	99,999,953
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	Investment in SWIFT	4,184,430	4,184,430
	Blue-wealth 1st Balaned Fund	20,000,000	20,000,000
	Preference Share (United Mymensingh Power)	1,371,388,889	1,348,555,556
	Preference Share (Summit)	1,024,558,708	1,009,361,417
	Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
		2,713,086,457	2,675,055,832
		3,495,999,813	3,457,969,188

		31 Mar 2023	31 Dec 2022
		31 Mai 2023	31 Dec 2022
7	Cancelidated leave advances and leave / investments		
,	Consolidated loans, advances and lease / investments	255 242 900 001	252 245 222 744
	Prime Bank Limited (note-7a)	255,343,800,991	253,345,232,744
	Prime Bank Investment Limited	4,521,334,993	4,601,067,361
	Prime Bank Securities Limited	200,558,135	200,408,574
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		260,065,694,119	258,146,708,679
	Less: Inter-company transactions	5,907,517,316	6,038,438,659
		254,158,176,803	252,108,270,020
	Consolidated bills purchased and discounted (note-8)	46,044,930,085	46.094,715.922
		300,203,106,888	298,202,985,942
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	53,768,157,861	55,169,041,611
	Cash credit / Murabaha	21,024,516,465	21,237,951,459
	Loans (General)	69,464,721,869	67,161,062,526
	House building loan	1,127,775,948	1,163,138,163
	Loan against trust receipt	4,675,123,387	5,625,857,297
	Payment against document	7,522,182	1,412,768
	Retail loan	18,457,790,246	18,611,780,260
	Lease finance / Izara	726,126,284	707,407,582
	Credit card	1,858,783,254	1,761,593,252
	Hire purchase	13,146,083,384	12,813,802,398
	Other loans and advances	71,087,200,111	69,092,185,430
		255,343,800,991	253,345,232,744
	Outside Bangladesh	255,343,800,991	253,345,232,744
		233/3-13/000/331	233/3-13/232/7-1-1
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	4,311,092,199	5,084,043,635
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	38,967,622,471	38,052,072,893
		43,278,714,670	43,136,116,527
		<u>298,622,515,661</u>	296,481,349,272
	Consolidated bills workboard and dissecuted		
8	Consolidated bills purchased and discounted	42 270 714 670	42 126 116 527
	Prime Bank Limited (note-8a)	43,278,714,670	43,136,116,527
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	3 766 345 445	2 050 500 307
	PBL Finance (Hong Kong) Limited	2,766,215,415	2,958,599,394
		46,044,930,085	46,094,715,922
_	- W 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
8a	Bills purchased and discounted		
	Payable in Bangladesh	4,311,092,199	5,084,043,635
	Payable outside Bangladesh	38,967,622,471	38,052,072,893
		43,278,714,670	43,136,116,527
9	Consolidated fixed assets including premises, furniture and fixtures		
-	Prime Bank Limited (note-9a)	8,874,258,586	8,917,065,250
	Prime Bank Investment Limited	30,285,322	42,948,577
	Prime Bank Securities Limited	18,004,160	20,822,362
	Prime Exchange Co. Pte. Ltd., Singapore	30,604,154	32,933,156
	PBL Exchange (UK) Ltd.	50,007,134	J2,JJJ,1JU
	PBL Finance (Hong Kong) Limited	105,412	129,123
	I DE I MANGE (TIONY NONY) EMMEEU	8,953,257,635	9,013,898,468
		0,933,237,033	3,U13,030,400

Amount in Taka

9a		Amount in	
9a		31 Mar 2023	31 Dec 2022
	Fixed assets including premises, furniture and fixtures of the Bank Property, Plant & Equipment		
	Land	3,750,383,000	3,750,383,000
	Building	1,592,539,568	1,592,539,568
	Capital work in progress (Building)	1,364,148,908	1,273,148,974
	Furniture and fixtures	1,132,068,998	1,127,408,669
	Office equipment and machinery	2,755,697,768	2,752,905,006
	Capital work in progress (Equipment's)	78,026,195	47,397,243
	Vehicles	313,741,523	313,741,523
	Verifices	10,986,605,960	10,857,523,983
	Less: Accumulated depreciation	3,588,109,034	3,537,776,025
	20007700077000770077077	7,398,496,926	7,319,747,958
	Lease assets-Premises		
	Right-of-use assets	3,044,688,486	3,044,688,486
	Less: Accumulated amortization	1,720,538,520	1,621,846,511
		1,324,149,966	1,422,841,975
	Intangible assets		
	Software	864,701,383	864,701,383
	Software-ATM	58,492,614	58,492,614
	Capital work in progress (Software)	22,101,588	21,491,588
	Total Cost of intancibles assets	945,295,585	944,685,585
	Less: Accumulated amortization	793,683,891 151,611,694	770,210,269 174,475,316
		8,874,258,586	8,917,065,250
		8,874,238,380	8,917,003,230
10	Consolidated other assets		
-0	Prime Bank Limited (note-10a)	37,961,023,842	36,055,297,579
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		33,859,312,321	31,953,586,058
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited	328,665,544	362,267,618
	Prime Bank Securities Limited	238,204,343	256,562,623
	Prime Exchange Co. Pte. Ltd., Singapore	238,204,343 10,956,682	5,540,726
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	238,204,343 10,956,682 6,846,609	5,540,726 8,047,937
	Prime Exchange Co. Pte. Ltd., Singapore	238,204,343 10,956,682 6,846,609 61,047,387	5,540,726 8,047,937 63,522,227
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564	5,540,726 8,047,937 63,522,227 745,941,132
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564	5,540,726 8,047,937 63,522,227 745,941,132
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable from employees provident fund	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable from employees provident fund Advance deposits and advance rent	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825
10 a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note -10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6) Deferred Tax assets (note -10a.7)	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656 2,964,720,256	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615 2,804,867,442
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6) Deferred Tax assets (note-10a.7) Net plan assets-Employees Gratuity Fund	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656 2,964,720,256 468,012,189	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615 2,804,867,442 468,012,189
10a	Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6) Deferred Tax assets (note-10a.7) Net plan assets-Employees Gratuity Fund Credit card & ATM Card	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656 2,964,720,256 468,012,189 8,532,645	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615 2,804,867,442 468,012,189 8,026,618
10a	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6) Deferred Tax assets (note-10a.7) Net plan assets-Employees Gratuity Fund	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656 2,964,720,256 468,012,189	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615 2,804,867,442 468,012,189
10a	Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Less: Inter-company transactions Other assets of the Bank Stationery and stamps Exchange adjustment account Investment in subsidiary (note-10a.5) Off-shore Banking Units Due from Off-shore Banking Units Prepaid expenses Interest / profit receivable on loan (note-10a.1) Interest receivable on Govt. securities (note-10a.1) Receivable from employees provident fund Advance deposits and advance rent Prepaid expenses against house furnishing Balance with PBSL Branch adjustments account Suspense account (note-10a.2) Encashment of PSP / BSP Advance income tax paid (note-10a.6) Deferred Tax assets (note-10a.7) Net plan assets-Employees Gratuity Fund Credit card & ATM Card	238,204,343 10,956,682 6,846,609 61,047,387 695,720,564 168,224,590 34,386,808,295 49,655,082 145,145 4,051,711,521 11,858,841,305 225,244,668 62,285,068 2,246,640,251 1,093,826,039 10,775,550 47,639,040 18,772,482 97,464,056 137,768 460,274,287 156,064,933 25,991,075,656 2,964,720,256 468,012,189 8,532,645 233,291,877	5,540,726 8,047,937 63,522,227 745,941,132 172,285,475 32,527,241,716 55,258,919 - 4,051,711,521 11,556,656,870 817,325,971 17,949,254 1,824,750,748 622,031,890 10,775,550 24,285,714 17,381,825 97,464,056 - 197,743,726 102,398,362 25,542,282,615 2,804,867,442 468,012,189 8,026,618 210,357,152

- **10a.1** Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.
- **10a.2** Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

		Amount i	n Taka
		31 Mar 2023	31 Dec 2022
10- 2	Construction		
10a.3	Sundry assets Protested Bills	14,570,423	14,570,423
	Others	218,721,453	195,786,728
		233,291,877	210,357,152
10a.5	Investment in subsidiaries		
	Prime Bank Investment Limited	2,999,999,940	2,999,999,940
	Prime Bank Securities Limited	950,000,000	950,000,000
	Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
	PBL Exchange (UK) Ltd.	56,352,624	56,352,624
	PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
		4,051,711,521	4,051,711,521
1026	Advance income tax paid		
10a.0	Opening Balance	25,542,282,615	22,458,804,225
	Add: Paid during the year	448,793,040	3,083,478,390
	Add. I aid during the year	25,991,075,656	25,542,282,615
			10/0 :1/101/010
10a.7	Deferred tax assets		
	Opening balance	2,804,867,442	1,991,891,003
	Add/(Less): Net addition/(adjustment) during the year	159,852,814	812,976,438
	, , , , , , , , , , , , , , , , , , , ,	2,964,720,256	2,804,867,442
		-	
10. 7.1	Potential control de la P		
10a./.1	Deferred tax assets detail Specific Provision for Loans and Advances	7.905.920.683	7,479,646,511
	Tax rate	7,905,920,665 37,50%	7,479,646,511 37.50%
	Deferred tax assets	2,964,720,256	2,804,867,442
	Deletted tax assets	2,904,720,230	2,004,007,442
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
	- A	220,500,640	220,500,640

The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total amount of Tk 220,500,640/- is reported in the financial statements as Non-Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation reports of independent valuers.

However, the Proprietor of "M/s Ripon Motors & M/s Rima flour Mills" filed Writ Petitions being Nos.1499/2018 and 1500/2018 before the High Court Division challenging the operations of the registered ownership certificate under section 33(7) of the Artha Rin Ain, 2003 in respect of scheduled lands of the Artha Jari case No. 01 of 2010 (arising out of Artha Rin Suit No. 52 of 2008) and Artha Jari Case No. 02 of 2010 (arising out of Artha Rin Suit No. 53 of 2008) filed by the bank against the above mentioned customers. Upon hearing the Rule, the Hon'ble court stayed the operation of registered certificate under section 33 (7) of Artha Rin Adalat Ain, 2003 which was also extended from time to time.

Thereafter on 29.05.2022, the Hon'ble High Court Division discharged the above Writ Petitions and vacated the stay order. Then the petitioner, Proprietor of M/s. Rima flour Mill & M/s. Ripon Motors filed Civil Miscellaneous Petition No. 589 of 2022 & Civil Miscellaneous Petition No. 559 of 2022 which are now pending before the Appellate Division. It is mentionable here that Bank has already engaged lawyer, Supreme Court of Bangladesh of "Hoque & Associates" for conducting the cases in favor of the bank.

12	Consolidated borrowings from other banks, financial institutions and age	nts	
	Prime Bank Limited (note-12a)	73,527,415,662	77,079,066,963
	Prime Bank Investment Limited	2,275,599,992	2,296,093,614
	Prime Bank Securities Limited	1,499,783,796	1,487,149,066
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,768,849,656	2,894,422,079
		80,071,649,107	83,756,731,721
	Less: Inter-company transactions	5,907,517,316	6,038,438,659
		74,164,131,792	77,718,293,062
		•	
12a	Borrowings from other banks, financial institutions and agents of the Ban		40 740 075 450
	In Bangladesh (note-12a.1)	37,378,770,984	40,710,875,158
	Outside Bangladesh	36,148,644,678	36,368,191,805
		73,527,415,662	77,079,066,963

12a.1 In Bangladesh Call deposits Borrowings from Prime Bank Subo Borrowings from Borrowings from

Call deposits

Borrowings from other Banks and FIS

Prime Bank Subordinated Bond

Borrowings from Bangladesh Bank (FSSP)

Borrowings from Bangladesh Bank (EDF)

Borrowings from Bangladesh Bank (GTF)

Borrowings from Bangladesh Bank (FSF)

Borrowings from Bangladesh Bank (IPFF)

Borrowings from Bangladesh Bank (TDF)

Borrowings from Bangladesh Bank (UBSP)

Borrowings from Bangladesh Bank (RFS-PC)

Repo of Treasury Bills

Refinance against Agriculture loan

Refinance against SME loan

13 Consolidated deposits and other accounts Current deposits and other accounts

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

Less: Inter-company transactions

Bills payable

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

Savings bank / Mudaraba savings deposits
Prime Bank Limited (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

Term / Fixed deposits

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

Less: Inter-company transactions

13a Deposits and other accounts of the Bank

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

13a.1 a) Deposits from Banks

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

Amount	
31 Mar 2023	31 Dec 2022
1,450,000,000	1,140,000,000
1,116,707,000	703,292,700
4,200,000,000	4,200,000,000
1,472,450,593	1,502,891,912
20,591,016,302	20,898,783,671
1,708,483,728	1,916,389,210
1,572,842,022	1,767,016,602
179,629,651	189,866,712
461,666,671	346,666,668
96,431,250	96,431,250
390,515,000	317,340,000
	5,075,900,000
301,400,000	301,500,000
3,837,628,767	2,254,796,433
37.378.770.984	40.710.875.158
51,186,236,607	48,674,553,200
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51,186,236,607	48,674,553,200
156,084,589 51,030,152,018	115,132,221 48,559,420,979
31,030,132,016	40,339,420,979
12,182,929,124	17,107,305,201
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12,182,929,124	17,107,305,201
	27,207,000,202
CE 004 004 ECC	64 600 744 665
65,091,981,566	64,680,744,665
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65,091,981,566	64,680,744,665
148,153,200,513	135,378,862,054
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140 152 200 512	125 270 062 054
148,153,200,513 185,092	135,378,862,054 174,374
148,153,015,421	135,378,687,680
276.458.078.129	265,726,158,524
1 205 466 206	2 420 402 452
1,305,466,286	2,138,193,452
275,308,881,524	263,703,271,667
276.614.347.810	265.841.465.119
16,862,837	13,559,694
21 165 264	21 162 766

21,165,364

,267,438,084

1,305,466,286

21,163,766

2,103,469,992 **2,138,193,452**

Distance Description Des				
b) Customer Deposits 1) Current (Al-wadeceh current decosits				
1 Current / Aevadeah current depoits		IA C. da una Prancita	31 Mar 2023	31 Dec 2022
Current / Al-wadecech current deposits 22.311.78.773 22.188.414.828 50.6452.867 7.360.7823 50.6452.867 6.452.867 6.452.867 6.452.867 6.452.867 51.380.841.464 49.035.462.867 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 49.035.441.463 51.380.841.464 51.380.841.				
Forein currency deposits 8,409,700,622 7,369,3978,323 56,258,67 54,52,677 54,667 54,52,677 54,677		• • • • • • • • • • • • • • • • • • • •		
Security deposits G-452.867 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 764 19.409.958, 765 19.409.958, 76				
Sundry deposits (note - 13a-2)				
Less: Off-shore Banking Units				
Less: Off-shore Bankino Units 12,1468,873 344,447,393. 31,169,373,770 48,660,993,505 19, Bills payable		Sundry deposits (note - 13a.2)		
Sill sayable				
1) Bills payable		Less: Off-shore Banking Units		
Pary orders issued			51,169,373,770	48,660,993,505
Pary orders issued		ii) Rille navahle		
Pays lips issued Demand draft payable 193,503 298,859 313,592 313,593 313,592 313,593 313,592 313,593 313,592 313,593 313,592 313,593 313,592 313,593 313,59			12 177 122 102	17 100 610 021
Demand draft payable Foreian demand draft 1. T. roavable 1. T. roavable 1. T. T. T. roavable 1. T.				
Foreian demand draft T. T. avable Bill Pay ATM Benedit deposits Fixed deposits Fixed deposits / Mudaraba savings deposits Social notice deosits Bill Bay ATM Current deposits and other accounts Current deposits and other accounts Deposits from barks (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from barks (note-13a.1a) Deposits from customers (note-13a				
T. T. Davable Bill Pay ATM 12,182,292,124 17,107,305,201 65,070,816,201 66,695,808,0898 iv) Term / Fixed denosits Fixed denosits Social notice denosits Social notice denosits Scheme deposits c) Deposits and other accounts Current deposits and other accounts Current deposits and other accounts Deposits from banks (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from banks (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from customers (note-13a.1a) Deposits from banks (note-13a.1b.iii) 12,182,929,124 17,107,305,201 12,18				
Bill Pay ATM			313,592	
12,182,929,124 17,107,305,201 64,659,580,898 iv) Term / Fixed deposits fixed depo				
iii) Savinas bank / Mudaraba savinas deposits 106,364,660,362 93,078,455,961 106,364,660,362 106,364,660,362 106,364,660,362 12,798,364,905 14,017,064,280 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,798,364,905 12,788,371,105 168,885,762,429 133,275,392,062 275,308,881,22 276,302,271,667 276,614,347,810 285,841,655,120 285,841,655,120 285,841,655,120 285,841,655,120 285,841,855,120 285,855,843,855		Bill Pay ATM		
No Term / Fixed deposits Fixed deposits 106,364,660,362 193,078,455,961 19,017,064,280 12,798,364,905 12,017,064,280 12,798,364,905 12,017,064,280 12,798,364,905 12,738,571,196 146,885,762,429 133,275,392,062 275,308,815,124 263,703,271,667 263,703,271,677 263,703,271 263,703,271,273,270,273,273,273,273,273,273,273,273,273,273			12,182,929,124	17,107,305,201
No Term / Fixed deposits Fixed deposits 106,364,660,362 193,078,455,961 19,017,064,280 12,798,364,905 12,017,064,280 12,798,364,905 12,017,064,280 12,798,364,905 12,738,571,196 146,885,762,429 133,275,392,062 275,308,815,124 263,703,271,667 263,703,271,677 263,703,271 263,703,271,273,270,273,273,273,273,273,273,273,273,273,273		iii) Savings hank / Mudaraha savings denosits	65 070 816 201	64 659 580 898
Fixed deposits / Mudaraba fixed deposits 106,364,660,362 93,078,455,961 12,798,364,905 26,504,037,787 27,398,541,905 27,5308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,508,881,524 263,703,271,667 275,508,881,524 263,703,271,667 275,508,881,524 263,703,271,667 275,508,881,524 263,703,271,667 275,508,881,524 263,703,271,667 275,508,881,524 265,841,465,120 275,508,881,524 263,703,271,667 275,508,881,524 275,508,841,465,120 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,524 275,508,881,508		• • • • • • • • • • • • • • • • • • • •	05/07 0/010/201	0 1,000,000,000
Secial notice denosits			106 264 660 262	02.079.455.061
Scheme deposits 26,504,037,787 27,398,8571,196 146,885,762,492 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 263,703,271,667 275,308,881,524 275,308,881,5081,50				
146.885,762.429 33.275,392.062 275.308.881,524 263.703,271,667 275.308.881,524 263.703,271,667 275.308.881,524 263.703,271,667 275.308.881,524 263.703,271,667 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,577 275.308.881,578 275.308.881,578 275.308.881,578 275.308.881,578 275.308.281 2				
c) Deposits and other accounts Current deposits and other accounts Deposits from banks (note-13a.1.a) Deposits from banks (note-13a.1.a) Deposits from banks (note-13a.1.a) Deposits from banks (note-13a.1.b) Deposits from customers (note-13a.1.b) Deposits from customers (note-13a.1.b) Deposits from banks (note-13a.1.b) Deposits from customers (note-13a.1.b) Deposits note deposits (note-13a.1.b) Deposits under deposits Deposits (note-13a.1.b) De		Scheme deposits		
c) Deposits and other accounts Current deposits and other accounts Deposits from banks (note -13a.1.a) 1.559.694 Deposits from banks (note -13a.1.a) 1.559.694 Deposits from banks (note -13a.1.b) 51.169.372.770 48.660.993.505 Bills payable Deposits from banks (note -13a.1.b) 1.12.182.929.124 17.107.305.201 Deposits from banks (note -13a.1.b) 1.12.182.929.124 17.107.305.201 Deposits from banks (note -13a.1.b) 1.12.182.929.124 17.107.305.201 Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b) 62.07.165.606 64.6959.590.898 Deposits from banks (note -13a.1.b) 65.070.816.201 64.6959.590.898 Deposits from banks (note -13a.1.b) 65.070.816.201 64.6959.590.898 Term / Fixed deposits Deposits from banks (note -13a.1.b) 1.10.100.100.100.100.100.100.100.100.10				
Composits and other accounts Current deposits and other accounts				
Current deposits and other accounts 16,862,837 13,559,694			<u>276,614,347,810</u>	265,841,465,120
Deposits from banks (note -13a.1.a) Deposits from banks (note -13a.1.b.i) Bills payable Deposits from banks (note -13a.1.b.ii) Deposits from banks (note -13a.1.b.iii) Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) Savinas bank / mudaraba savinas deposits Deposits from banks (note -13a.1.b.iii) 12.182,929,124 17,107,305,201 17,107,305,201 17,107,305,201 17,107,305,201 17,107,305,201 17,107,305,201 17,107,305,201 18,65,973,818,65,66 46,680,744,665 10,650,703,818,201 11,65,438,084 11,65,438,084 12,103,469,992 133,275,392,062 148,153,200,153 135,378,862,054 138,377,394,66 138,377,394,66 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,117,837,946 10,118,33,275,392,062 14,465,125 186,697,732 186,		c) Deposits and other accounts		
Deposits from customers (note-13a.1.b.i) S1,169,373.770 48,660,993,505		Current deposits and other accounts		
Deposits from customers (note-13a.1.b.i)		Deposits from banks (note -13a.1.a)	16.862.837	13.559.694
Bills payable Deposits from banks (note-13a.1.a) 12,182,929,124 17,107,305,201 12,182,929,124 12				
Bills payable Deposits from customers (note-13a.1.a) Deposits from customers (note-13a.1.b.ii) 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 12,18		Deposits from editioners (note Isuaisis)		
Deposits from banks (note-13a.1.a) 12,182,929,124 17,107,305,201 12,182,929,124 12,182,929,124 13,183,183,183,183,183,183,183,183,183,1		Rills navable	31,100,230,007	40,074,555,200
Deposits from customers (note-13a.1.b.ii) 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,182,929,124 17,107,305,201 12,183,766 65,070,815,201 64,559,808,88 65,070,815,201 64,559,808,88 65,070,815,201 64,559,808,88 65,070,815,201 64,559,808,88 65,070,815,201 64,559,808,88 65,070,815,201 64,659,808,88 65,070,815,201 64,680,744,665 12,103,469,992 12,688,762,429 133,275,392,062 148,153,200,513 135,378,862,054 148,153,200,513 135,378,862,054 148,153,200,513 135,378,862,054 148,153,200,513 135,378,862,054 148,153,200,513 135,378,862,054 148,153,200,513 135,378,862,054 148,153,200,513 12,565,120 12,5				_
Savings bank / mudaraba savings deposits Deposits from banks (note -13a.1.a)			12 182 929 124	17 107 305 201
Savings bank / mudaraba savings deposits		Deposits from customers (note-13a.1.b.n)		
Deposits from banks (note -13a.1.a)		Cavinas hauls / woodayaha savinas danasita	12,162,929,124	17,107,305,201
Deposits from customers (note-13a.1.b.iii) 55,070.815.201 64,659.580.898.898 65,091.981.566 64,680.744,6655 Term / Fixed deposits Term /			24.465.264	24 462 766
Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Deposits under schemes Deposits from customers (note-13a.1.b.iv) Deposits under schemes Deposits from customers (note-13a.1.b.iv) Deposits f				
Term / Fixed deposits Deposits from banks (note -13a.1.a) 1.267.438.084 1.2103.469.992 146.885,762,429 133,275,392,062 148,153,200,513 135,378.862,054 1276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 265.841.465.120 276.614.347.810 276.841.465.120 276.614.347.810 276.841.465.120 276.		Deposits from customers (note-13a.1.b.iii)		
Deposits from banks (note -13a.1.a)			65,091,981,566	64,680,744,665
Deposits from customers (note-13a.1.b.iv)				
148,153,200,513 335,378,862,054 276,614,347,810 265,841,465,120 a.2 Sundry deposits F.C. held against back to back L/C				
Sundry deposits		Deposits from customers (note-13a.1.b.iv)		
a.2 Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charqes (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of credit Marqin on EDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Unterest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others a.3 Payable on demand and time deposits a) Demand deposits Current deposits Current deposits Savings deposits (9%) Security deposits (Non interest bearing) Security deposits Seurity deposits Sundry deposits Savings deposits (91%) Fixed deposits Savings deposits (91%) Fixed deposits Savings deposits (91%) Fixed deposits Special notice deposits Special n				
F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Sale proceeds of PSP / BSP Agrain on letters of quarantee Marqin on letters of credit Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Agrain on demand and time deposits AD Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Security deposits Sundry deposits Savings deposits (91%) Fixed deposits Savings deposits (91%) Fixed deposits Sevings under schemes Seposits under schemes			276,614,347,810	265,841,465,120
F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Sale proceeds of PSP / BSP Marqin on letters of quarantee Marqin on letters of credit Marqin on letters of credit Marqin on PDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others A.3. Payable on demand and time deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Security deposits Security deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Savings deposits (91%) Fixed deposits Sevinds under schemes Separation of Separation (19,417,837,946) Savings under schemes Separation (19,417,837,946) Seposits under schemes Separation (19,417,837,946) Seposits under schemes Separation (19,417,837,946) Separation (19,417,837,947,947,947,947,947,947,947,947,947,94		Sundry denocite		
Sundry creditors 186,697,732 203,948,846 Risk fund and service charges (CCS and lease finance) 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 56,356,428 701,797,912 784,593,132 Margin on letters of quarantee 701,797,912 784,593,132 Margin on IETHER of Credit 4,101,831,315 4,062,685,372 Margin on IETHER of LIB, etc. 153,821,290 124,652,515 Unclaimed dividend 50,299,862 50,418,654 Interest / profit payable on deposits 2,753,133,262 1,963,928,673 Withholding VAT/Tax /Excise duty payable to Government Authority 335,253,424 548,183,647 4,648,4455,160 1,444,455,987 20,633,710,381 19,449,568,764 1,444,455,987 20,633,710,381 19,449,568,764 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 1,444,455,987 2,448,455,160 2,220,2001,180 2,22	1.2		10 417 927 046	10 10E 700 460
Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP BSP 228,256,050 14,546,050 14,652,515 15,821,290 124,652,515 15,821,290 124,652,515 10,631,000 150,299,862 50,418,654 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,631,000 10,648,425,160 14,444,455,987 10,648,425,160 14,444,455,987 10,648,425,160 14,444,455,987 10,648,425,160 10		· · · · · · · · · · · · · · · · · · ·		
Sale proceeds of PSP / BSP BSP 228,256,050 14,546,050 Marqin on letters of quarantee 701,797,912 784,593,132 784,593,132 784,593,132 784,593,132 784,593,133 784,602,685,372 784,593,133 784,602,685,372 784,593,133 784,602,685,372 784,593,133 784,602,685,372 784,593,133 784,602,685,372 784,593,133 784,602,685,372 784,593,133,262 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,673 784,695,674 784,695,695 784,695,695,695 784,695,695				
Marqin on letters of quarantee 701,797,912 784,593,132 Marqin on letters of credit 4,101,831,315 4,062,685,372 Marqin on FDBP / IDBP, export bills, etc. 153,821,290 124,652,515 Unclaimed dividend 50,299,862 50,418,654 Interest / profit payable on deposits 2,753,133,262 1,963,928,673 Withholding VAT/Tax /Excise duty payable to Government Authority 335,253,424 548,183,647 Others 20.633,710,381 19,449,568,764 a.3 Payable on demand and time deposits 20.633,710,381 19,449,568,764 Current deposits 22,358,841,610 22,202,001,180 Savings deposits (9%) 5,858,278,341 5,821,267,020 Foreign currency deposits (Non interest bearing) 8,187,231,749 7,016,530,389 Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,292,124 17,107,305,201 b) Time deposits 59,233,703,225 58,859,477,645 Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 <td< th=""><td></td><td></td><td></td><td></td></td<>				
Margin on letters of credit 4,101,831,315 4,062,685,372 Margin on FDBP / IDBP, export bills, etc. 153,821,290 124,652,515 Unclaimed dividend 50,299,862 50,418,654 Interest / profit payable on deposits 2,753,133,262 1,963,928,673 Withholding VAT/Tax /Excise duty payable to Government Authority 335,253,424 548,183,647 Others 1,648,425,160 1,444,455,987 20,633,710,381 19,449,568,764 3.3 Payable on demand and time deposits 22,358,841,610 22,202,001,180 3.3 Payable on demand deposits 22,358,841,610 22,202,001,180 4.00 Savings deposits (9%) 5,858,278,341 5,821,267,020 5 Foreign currency deposits (9%) 5,858,278,341 5,821,267,020 6 Foreign currency deposits (Non interest bearing) 8,187,231,749 7,016,530,389 5 Security deposits 20,633,710,381 19,449,568,764 8 Bills payable 12,182,929,124 17,107,305,201 6 6,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,8		Sale proceeds of PSP / BSP	1 228.256.050 H	14,546,050
Margin on FDBP / IDBP, export bills, etc. 153,821,290 124,652,515 Unclaimed dividend 50,299,862 50,418,654 Interest / profit payable on deposits 2,753,133,262 1,963,928,673 Withholding VAT/Tax /Excise duty payable to Government Authority 335,253,424 548,183,647 Others 1,648,425,160 1,444,455,987 20,633,710,381 19,449,568,764 1.3 Payable on demand and time deposits 22,358,841,610 22,202,001,180 a) Demand deposits 5,858,278,341 5,821,267,020 Current deposits (9%) 5,858,278,341 5,821,267,020 Foreign currency deposits (Non interest bearing) 8,187,231,749 7,016,530,389 Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 b) Time deposits 69,227,444,072 71,603,125,421 Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Special notice deposits				
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Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others 2,753,133,262 335,253,424 1,648,425,160 1,444,455,987 20,633,710,381 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 10,337,10,381 19,449,568,764 10,337,10,381 19,449,568,764 10,382,99,124 17,107,305,201 10,383,703,225 18,859,477,645 19,233,703,225 18,859,477,645 19,233,703,225 19,233,703,225 19,398,571,196 19,238,339,699		Marqin on letters of quarantee Marqin on letters of credit	701,797,912 4,101,831,315	784,593,132 4,062,685,372
Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others 2,753,133,262 335,253,424 1,648,425,160 1,444,455,987 20,633,710,381 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 19,449,568,764 10,381,87,231,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,381,872,31,749 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,444,455,987 19,449,568,764 10,449,458,841,610 19,449,568,764 19,449		Marqin on letters of quarantee Marqin on letters of credit	701,797,912 4,101,831,315 153,821,290	784,593,132 4,062,685,372 124,652,515
Withholding VAT/Tax /Excise duty payable to Government Authority Others 335,253,424 1,648,425,160 1,444,455,987 1,648,425,160 1,444,455,987 1,648,425,160 1,444,455,987 1,444,445,445 1,444,445,445 1,444,445,445 1,444,445 1,444,445,445 1,444,445		Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc.	701,797,912 4,101,831,315 153,821,290	784,593,132 4,062,685,372 124,652,515
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A.3 Payable on demand and time deposits A Demand deposits		Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673
a.3 Payable on demand and time deposits A) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Sundry deposits Bills payable Dime deposits Savings deposits (91%) Fixed deposits Special notice deposits Special notice deposits Deposits under schemes A) Demand deposits 22,358,841,610 22,202,001,180 5,821,267,020 5,821,267,020 6,452,867		Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647
a) Demand deposits Current deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Security deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Savings deposits Savings deposits Savings deposits (91%) Fixed deposits Special notice deposits Special notice deposits Deposits under schemes 22,358,841,610 22,202,001,180 25,821,267,020 6,452,867 6		Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987
Current deposits 22,358,841,610 22,202,001,180 Savings deposits (9%) 5,858,278,341 5,821,267,020 Foreign currency deposits (Non interest bearing) 8,187,231,749 7,016,530,389 Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 69,227,444.072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699		Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987
Savings deposits (9%) 5,858,278,341 5,821,267,020 Foreign currency deposits (Non interest bearing) 8,187,231,749 7,016,530,389 Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 69,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	1.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987
Foreign currency deposits (Non interest bearing) Security deposits Security deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Sundry deposits Savings deposits Savings deposits (91%) Fixed deposits Special notice deposits Special no	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20.633,710,381	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764
Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 69,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	ı.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20.633,710,381	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764
Security deposits 6,452,867 6,452,867 Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 69,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	1.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381	784.593.132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548.183,647 1,444,455,987 19,449.568.764 22,202,001,180 5,821,267,020
Sundry deposits 20,633,710,381 19,449,568,764 Bills payable 12,182,929,124 17,107,305,201 69,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%)	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381	784.593.132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548.183,647 1,444,455,987 19,449.568.764 22,202,001,180 5,821,267,020
Bills payable 12,182,929,124 17,107,305,201 69,227,444,072 71,603,125,421 b) Time deposits Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing)	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749	784.593.132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548.183,647 1,444,455,987 19,449.568.764 22,202,001,180 5,821,267,020 7,016,530,389
b) Time deposits 69,227,444,072 71,603,125,421 Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867
b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits Deposits under schemes b) Time deposits Savings deposits (91%) Special notice deposits Special notice deposits Deposits under schemes c) 59,233,703,225 S8,859,477,645 S106,364,660,362 S106,364,660,362 S106,364,502,364 S106,364,660,362 S106,364,502,364 S106,364,660,362 S106,364,660,	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20.633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764
Savings deposits (91%) 59,233,703,225 58,859,477,645 Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20.633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19.449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201
Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20.633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19.449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201
Fixed deposits 106,364,660,362 93,078,455,961 Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421
Special notice deposits 15,284,502,364 14,901,834,897 Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421
Deposits under schemes 26,504,037,787 27,398,571,196 207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%)	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421 58,859,477,645
207,386,903,738 194,238,339,699	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421 58,859,477,645 93,078,455,961
	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072 59,233,703,225 106,364,660,362 15,284,502,364	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421 58,859,477,645 93,078,455,961 14,901,834,897
<u> 2/6.614.34/.810</u>	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072 59,233,703,225 106,364,660,362 15,284,502,364 26,504,037,787	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421 58,859,477,645 93,078,455,961 14,901,834,897 27,398,571,196
	a.3	Marqin on letters of quarantee Marqin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	701,797,912 4,101,831,315 153,821,290 50,299,862 2,753,133,262 335,253,424 1,648,425,160 20,633,710,381 22,358,841,610 5,858,278,341 8,187,231,749 6,452,867 20,633,710,381 12,182,929,124 69,227,444,072 59,233,703,225 106,364,660,362 15,284,502,364 26,504,037,787 207,386,903,738	784,593,132 4,062,685,372 124,652,515 50,418,654 1,963,928,673 548,183,647 1,444,455,987 19,449,568,764 22,202,001,180 5,821,267,020 7,016,530,389 6,452,867 19,449,568,764 17,107,305,201 71,603,125,421 58,859,477,645 93,078,455,961 14,901,834,897 27,398,571,196 194,238,339,699

		31 Mar 2023	31 Dec 2022
		31 Mai 2023	31 DCC 2022
14	Consolidated other liabilities		
17	Prime Bank Limited (note-14a)	59,931,068,117	58,184,526,755
	Prime Bank Investment Limited	1,147,208,515	1,072,892,903
	Prime Bank Securities Limited	542,362,301	549,145,830
	Prime Exchange Co. Pte. Ltd., Singapore	92,390,945	139,911,412
	PBL Exchange (UK) Ltd.	43,143,123	49,051,246
	PBL Finance (Hong Kong) Limited	37,107,151	22,028,619
	T DE l'Indirec (Horig) Enfired	61,793,280,153	60,017,556,766
	Less: Inter-company transactions	168,224,590	172,285,475
		61,625,055,563	59,845,271,291
14a	Other liabilities of the Bank		
	Exchange adjustment account	-	1,370,807
	Expenditure and other payables	255,434,484	174,750,017
	Provision for bonus	712,731,399	410,386,061
	Lease liabilities	1,349,405,821	1,431,964,985
	Provision for income tax (note - 14a.1)	31,877,931,567	31,066,531,578
	Deferred tax liability (note-14a.2)	1,180,676,278	1,151,194,692
	Unearned commission on bank quarantee		4,306,101
	Unearned income	7,353,328	7,524,098
	Unearned profit (Markup)	251,820,081	306,242,695
	Provision for off-balance sheet exposures (note-14a.4)	2,186,065,645	2,186,065,645
	Provision for Off-shore Banking Units (note-14a.5)	577,550,000	572,050,000
	Fund for employee welfare fund (EWF)	5,000,000	5,000,000
	Fund for Prime Bank Foundation (PBF)	174,841,032	124,441,032
	Provision for loans and advances / investments (note - 14a.3)	13,421,016,501	12,999,742,329
	Provision for Non-Banking Assets	220,500,640	220,500,640
	Start-up fund	89,299,476	89,299,476
	Special general provision-COVID 19	652,000,000	652,000,000
	Provision for Interest receivable on loans and advances / investments	36,500,000	36,000,000
	Provision for diminution in value of investments	122,128,249	122,128,249
	Interest suspense account	6,086,907,894	5,919,389,031
	CSR Fund	231,541,662	231,541,662
	Provision for Impairment loss for investment in subsidiaries	376,944,092	376,944,092
	Climate risk fund	31,004,390	31,004,390
	Provision of rebate for good borrower	15,207,111	15,207,111
	Other liabilities	38,587,948	18,321,547
	Other provision (note - 14a.6)	30,620,518	30,620,519
		59,931,068,117	58,184,526,755
14a.1	Provision for income tax		1
	Opening Balance	31,066,531,578	28,221,924,728
	Add: Addition during the year	811,399,989	2,844,606,850
		31,877,931,567	31,066,531,578
14a.1.1	Reconciliation of effective tax rate of the bank (i) A numerical reconciliation between tax expenses (income) and the product of rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) compu		d by the applicable tax
	Profit before provision and income tax as per profit and loss account	2,005,581,410	2,038,336,567
	Income tax as per applicable tax rate (37.5%)	752,093,029	764,376,213
	Factors affecting the tax charged		
	On non deductible expenses (netting of deductible income)	70,261,403	(614,730,141)
	Tax savings from exempted income (on govt. treasury securities)	-	(922,822)
	Tax savings from reduced tax rates (on dividend income)	(10,954,443)	(8,944,339)
	Total income tax expenses	811,399,989	139,778,911
	(ii) A numerical reconciliation between the average effective tax rate and the a which the applicable tax rate is computed.	applicable tax rate , discl	osing also the basis on
	·		
	Applicable tax rate		
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income)	37.50% 3.50%	37.50% -30.16%
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities)	3.50% 0.00%	-30.16% -0.05%
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income)	3.50%	-30.16%
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities)	3.50% 0.00%	-30.16% -0.05%
	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income)	3.50% 0.00% -0.55%	-30.16% -0.05% -0.44%
14- 2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax)	3.50% 0.00% -0.55% 0.00%	-30.16% -0.05% -0.44% 0.00%
14a.2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax) Deferred tax liability	3.50% 0.00% -0.55% 0.00% 40.46%	-30.16% -0.05% -0.44% 0.00% 6.86%
14a.2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax) Deferred tax liability Opening balance	3.50% 0.00% -0.55% 0.00% 40.46% 1,151,194,692	-30.16% -0.05% -0.44% 0.00% 6.86%
14a.2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax) Deferred tax liability Opening balance Add: Addition during the year	3.50% 0.00% -0.55% 0.00% 40.46%	-30.16% -0.05% -0.44% 0.00% 6.86% 761,530,856 178,081,488
14a.2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax) Deferred tax liability Opening balance Add: Addition during the year Deferred tax on actuarial valuation	3.50% 0.00% -0.55% 0.00% 40.46% 1,151,194,692	-30.16% -0.05% -0.44% 0.00% 6.86% 761,530,856 178,081,488 135,975,247
14a.2	Applicable tax rate Tax effect of expenses that are not deductible for tax purposes On non deductible expenses (netting of deductible income) Tax savings from exempted income (on govt. treasury securities) Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on gain on sale of quoted securities) Average effective tax rate (tax expense divided by profit before provision and tax) Deferred tax liability Opening balance Add: Addition during the year	3.50% 0.00% -0.55% 0.00% 40.46% 1,151,194,692	-30.16% -0.05% -0.44% 0.00% 6.86% 761,530,856 178,081,488

Amount in Taka

		Amount in	n Taka
		31 Mar 2023	31 Dec 2022
4a.2.1	Deferred tax liability		
	Temporary timing difference in written down value of fixed assets between tax be Carrying amount of fixed assets including RoU Assets	ase and carrying value: 3.774.469.765	3,734,717,266
	Tax base	3,774,469,765 1,949,348,650	3,/34,/1/,266 1,988,213,713
	Taxable temporary difference	1,825,121,115	1,746,503,553
	Tax Rate	37.50%	37.50%
	Deferred tax liability on fixed assets	684,420,418	654,938,832
	Deferred tax on revaluation of land and building Deferred tax on actuarial valuation on employees gratuity fund	335,445,704 160,810,156	335,445,704
	Total Deferred tax liability	1,180,676,278	160,810,156 1,151,194,692
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	7,388,746,511	5,228,309,342
	Less: Fully provided debts written off during the year	127 274 172	(2,512,633,931
	Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts	127,274,172	260,927,622
	Add: Transferred from General Provision		-
	Less: Transferred to provision against Non Banking Assets	_ I	-
	Add: Net charge to profit and loss account (note-39a)	294,000,000	4,412,143,478
	Provision held at the end of the period/year	7,810,020,683	7,388,746,511
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	5,610,995,818	7,378,916,133
	Add: Amount transferred to classified provision	- II	- (1 767 020 21
	Add: General provision made during the year (note-39a)	- L	(1,767,920,315
	Provision held at the end of the period/year	5,610,995,818 13,421,016,501	5,610,995,818 12,999,742,329
		13,421,010,301	12,333,142,323
4a.4	Provision for off-balance sheet exposures		
	Provision held as on 1 January	2,186,065,645	2,163,090,000
	Add: Provision made during the year (note-39a)		22,975,645
	Provision held at the end of the period/year	2,186,065,645	2,186,065,645
14a.5	Provision for Off-shore Banking Units		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	90,900,000	83,400,000
	Add: Net charge to profit and loss account (note-39a)	5,000,000	7,500,000
	Provision held at the end of the period/year	95,900,000	90,900,000
	Movement in general provision on unclassified loans / investments Provision held as on 1 January	481,150,000	454,150,000
	Add: General provision made during the year (note-39a)	500,000	27,000,000
	Provision held at the end of the period/year	481,650,000	481,150,000
	Trovision held at the end of the period/year	577,550,000	572,050,000
4- 6	Other was dision for electified accepts		
L4a.0	Other provision for classified assets Balance as on 1 January	30,620,518	67,220,519
	Add: Addition/(Adjustment) during the year (note-39a)	-	(36,600,000
	Provision held at the end of the period/year	30,620,518	30,620,518
	Share capital		
15			
	Authorized capital 2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
15.1	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
15.1	2,500,000,000 ordinary shares of Taka 10 each Issued, subscribed and fully paid up capital		
15.1 15.2	2,500,000,000 ordinary shares of Taka 10 each Issued, subscribed and fully paid up capital 30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
15.1	2,500,000,000 ordinary shares of Taka 10 each Issued, subscribed and fully paid up capital		300,000,000 9,867,561,370 1,155,273,400

Amount	in Taka
31 Mar 2023	31 Dec 2022

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
		1.132.283.477	11.322.834.770	

15 <i>4</i>	Chara	nremium

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

Less: Transferred to Paid-up Capital

15.5	Non	controlling	interest
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Share capital Retained earnings

16 Statutory reserve

Balance on 1 January

Addition (20% of pre-tax profit)

Balance at the end of the period/year

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

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

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

19 Consolidated foreign currency translation gain/ (loss)

Prime Bank Limited (note-19a)

Prime Bank Investment Limited

Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

2,310,546,800	2,310,546,800
69,316,404	69,316,404
2,241,230,396	2,241,230,396
1,029,348,610	1,029,348,610
1,211,881,786	1,211,881,786
1,211,001,700	1,211,001,700
60	60
(1)	(2)
59	58
10,353,413,584	10,353,413,584
-	-
10.353.413.584	10.353.413.584
101,205,310	54,692,410
52,896,536	50,583,509
8,630,376	5,690,126
10,978,531	12,019,247
173.710.754	122,985,293
	122,303,233
	122,363,293
54,692,410	32,533,614
54,692,410	
	32,533,614
54,692,410 49,373,222	32,533,614 352,556,064
54,692,410 49,373,222 (2,832,388)	32,533,614 352,556,064 (330,168,341)
54,692,410 49,373,222 (2,832,388)	32,533,614 352,556,064 (330,168,341)
54,692,410 49,373,222 (2,832,388) (27,934)	32,533,614 352,556,064 (330,168,341) (228,927)
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310	32,533,614 352,556,064 (330,168,341) (228,927)
54,692,410 49,373,222 (2,832,388) (27,934)	32,533,614 352,556,064 (330,168,341) (228,927) - 54,692,410 1,767,012,161
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310 1,890,574,019	32,533,614 352,556,064 (330,168,341) (228,927) - 54,692,410 1,767,012,161 123,561,858
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310 1,890,574,019 - 1,890,574,019	32,533,614 352,556,064 (330,168,341) (228,927) - 54,692,410 1,767,012,161 123,561,858 1,890,574,019
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310 1,890,574,019 - 1,890,574,019 (335,445,704)	32,533,614 352,556,064 (330,168,341) (228,927) 54,692,410 1,767,012,161 123,561,858 1,890,574,019 (335,445,704)
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310 1,890,574,019 - 1,890,574,019	32,533,614 352,556,064 (330,168,341) (228,927) - 54,692,410 1,767,012,161 123,561,858 1,890,574,019
54,692,410 49,373,222 (2,832,388) (27,934) - 101,205,310 1,890,574,019 - 1,890,574,019 (335,445,704)	32,533,614 352,556,064 (330,168,341) (228,927) 54,692,410 1,767,012,161 123,561,858 1,890,574,019 (335,445,704)
1,890,574,019 1,890,574,019 1,890,574,019 1,855,128,315	32,533,614 352,556,064 (330,168,341) (228,927) 54,692,410 1,767,012,161 123,561,858 1,890,574,019 (335,445,704) 1.555,128,315
1,890,574,019 1,890,574,019 1,890,574,019 1,855,128,315	32,533,614 352,556,064 (330,168,341) (228,927) 54,692,410 1,767,012,161 123,561,858 1,890,574,019 (335,445,704) 1.555,128,315

192,986

(275,887)

(1,280,692)

7,234,531

		Amount i	n Taka
		31 Mar 2023	31 Dec 2022
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	98,758,787	20,121,408
	Addition during the year Balance at the end of the period/year	1,753,840 100,512,627	78,637,379 98,758,787
	balance at the end of the periodyyear	100,512,027	90,/30,/0/
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	8,734,199,349	7,786,530,240
	Prime Bank Investment Limited	(74,852,568)	(85,204,132)
	Prime Bank Securities Limited	(226,794,981)	(198,948,537)
	Prime Exchange Co. Pte. Ltd., Singapore	12,829,583	18,169,314
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	(88,695,427) 155,854,540	(92,826,749) 155,640,436
	FBL Finance (Hong Kong) Limited	8,512,540,496	7,583,360,572
	Less: Minority Interest	1	2
	Less: Inter company transaction	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(6,256,561)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	- 	(20,801,504)
	Less: Foreign currency translation gains	(1,679,435)	(85,013,694)
		8,510,861,062	7,471,288,815
20a	Retained earnings / movement of profit and loss account of the Bank		
20a	Balance on 1 January	7,707,892,860	5,440,914,302
	Addition during the year	1,024,552,649	4,021,849,232
	Transfer to statutory reserve	-	-
	Cash dividend	-	(1,981,496,085)
	Issue of bonus shares	-	-
	Remeasurement gain/(loss) of defined benefits liability/assets	-	226,625,411
	Balance at the end of the period/year Add: Foreign currency translation gain/ (loss)	8,732,445,510 1,753,840	7,707,892,860 78,637,379
	Add. For Eight Currency translation gains (1055)	8,734,199,349	7,786,530,240
		0//01/255/015	7/200/050/210
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	7,707,892,860	3,686,043,629
	Prime Bank Investment Ltd.	(85,204,132)	(159,371,879)
	Prime Bank Securities Ltd.	(198,948,537)	(79,056,262)
	Prime Exchange Co. Pte. Ltd., Singapore	11,912,753	5,779,582
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	(92,826,749) 134,838,932	(51,175,249) 41.222.715
	T DE l'Illance (Horig Rong) Ellintea	7.477.665.127	3,443,442,536
	Foreign currency translation gain on 1 January	(6,976,972)	5,922,858
	Add: Inter-company transactions		27,058,065
		7,470,688,155	3,476,423,459
20.4	Detained comings bysought forward from provious years of the Doub		
20.1.a	Retained earnings brought forward from previous year of the Bank Balance on 1 January	7,707,892,860	5,440,914,302
	Remeasurement gain/(loss) of defined benefits liability/assets	7,707,092,000	226,625,411
	Cash dividend paid	_	(1,981,496,085)
	Balance at the end of the period/year	7,707,892,860	3,686,043,629
	Foreign currency translation gain on 1 January		-
		7.707.892.860	3.686.043.629
24	Constitution of the Principle		
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements	C2 004 2FF 201	CO 1CO 001 021
	Prime Bank Limited (note-21a.1) Prime Bank Investment Limited	63,994,355,281	69,160,801,021
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	-	_
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		63,994,355,281	69,160,801,021
24.2	Latters of accounts		
21.2	Letters of guarantee Prime Bank Limited (note-21a.2)	40,143,896,985	36,942,173,730
	Prime Bank Limited (note-21a.2) Prime Bank Investment Limited	- COK,OKO,CF1,UF	JU,772,1/J,/JU
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	_	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		-
		40,143,896,985	36,942,173,730

		Amount	in Taka
		31 Mar 2023	31 Dec 2022
21.3	Irrevocable Letters of Credit	25 600 400 672	27.067.200.000
	Prime Bank Limited (note-21a.3) Prime Bank Investment Limited	35,699,483,672	37,867,388,098
	Prime Bank Securities Limited	_	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	35,699,483,672	 37,867,388,098
21.4	Bills for collection	JJ,0JJ, 1 0J,072	37,007,300,090
	Prime Bank Limited (note-21a.4)	15,462,628,441	14,697,739,443
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	_	
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	-	-
		15,462,628,441	14,697,739,443
		155,300,364,380	158,668,102,292
21a	Contingent liabilities of the Bank		
	Acceptances and endorsements		
	Back to back bills (Foreign)	55,070,067,159	58,563,149,705
	Back to back bills (Local) Back to back bills (EPZ)	7,209,505,461 1,714,782,661	8,139,593,836 2,458,057,479
	Dack to Dack Dills (LPZ)	63,994,355,281	69,160,801,021
	Less: Margin	(10,417,837,946)	(10,195,799,460)
		53,576,517,335	58,965,001,561
21a.2	Letters of guarantee Letters of guarantee (Local)	17,910,024,142	15,674,531,321
	Letters of quarantee (Eocar)	22,233,872,843	21,267,642,409
	Foreign counter guarantees	-	-
		40,143,896,985	36,942,173,730
	Less: Margin	(701,797,912)	(784,593,132)
		39.442.099.073	36,157,580,598
21a 3	Irrevocable Letters of Credit		
214.5	Letters of credit (Sight)	6,749,206,313	8,756,378,142
	Letters of credit (Deferred)	17,442,340,957	17,488,377,889
	Back to back L/C	11,507,936,403	11,622,632,068
	Less: Margin	35,699,483,672 (4,101,831,315)	37,867,388,098 (4,062,685,372)
	2000111419111	31,597,652,358	33,804,702,726
		32/337/032/330	33/00-1/102/120
21a.4	Bills for collection		
	Outward bills for collection	15,462,628,441	14,697,739,443
	Local Margin	15,462,628,441	14,697,739,443
	Less: Margin	(153,821,290) 15,308,807,152	(124,652,515) 14,573,086,928
		10:000/1202	21107 210001720
		155,300,364,380	158,668,102,292

		-	
		Amount	in Taka
		Jan-Mar-2023	Jan-Mar-2022
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	6,635,827,841	4,845,786,490
	Dividend income (note-25a)	62,596,815	51,110,507
			292,814,253
	Fees, commission and brokerage (note-22.2)	365,781,443	
	Gains <i>less</i> losses arising from dealing in securities	- 1	2,460,858
	Gains <i>less</i> losses arising from investment securities	144.057.400	-
	Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)	141,867,400	520,282,970
	Income from non-banking assets	-	-
	Other operating income (note-27a)	254,474,232	235,015,026
	Profit <i>less</i> losses on interest rate changes	-	-
		7,460,547,730	5,947,470,104
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	3,331,918,572	2,063,365,929
	Losses on loans, advances and lease/ investments	-	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Administrative expenses (note-22.3)	1,599,293,398	1,449,791,319
	Other operating expenses (note-38a)	351,255,709	232,660,005
	Depreciation on banking assets (note-37a)	172,498,641	163,316,284
		5,454,966,320	3,909,133,537
		2,005,581,410	2,038,336,567
22.4	William of Manager and Starting Commen		
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	5,545,276,894	4,019,527,158
	Interest income on treasury bills / reverse repo / bonds (note-25a)	951,588,243	803,167,513
	Gain on Discounted bond / bills (note-25a)	145,756,699	23,238,305
	Gain on sale of shares (note-25a)	-	-
	Gain on Govt. security trading (note-25a)	26,467,462	-
	Interest on debentures (note-25a)	67,019,244	59,249,744
		6,736,108,542	4,905,182,720
	Less: Loss on revaluation of security trading (note-25a)	100,280,702	59,396,230
		6,635,827,841	4,845,786,490
		<u> </u>	170 1077 007 150
22.2	Fees, commission and brokerage		
	Commission (note-26a)	365,781,443	292,814,253
	Settlement fee-PBIL (note-26a)	303,701,113	232,011,233
	Settlement ree 1 bit (note-20a)	365,781,443	292,814,253
		303,761,443	292,014,233
22.3	Administrative expenses		
	Salary and allowances (note-28a)	1,293,854,160	1,187,268,267
	Rent, taxes, insurance, electricity, etc. (note-29a)	198,231,241	135,104,750
	Legal expenses (note-30a)	5,286,770	26,355,126
	Postage, stamp, telecommunication, etc. (note-31a)	21,909,116	24,108,860
	Stationery, printing, advertisement, etc. (note-32a)	63,803,888	54,060,562
	Managing Director's salary and fees (note-33)	3,845,613	3,639,194
	Directors' fees (note-34a)	589,603	5 4 0,136
	Auditors' fees (note-35a)	379,500	345,000
	Repair of Bank's assets (note-37a)	11,393,507	18,369,424
		1,599,293,398	1,449,791,319
23	Consolidated interest income / profit on investments		
	Prime Bank Limited (note-23a)	5,545,276,894	4,019,527,158
	Prime Bank Investment Limited	79,671,579	79,696,108
	Prime Bank Securities Limited	5,932,411	9,503,148
	Prime Exchange Co. Pte. Ltd., Singapore	- I	-
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	49,609,348	28,568,497
	T DE FINANCE (FIORIG KONG) ENTINEED	5,680,490,233	4,137,294,911
	Local Inter company transactions		
	Less: Inter-company transactions	60,486,793	50,989,452
		5,620,003,439	4,086,305,459

		Amount	in Taka
		Jan-Mar-2023	Jan-Mar-2022
23a	Interest income / profit on investments of the Bank		
	Loans (General) / Musharaka	1,130,543,165	1,216,044,550
	Loans against trust receipts	92,759,611	74,231,829
	Packing credit	21,426,672	18,680,472
	House building loan	20,193,970	26,236,707
	Lease finance / Izara	14,883,037	23,758,873
	Hire purchase	213,847,441	251,706,004
	Payment against documents	566	4 30,680
	Cash credit / Bai-Muajjal	372,645,383	254,900,698
	Secured overdraft	871,926,558	606,697,208
	Consumer credit scheme	397,602,124	326,503,952
	Staff loan	22,410,599	18,776,156
	Agricultural Loan	2,119,720	1,867,772
	Forced loan	10,900,777	1,667,075
	Documentary bills purchased	865,409,785	340,433,384
	Interest income from credit card	52,261,487	44,747,731
	Other loans and advances / Investments	1,408,113,986	758,800,063
	Total interest / profit on loans and advances / investments	5,497,044,880	3,965,483,156
	Interest / profit on balance with other banks and financial institutions	28,716,294	47,154,089
	Interest on call loans	66,667	1,606,542
	Interest / profit received from foreign banks (note-23a.1)	19,449,054	5,283,372
		5.545.276.894	4.019.527.158
		2/3 12/2/ 2/37 1	1/4 2 2 / 4 2
23a.1	Interest received from foreign banks	56,998,053	49,648,480
	Less: Inter-company transactions	37,548,999	44,365,108
		19,449,054	5,283,372
	!	13/113/031	<u> </u>
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	3,331,918,572	2,063,365,929
	Prime Bank Investment Limited	25,975,771	27,369,524
	Prime Bank Securities Limited	24,995,258	24,940,933
	Prime Exchange Co. Pte. Ltd., Singapore	- 1,777,257	- 1,0 10,000
	PBL Exchange (UK) Ltd.	_	_
	PBL Finance (Hong Kong) Limited	21,912,192	12,465,436
	r DE I mance (Hong Kong) Emilied	3,404,801,793	2,128,141,822
	Less: Inter-company transactions	60,486,793	
	Less: Thei-company transactions		50,989,452
		3,344,315,000	2,077,152,370
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
2 70	i) Interest / profit paid on deposits; Borrowings, etc. of the Bank		
	Savings bank / Mudaraba savings deposits	295,099,968	266,748,145
	Special notice deposits	58,702,804	40,626,089
	Term deposits / Mudaraba term deposits	1,470,167,699	880,968,922
	Deposits under scheme	462,601,521	528,160,905
	Foreign currency deposits (note-24a.1)	19,983,343	3,020,836
	Others	15,469,116	11,075,189
		2,322,024,452	1,730,600,085
	ii) Interest / Profit paid for borrowings:		
	Call deposits	21,547,944	3,3 4 7,083
	Repurchase agreement (repo)	32,974,848	221,233
	Interest expenses of lease liabilities	16,835,491	15,041,848
	Bangladesh Bank-refinance	180,979,681	40,509,480
	Local bank accounts		
		37,548,999	44,365,108
	Foreign bank accounts	672,870,347	164,040,775
	PBL bond	84,685,808	109,605,425
		1,047,443,118	377,130,952
	Less: Inter-company transactions	37,5 4 8,999	44,365,108
		1,009,894,120	332,765,844
		3,331,918,572	2,063,365,929
24a.1	Foreign currency deposits		
u.1	Interest / profit paid on F.C	19,983,343	3,020,836
	······	נדנ,נטפֿ,פֿו	3,020,030
	Interest / profit paid on N.F.C.D	-	
		19,983,343	3,020,836

		Amount in	Taka
		Jan-Mar-2023	Jan-Mar-2022
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	1,153,147,761	879,830,696
	Prime Bank Investment Limited	5,590,032	7,342,206
	Prime Bank Securities Limited	867,390	66,721,231
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited	-	-
		1,159,605,183	953,894,133
	Less: Inter-company transactions	1 150 605 102	- 052 004 122
		<u>1,159,605,183</u>	953,894,133
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	951,588,243	803,167,513
	Interest on debentures / bonds	67,019,244	59,249,744
	Gain on discounted bond / bills	145,756,699	23,238,305
	Gain on Govt. security trading	26,467,462	2,460,858
	Dividend on shares	62,596,815 1,253,428,463	51,110,507 939,226,926
	Less: Loss on sale/revaluation of security trading	100,280,702	59,396,230
	2000 2000 011 Suite, retrained to 1 Security training	1,153,147,761	879,830,696
26	Consolidated commission, exchange and brokerage	507.640.040	040.007.000
	Prime Bank Limited (note-26a)	507,648,842	813,097,223
	Prime Bank Investment Limited Prime Bank Securities Limited	15,275,717 16,017,207	23,065,425 19,961,015
	Prime Exchange Co. Pte. Ltd., Singapore	20,416,723	14,434,599
	PBL Exchange (UK) Ltd.	-	6,930,035
	PBL Finance (Hong Kong) Limited	1,811,255	3,027,882
		561,169,744	880,516,179
	Less: Inter-company transactions	561,169,744	880,516,179
		301,109,744	880,510,179
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	83,280,548	90,533,230
	Commission on L/Cs-back to back	160,863,865	133,373,632
	Commission on L/Gs	102,549,693	49,540,884
	Commission on remittance Merchant Commission	3,047,209	9,020,561 699,779
	Commission from sale of BSP /PSP/Others	896,879 15,143,247	9,646,166
	Commission from sale of BSF 71317 Outers	365,781,443	292,814,253
	Exchange gain (note - 26a.1) - including gain from FC dealings	141,867,400	520,282,970
	Settlement fees / Brokerage	<u> </u>	
		507,648,842	813,097,223
26a.1	Exchange gain		
	Exchange gain	159,372,658	532,423,036
	Less: Exchange loss	(17,505,258)	(12,140,065)
		141,867,400	520,282,970
			5_5/_5_/55
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	254,474,232	235,015,026
	Prime Bank Investment Limited	310,685	35,120
	Prime Bank Securities Limited	633,159	75,7 4 6
	Prime Exchange Co. Pte. Ltd., Singapore	261,577	233,661
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- 5,515,309	2 524 072
	r be i mance (nong rong) Ellilleu	261,194,961	3,524,073 238,883,627
	Less: Inter-company transactions		
		261,194,961	238,883,627

Postage / telex / SWIFT/ fax 12,181,755 11,861,503 Rebate from foreign Bank outside Bangladesh 19,419,925 25,554,266 Miscellaneous earnings (note-27a.1) 26,495,890 31,700,295	Lo Se Re In Cr	ocker rent	Jan-Mar-2023 10,021,450	Jan-Mar-2022
Consolidated salaries and allowances Consolidated	Lo Se Re In Cr	ocker rent	10,021,450	
Locker rent 10.021.450 11.651.550	Lo Se Re In Cr	ocker rent		11.651.550
Service and other charges 80,860,084 70,334,834 Retail Income from ATM service 15,994,500 3,252,619 Credit card income (note-27a.2) 49,477,796 38,852,785 Postage / telex / SWIFT / fax 12,181,755 11,861,503 Rebate from foreign Bank outside Bangladesh 19,419,925 25,554,266 Miscellaneous earnings (note-27a.1) 254,474,232 235,015,026 27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee an sale proceeds of various items, etc. 27a.2 Credit card income	Se Re In Cr			11.651.550 l
Retail Income 40,022,833 41,807,174 Income from ATM service 15,994,500 3,252,619 Credit card income (note-27a.2) 49,477,796 38,852,785 Postage / telex / SWIFT/ fax 12,181,755 11,861,503 Rebate from foreign Bank outside Banqladesh 19,419,925 25,554,266 Miscellaneous earnings (note-27a.1) 26,495,890 31,700,295 254,474,232 235,015,026 27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee an sale proceeds of various items, etc. 27a.2 Credit card income	Re In Cr	ervice and other charges		
Income from ATM service 15,994,500 3,252,619 49,477,796 38,852,785 12,181,755 11,861,503 12,181,755 11,861,503 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,554,266 19,419,925 25,5474,232 235,015,026 254,474,232 235,015,026 254,474,232 235,015,026 254,474,232 235,015,026 273,016,026 274,024,231 273,015,026 274,024,231 273,015,026 274,024,231 27	In Cr			
Credit card income (note-27a.2)	Cr			
Postage / telex / SWIFT/ fax 12,181,755 11,861,503 Rebate from foreign Bank outside Banqladesh 19,419,925 25,554,266 31,700,295 254,474,232 235,015,026 254,474,232 235,015,026 254,474,232 235,015,026 254,474,232 235,015,026 254,474,232 235,015,026 278.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee an sale proceeds of various items, etc. 27a.2 Credit card income				
Rebate from foreign Bank outside Bangladesh Miscellaneous earnings (note-27a.1)				38,852,785
Miscellaneous earnings (note-27a.1)				
27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee an sale proceeds of various items, etc. 27a.2 Credit card income	Re	ebate from foreign Bank outside Bangladesh		
27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee an sale proceeds of various items, etc. 27a.2 Credit card income	Mi	liscellaneous earnings (note-27a.1)	26,495,890	31,700,295
sale proceeds of various items, etc. 27a.2 Credit card income Annual fees 10,048,464 9,922,315 Inter-change fees 14,228,918 9,874,311 Others 25,200,413 19,056,159 49,477,796 38,852,785 28 Consolidated salaries and allowances Prime Bank Limited (note-28a) 1,293,854,160 1,187,268,267 Prime Bank Investment Limited 16,648,919 12,559,617 Prime Bank Securities Limited 9,375,105 11,717,919 Prime Exchange Co. Pte. Ltd., Singapore 9,706,732 7,449,434 PBL Exchange (UK) Ltd. - 7,311,266 PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank 502,118,989 478,811,561 Allowances 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,08 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,0			<u>254,474,232</u>	235,015,026
Annual fees	sa	ale proceeds of various items, etc.	gn remittance house /	bank, notice fee and
Inter-change fees	-		10 049 464	0 022 215
Others 25,200,413 19,056,159 49,477,796 38,852,785 28 Consolidated salaries and allowances Prime Bank Limited (note-28a) 1,293,854,160 1,187,268,267 Prime Bank Securities Limited 16,648,919 12,559,617 Prime Exchange Co. Pte. Ltd., Singapore 9,375,105 11,717,919 Prime Exchange (UK) Ltd. - 7,311,266 PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank 502,118,989 478,811,561 Bonus 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,068 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. 198,231,241 135,104,750				
28 Consolidated salaries and allowances Prime Bank Limited (note-28a) 1,293,854,160 1,187,268,267 Prime Bank Investment Limited 16,648,919 12,559,617 Prime Bank Securities Limited 9,375,105 11,717,919 Prime Exchange Co. Pte. Ltd., Singapore 9,706,732 7,449,434 PBL Exchange (UK) Ltd. - 7,311,266 PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank 502,118,989 478,811,561 Bonus 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,068 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. 198,231,241 135,104,750				
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Prime Bank Limited (note-28a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited Salaries and allowances of the Bank Basic pay Allowances Bonus Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 1,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267			43,477,730	30,032,703
Prime Bank Limited (note-28a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PBL Finance (Hong Kong) Limited Salaries and allowances of the Bank Basic pay Allowances Bonus Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 1,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267 11,293,854,160 1,187,268,267	20 C	ancolidated calaries and allowaness		
Prime Bank Investment Limited 16,648,919 12,559,617 Prime Bank Securities Limited 9,375,105 11,717,919 Prime Exchange Co. Pte. Ltd., Singapore 9,706,732 7,449,434 PBL Exchange (UK) Ltd. - 7,311,266 PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank 502,118,989 478,811,561 Basic pay 502,118,989 478,811,561 Allowances 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,068 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750			1 202 954 160	1 107 260 267
Prime Bank Securities Limited 9,375,105 11,717,919 Prime Exchange Co. Pte. Ltd., Singapore 9,706,732 7,449,434 PBL Exchange (UK) Ltd. - 7,311,266 PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank Basic pay Allowances Allowances Bank's contribution to provident fund Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Alexample Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) Prime Bank Limited (note-29a) 11,717,919 9,7449,434 9,7449,434 9,7449,434 9,7449,434 9,768,383 9,784,1562 1,231,489,125 1,23				
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PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 5,783,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) PBL Exchange (UK) Ltd 7,311,266 6,768,383 5,182,622 1,336,353,299 1,231,489,125 1,231,489				
PBL Finance (Hong Kong) Limited 6,768,383 5,182,622 1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 502,118,989 478,811,561 329,097,112 329,097,099 329,097,099 329,099 329,097,099 329,099 329,099 329,099 329,099 329,099 329,099 329,099 329,099 329,099			9,/06,/32	
1,336,353,299 1,231,489,125 28a Salaries and allowances of the Bank Basic pay 502,118,989 478,811,561 Allowances 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,068 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750				
28a Salaries and allowances of the Bank Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) S02,118,989 478,811,561 329,097,112 273,942,498 46,452,030 44,439,068 7,575,904 64,500,000 52,500,000 1,293,854,160 198,231,241 135,104,750	PE	BL Finance (Hong Kong) Limited		
Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 502,118,989 478,811,561 329,097,112 302,442,821 46,452,030 44,439,068 7,575,904 64,500,000 1,293,854,160 1,187,268,267			1,330,353,299	1,231,489,125
Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 502,118,989 478,811,561 329,097,112 302,442,821 46,452,030 44,439,068 7,575,904 64,500,000 1,293,854,160 1,187,268,267	20- C	alarias and allowaness of the Dank		
Allowances 370,764,415 329,097,112 Bonus 302,442,821 273,942,498 Bank's contribution to provident fund 46,452,030 44,439,068 Retirement benefits/ Leave encashment 7,575,904 8,478,028 Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750			E02 110 000	470 011 FC1
Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 302,442,821 46,452,030 44,439,068 64,500,000 57,575,904 64,500,000 1,293,854,160 1,187,268,267				
Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) Page 46,452,030 44,439,068 7,575,904 8,478,028 64,500,000 52,500,000 1,293,854,160 1,187,268,267				
Retirement benefits/ Leave encashment Gratuity 7,575,904 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750				
Gratuity 64,500,000 52,500,000 1,293,854,160 1,187,268,267 29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750				
29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750		·		
29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank Limited (note-29a) 198,231,241 135,104,750	Gr	ratuity		
Prime Bank Limited (note-29a) 198,231,241 135,104,750			1,293,034,100	1,107,200,207
Prime Bank Limited (note-29a) 198,231,241 135,104,750	20 C	angelidated rout tayon incurance electricity etc		
			100 221 241	125 104 750
Prime dank investment limited 510,039 500,041				
				2,170,143
				625,393
				2,427,933
	PE	bl rinance (nong Kong) Limited		1,226,209
<u> </u>			202,021,320	141,861,068
29a Rent, taxes, insurance, electricity, etc. of the Bank	29a R	ent, taxes, insurance, electricity, etc. of the Bank		
			117.964.233	57,072,081
		•		53,178,762
			· · ·	24,853,907
	1 0	ower and electricity		135,104,750
<u> </u>			170,231,241	155/104/750
	30 Cd	onsolidated legal expenses		
	Pr	rime Bank Limited (note-30a)		26,355,126
	Pr	rime Bank Investment Limited	97,750	115,558
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558	Pr	rime Bank Securities Limited	350,750	-
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558	Pr	rime Exchange Co. Pte. Ltd., Singapore	804,452	193,923
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 -	PE	BL Exchange (UK) Ltd.	513,184	1,691,278
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923	PE	BL Finance (Hong Kong) Limited	-	-
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - -			7,052,906	28,355,885
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - -	20- 1	ogal overage of the Dayle		
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - - 7,052,906 28,355,885			722 225	24 020 026
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - - 7,052,906 28,355,885 30a Legal expenses of the Bank				
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - - 7,052,906 28,355,885 30a Legal expenses of the Bank Legal expenses 733,335 24,938,036	Le			
Prime Bank Limited (note-30a) 5,286,770 26,355,126 Prime Bank Investment Limited 97,750 115,558 Prime Bank Securities Limited 350,750 - Prime Exchange Co. Pte. Ltd., Singapore 804,452 193,923 PBL Exchange (UK) Ltd. 513,184 1,691,278 PBL Finance (Hong Kong) Limited - - T,052,906 28,355,885 30a Legal expenses of the Bank Legal expenses 733,335 24,938,036 Other professional charges 4,553,435 1,417,090	Le		4,553,435	1,417,090 26,355,126

		Amount in Taka		
		Jan-Mar-2023	Jan-Mar-2022	
31	Consolidated postage, stamp, telecommunication, etc.			
	Prime Bank Limited (note-31a)	21,909,116	24,108,860	
	Prime Bank Investment Limited	238,030	236,250	
	Prime Bank Securities Limited	3,282	3,587	
	Prime Exchange Co. Pte. Ltd., Singapore	471,685	624,644	
	PBL Exchange (UK) Ltd.	23,119	145,580	
	PBL Finance (Hong Kong) Limited	1,488,254	1,422,399	
		24,133,486	26,541,320	
			20/0 12/020	
31a	Postage, stamp, telecommunication, etc. of the Bank			
	Postage & Courier	1,160,912	2,286,113	
	Telegram, telex, fax and internet	67,270	3,254,881	
	Data communication	14,783,244	13,123,165	
	Telephone - office	5,896,723	5,381,348	
	Telephone - residence	968	63,354	
		21,909,116	24,108,860	
32	Consolidated stationery, printing and advertisements, etc.			
	Prime Bank Limited (note-32a)	63,803,888	54,060,562	
	Prime Bank Investment Limited	306,240	585,123	
	Prime Bank Securities Limited	137,744	237,560	
	Prime Exchange Co. Pte. Ltd., Singapore	638,812	326,043	
	PBL Exchange (UK) Ltd.	21,594	105,294	
	PBL Finance (Hong Kong) Limited	85,156	67,680	
		64,993,434	55,382,260	
		0.77557.51		
32a	Stationery, printing and advertisements, etc. of the Bank			
	Office and security stationery	12,843,899	12,278,392	
	Computer consumable stationery	44,783,483	39,488,350	
	Publicity and advertisement	6,176,506	2,293,820	
		63.803.888	54.060.562	
	Managina Biography Israelana and Cons			
33	Managing Director's salary and fees			
	Basic salary	2,270,613	2,064,194	
	House rent allowance	525,000	525,000	
	Utility allowance	225,000	225,000	
	House maintenance allowance	225,000	225,000	
		· ·	•	
	Others	600,000	600,000	
		3,845,613	3,639,194	
34	Consolidated Directors' fees			
٠.	Prime Bank Limited (note-34a)	589,603	540,136	
	Prime Bank Investment Limited	181,500	379,500	
	Prime Bank Securities Limited	44,000	88,000	
		44,000	00,000	
	Prime Exchange Co. Pte. Ltd., Singapore	22 772	15 565	
	PBL Exchange (UK) Ltd.	32,773	15,565	
	PBL Finance (Hong Kong) Limited		- 4 000 004	
		847,876	1,023,201	
34a	Directors' fees of the Bank			
	Meeting fees	308.000	193,600	
	Other benefits	281,603	346,536	
		589,603	540,136	
	As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has be			
	attending per Board Meeting, Board Audit Committee Meeting and Risk Management	gement Committee Me	eting held during the	
	period ended 31 March 2023.			
35	Consolidated Auditors' fees			
	Prime Bank Limited (note-35a)	379,500	345,000	
	Prime Bank Investment Limited	86.250	117.875	
	Prime Bank Securities Limited	57,500	47,438	
	Prime Exchange Co. Pte. Ltd., Singapore	87,700	71,529	
	PBL Exchange (UK) Ltd.	-	530,760	
	PBL Finance (Hong Kong) Limited	110,075	89,152	
		721.026	1.201.753	

379,500 **379,500** 345,000 **345,000**

35a Auditors' fees of the Bank External Audit fee

		Amount	in Taka
26	Charmen and Large Large	Jan-Mar-2023	Jan-Mar-2022
36	Charges on loan losses Loan -written off		
	Interest waived	_	_
	Therese waived		-
27	Consolidated downsistion and name of Boulds assets		
37	Consolidated depreciation and repair of Bank's assets Prime Bank Limited (note-37a)	183,892,147	181,685,708
	Prime Bank Investment Limited	4,407,129	4,925,169
	Prime Bank Securities Limited	2,994,202	1,158,825
	Prime Exchange Co. Pte. Ltd., Singapore	3,923,415	2,469,306
	PBL Exchange (UK) Ltd.	-	28, 4 98
	PBL Finance (Hong Kong) Limited	21,052	25,826
		195,237,946	190,293,332
37a	Depreciation and repair of Bank's assets		
	Depreciation -		
	Fixed assets	50,333,009	52,510,346
	Leased assets	98,692,009	79,702,568
	A	149,025,019	132,212,914
	Amortization - Software-core banking	22,709,622	30,339,370
	Software-ATM	764,000	764,000
	Soldina o All I	23,473,622	31,103,370
	Repairs		
	Building	2,057,720	7,865,396
	Furniture and fixtures	1,961,730	3,935,919
	Office equipment	6,021,118	5, 4 36,658
	Bank's vehicles	1,193,310	989,588
	Maintenance	159,629 11,393,507	141,863 18,369,424
		183,892,147	181,685,708
		103,072,147	101,003,700
38	Consolidated other expenses	251 255 700	222 ((0.005
	Prime Bank Limited (note-38a) Prime Bank Investment Limited	351,255,709 3,860,138	232,660,005 6,271,988
	Prime Bank Securities Limited Prime Bank Securities Limited	5,237,568	4,806,713
	Prime Exchange Co. Pte. Ltd., Singapore	3,698,648	2,081,804
	PBL Exchange (UK) Ltd.	(7,804,462)	2,221,695
	PBL Finance (Hong Kong) Limited	693,773	539,681
		356,941,374	248,581,885
38a	Other expenses of the Bank		
30a	Security and cleaning	46,286,857	45,137,966
	Entertainment	9,229,706	4,457,641
	Car expenses	65,103,600	60,848,297
	ATM expenses	38,283,376	32,785,436
	Retail expenses (Service Charge & Others)	105,978	95, 4 63
	Books, magazines and newspapers, etc.	38,674	45,028
	Liveries and uniforms Bank charges and commission	- 3,522,708	273,760 2,386,083
	House furnishing expenses	1,376,000	1,050,000
	Subscription to institutions	9,981,863	7,946,792
	Donations	41,459,100	580,402
	Sponsorship	16,697, 4 95	275,555
	Prime Bank Cricket Club	15,058,484	-
	Traveling expenses	4,601,000	2,082,238
	Corporate action fees	2 502 444	3,867
	Local conveyance, labor, etc.	2,583,444	2,361,195
	Business development Training and internship	7,348,824 6,423,573	6,337,229 2,313,398
	Remittance charges	3,437,001	2,381,030
	Cash reward to branches	992,197	995,983
	Laundry, cleaning and photographs, etc.	1,427,287	1,680,437
	Credit card expenses	17,292,193	10,676,035
	Consolidated salary (staff)	7,797,202	6,834,351
	Exgratia	-	1,480,875
	Prime Bank Foundation	50,400,000	39,000,000
	Miscellaneous expenses	1,809,148 351,255,709	630,946 232,660,005
		331,435,/09	434,000,005

		Amount i	n Taka		
		Jan-Mar-2023	Jan-Mar-2022		
39	Consolidated provision for loans, investments, off balance sheet exp	ocura & other accets			
39	· · · · · · · · · · · · · · · · · · ·		400 000 000		
	Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	294,000,000	400,000,000		
	Provision for unclassified loans and advances/investments-PBL (note-39a)		50,000,000		
	Provision for bad and doubtful loans and advances (OBU) (note-39a)	5,000,000	-		
	Provision for unclassified loans and advances/investments (OBU) (note-39a)	500,000	(30,000,000)		
	Provision for off-balance sheet exposure-PBL (note-39a)	- II	185,000,000		
	Provision for interest receivable	500,000	(60,000,000)		
	Provision for impairment of client margin loan-PBIL	35,000,000	40,000,000		
	Provision for diminution in value of investments-PBSL	- 1	35,175,228		
	Provision for impairment loss for investment in subsidiaries (note-39a)	- 11	(105,000,000)		
	Provision for other assets (note-39a)	-	(40,000,000)		
		335,000,000	475,175,228		
39a	Provision for loans, investments, off balance sheet exposure & other	assets of the Bank			
	Provision for bad and doubtful loans and advances / investments	294,000,000	400,000,000		
	Provision for unclassified loans and advances / investments	- 1	50,000,000		
	Provision for bad and doubtful loans and advances (OBU)	5.000.000	-		
	Provision for unclassified loans and advances / investments (OBU)	500.000	(30,000,000)		
	Provision for off-balance sheet exposure	-	185,000,000		
	Provision for interest receivable	500,000	(60,000,000)		
	Provision for impairment loss for investment in subsidiaries	-	(105.000.000)		
	Provision for other assets	-	(40,000,000)		
		300,000,000	400,000,000		
40	Consolidated tax expenses				
	Current tax				
	Prime Bank Limited (note-40a)	811,399,989	139,778,911		
	Prime Bank Investment Limited	3,184,684	5,978,758		
	Prime Bank Securities Limited	4,564,971	7,351,068		
	Prime Exchange Co. Pte. Ltd., Singapore	- 11	-		
	PBL Exchange (UK) Ltd.	(1,193,788)	-		
	PBL Finance (Hong Kong) Limited	-	-		
		817,955,856	153,108,737		
	Deferred tax				
	Prime Bank Limited (note-40a)	(130,371,229)	489,341,655		
	Prime Bank Investment Limited	- 1	-		
	Prime Bank Securities Limited	2,152,507	(1,363,233)		
	Prime Exchange Co. Pte. Ltd., Singapore	- 11	-		
	PBL Exchange (UK) Ltd.	- 11	-		
	PBL Finance (Hong Kong) Limited	-	-		
		(128,218,721)	487,978,422		
		689,737,135	641,087,159		
40a	Tax expenses of the Bank				
70a	Current tax	811,399,989	139,778,911		
	Deferred tax (note-40a.1)	(130,371,229)	489,341,655		
	5 o. s. r ou tan (1100 10012)	681,028,761	629,120,566		
		001/010// 01	010/110/000		
40a.1	Deferred tax				
	Decrease/(Increase) in Deferred Tax Asset	(159,852,814)	453,330,174		
	Increase/(Decrease) in Deferred Tax Liability	29,481,586	36,011,481		
	Deferred tax Expense/(Income)	(130,371,229)	489,341,655		
	, ,		-		
41	Consolidated earnings per share (CEPS)				
	Net profit after tax (Numerator)	1,040,172,906	1,037,815,616		
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477		
	Consolidated earnings per share (CEPS)	0.92	0.92		
	Earnings per share has been calculated in accordance with IAS - 33: "Earnings	Per Share (EPS)".			
42	Earnings per share (EPS) of the Bank				
	Net profit after tax (Numerator)	1,024,552,649	1,009,216,002		
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477		
	Earnings per share (EPS)	0.90	0.89		
	Earnings per share (EPS) Earnings per share has been calculated in accordance with IAS - 33: "Farnings		0.8		

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

		Amount		
		31 Mar 2023	31 Mar 2022	
44	Shareholders' Equity		·	
	Paid up capital	11,322,834,770	11,322,834,770	
	Share premium	1,211,881,786	1,211,881,786	
	Statutory reserve	10,353,413,584	10,353,413,584	
	Revaluation gain / (loss) on investments		230,644,259	
	Revaluation reserve	101,205,310		
		1,555,128,315	1,507,173,559	
	Foreign currency translation gain	100,512,627	20,446,797	
	Surplus in profit and loss account / Retained earnings	8,732,445,510	6,450,130,304	
		33,377,421,902	31,096,525,058	
45	Farming Day Chara (FDC) has been relatilated in accordance with TAC 221 IIFamings Day Chara (FDC)	·NII		
45	Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)	o)".		
	<u>Calculation of EPS</u>			
	Profit after tax for the year (Solo)	1,024,552,649	1,009,216,002	
	Profit after tax for the year (Consolidated)	1,040,172,906	1,037,815,616	
	Weighted average number of share	1,132,283,477	1,132,283,477	
	Earnings per share (Solo)	0.90	0.89	
	Earnings per share (Consolidated)	0.92	0.92	
	Earlings per share (consolidated)	0132	0132	
	The bank has no dilutive instruments that is why we are not considering the diluted earnings per s	share.		
46	Calculation of Net Asset value per Share (NAVPS)			
70	Shareholders' Equity (Solo)	33,377,421,902	31,096,525,058	
		• • • •		
	Shareholders' Equity (Consolidated)	33,256,271,440	30,984,487,934	
	Weighted average number of share	1,132,283,477	1,132,283,477	
	Net Asset value per Share (NAVPS) (Solo)	29.48	27.46	
	Net Asset value per Share (NAVPS) (Consolidated)	29.37	27.36	
47	Calculation of Net Cash Flow Per Share (NOCFPS)			
	Net Cash from Operating Activities (Solo)	(1,740,710,739)	(5,438,208,941)	
	Net Cash from Operating Activities (Consolidated)	(1,525,606,855)	(5,013,795,890)	
	Weighted average number of share	1,132,283,477	1,132,283,477	
	Net operating cash flow per share (Solo)	(1.54)	(4.80)	
	Net operating cash flow per share (Consolidated)	(1.35)	(4.43)	
40	Deconciliation of statement of each flows from apprating activities			
48	Reconciliation of statement of cash flows from operating activities			
	Profit before provision	2,005,581,410	2,038,336,567	
	Adjustment for non cash items:			
	Depreciation on fixed asset	149,025,019	132,212,914	
	Amortization on software	23,473,622	31,103,370	
	Amortization on House Furnishing	1,376,000	1,050,000	
	Adjustment with non-operating activities	173,874,641	164,366,284	
	Recovery of write-off loan	127,274,172	43,399,408	
	Accounts Receivable	(893,683,652)	(581,624,169)	
	Accounts payable on deposits	789,204,590	442,936,900	
	Provision for Audit fee	379,500	345,000	
	Finance cost of lease liabilities	16,835,491	15,041,848	
	Prime Bank Foundation	50,400,000	39,000,000	
	Lease rent expenses	50,100,000	(10,723,168)	
	Employees salary/benefits	112,500,000	15,895,901	
	Employees saidi yy benenes	202,910,101	(35,728,280)	
	Changes in operating assets and liabilities	202,310,101	(33,720,200)	
	Changes in loans & advances	(2,141,166,389)	505,093,652	
	5			
	Changes in deposit and other accounts	10,816,405,267	(4,601,594,498)	
	Changes in investment	(7,966,519,058)	3,948,065,355	
	Changes in borrowings	(4,507,357,529)	21,490,521	
	Changes in other assets	(423,269,113)	(6,142,532,521)	
	Changes in other liabilities	547,622,971	(773,004,047)	
		(3,674,283,851)	(7,042,481,538)	
	Income Tax Paid	(448,793,040)	(562,701,974)	
	Net cash flows from operating activities	(1,740,710,739)	(5,438,208,941)	
	and the second experimental an	, _ , _ ,		

Schedule of fixed assets of the Bank as at 31 March 2023

	COST				DEPRECIATION					
Particulars	Opening balance as on 01.01.23	Additions/ (Adjustments) for revaluation	Additions during the period	Disposals/ adjustments during the period	Total balance as at 31.03.23	Opening balance as on 01.01.23	Charge for the year	Disposals/ adjustments during the period	Total balance as at 31.03.23	Net book value as at 31.03.23
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	3,750,383,000	-	-	-	3,750,383,000	-	-	-	-	3,750,383,000
Building	1,592,539,568	-	-	-	1,592,539,568	319,539,783	7,956,249	-	327,496,031	1,265,043,537
Capital work in progress (Building)	1,273,148,974	-	90,999,934	-	1,364,148,908	-	-	-	-	1,364,148,908
Furniture and fixtures	1,127,408,669	_	4,660,329	-	1,132,068,998	751,639,524	9,745,601	-	761,385,125	370,683,873
Capital work in progress (Furniture's)	-	_	-	-	-	-	· · · -	-	-	· · · -
Office equipment and machinery	2,752,905,006	_	2,792,762	-	2,755,697,768	2,186,206,712	29,809,970	-	2,216,016,682	539,681,086
Capital work in progress (Equipment)	47,397,243	_	30,628,952	-	78,026,195	-	· · · -	-	-	78,026,195
Vehicles	313,741,523	_	-	-	313,741,523	280,390,005	2,821,190	-	283,211,195	30,530,328
Sub-total	10,857,523,983	-	129,081,977	-	10,986,605,960	3,537,776,024	50,333,009	-	3,588,109,034	7,398,496,926
Lease assets-Premises		•			•					
Right-of-use assets	3,044,688,486	-	-	-	3,044,688,486	1,621,846,511	98,692,009	-	1,720,538,520	1,324,149,966
Sub-total	3,044,688,486	-	-	-	3,044,688,486	1,621,846,511	98,692,009	-	1,720,538,520	1,324,149,966
Software-Amortization Software-Amortization										
Software-Core Banking	864,701,383	-	-	-	864,701,383	713,957,292	22,709,622	-	736,666,914	128,034,468
Software-ATM	58,492,614	-	l -	-	58,492,614	56,252,976	764,000	-	57,016,976	1,475,638
Capital work in progress (Software)	21,491,588	-	610,000	-	22,101,588	-	-	-	-	22,101,588
Sub-total	944,685,585	-	610,000	-	945,295,585	770,210,269	23,473,622	-	793,683,891	151,611,694
As at 31 March 2023	14,846,898,055	-	129,691,977	-	14,976,590,032	5,929,832,804	172,498,641	-	6,102,331,445	8,874,258,587
As at 31 December 2022	13,570,032,534	91,544,051	1,293,396,575	108,075,105	14,846,898,055	5,244,332,722	770,864,950	85,364,868	5,929,832,804	8,917,065,250