

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 | |
|--|-------------|------------------------|------------------------|
| | | 31 Mar 2023 | 31 Dec 2022 |
| PROPERTY AND ASSETS | | | |
| Cash | 3 | | |
| Cash in hand (including foreign currencies) | | 3,953,198,977 | 3,515,224,316 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 13,810,539,939 | 13,951,880,155 |
| | | 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 |
| | | 3,287,666,412 | 5,475,899,610 |
| Money at call on short notice | 5 | - | - |
| Investments | 6 | | |
| Government | | 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 CAPITAL | | | |
| Liabilities | | | |
| Borrowings from other banks, financial institutions and agents | 12 | 74,164,131,792 | 77,718,293,062 |
| Deposits and other accounts | 13 | | |
| 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 | | | |
| Paid -up capital | 15.2 | 11,322,834,770 | 11,322,834,770 |
| Share premium | 15.4 | 1,211,881,786 | 1,211,881,786 |
| Non-controlling Interest | 15.5 | 59 | 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 | |
|--|-------------|------------------------|------------------------|
| | | 31 March 2023 | 31 Dec 2022 |
| OFF - BALANCE SHEET ITEMS | | | |
| Contingent liabilities | | | |
| | 21 | | |
| 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 | | - | - |
| | | 155,300,364,380 | 158,668,102,292 |
| Other commitments | | | |
| 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 commitments | | - | - |
| Liabilities against forward purchase and sale | | - | - |
| | | 1,480,491,783 | 773,449,556 |
| Total Off-Balance Sheet items including contingent liabilities | | 156,780,856,165 | 159,441,551,848 |

Company Secretary

Chief Financial Officer

Managing 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 | |
|--|-------|----------------------|----------------------|
| | | 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) | | 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 |
| | | 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 | Amount in Taka | |
|---------------------------------|-----------|-----------------------------|-----------------------------|
| | | Jan-Mar-2023 | Jan-Mar-2022 |
| Appropriations | | | |
| Statutory reserve | | - | - |
| Non controlling interest | | (1) | (3) |
| General reserve | | - | - |
| | | (1) | (3) |
| Retained surplus | 20 | <u>8,510,861,062</u> | <u>6,265,292,981</u> |
| Earnings per share (EPS) | 41 | <u>0.92</u> | <u>0.92</u> |

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated , 17 April 2023

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

| Particulars | Amount in Taka | |
|--|------------------------|------------------------|
| | Jan-Mar-2023 | Jan-Mar-2022 |
| A) Cash flows from operating activities | | |
| Interest receipts in cash | 5,805,414,067 | 4,418,087,998 |
| Interest payments | (2,598,761,712) | (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 |
| 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 | (1,869,199,604) | 902,284,411 |
| Other assets | (373,048,545) | (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 | | |
| 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

Director

Chairman

Dated , 17 April 2023

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

Dated , 17 April 2023

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

| Particulars | Notes | Amount in Taka | |
|--|----------------|------------------------|------------------------|
| | | 31 March 2023 | 31 Dec 2022 |
| PROPERTY AND ASSETS | | | |
| Cash | 3a | | |
| Cash in hand (including foreign currencies) | | 3,927,489,268 | 3,515,103,923 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 13,810,539,939 | 13,951,880,155 |
| | | 17,738,029,207 | 17,466,984,077 |
| Balance with other banks and financial institutions | 4a | | |
| 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 | | |
| Government | | 71,825,919,745 | 63,858,940,387 |
| Others | | 5,389,119,257 | 5,352,088,632 |
| | | 77,215,039,002 | 69,211,029,019 |
| Loans, advances and lease / investments | | | |
| 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 |
| 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 | | 148,153,200,513 | 135,378,862,054 |
| Bearer certificate of deposit | | - | - |
| Other deposits | | - | - |
| | | 276,614,347,810 | 265,841,465,120 |
| Other liabilities | 14a | 59,931,068,117 | 58,184,526,755 |
| Total liabilities | | 410,072,831,589 | 401,105,058,837 |
| Capital / Shareholders' equity | | | |
| Paid up capital | 15.2 | 11,322,834,770 | 11,322,834,770 |
| Share premium | 15.4 | 1,211,881,786 | 1,211,881,786 |
| Statutory reserve | 16 | 10,353,413,584 | 10,353,413,584 |
| Revaluation gain / (loss) on investments | 17a | 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 | | 33,377,421,902 | 32,304,602,513 |
| Total liabilities and Shareholders' equity | | 443,450,253,491 | 433,409,661,350 |

| Particulars | Notes | Amount in Taka | |
|--|--------------|------------------------|------------------------|
| | | 31 March 2023 | 31 Dec 2022 |
| OFF - BALANCE SHEET ITEMS | | | |
| Contingent liabilities | | | |
| | 21a | | |
| Acceptances and endorsements | 21a.1 | 63,994,355,281 | 69,160,801,021 |
| Letters of guarantee | 21a.2 | 40,143,896,985 | 36,942,173,730 |
| Irrevocable letters of credit | 21a.3 | 35,699,483,672 | 37,867,388,098 |
| Bills for collection | 21a.4 | 15,462,628,441 | 14,697,739,443 |
| Other contingent liabilities | | - | - |
| | | 155,300,364,380 | 158,668,102,292 |
| Other commitments | | | |
| 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 commitments | | - | - |
| 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

Chief Financial Officer

Managing Director

Director

Chairman

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 | |
|---|-------|----------------------|----------------------|
| | | 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 | Notes | Amount in Taka | |
|---------------------------------|------------|-----------------------------|-----------------------------|
| | | Jan-Mar-2023 | Jan-Mar-2022 |
| Appropriations | | | |
| Statutory reserve | | - | - |
| General reserve | | - | - |
| | | - | - |
| Retained surplus | 20a | <u>8,732,445,510</u> | <u>6,450,130,304</u> |
| Earnings per share (EPS) | 42 | <u>0.90</u> | <u>0.89</u> |

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 in Taka | |
|--|------------------------|------------------------|
| | Jan-Mar-2023 | Jan-Mar-2022 |
| A) Cash flows from operating activities | | |
| Interest receipts in cash | 5,670,200,729 | 4,300,320,245 |
| Interest payments | (2,525,878,491) | (1,605,387,180) |
| Dividend receipt | 62,596,815 | 51,110,507 |
| Fees and commission receipts in cash | 507,648,842 | 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 | | |
| 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) |
| D) Net increase / (decrease) in cash and cash equivalents (A+B+C) | (1,969,797,371) | (6,212,997,472) |
| E) Effects of exchange rate changes on cash and cash equivalents | 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

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

Dated , 17 April 2023

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

| | | Amount in Taka | |
|---|--|-----------------------|-----------------------|
| | | 31 Mar 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 | | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 13,810,539,939 | 13,951,880,155 |
| | | 17,763,738,916 | 17,467,104,471 |
| 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 |
| | | 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 | | | |
| 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 | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 2,303,056,952 | 3,470,599,440 |
| Less: Inter-company transaction | | 156,269,681 | 115,306,595 |
| | | 2,146,787,271 | 3,355,292,845 |
| Outside Bangladesh | | | |
| Prime Bank Limited (note-4a.2) | | 846,517,828 | 1,860,036,573 |
| Prime Bank Investment Limited | | - | - |
| Prime Bank Securities Limited | | - | - |
| 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 | | | |
| 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 |
| 5 Money at call on short notice | | - | - |

| | | Amount 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 | - | - | |
| Prime Exchange Co. Pte. Ltd., Singapore | - | - | |
| PBL Exchange (UK) Ltd. | - | - | |
| PBL Finance (Hong Kong) Limited | - | - | |
| | 71,825,919,745 | 63,858,940,387 | |
| 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. | - | - | |
| 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 | |
| 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 | |
| 6a.1 Investment in shares | | | |
| Quoted | | | |
| Baraka Power | 46,126,653 | 46,126,653 | |
| BATBC | 237,197,218 | 237,197,218 | |
| BSCCL | 57,451,813 | 57,451,813 | |
| BerqerPBL | 34,368,643 | 34,368,643 | |
| DESCO | 19,262,511 | 19,262,511 | |
| UnileverCL | 7,093,115 | 7,093,115 | |
| 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 Balanced 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 | |

| | | Amount in Taka | |
|-----------|---|------------------------|------------------------|
| | | 31 Mar 2023 | 31 Dec 2022 |
| 7 | Consolidated loans, advances and lease / investments | | |
| | 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 |
| | 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 |
| | | 298,622,515,661 | 296,481,349,272 |
| 8 | Consolidated bills purchased and discounted | | |
| | 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. | - | - |
| | PBL Finance (Hong Kong) Limited | 2,766,215,415 | 2,958,599,394 |
| | | 46,044,930,085 | 46,094,715,922 |
| 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. | - | - |
| | PBL Finance (Hong Kong) Limited | 105,412 | 129,123 |
| | | 8,953,257,635 | 9,013,898,468 |

| | | Amount in Taka | |
|------------|--|-----------------------|-----------------------|
| | | 31 Mar 2023 | 31 Dec 2022 |
| 9a | 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 |
| | | 10,986,605,960 | 10,857,523,983 |
| | Less: Accumulated depreciation | 3,588,109,034 | 3,537,776,025 |
| | | 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 intangibles assets | 945,295,585 | 944,685,585 |
| | Less: Accumulated amortization | 793,683,891 | 770,210,269 |
| | | 151,611,694 | 174,475,316 |
| | | 8,874,258,586 | 8,917,065,250 |
| 10 | Consolidated other assets | | |
| | 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 | 10,956,682 | 5,540,726 |
| | PBL Exchange (UK) Ltd. | 6,846,609 | 8,047,937 |
| | PBL Finance (Hong Kong) Limited | 61,047,387 | 63,522,227 |
| | | 695,720,564 | 745,941,132 |
| | Less: Inter-company transactions | 168,224,590 | 172,285,475 |
| | | 34,386,808,295 | 32,527,241,716 |
| 10a | Other assets of the Bank | | |
| | Stationery and stamps | 49,655,082 | 55,258,919 |
| | Exchange adjustment account | 145,145 | - |
| | Investment in subsidiary (note-10a.5) | 4,051,711,521 | 4,051,711,521 |
| | Off-shore Banking Units | 11,858,841,305 | 11,556,656,870 |
| | Due from Off-shore Banking Units | 225,244,668 | 817,325,971 |
| | Prepaid expenses | 62,285,068 | 17,949,254 |
| | Interest / profit receivable on loan (note-10a.1) | 2,246,640,251 | 1,824,750,748 |
| | Interest receivable on Govt. securities (note-10a.1) | 1,093,826,039 | 622,031,890 |
| | Receivable from employees provident fund | 10,775,550 | 10,775,550 |
| | Advance deposits and advance rent | 47,639,040 | 24,285,714 |
| | Prepaid expenses against house furnishing | 18,772,482 | 17,381,825 |
| | Balance with PBSL | 97,464,056 | 97,464,056 |
| | Branch adjustments account | 137,768 | - |
| | Suspense account (note -10a.2) | 460,274,287 | 197,743,726 |
| | Encashment of PSP / BSP | 156,064,933 | 102,398,362 |
| | Advance income tax paid (note-10a.6) | 25,991,075,656 | 25,542,282,615 |
| | Deferred Tax assets (note -10a.7) | 2,964,720,256 | 2,804,867,442 |
| | Net plan assets-Employees Gratuity Fund | 468,012,189 | 468,012,189 |
| | Credit card & ATM Card | 8,532,645 | 8,026,618 |
| | Sundry assets (note -10a.3) | 233,291,877 | 210,357,152 |
| | | 50,045,109,816 | 48,429,280,421 |
| | Less: Off-shore Banking Units | 12,084,085,973 | 12,373,982,841 |
| | | 37,961,023,842 | 36,055,297,579 |

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

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

| Amount in Taka | |
|-----------------------|--------------------|
| 31 Mar 2023 | 31 Dec 2022 |

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 |

10a.6 Advance income tax paid

| | | |
|---------------------------|-----------------------|-----------------------|
| Opening Balance | 25,542,282,615 | 22,458,804,225 |
| Add: Paid during the year | 448,793,040 | 3,083,478,390 |
| | 25,991,075,656 | 25,542,282,615 |

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 |

10a.7.1 Deferred tax assets detail

| | | |
|---|----------------------|----------------------|
| Specific Provision for Loans and Advances | 7,905,920,683 | 7,479,646,511 |
| Tax rate | 37.50% | 37.50% |
| Deferred tax assets | 2,964,720,256 | 2,804,867,442 |

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 |
| | 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 agents

| | | |
|---|-----------------------|-----------------------|
| 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 Bank

| | | |
|----------------------------|-----------------------|-----------------------|
| 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 |

| | | Amount in Taka | |
|--|--|------------------------|------------------------|
| | | 31 Mar 2023 | 31 Dec 2022 |
| 12a.1 In Bangladesh | | | |
| Call deposits | | 1,450,000,000 | 1,140,000,000 |
| Borrowings from other Banks and FIS | | 1,116,707,000 | 703,292,700 |
| Prime Bank Subordinated Bond | | 4,200,000,000 | 4,200,000,000 |
| Borrowings from Bangladesh Bank (FSSP) | | 1,472,450,593 | 1,502,891,912 |
| Borrowings from Bangladesh Bank (EDF) | | 20,591,016,302 | 20,898,783,671 |
| Borrowings from Bangladesh Bank (GTF) | | 1,708,483,728 | 1,916,389,210 |
| Borrowings from Bangladesh Bank (FSF) | | 1,572,842,022 | 1,767,016,602 |
| Borrowings from Bangladesh Bank (IPFF) | | 179,629,651 | 189,866,712 |
| Borrowings from Bangladesh Bank (TDF) | | 461,666,671 | 346,666,668 |
| Borrowings from Bangladesh Bank (UBSP) | | 96,431,250 | 96,431,250 |
| Borrowings from Bangladesh Bank (RFS-PC) | | 390,515,000 | 317,340,000 |
| Repo of Treasury Bills | | - | 5,075,900,000 |
| Refinance against Agriculture loan | | 301,400,000 | 301,500,000 |
| Refinance against SME loan | | 3,837,628,767 | 2,254,796,433 |
| | | 37,378,770,984 | 40,710,875,158 |
| 13 Consolidated deposits and other accounts | | | |
| Current deposits and other accounts | | | |
| Prime Bank Limited (note-13a.1.c) | | 51,186,236,607 | 48,674,553,200 |
| Prime Bank Investment Limited | | - | - |
| Prime Bank Securities Limited | | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 51,186,236,607 | 48,674,553,200 |
| Less: Inter-company transactions | | 156,084,589 | 115,132,221 |
| | | 51,030,152,018 | 48,559,420,979 |
| Bills payable | | | |
| Prime Bank Limited (note-13a.1.c) | | 12,182,929,124 | 17,107,305,201 |
| Prime Bank Investment Limited | | - | - |
| Prime Bank Securities Limited | | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 12,182,929,124 | 17,107,305,201 |
| Savings bank / Mudaraba savings deposits | | | |
| Prime Bank Limited (note-13a.1.c) | | 65,091,981,566 | 64,680,744,665 |
| Prime Bank Investment Limited | | - | - |
| Prime Bank Securities Limited | | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 65,091,981,566 | 64,680,744,665 |
| Term / Fixed deposits | | | |
| Prime Bank Limited (note-13a.1.c) | | 148,153,200,513 | 135,378,862,054 |
| Prime Bank Investment Limited | | - | - |
| Prime Bank Securities Limited | | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | - | - |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 148,153,200,513 | 135,378,862,054 |
| Less: Inter-company transactions | | 185,092 | 174,374 |
| | | 148,153,015,421 | 135,378,687,680 |
| | | 276,458,078,129 | 265,726,158,524 |
| 13a Deposits and other accounts of the Bank | | | |
| Deposits from banks (note -13a.1.a) | | 1,305,466,286 | 2,138,193,452 |
| Deposits from customers (note-13a.1.b) | | 275,308,881,524 | 263,703,271,667 |
| | | 276,614,347,810 | 265,841,465,119 |
| 13a.1 a) Deposits from Banks | | | |
| Current deposits and other accounts | | 16,862,837 | 13,559,694 |
| Savings bank / Mudaraba savings deposits | | 21,165,364 | 21,163,766 |
| Special notice deposits | | 1,267,438,084 | 2,103,469,992 |
| | | 1,305,466,286 | 2,138,193,452 |

| | | Amount in Taka | |
|--|--|------------------------|------------------------|
| | | 31 Mar 2023 | 31 Dec 2022 |
| b) Customer Deposits | | | |
| i) Current deposits and other accounts | | | |
| Current / Al-wadeeah current deposits | | 22,341,978,773 | 22,188,441,486 |
| Foreign currency deposits | | 8,408,700,622 | 7,360,978,323 |
| Security deposits | | 6,452,867 | 6,452,867 |
| Sundry deposits (note - 13a.2) | | 20,633,710,381 | 19,449,568,764 |
| | | 51,390,842,642 | 49,005,441,440 |
| Less: Off-shore Banking Units | | 221,468,873 | 344,447,935 |
| | | 51,169,373,770 | 48,660,993,505 |
| ii) Bills payable | | | |
| Pay orders issued | | 12,177,122,183 | 17,100,618,831 |
| Pay slips issued | | 193,503 | 298,850 |
| Demand draft payable | | 5,274,417 | 6,048,252 |
| Foreign demand draft | | 313,592 | 313,592 |
| T. T. payable | | - | 248 |
| Bill Pay ATM | | 25,429 | 25,429 |
| | | 12,182,929,124 | 17,107,305,201 |
| iii) Savings bank / Mudaraba savings deposits | | | |
| iv) Term / Fixed deposits | | | |
| Fixed deposits / Mudaraba fixed deposits | | 106,364,660,362 | 93,078,455,961 |
| Special notice deposits | | 14,017,064,280 | 12,798,364,905 |
| Scheme deposits | | 26,504,037,787 | 27,398,571,196 |
| | | 146,885,762,429 | 133,275,392,062 |
| | | 275,308,881,524 | 263,703,271,667 |
| | | 276,614,347,810 | 265,841,465,120 |
| c) Deposits and other accounts | | | |
| Current deposits and other accounts | | | |
| Deposits from banks (note -13a.1.a) | | 16,862,837 | 13,559,694 |
| Deposits from customers (note-13a.1.b.i) | | 51,169,373,770 | 48,660,993,505 |
| | | 51,186,236,607 | 48,674,553,200 |
| Bills payable | | | |
| Deposits from banks (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 |
| Savings bank / mudaraba savings deposits | | | |
| Deposits from banks (note -13a.1.a) | | 21,165,364 | 21,163,766 |
| Deposits from customers (note-13a.1.b.iii) | | 65,070,816,201 | 64,659,580,898 |
| | | 65,091,981,566 | 64,680,744,665 |
| Term / Fixed deposits | | | |
| Deposits from banks (note -13a.1.a) | | 1,267,438,084 | 2,103,469,992 |
| Deposits from customers (note-13a.1.b.iv) | | 146,885,762,429 | 133,275,392,062 |
| | | 148,153,200,513 | 135,378,862,054 |
| | | 276,614,347,810 | 265,841,465,120 |
| 13a.2 Sundry deposits | | | |
| F.C. held against back to back L/C | | 10,417,837,946 | 10,195,799,460 |
| Sundry creditors | | 186,697,732 | 203,948,846 |
| Risk fund and service charges (CCS and lease finance) | | 56,356,428 | 56,356,428 |
| Sale proceeds of PSP / BSP | | 228,256,050 | 14,546,050 |
| Margin on letters of guarantee | | 701,797,912 | 784,593,132 |
| 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 |
| 13a.3 Payable on demand and time deposits | | | |
| a) Demand deposits | | | |
| 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 |
| | | 276,614,347,810 | 265,841,465,120 |

| Amount in Taka | |
|----------------|-------------|
| 31 Mar 2023 | 31 Dec 2022 |

14 Consolidated other liabilities

| | | |
|---|-----------------------|-----------------------|
| 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 |
| | 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 guarantee | - | 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

| | | |
|-------------------------------|-----------------------|-----------------------|
| 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 accounting profit multiplied by the applicable tax rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) computed.

| | | |
|---|--------------------|--------------------|
| Profit before provision and income tax as per profit and loss account | 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 applicable tax rate, disclosing also the basis on which the applicable tax rate is computed.

Applicable tax rate

| | | |
|--|---------------|---------------|
| Tax effect of expenses that are not deductible for tax purposes | 37.50% | 37.50% |
| On non deductible expenses (netting of deductible income) | 3.50% | -30.16% |
| Tax savings from exempted income (on govt. treasury securities) | 0.00% | -0.05% |
| Tax savings from reduced tax rates (on dividend income) | -0.55% | -0.44% |
| Tax savings from reduced tax rates (on gain on sale of quoted securities) | 0.00% | 0.00% |
| Average effective tax rate (tax expense divided by profit before provision and tax) | 40.46% | 6.86% |

14a.2 Deferred tax liability

| | | |
|--|----------------------|----------------------|
| Opening balance | 1,151,194,692 | 761,530,856 |
| Add: Addition during the year | 29,481,586 | 178,081,488 |
| Deferred tax on actuarial valuation | - | 135,975,247 |
| Add/(Less): Provision for revaluation of land and building | - | 75,607,102 |
| | 1,180,676,278 | 1,151,194,692 |

| Amount in Taka | |
|----------------|-------------|
| 31 Mar 2023 | 31 Dec 2022 |

14a.2.1 Deferred tax liability

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

| | | |
|--|----------------------|----------------------|
| Carrying amount of fixed assets including RoU Assets | 3,774,469,765 | 3,734,717,266 |
| Tax base | 1,949,348,650 | 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 | 335,445,704 | 335,445,704 |
| Deferred tax on actuarial valuation on employees gratuity fund | 160,810,156 | 160,810,156 |
| Total Deferred tax liability | 1,180,676,278 | 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 | - | (2,512,633,931) |
| Add: Recoveries of amounts previously written off | 127,274,172 | 260,927,622 |
| Add: Specific provision made during the year for other accounts | - | - |
| Add: Transferred from General Provision | - | - |
| Less: Transferred to provision against Non Banking Assets | - | - |
| 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 | - | - |
| Add: General provision made during the year (note-39a) | - | (1,767,920,315) |
| Provision held at the end of the period/year | 5,610,995,818 | 5,610,995,818 |
| | 13,421,016,501 | 12,999,742,329 |

14a.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 |
| | 577,550,000 | 572,050,000 |

14a.6 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 |

15 Share capital

15.1 Authorized capital

| | | |
|---|----------------|----------------|
| 2,500,000,000 ordinary shares of Taka 10 each | 25,000,000,000 | 25,000,000,000 |
|---|----------------|----------------|

15.2 Issued, subscribed and fully paid up capital

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

| 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 | |

15.4 Share premium

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

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

Less: Transferred to Paid-up Capital

15.5 Non controlling interest

Share capital
Retained earnings

| | |
|------------------|------------------|
| 60 | 60 |
| (1) | (2) |
| <u>59</u> | <u>58</u> |

16 Statutory reserve

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

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

17 Consolidated revaluation gain / loss on investments

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

| | |
|---------------------------|---------------------------|
| 101,205,310 | 54,692,410 |
| 52,896,536 | 50,583,509 |
| 8,630,376 | 5,690,126 |
| 10,978,531 | 12,019,247 |
| <u>173,710,754</u> | <u>122,985,293</u> |

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

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

| | |
|---------------------------|--------------------------|
| 54,692,410 | 32,533,614 |
| 49,373,222 | 352,556,064 |
| (2,832,388) | (330,168,341) |
| (27,934) | (228,927) |
| - | - |
| <u>101,205,310</u> | <u>54,692,410</u> |

18 Revaluation reserve

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

| | |
|-----------------------------|-----------------------------|
| 1,890,574,019 | 1,767,012,161 |
| - | 123,561,858 |
| 1,890,574,019 | 1,890,574,019 |
| (335,445,704) | (335,445,704) |
| <u>1,555,128,315</u> | <u>1,555,128,315</u> |

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

| | |
|---------------------------|---------------------------|
| 100,512,627 | 98,758,787 |
| - | - |
| - | - |
| 8,496 | 422,475 |
| 192,986 | (1,280,692) |
| (275,887) | 7,234,531 |
| <u>100,438,223</u> | <u>105,135,102</u> |

| | | Amount in 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 | | 1,753,840 | 78,637,379 |
| Balance at the end of the period/year | | 100,512,627 | 98,758,787 |
| 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. | | (88,695,427) | (92,826,749) |
| PBL Finance (Hong Kong) Limited | | 155,854,540 | 155,640,436 |
| | | 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 | | | |
| 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 | | 8,732,445,510 | 7,707,892,860 |
| Add: Foreign currency translation gain/ (loss) | | 1,753,840 | 78,637,379 |
| | | 8,734,199,349 | 7,786,530,240 |
| 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. | | (92,826,749) | (51,175,249) |
| PBL Finance (Hong Kong) Limited | | 134,838,932 | 41,222,715 |
| | | 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 |
| 20.1.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 | | - | 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 |
| 21 Consolidated contingent liabilities | | | |
| 21.1 Acceptances and endorsements | | | |
| Prime Bank Limited (note-21a.1) | | 63,994,355,281 | 69,160,801,021 |
| Prime Bank Investment Limited | | - | - |
| 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 |
| 21.2 Letters of guarantee | | | |
| Prime Bank Limited (note-21a.2) | | 40,143,896,985 | 36,942,173,730 |
| Prime Bank Investment Limited | | - | - |
| 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 | | | |
| Prime Bank Limited (note-21a.3) | | 35,699,483,672 | 37,867,388,098 |
| Prime Bank Investment Limited | | - | - |
| 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 | | | |
| 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 | | | |
| 21a.1 Acceptances and endorsements | | | |
| Back to back bills (Foreign) | | 55,070,067,159 | 58,563,149,705 |
| Back to back bills (Local) | | 7,209,505,461 | 8,139,593,836 |
| Back to back bills (EPZ) | | 1,714,782,661 | 2,458,057,479 |
| | | 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 guarantee (Foreign) | | 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 | | | |
| 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 |
| | | 35,699,483,672 | 37,867,388,098 |
| Less: Margin | | (4,101,831,315) | (4,062,685,372) |
| | | 31,597,652,358 | 33,804,702,726 |
| 21a.4 Bills for collection | | | |
| Outward bills for collection | | 15,462,628,441 | 14,697,739,443 |
| | | 15,462,628,441 | 14,697,739,443 |
| Less: Margin | | (153,821,290) | (124,652,515) |
| | | 15,308,807,152 | 14,573,086,928 |
| | | 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 |
| Fees, commission and brokerage (note-22.2) | 365,781,443 | 292,814,253 |
| Gains /less losses arising from dealing in securities | - | 2,460,858 |
| Gains /less losses arising from investment securities | - | - |
| Gains /less 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 /less 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 |

22.1 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 |

22.2 Fees, commission and brokerage

| | | |
|--------------------------------|--------------------|--------------------|
| Commission (note-26a) | 365,781,443 | 292,814,253 |
| Settlement fee-PBIL (note-26a) | - | - |
| | 365,781,443 | 292,814,253 |

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 | 540,136 |
| 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 | - | - |
| PBL Exchange (UK) Ltd. | - | - |
| PBL Finance (Hong Kong) Limited | 49,609,348 | 28,568,497 |
| | 5,680,490,233 | 4,137,294,911 |
| 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 | 430,680 |
| 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 |

23a.1 Interest received from foreign banks

| | | |
|----------------------------------|-------------------|------------------|
| Less: Inter-company transactions | 56,998,053 | 49,648,480 |
| | 37,548,999 | 44,365,108 |
| | 19,449,054 | 5,283,372 |

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 | - | - |
| PBL Exchange (UK) Ltd. | - | - |
| PBL Finance (Hong Kong) Limited | 21,912,192 | 12,465,436 |
| | 3,404,801,793 | 2,128,141,822 |
| Less: Inter-company transactions | 60,486,793 | 50,989,452 |
| | 3,344,315,000 | 2,077,152,370 |

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

| | | |
|--|----------------------|----------------------|
| i) Interest / profit paid on deposits: | | |
| 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 | 3,347,083 |
| 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 | 37,548,999 | 44,365,108 |
| | 1,009,894,120 | 332,765,844 |
| | 3,331,918,572 | 2,063,365,929 |

24a.1 Foreign currency deposits

| | | |
|-----------------------------------|-------------------|------------------|
| Interest / profit paid on F.C | 19,983,343 | 3,020,836 |
| 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 | - | - |
| | 1,159,605,183 | 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 | 51,110,507 |
| | 1,253,428,463 | 939,226,926 |
| Less: Loss on sale/revaluation of security trading | 100,280,702 | 59,396,230 |
| | 1,153,147,761 | 879,830,696 |

26 Consolidated commission, exchange and brokerage

| | | |
|---|--------------------|--------------------|
| Prime Bank Limited (note-26a) | 507,648,842 | 813,097,223 |
| Prime Bank Investment Limited | 15,275,717 | 23,065,425 |
| Prime Bank Securities Limited | 16,017,207 | 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 |

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 | 3,047,209 | 9,020,561 |
| Merchant Commission | 896,879 | 699,779 |
| Commission from sale of BSP /PSP/Others | 15,143,247 | 9,646,166 |
| | 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 | - | - |
| | 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 |

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 | 75,746 |
| Prime Exchange Co. Pte. Ltd., Singapore | 261,577 | 233,661 |
| PBL Exchange (UK) Ltd. | - | - |
| PBL Finance (Hong Kong) Limited | 5,515,309 | 3,524,073 |
| | 261,194,961 | 238,883,627 |
| Less: Inter-company transactions | - | - |
| | 261,194,961 | 238,883,627 |

| Amount in Taka | |
|-----------------------|---------------------|
| Jan-Mar-2023 | Jan-Mar-2022 |

27a Other operating income of the Bank

| | | |
|---|--------------------|--------------------|
| Locker rent | 10,021,450 | 11,651,550 |
| Service and other charges | 80,860,084 | 70,334,834 |
| 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 Bangladesh | 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 and 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

| | | |
|---------------------------------------|----------------------|----------------------|
| 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 |
| Prime Bank Investment Limited | 510,039 | 306,641 |
| Prime Bank Securities Limited | 1,383,723 | 2,170,143 |
| Prime Exchange Co. Pte. Ltd., Singapore | 885,988 | 625,393 |
| PBL Exchange (UK) Ltd. | 70,118 | 2,427,933 |
| PBL Finance (Hong Kong) Limited | 1,540,218 | 1,226,209 |
| | 202,621,328 | 141,861,068 |

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

| | | |
|-----------------------|--------------------|--------------------|
| Rent, rates and taxes | 117,964,233 | 57,072,081 |
| Insurance | 54,894,282 | 53,178,762 |
| Power and electricity | 25,372,726 | 24,853,907 |
| | 198,231,241 | 135,104,750 |

30 Consolidated legal expenses

| | | |
|---|------------------|-------------------|
| 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 |
| Other professional charges | 4,553,435 | 1,417,090 |
| | 5,286,770 | 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 |
| 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 |
| 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 |
| 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 | | | |
| 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 |
| Prime Exchange Co. Pte. Ltd., Singapore | | - | - |
| PBL Exchange (UK) Ltd. | | 32,773 | 15,565 |
| PBL Finance (Hong Kong) Limited | | - | - |
| | | 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 been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period ended 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 |
| 35a Auditors' fees of the Bank | | | |
| External Audit fee | | 379,500 | 345,000 |
| | | 379,500 | 345,000 |

| | | Amount in Taka | |
|---|--------------------|-----------------------|---------------------|
| | | Jan-Mar-2023 | Jan-Mar-2022 |
| 36 Charges on loan losses | | | |
| Loan -written off | - | - | |
| Interest waived | - | - | |
| | - | - | |
| 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. | - | 28,498 | |
| 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 | |
| | 149,025,019 | 132,212,914 | |
| Amortization - | | | |
| Software-core banking | 22,709,622 | 30,339,370 | |
| Software-ATM | 764,000 | 764,000 | |
| | 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 | 5,436,658 | |
| Bank's vehicles | 1,193,310 | 989,588 | |
| Maintenance | 159,629 | 141,863 | |
| | 11,393,507 | 18,369,424 | |
| | 183,892,147 | 181,685,708 | |
| 38 Consolidated other expenses | | | |
| Prime Bank Limited (note-38a) | 351,255,709 | 232,660,005 | |
| Prime Bank Investment Limited | 3,860,138 | 6,271,988 | |
| 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 | | | |
| 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 | 95,463 | |
| Books, magazines and newspapers, etc. | 38,674 | 45,028 | |
| Liveries and uniforms | - | 273,760 | |
| Bank charges and commission | 3,522,708 | 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 | 16,697,495 | 275,555 | |
| Prime Bank Cricket Club | 15,058,484 | - | |
| Traveling expenses | 4,601,000 | 2,082,238 | |
| Corporate action fees | - | 3,867 | |
| Local conveyance, labor, etc. | 2,583,444 | 2,361,195 | |
| Business development | 7,348,824 | 6,337,229 | |
| Training and internship | 6,423,573 | 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 | |
| Ex-gratia | - | 1,480,875 | |
| Prime Bank Foundation | 50,400,000 | 39,000,000 | |
| Miscellaneous expenses | 1,809,148 | 630,946 | |
| | 351,255,709 | 232,660,005 | |

| Amount in Taka | |
|-----------------------|---------------------|
| Jan-Mar-2023 | Jan-Mar-2022 |

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

| | | |
|--|--------------------|--------------------|
| 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) | - | 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 | - | 35,175,228 |
| Provision for impairment loss for investment in subsidiaries (note-39a) | - | (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 | - | 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 | - | - |
| 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 | - | - |
| Prime Bank Securities Limited | 2,152,507 | (1,363,233) |
| Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| PBL Exchange (UK) Ltd. | - | - |
| PBL Finance (Hong Kong) Limited | - | - |
| | (128,218,721) | 487,978,422 |
| | 689,737,135 | 641,087,159 |

40a Tax expenses of the Bank

| | | |
|---------------------------|--------------------|--------------------|
| Current tax | 811,399,989 | 139,778,911 |
| Deferred tax (note-40a.1) | (130,371,229) | 489,341,655 |
| | 681,028,761 | 629,120,566 |

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

| | Amount in Taka | |
|--|-------------------------------|-------------------------------|
| | 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 | 101,205,310 | 230,644,259 |
| Revaluation reserve | 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 |
| | <u>33,377,421,902</u> | <u>31,096,525,058</u> |
| 45 Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)". | | |
| Calculation of EPS | | |
| Profit after tax for the year (Solo) | 1,024,552,649 | 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) | <u>0.90</u> | <u>0.89</u> |
| Earnings per share (Consolidated) | <u>0.92</u> | <u>0.92</u> |
| The bank has no dilutive instruments that is why we are not considering the diluted earnings per share. | | |
| 46 Calculation of Net Asset value per Share (NAVPS) | | |
| 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) | <u>29.48</u> | <u>27.46</u> |
| Net Asset value per Share (NAVPS) (Consolidated) | <u>29.37</u> | <u>27.36</u> |
| 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) | <u>(1.54)</u> | <u>(4.80)</u> |
| Net operating cash flow per share (Consolidated) | <u>(1.35)</u> | <u>(4.43)</u> |
| 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 | <u>173,874,641</u> | <u>164,366,284</u> |
| 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 | - | (10,723,168) |
| Employees salary/benefits | 112,500,000 | 15,895,901 |
| | <u>202,910,101</u> | <u>(35,728,280)</u> |
| Changes in operating assets and liabilities | | |
| Changes in loans & advances | (2,141,166,389) | 505,093,652 |
| 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) |
| | <u>(3,674,283,851)</u> | <u>(7,042,481,538)</u> |
| Income Tax Paid | (448,793,040) | (562,701,974) |
| Net cash flows from operating activities | <u>(1,740,710,739)</u> | <u>(5,438,208,941)</u> |

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

| Particulars | COST | | | | | DEPRECIATION | | | | Net book value as at 31.03.23 |
|--|--------------------------------|--|-----------------------------|--|------------------------------|--------------------------------|---------------------|--|------------------------------|-------------------------------|
| | 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 | |
| | 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-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 | - | - | - | 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 |