



# Financial Statements (Un-Audited)

as at 30 September 2016 (3<sup>rd</sup> Quarter)



## Consolidated Balance Sheet as at 30 September 2016

Particulars	Notes	Amount in Taka	
		Sep-16	2015
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3		
In hand (including foreign currencies)		3,053,801,578	2,447,641,587
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,557,417,774	15,069,879,177
		<b>20,611,219,352</b>	<b>17,517,520,764</b>
<b>Balance with other banks and financial institutions</b>	4		
In Bangladesh		140,686,945	132,673,471
Outside Bangladesh		2,747,978,783	1,878,431,497
		<b>2,888,665,728</b>	<b>2,011,104,968</b>
<b>Money at call and short notice</b>	5	<b>60,000,000</b>	<b>420,000,000</b>
<b>Investments</b>	6		
Government		52,178,742,263	61,752,411,722
Others		2,683,821,299	2,878,854,992
		<b>54,862,563,562</b>	<b>64,631,266,714</b>
<b>Loans, advances and lease /investments</b>			
Loans, cash credits, overdrafts etc./ investments	7	147,448,132,073	145,181,210,690
Bills purchased and discounted	8	13,888,703,306	9,689,917,573
		<b>161,336,835,379</b>	<b>154,871,128,263</b>
<b>Fixed assets including premises, furniture and fixtures</b>	9	6,851,700,976	6,541,317,961
<b>Other assets</b>	10	4,099,856,869	7,261,557,214
<b>Non - banking assets</b>	11	220,500,640	220,500,640
<b>Total assets</b>		<b>250,931,342,505</b>	<b>253,474,396,524</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12	11,720,193,738	10,749,469,636
<b>Deposits and other accounts</b>	13		
Current / Al-wadeeah current deposits		30,344,882,945	28,225,121,254
Bills payable		2,570,713,922	2,387,277,687
Savings bank / Mudaraba savings deposits		34,918,146,683	30,713,923,933
Term deposits / Mudaraba term deposits		124,687,271,235	133,488,225,827
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>192,521,014,784</b>	<b>194,814,548,701</b>
<b>Other liabilities</b>	14	<b>23,327,895,025</b>	<b>21,406,506,239</b>
<b>Total liabilities</b>		<b>227,569,103,547</b>	<b>226,970,524,576</b>
<b>Capital / Shareholders' equity</b>			
Paid -up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.5	2,241,230,396	2,241,230,396
Minority Interest	15.6	47	60
Statutory reserve	16	8,735,049,935	8,735,049,935
Revaluation gain / loss on investments	17	72,720,905	1,833,805,066
Revaluation reserve	18	1,511,411,431	1,511,411,431
Foreign currency translation gain	19	5,935,064	6,145,156
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	474,402,132	1,854,740,857
<b>Total Shareholders' equity</b>		<b>23,362,238,958</b>	<b>26,503,871,948</b>
<b>Total liabilities and Shareholders' equity</b>		<b>250,931,342,505</b>	<b>253,474,396,524</b>
<b>OFF - BALANCE SHEET EXPOSURES</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements	21		
Letters of guarantee	21.1	29,272,783,999	26,440,235,317
Irrevocable letters of credit	21.2	66,307,000,671	63,736,691,078
Bills for collection	21.3	29,851,196,486	16,902,956,132
Other contingent liabilities	21.4	8,629,280,595	8,607,304,495
		-	-
		<b>134,060,261,751</b>	<b>115,687,187,023</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
<b>Total Off-Balance Sheet exposures including contingent liabilities</b>		<b>134,060,261,751</b>	<b>115,687,187,023</b>

For  
Chairman

Director

Managing Director

Company Secretary

For

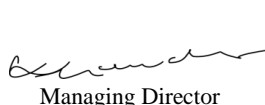
Head of Financial Administration

**Prime Bank Limited**  
**and its subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period from January to September 30, 2016**

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-16	Jan-Sep-15	Jul-Sep-16	Jul-Sep-15
Interest income / profit on investments	23	10,332,994,036	11,840,734,981	3,369,478,405	3,763,109,893
Interest / profit paid on deposits, borrowings, etc.	24	(8,086,841,725)	(11,037,775,136)	(2,598,051,120)	(3,551,085,266)
Net interest / net profit on investments		<b>2,246,152,311</b>	<b>802,959,846</b>	<b>771,427,286</b>	<b>212,024,627</b>
Investment income	25	5,386,607,776	6,426,315,449	1,051,967,253	2,444,989,945
Commission, exchange and brokerage	26	1,298,384,568	1,514,185,711	404,091,612	498,004,306
Other operating income	27	513,351,113	545,467,885	120,187,207	144,810,484
<b>Total operating income (A)</b>		<b>9,444,495,768</b>	<b>9,288,928,890</b>	<b>2,347,673,357</b>	<b>3,299,829,362</b>
Salaries and allowances	28	2,739,625,763	2,750,081,484	894,460,646	1,214,836,699
Rent, taxes, insurance, electricity, etc.	29	592,424,792	530,796,904	208,584,644	171,388,398
Legal expenses	30	45,906,972	49,671,107	13,129,746	7,780,810
Postage, stamp, telecommunication, etc.	31	89,781,349	103,674,913	33,500,423	30,058,578
Stationery, printing, advertisements, etc.	32	154,912,261	165,350,049	61,124,684	47,867,672
Managing Director's salary and fees	33	7,795,000	7,279,032	2,415,000	2,750,000
Directors' fees	34	3,747,383	2,793,045	1,684,809	961,799
Auditors' fees	35	1,591,584	1,048,738	520,472	341,056
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	288,661,272	291,303,957	96,023,768	99,609,352
Other expenses	38	831,161,441	865,567,694	320,713,716	396,235,072
<b>Total operating expenses (B)</b>		<b>4,755,607,818</b>	<b>4,767,566,923</b>	<b>1,632,157,907</b>	<b>1,971,829,436</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>4,688,887,949</b>	<b>4,521,361,967</b>	<b>715,515,450</b>	<b>1,327,999,926</b>
<i>Provision for loans / investments</i>	39				
Specific provision		2,142,000,000	920,000,000	180,000,000	750,000,000
General provision		1,274,950,000	287,000,000	160,000,000	150,000,000
Provision for Off-Shore Banking Units		53,350,000	33,700,000	30,000,000	-
Provision for off-balance sheet exposures		183,750,000	31,200,000	114,250,000	-
		3,654,050,000	1,271,900,000	484,250,000	900,000,000
Provision for diminution in value of investments		178,862,955	98,105,665	72,495,919	60,486,819
Provision for impairment of client margin loan		472,135,225	(3,164,002)	238,707,523	(52,501,564)
<i>Other provisions</i>		40,069,577	2,470,000	-	-
<b>Total provision (D)</b>		<b>4,345,117,757</b>	<b>1,369,311,663</b>	<b>795,453,442</b>	<b>907,985,255</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>343,770,192</b>	<b>3,152,050,304</b>	<b>(79,937,992)</b>	<b>420,014,671</b>
Provision for taxation:					
Current tax	40	109,953,539	707,079,872	7,184,818	145,079,872
Deferred tax		(831,262)	(774,872)	3,712	(816,632)
		<b>109,122,277</b>	<b>706,305,000</b>	<b>7,188,530</b>	<b>144,263,240</b>
<b>Net profit after taxation</b>		<b>234,647,915</b>	<b>2,445,745,304</b>	<b>(87,126,522)</b>	<b>275,751,431</b>
Retained earnings brought forward from previous year	20.1	239,754,203	231,446,602	239,754,203	231,446,602
		<b>474,402,119</b>	<b>2,677,191,906</b>	<b>152,627,681</b>	<b>507,198,033</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
Minority interest		(13.21)	0.48	(6.72)	0.04
General reserve		-	-	-	-
		<b>(13.21)</b>	<b>0.48</b>	<b>(6.72)</b>	<b>0.04</b>
<b>Retained surplus</b>	20	<b>474,402,132</b>	<b>2,677,191,906</b>	<b>152,627,688</b>	<b>507,198,033</b>
<b>Earnings per share (EPS)</b>	45	<b>0.23</b>	<b>2.38</b>	<b>(0.08)</b>	<b>0.27</b>

For  Chairman

 Director

 Managing Director

 Company Secretary

For  Head of Financial Administration

**Prime Bank Limited**  
**and its subsidiaries**  
**Consolidated Cash Flow Statement**  
**for the period from January to September 30, 2016**

Particulars	Notes	Amount in Taka	
		Jan-Sep-16	Jan-Sep-15
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		13,151,756,310	15,927,060,012
Interest payments		(8,638,272,238)	(10,991,118,353)
Dividend receipts		106,716,262	63,895,015
Fees and commission receipts in cash		1,298,384,568	1,514,185,711
Recoveries of loans previously written off		123,410,198	49,551,705
Cash payments to employees		(2,652,420,762)	(2,753,160,515)
Cash payments to suppliers		(573,287,766)	(510,898,253)
Income taxes paid		(349,786,539)	609,306,441
Receipts from other operating activities	41	3,161,665,728	2,757,814,765
Payments for other operating activities	42	(1,352,255,638)	(1,269,644,341)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>4,275,910,122</b>	<b>5,396,992,188</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(8,540,787,853)	(8,752,737,555)
Loans and advances to other banks		-	-
Loans and advances to customers		(10,092,807,719)	3,891,207,378
Other assets	43	20,318,317,013	4,937,151,748
Deposits from other banks / borrowings		847,984,517	(1,199,282,382)
Deposits from customers		(1,725,240,307)	(2,673,433,696)
Other liabilities account of customers		183,436,235	(604,417,284)
Trading liabilities		-	-
Other liabilities	44	458,917,643	1,432,387,749
		<b>1,449,819,530</b>	<b>(2,969,124,040)</b>
<b>Net cash from operating activities</b>		<b>5,725,729,652</b>	<b>2,427,868,148</b>
<b>B) Cash flows from investing activities</b>			
Debentures		-	-
Payments for purchases of securities		(187,239,223)	(42,475,637)
Purchase of property, plant and equipment		(314,391,417)	(166,603,851)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		458,350	951,414
<b>Net cash used in investing activities</b>		<b>(501,172,290)</b>	<b>(208,128,074)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	2,500,000,000
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		(1,620,672,401)	(1,600,253,349)
<b>Net cash used in financing activities</b>		<b>(1,620,672,401)</b>	<b>899,746,651</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>3,603,884,961</b>	<b>3,119,486,725</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>5,264,045</b>	<b>(194,800)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>19,954,970,932</b>	<b>19,170,200,686</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>23,564,119,938</b>	<b>22,289,492,609</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,053,801,578	2,912,254,299
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,557,417,774	15,379,228,238
Balance with other banks and financial institutions		2,888,665,728	3,071,766,272
Money at call and short notice		60,000,000	920,000,000
Reverse repo		-	-
Prize bonds (note-6a)		4,234,858	6,243,800
		<b>23,564,119,938</b>	<b>22,289,492,609</b>

For  Chairman

 Director

 Managing Director

 Company Secretary

For  Head of Financial Administration

**Prime Bank Limited  
and its subsidiaries**  
**Consolidated Statement of Changes in Equity**  
**for the period from January to September 30, 2016**

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Minority 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 2016	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,857	26,503,871,948
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	10,293,486,160	8,735,049,935	28,002,888	2,241,230,396	60	1,511,411,431	1,833,805,066	6,145,156	1,854,740,857	26,503,871,948
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(2,118,687,831)	-	-	(2,118,687,831)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	357,603,671	-	-	357,603,671
Currency translation differences	-	-	-	-	-	-	-	(210,092)	5,685,761	5,475,669
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	72,720,905	5,935,064	1,860,426,618	24,748,263,456
Net profit for the year	-	-	-	-	-	-	-	-	234,647,915	234,647,915
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,620,672,401)	(1,620,672,401)
Minority interest	-	-	-	-	(13.21)	-	-	-	-	(13.21)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30 September 2016</b>	<b>10,293,486,160</b>	<b>8,735,049,935</b>	<b>28,002,888</b>	<b>2,241,230,396</b>	<b>47</b>	<b>1,511,411,431</b>	<b>72,720,905</b>	<b>5,935,064</b>	<b>474,402,132</b>	<b>23,362,238,958</b>
<b>Balance as at 30 September 2015</b>	<b>10,293,486,160</b>	<b>8,184,646,579</b>	<b>28,002,888</b>	<b>2,241,230,396</b>	<b>60</b>	<b>1,503,518,556</b>	<b>1,361,368,773</b>	<b>4,929,160</b>	<b>2,677,191,905</b>	<b>26,294,374,478</b>
<b>Balance as at 31 December 2015</b>	<b>10,293,486,160</b>	<b>8,735,049,935</b>	<b>28,002,888</b>	<b>2,241,230,396</b>	<b>60</b>	<b>1,511,411,431</b>	<b>1,833,805,066</b>	<b>6,145,156</b>	<b>1,854,740,856</b>	<b>26,503,871,948</b>

For  
Chairman



Director



Managing Director



Company Secretary



For  
Head of Financial Administration



**Prime Bank Limited**  
**Balance Sheet as at 30 September 2016**

Particulars	Notes	Amount in Taka	
		Sep-16	2015
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3a</b>		
In hand (including foreign currencies)		3,002,981,726	2,391,184,957
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,557,417,774	15,069,879,177
		<b>20,560,399,500</b>	<b>17,461,064,134</b>
<b>Balance with other banks and financial institutions</b>	<b>4a</b>		
In Bangladesh		80,297,939	112,219,948
Outside Bangladesh		2,639,419,577	1,845,464,037
		<b>2,719,717,516</b>	<b>1,957,683,985</b>
<b>Money at call and short notice</b>	<b>5</b>	<b>60,000,000</b>	<b>420,000,000</b>
<b>Investments</b>	<b>6a</b>		
Government		52,178,742,263	61,752,411,722
Others		650,170,081	980,449,941
		<b>52,828,912,344</b>	<b>62,732,861,663</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts, etc./ investments	<b>7a</b>	146,523,800,740	143,778,651,854
Bills purchased and discounted	<b>8a</b>	12,324,321,187	8,085,882,637
		<b>158,848,121,926</b>	<b>151,864,534,491</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9a</b>	6,830,561,039	6,516,429,422
<b>Other assets</b>	<b>10a</b>	7,773,088,376	10,988,158,051
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>249,841,301,341</b>	<b>252,161,232,386</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12a</b>	11,495,237,300	10,442,199,709
<b>Deposits and other accounts</b>	<b>13a.1.c</b>		
Current / Al-wadeeah current deposits		30,389,730,432	28,234,427,685
Bills payable		2,570,713,922	2,387,277,687
Savings bank / Mudaraba savings deposits		34,918,146,683	30,713,923,933
Term deposits / Mudaraba term deposits		124,688,817,694	133,489,471,451
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
<b>Other liabilities</b>	<b>14a</b>	<b>21,711,605,534</b>	<b>20,478,900,456</b>
<b>Total liabilities</b>		<b>225,774,251,564</b>	<b>225,746,200,922</b>
<b>Capital / Shareholders' equity</b>			
Paid up capital	<b>15.2</b>	10,293,486,160	10,293,486,160
Share premium	<b>15.5</b>	2,241,230,396	2,241,230,396
Statutory reserve	<b>16</b>	8,735,049,935	8,735,049,935
Revaluation gain / (loss) on investments	<b>17a</b>	33,820,869	1,791,992,895
Revaluation reserve	<b>18</b>	1,511,411,431	1,511,411,431
Foreign currency translation gain	<b>19a</b>	5,940,708	5,995,523
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	<b>20a</b>	1,246,110,279	1,835,865,125
<b>Total Shareholders' equity</b>		<b>24,067,049,778</b>	<b>26,415,031,464</b>
<b>Total liabilities and Shareholders' equity</b>		<b>249,841,301,341</b>	<b>252,161,232,386</b>
<b>OFF - BALANCE SHEET EXPOSURES</b>			
<b>Contingent liabilities</b>	<b>21a</b>		
Acceptances and endorsements	<b>21a.1</b>	29,272,783,999	26,440,235,317
Letters of guarantee	<b>21a.2</b>	66,307,000,671	63,736,691,078
Irrevocable letters of credit	<b>21a.3</b>	29,851,196,486	16,902,956,132
Bills for collection	<b>21a.4</b>	8,629,280,595	8,607,304,495
Other contingent liabilities		-	-
		<b>134,060,261,751</b>	<b>115,687,187,023</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
<b>Total Off-Balance Sheet exposures including contingent liabilities</b>		<b>134,060,261,751</b>	<b>115,687,187,023</b>

For  
Chairman

Director

Managing Director

Company Secretary

For

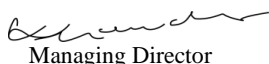
Head of Financial Administration

**Prime Bank Limited**  
**Profit and Loss Account**  
**for the period from January to September 30, 2016**

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-16	Jan-Sep-15	Jul-Sep-16	Jul-Sep-15
Interest income / profit on investments	23a	10,407,305,013	11,806,085,899	3,405,290,412	3,763,580,929
Interest / profit paid on deposits, borrowings, etc.	24a	(8,064,939,979)	(11,007,499,256)	(2,592,164,764)	(3,540,492,617)
<b>Net interest / net profit on investments</b>		<b>2,342,365,034</b>	<b>798,586,644</b>	<b>813,125,649</b>	<b>223,088,312</b>
Investment income	25a	5,341,538,285	6,389,039,770	1,019,850,933	2,416,918,828
Commission, exchange and brokerage	26a	1,187,879,837	1,383,481,052	375,103,741	447,047,742
Other operating income	27a	477,398,181	502,377,339	106,972,993	142,577,523
<b>Total operating income (A)</b>		<b>9,349,181,336</b>	<b>9,073,484,804</b>	<b>2,315,053,315</b>	<b>3,229,632,405</b>
Salaries and allowances	28a	2,655,745,131	2,673,954,375	865,817,186	1,187,690,404
Rent, taxes, insurance, electricity, etc.	29a	557,851,751	496,293,675	195,490,537	159,838,952
Legal expenses	30a	42,871,514	47,608,154	11,940,794	7,015,352
Postage, stamp, telecommunication, etc.	31a	83,650,974	97,309,890	32,347,690	28,470,181
Stationery, printing, advertisements, etc.	32a	151,948,351	162,411,536	60,235,255	47,108,434
Managing Director's salary and fees	33	7,795,000	7,279,032	2,415,000	2,750,000
Directors' fees	34a	3,438,333	2,573,995	1,546,809	884,749
Auditors' fees	35a	1,035,000	862,502	345,000	287,502
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	282,730,089	281,718,918	94,532,517	97,881,171
Other expenses	38a	804,607,537	842,255,145	307,493,413	387,657,412
<b>Total operating expenses (B)</b>		<b>4,591,673,681</b>	<b>4,612,267,224</b>	<b>1,572,164,201</b>	<b>1,919,584,157</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>4,757,507,655</b>	<b>4,461,217,580</b>	<b>742,889,114</b>	<b>1,310,048,248</b>
<i>Provision for loans / investments</i>	39a				
Specific provision		2,142,000,000	920,000,000	180,000,000	750,000,000
General provision		1,274,950,000	287,000,000	160,000,000	150,000,000
Provision for Off-Shore Banking Units		53,350,000	33,700,000	30,000,000	-
Provision for off-balance sheet exposures		183,750,000	31,200,000	114,250,000	-
		3,654,050,000	1,271,900,000	484,250,000	900,000,000
Provision for diminution in value of investments		9,120,000	30,000,000	-	-
<i>Other provisions</i>		40,069,577	2,470,000	-	-
<b>Total provision (D)</b>		<b>3,703,239,577</b>	<b>1,304,370,000</b>	<b>484,250,000</b>	<b>900,000,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>1,054,268,078</b>	<b>3,156,847,580</b>	<b>258,639,114</b>	<b>410,048,248</b>
Provision for taxation					
Current tax	40a	100,000,000	700,000,000	-	138,000,000
Deferred tax		-	-	-	-
		100,000,000	700,000,000	-	138,000,000
<b>Net profit after taxation</b>		<b>954,268,078</b>	<b>2,456,847,580</b>	<b>258,639,114</b>	<b>272,048,248</b>
Retained earnings brought forward from previous years	20.1a	291,842,201	247,251,703	291,842,201	247,251,703
		<b>1,246,110,279</b>	<b>2,704,099,283</b>	<b>550,481,315</b>	<b>519,299,951</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
<b>Retained surplus</b>	20a	<b>1,246,110,279</b>	<b>2,704,099,283</b>	<b>550,481,315</b>	<b>519,299,951</b>
<b>Earnings per share (EPS)</b>	45a	<b>0.93</b>	<b>2.39</b>	<b>0.25</b>	<b>0.26</b>

For  
Chairman

  
Director


  
Managing Director

  
Company Secretary

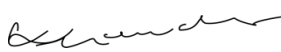
For  
Head of Financial Administration

**Prime Bank Limited**  
**Cash Flow Statement**  
for the period from January to September 30, 2016

Particulars	Notes	Amount in Taka	
		Jan-Sep-16	Jan-Sep-15
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		13,226,067,287	15,892,410,930
Interest payments		(8,616,370,492)	(10,960,842,473)
Dividend receipts		106,716,262	63,895,015
Fees and commission receipts in cash		1,187,879,837	1,383,481,052
Recoveries of loans previously written off		123,410,198	49,551,705
Cash payments to employees		(2,568,540,131)	(2,676,033,407)
Cash payments to suppliers		(502,865,708)	(507,959,740)
Income taxes paid		(349,786,539)	609,306,441
Receipts from other operating activities	41a	3,080,550,297	2,676,491,631
Payments for other operating activities	42a	(1,281,097,226)	(1,193,410,263)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>4,405,963,784</b>	<b>5,336,890,891</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities (Treasury bills)		(8,540,787,853)	(8,752,737,555)
Loans and advances to other banks		-	-
Loans and advances to customers		(9,950,534,027)	3,337,450,935
Other assets	43a	20,371,686,343	4,830,076,944
Deposits from other banks / borrowings		930,298,006	(803,835,905)
Deposits from customers		(1,761,082,198)	(2,650,407,560)
Other liabilities account of customers		183,436,235	(604,417,284)
Trading liabilities		-	-
Other liabilities	44a	(229,766,063)	1,643,088,468
		<b>1,003,250,443</b>	<b>(3,000,781,956)</b>
<b>Net cash from operating activities</b>		<b>5,409,214,227</b>	<b>2,336,108,936</b>
<b>B) Cash flows from investing activities</b>			
Debentures		-	-
Proceeds from sale of securities		-	-
Payments for purchases of securities		(51,993,056)	-
Purchase of property, plant and equipment		(314,131,617)	(166,375,109)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		458,350	951,414
<b>Net cash used in investing activities</b>		<b>(365,666,323)</b>	<b>(165,423,695)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	2,500,000,000
Receipts from issue of ordinary share including premium net off Tax		-	-
Dividend paid		(1,544,022,924)	(1,544,022,924)
<b>Net cash used in financing activities</b>		<b>(1,544,022,924)</b>	<b>955,977,076</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>3,499,524,980</b>	<b>3,126,662,317</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>(266,425)</b>	<b>(571,276)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>19,845,093,319</b>	<b>19,053,658,299</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>23,344,351,874</b>	<b>22,179,749,340</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,002,981,726	2,903,835,332
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,557,417,774	15,379,228,238
Balance with other banks and financial institutions		2,719,717,516	2,970,441,970
Money at call and short notice		60,000,000	920,000,000
Reverse repo		-	-
Prize bonds (note-6a)		4,234,858	6,243,800
		<b>23,344,351,874</b>	<b>22,179,749,340</b>

For  Chairman

 Director

 Managing Director

 Company Secretary

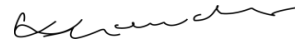
For  Head of Financial Administration

**Prime Bank Limited**  
**Statement of Changes in Equity**  
**for the period from January to September 30, 2016**

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 2016	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
<b>Restated balance</b>	10,293,486,160	2,241,230,396	8,735,049,935	1,511,411,431	1,791,992,895	5,995,523	1,835,865,125	26,415,031,465
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(2,118,687,831)	-	-	(2,118,687,831)
Surplus / deficit on account of revaluation of investments	-	-	-	-	360,515,806	-	-	360,515,806
Currency translation differences	-	-	-	-	-	(54,815)	-	(54,815)
Net gains and losses not recognized in the income statement	-	-	-	-	33,820,869	5,940,708	1,835,865,125	24,656,804,624
Net profit for the year	-	-	-	-	-	-	954,268,078	954,268,078
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,544,022,924)	(1,544,022,924)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
<b>Balance as at 30 September 2016</b>	<b>10,293,486,160</b>	<b>2,241,230,396</b>	<b>8,735,049,935</b>	<b>1,511,411,431</b>	<b>33,820,869</b>	<b>5,940,708</b>	<b>1,246,110,279</b>	<b>24,067,049,778</b>
<b>Balance as at 30 September 2015</b>	<b>10,293,486,160</b>	<b>2,241,230,396</b>	<b>8,184,646,579</b>	<b>1,503,518,556</b>	<b>1,313,333,576</b>	<b>5,075,997</b>	<b>2,704,099,283</b>	<b>26,245,390,547</b>
<b>Balance as at 31 December 2015</b>	<b>10,293,486,160</b>	<b>2,241,230,396</b>	<b>8,735,049,935</b>	<b>1,511,411,431</b>	<b>1,791,992,895</b>	<b>5,995,523</b>	<b>1,835,865,125</b>	<b>26,415,031,465</b>

For   
Chairman

  
Director

  
Managing Director

  
Company Secretary

For   
Head of Financial Administration



		Amount in Taka	
		Sep-16	2015
<b>3</b>	<b>Consolidated cash</b>		
<b>i</b>	<b>Cash in hand</b>		
	Prime Bank Limited (note-3a.1)	3,002,981,726	2,391,184,957
	Prime Bank Investment Limited	1,235	12,609
	Prime Bank Securities Limited	25,000	25,000
	Prime Exchange Co. Pte. Ltd., Singapore	50,793,617	56,419,021
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>3,053,801,578</b>	<b>2,447,641,587</b>
<b>ii</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	Prime Bank Limited (note-3a.2)	17,557,417,774	15,069,879,177
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>17,557,417,774</b>	<b>15,069,879,177</b>
		<b>20,611,219,352</b>	<b>17,517,520,764</b>
<b>3a</b>	<b>Cash of the Bank</b>		
<b>3a.1</b>	<b>Cash in hand</b>		
	In local currency	2,947,555,857	2,344,391,158
	In foreign currency	55,425,869	46,793,799
		<b>3,002,981,726</b>	<b>2,391,184,957</b>
<b>3a.2</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	In local currency	16,272,094,167	14,336,197,689
	In foreign currency	828,173,523	239,355,016
		17,100,267,690	14,575,552,705
	Sonali Bank as agent of Bangladesh Bank (Local currency)	457,150,084	494,326,472
		<b>17,557,417,774</b>	<b>15,069,879,177</b>
		<b>20,560,399,500</b>	<b>17,461,064,134</b>
<b>3a.3</b>	<b>Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)</b>		
	Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014.		
	The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 6.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking , excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:		
<b>a)</b>	<b>Cash Reserve Requirement</b>		
	Required reserve	12,861,111,530	13,236,417,440
	Actual reserve maintained (note-3a.2)	16,272,094,167	14,336,197,689
	Surplus / (deficit)	<b>3,410,982,637</b>	<b>1,099,780,249</b>
<b>b)</b>	<b>Statutory Liquidity Ratio</b>		
	Required reserve	24,660,811,050	25,422,733,180
	Actual reserve maintained- (note-3a.5)	56,467,047,596	64,877,278,167
	Surplus / (deficit)	<b>31,806,236,546</b>	<b>39,454,544,987</b>
	<b>Total required reserve</b>	37,521,922,580	38,659,150,620
	<b>Actual reserve held</b>	72,739,141,763	79,213,475,856
	<b>Total surplus</b>	<b>35,217,219,183</b>	<b>40,554,325,236</b>
<b>3a.5</b>	<b>Held for Statutory Liquidity Ratio</b>		
	Cash in hand (note -3a.1)	3,002,981,726	2,391,184,957
	Balance with Bangladesh Bank and its agent bank(s) (note-3a.2)	1,285,323,607	733,681,488
	Government securities (note-6a.ii)	3,448,215,086	7,026,719,442
	Government bonds (note-6a.ii)	32,239,347,719	50,730,260,280
	Bangladesh Bank bills (note-6a.ii)	16,491,179,459	3,995,432,000
	Commercial Paper of Envoy Textiles Limited (note-6a.ii)	-	-
		<b>56,467,047,596</b>	<b>64,877,278,167</b>
<b>4</b>	<b>Consolidated balance with other banks and financial institutions</b>		
	<b>In Bangladesh</b>		
	Prime Bank Limited (note-4a.1)	80,297,939	112,219,948
	Prime Bank Investment Limited	45,451,646	8,927,395
	Prime Bank Securities Limited	61,331,306	22,078,183
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		187,080,891	143,225,526
	Less: Inter-company transaction	46,393,946	10,552,055
		<b>140,686,945</b>	<b>132,673,471</b>
	<b>Outside Bangladesh</b>		
	Prime Bank Limited (note-4a.2)	2,639,419,577	1,845,464,037
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	14,584,679	19,892,087
	PBL Finance (Hong Kong) Limited	93,974,527	13,075,373
		<b>2,747,978,783</b>	<b>1,878,431,497</b>
		<b>2,888,665,728</b>	<b>2,011,104,968</b>
<b>4a</b>	<b>Balance with other banks and financial institutions of the Bank</b>		
	In Bangladesh	80,297,939	112,219,948
	Outside Bangladesh	2,639,419,577	1,845,464,037
		<b>2,719,717,516</b>	<b>1,957,683,985</b>
<b>5</b>	<b>Money at call and short notice</b>	60,000,000	420,000,000

		Amount in Taka	
		Sep-16	2015
<b>6</b>	<b>Consolidated investments</b>		
	<b>Government</b>		
	Prime Bank Limited ( <b>note-6a</b> )	52,178,742,263	61,752,411,722
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>52,178,742,263</b>	<b>61,752,411,722</b>
	<b>Others</b>		
	Prime Bank Limited ( <b>note-6a</b> )	650,170,081	980,449,941
	Prime Bank Investment Limited	1,315,776,062	1,146,778,917
	Prime Bank Securities Limited	717,875,156	751,626,134
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>2,683,821,299</b>	<b>2,878,854,992</b>
		<b>54,862,563,562</b>	<b>64,631,266,714</b>
<b>6a</b>	<b>Investments of the Bank</b>		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	22,427,379,637	29,616,350,264
	Held to maturity (HTM)	29,747,127,769	32,129,716,259
	Other securities	654,404,939	986,795,141
		<b>52,828,912,344</b>	<b>62,732,861,663</b>
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	3,105,311,739	1,517,507,370
	182 days treasury bills	-	3,656,193,364
	364 days treasury bills	342,903,346	1,853,018,707
	5 years treasury bills	-	-
		<b>3,448,215,086</b>	<b>7,026,719,442</b>
	30 days Bangladesh Bank bills	<b>16,491,179,459</b>	<b>3,995,432,000</b>
	Government bonds:		
	Prize bonds	4,234,858	6,345,200
	Government bonds - ( <b>note-6a.1</b> )	32,235,112,861	50,723,915,080
		<b>32,239,347,719</b>	<b>50,730,260,280</b>
		<b>52,178,742,263</b>	<b>61,752,411,722</b>
	b) Other investments:		
	Commercial Paper of Envoy Textiles Limited interest rate @ 9.00%	-	-
	Dhaka Bank Subordinated Bond interest rate @ 11.65%	123,467,128	120,001,253
	National Bank Subordinated Bond interest rate @ 11.50%	106,194,489	103,250,489
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50%	46,604,566	58,832,107
	Shares ( <b>note-6a.2</b> )	373,903,898	321,910,842
	Reverse Repo	-	376,455,250
		<b>650,170,081</b>	<b>980,449,941</b>
		<b>52,828,912,344</b>	<b>62,732,861,663</b>
<b>6a.1</b>	<b>Government bonds</b>		
	<b>HTM</b>		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	900,000,000	900,000,000
	5 years Bangladesh Government treasury bonds (8.50%-9.66%)	571,338,591	1,705,169,400
	10 years Bangladesh Government treasury bonds(8.50%-11.74%)	17,448,218,202	18,518,818,202
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	6,126,715,489	6,304,873,171
	20 years Bangladesh Government treasury bonds(9.10%-13.29%)	4,700,855,486	4,700,855,486
		<b>29,747,127,769</b>	<b>32,129,716,259</b>
	<b>HFT</b>		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (6.09%-8.88%)	-	778,878,184
	5 years Bangladesh Government treasury bonds (8.50%)	1,501,532	8,507,340,307
	10 years Bangladesh Government treasury bonds (8.50%-10.72%)	2,486,483,560	8,621,770,200
	15 years Bangladesh Government treasury bonds(11.60%-12.20%)	-	686,210,130
	20 years Bangladesh Government treasury bonds (13.04%)	-	-
		<b>2,487,985,092</b>	<b>18,594,198,822</b>
		<b>32,235,112,861</b>	<b>50,723,915,080</b>
<b>6a.2</b>	<b>Investment in shares</b>		
	<b>Quoted</b>		
	AB Bank Ltd.	47,632,736	47,632,736
	Bank Asia Ltd.	24,429,908	24,429,908
	The City Bank Ltd.	29,538,943	29,538,943
	DESCO	19,262,511	19,262,511
	Dhaka Bank Ltd.	26,313,698	26,313,698
	Eastern Bank Ltd.	37,410,456	37,410,456
	Jamuna Bank Ltd.	18,370,447	18,370,447
	Mutual Trust Bank Ltd.	6,962,625	6,962,625
	National Bank Ltd.	27,970,098	27,970,098
	One Bank Ltd.	22,130,581	22,130,581
	Uttara Bank Ltd.	37,009,980	37,009,980
		<b>297,031,983</b>	<b>297,031,983</b>
	<b>Unquoted</b>		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	MSF	5,000,000	5,000,000
	Summit Barisal Power preference share (8.75%)	51,993,056	-
		<b>76,871,915</b>	<b>24,878,860</b>
		<b>373,903,898</b>	<b>321,910,842</b>

Amount in Taka	
Sep-16	2015

**7 Consolidated loans, advances and lease / Investments**

Prime Bank Limited (note-7a)	146,523,800,740	143,778,651,854
Prime Bank Investment Limited	5,537,150,158	5,668,562,176
Prime Bank Securities Limited	333,884,422	350,622,901
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	152,394,835,320	149,797,836,931
Less: Inter-company transactions	4,946,703,247	4,616,626,241
	<b>147,448,132,073</b>	<b>145,181,210,690</b>
<b>Consolidated bills purchased and discounted (note-8)</b>	<b>13,888,703,306</b>	<b>9,689,917,573</b>
	<b>161,336,835,378</b>	<b>154,871,128,263</b>

**7a Loans, advances and lease / investments of the Bank**

**i) Loans, cash credits, overdrafts, etc.**

**Inside Bangladesh**

Secured overdraft / Quard against TDR	26,096,420,878	24,776,655,379
Cash credit / Murabaha	15,453,449,271	22,663,517,614
Loans (General)	30,344,690,881	32,097,906,688
House building loans	2,735,130,819	3,301,459,546
Loans against trust receipt	4,992,353,722	5,303,651,218
Payment against document	10,502,409	31,860,469
Retail loan	14,780,911,477	14,451,065,292
Lease finance / Izara	5,162,541,372	5,350,151,030
Credit card	1,110,676,499	1,122,503,659
SME loan	6,470,162,112	804,349,365
Hire purchase	6,820,676,903	6,225,517,167
Other loans and advances	32,546,284,396	27,650,014,427
	<b>146,523,800,740</b>	<b>143,778,651,854</b>
<b>Outside Bangladesh</b>	-	-
	<b>146,523,800,740</b>	<b>143,778,651,854</b>

**ii) Bills purchased and discounted (note-8a)**

**Payable Inside Bangladesh**

Inland bills purchased	7,209,832,471	3,828,649,204
<b>Payable Outside Bangladesh</b>		
Foreign bills purchased and discounted	5,114,488,716	4,257,233,433
	<b>12,324,321,187</b>	<b>8,085,882,637</b>
	<b>158,848,121,926</b>	<b>151,864,534,491</b>

**7a.1 Details of large loans, advances and lease / investments**

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 68,267.10 million as at September 30, 2016 (Tk. 29,282.83 million in 2015).

Number of clients	26	27
Amount of outstanding advances / investments	68,267,100,000	61,362,500,000
Amount of classified advances / investments	-	61,529,337
Measures taken for recovery	Negotiation under in Process	Negotiation under in Process

Name of clients	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	2,064.60	1,586	3,650.40	1,717.50
Annata Apparel Group	479.50	2,072	2,551.70	1,795.30
Abul Khair Group	3,196.90	701	3,897.80	4,276.10
BSRM Group	662.50	851	1,513.60	2,602.80
Bangladesh Rural Advancement Committee	4,277.70	2,324	6,602.00	6,254.60
BSA Group	9.00	485	494.30	749.70
BPC Group	-	1,917	1,916.50	-
City Group	656.90	2,413	3,070.00	2,658.90
Confidence Group	1,593.70	2,388	3,981.70	2,515.40
Energypac Group	41.40	74	115.40	404.00
Kabir Group	2,615.30	1,644	4,259.30	2,937.40
MAX Group	1,093.70	749	1,842.80	1,760.00
Meghna Group	-	6,466	6,466.20	3,342.30
Mir Group	-	-	-	1,183.80
Molla Group	540.40	376	916.00	1,009.10
Nasir Group	1,746.40	175	1,921.20	1,878.20
Noman Group	1,553.60	868	2,422.00	2,366.00
Prime Bank Investment Ltd	3,034.00	-	3,034.00	2,774.10
Pran-RFL Group	1,300.90	2,291	3,591.40	2,950.70
Project Builders Ltd.	2,477.20	441	2,918.10	3,071.80
Pakiza Group	1,848.90	530	2,378.60	1,722.50
RAK Group	-	-	-	2,402.10
Square Group	11.40	1,023	1,034.30	890.40
Standard Group	799.30	1,150	1,949.70	1,381.30
Summit Group	905.50	992	1,897.30	1,362.90
TK Group	98.00	2,522	2,619.50	3,397.60
Toma Group	853.20	908	1,760.90	3,097.70
Uttara Group	-	1,462	1,462.40	860.30
	<b>31,860.00</b>	<b>36,407.10</b>	<b>68,267.10</b>	<b>61,362.50</b>



Amount in Taka	
Sep-16	2015
55,938,806	59,180,878
7,788,382	11,765,653
<b>63,727,189</b>	<b>70,946,531</b>
-	-
<b>63,727,189</b>	<b>70,946,531</b>
<b>6,830,561,039</b>	<b>6,516,429,422</b>

**Intangible assets**

Software-core banking  
Software-ATM  
Cost of intangibles assets  
Less: Accumulated amortization

**10 Consolidated other assets**

Prime Bank Limited (**note-10a**)  
Less: Investment in Prime Bank Investment Limited (**note-10a.5**)  
Less: Investment in Prime Bank Securities Limited (**note-10a.5**)  
Less: PBIL investment in Prime Bank Securities Ltd. (**below**)  
Less: Investment in PBL Exchange (UK) Ltd. (**note-10a.5**)  
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (**note-10a.5**)  
Less: Investment in PBL Finance (Hong Kong) Limited (**note-10a.5**)  
Less: Interest receivable from PBL Finance (Hong Kong) Limited

7,773,088,376	10,988,158,051
(2,999,999,940)	(2,999,999,940)
(712,500,000)	(712,500,000)
(37,500,000)	(37,500,000)
(56,352,624)	(56,352,624)
(10,993,235)	(10,993,235)
(34,365,722)	(34,365,722)
-	-
<b>3,921,376,855</b>	<b>7,136,446,530</b>

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

37,500,000	37,500,000
42,261,064	24,918,544
57,293,440	52,389,715
7,994,468	7,260,635
-	-
33,431,042	3,041,790
<b>178,480,014</b>	<b>125,110,684</b>
<b>4,099,856,869</b>	<b>7,261,557,214</b>

**10a Other assets of the Bank**

Stationery and stamps  
Exchange adjustment account  
Investment in subsidiary (**note-10a.5**)  
Off-shore Banking Units  
Due from Off-shore Banking Units  
City Bank Limited  
Commercial Bank of Ceylon  
National Bank of Pakistan  
Standard Bank Limited  
BRAC Bank Limited  
One Bank Limited  
AB Bank Limited  
IFIC Bank Limited  
Dhaka Bank Limited  
Southeast Bank Limited  
Eastern Bank Limited  
IDLC Finance Limited  
United Finance  
Delta Brac Housing Finance Corporation  
Prepaid expenses  
Interest / profit receivable on loan (**note-10a.1**)  
Interest receivable on Govt. securities  
Advance deposits and advance rent  
Prepaid expenses against house furnishing  
Branch adjustments account  
Migration account  
Suspense account (**note -10a.2**)  
Encashment of PSP / BSP  
ATM  
Credit card  
Sundry assets (**note -10a.3**)

40,046,697	29,548,731
1,900,847	986,757
3,814,211,521	3,814,211,521
9,893,917,821	7,789,741,770
149,218,716	129,879,902
-	-
-	300,000,000
-	20,000,000
-	200,000,000
500,000,000	600,000,000
-	400,000,000
-	400,000,000
-	200,000,000
-	550,000,000
-	500,000,000
-	785,003,000
350,000,000	350,000,000
-	150,000,000
150,000,000	150,000,000
161,440,719	14,718,908
615,081,804	598,942,439
947,672,627	1,151,010,115
358,799,229	259,576,914
9,087,185	8,068,884
18,412,006	18,996,235
-	-
251,393,479	138,049,975
272,574,239	171,932,724
-	3,201,558
84,005,325	79,984,853
198,462,699	93,925,437
<b>17,816,224,913</b>	<b>18,907,779,723</b>
<b>10,043,136,537</b>	<b>7,919,621,671</b>
<b>7,773,088,376</b>	<b>10,988,158,051</b>

Less: Off-shore Banking Units

**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.

**10a.3 Sundry assets**

Protested Bills  
Islamic Transit account  
Others

18,813,020	16,103,770
2,000,000	-
177,649,679	77,821,668
<b>198,462,699</b>	<b>93,925,437</b>

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

		Rate		
Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	18,813,020	100%	18,813,020	16,103,770
Legal Expenses	3,046,277	50%	1,523,139	1,409,798
Others	25,117,061	100%	25,117,061	23,969,368
Required provision for other assets			116,453,220	112,482,935
Total provision maintained ( <b>note - 14a.8</b> )			120,116,648	112,506,648
Excess / (short) provision at			<b>3,663,428</b>	<b>23,713</b>

**10a.5 Investment in subsidiaries**

	Amount in Taka	
	Sep-16	2015
Prime Bank Investment Limited	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	712,500,000	712,500,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	<b>3,814,211,521</b>	<b>3,814,211,521</b>

As per the provision of the Exchange Demutualization Act-2013 and in accordance with the Bangladesh Security Exchange Commission (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange Ltd. (DSE) allotted total 72,15,106 ordinary shares at a face value of Tk 10.00 each and Chittagong Stock Exchange Ltd. (CSE) allotted total 42,87,330 ordinary Shares at face value of Tk 10.00 each against the Membership of DSE and CSE respectively. Out of the above DSE transferred 2,886,042 shares and CSE transferred 1,714,932 shares directly to the credit of the Beneficiary Owner's account of the company. The remaining shares were credited to blocked accounts as per provisions of the Exchange Demutualization Act, 2013. As there is no active market for shares of DSE and CSE, we have shown the value at original cost as investment.

#### 11 Non-Banking Assets

Name of Parties	Possession date		
M/s Rima Flour Mills	18.03.2014	124,438,400	124,438,400
M/s Ripon Motors	18.03.2014	51,902,240	51,902,240
M/s Megna Bangla Trade	28.04.2014	18,399,360	18,399,360
M/s Ampang Food Industries	28.04.2014	25,760,640	25,760,640
		<b>220,500,640</b>	<b>220,500,640</b>

The Bank has been awarded ownership of the mortgage properties of the above mentioned parties according to the verdict of the Honorable Court in accordance with the section 33(7) of "Artharin Adalat-2003". An 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 report of an Independent valuer.

#### 12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	11,495,237,300	10,442,199,709
Prime Bank Investment Limited	3,258,944,529	3,081,354,480
Prime Bank Securities Limited	364,202,782	375,927,982
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,548,512,374	1,466,613,706
	16,666,896,985	15,366,095,877
Less: Inter-company transactions	4,946,703,247	4,616,626,241
	<b>11,720,193,738</b>	<b>10,749,469,636</b>

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

In Bangladesh (note-12a.1)	3,858,361,723	5,104,179,309
Outside Bangladesh (note-12a.2)	7,636,875,576	5,338,020,400
	<b>11,495,237,300</b>	<b>10,442,199,709</b>

#### 12a.1 In Bangladesh

PBL bond	3,750,000,000	5,000,000,000
NPSB Settlement	-	15,880,380
Repo of Treasury Bills	-	-
Refinance against SME loan from Bangladesh Bank	108,361,723	88,298,929
	<b>3,858,361,723</b>	<b>5,104,179,309</b>

#### 12a.2 Outside Bangladesh

Emirates NBD, Dubai, UAE	488,588,800	785,003,000
SCB, Singapore	1,046,724,280	-
First Gulf Bank, UAE	818,024,032	-
Commercial Bank of Qatar	438,985,982	-
SCB, Hong Kong	532,552,482	-
Habib Bank Ltd, Kabul, Afganistan	-	235,500,900
FMO, Netherlands	1,960,000,000	1,962,507,500
International Finance Corporation	2,352,000,000	2,355,009,000
	<b>7,636,875,576</b>	<b>5,338,020,400</b>

#### 13 Consolidated deposits and other accounts

##### Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	30,389,730,432	28,234,427,685
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>30,389,730,432</b>	<b>28,234,427,685</b>
Less: Inter-company transactions	44,847,487	9,306,431
	<b>30,344,882,945</b>	<b>28,225,121,254</b>

##### Bills payable

Prime Bank Limited (note-13a.1.c)	2,570,713,922	2,387,277,687
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>2,570,713,922</b>	<b>2,387,277,687</b>

##### Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)	34,918,146,683	30,713,923,933
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>34,918,146,683</b>	<b>30,713,923,933</b>

		Amount in Taka	
		Sep-16	2015
<b>Term / Fixed deposits</b>			
Prime Bank Limited (note-13a.1.c)		124,688,817,694	133,489,471,451
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>124,688,817,694</b>	<b>133,489,471,451</b>
Less: Inter-company transactions		1,546,459	1,245,624
		<b>124,687,271,235</b>	<b>133,488,225,827</b>
		<b>192,521,014,784</b>	<b>194,814,548,702</b>
<b>13a</b>	<b>Deposits and other accounts of the Bank</b>		
	Deposits from banks (note -13a.1.a)	520,582,984	643,322,569
	Deposits from customers (note-13a.1.b)	192,046,825,746	194,181,778,188
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
<b>13a.1</b>	<b>a) Deposits from Banks</b>		
	Current deposits and other accounts	44,895,547	227,265,228
	Savings bank / Mudaraba savings deposits	160,938,992	63,787,472
	Special notice deposits	314,748,445	352,269,869
	Fixed deposits	-	-
		<b>520,582,984</b>	<b>643,322,569</b>
	<b>b) Customer Deposits</b>		
	<b>i) Current deposits and other accounts</b>		
	Current / Al-wadeeah current deposits	13,640,742,096	12,849,210,601
	Foreign currency deposits	4,616,520,867	3,878,870,738
	Security deposits	8,551,666	8,913,666
	Sundry deposits (note - 13a.2)	12,195,790,180	11,392,813,343
		<b>30,461,604,808</b>	<b>28,129,808,348</b>
	Less: Off-shore Banking Units	116,769,924	122,645,890
		<b>30,344,834,885</b>	<b>28,007,162,457</b>
	<b>ii) Bills payable</b>		
	Pay orders issued	2,533,591,092	2,344,782,078
	Pay slips issued	3,966,156	3,942,234
	Demand draft payable	27,022,928	38,238,164
	Foreign demand draft	313,592	313,592
	T. T. payable	5,815,000	-
	Bill Pay ATM	5,153	1,620
		<b>2,570,713,922</b>	<b>2,387,277,687</b>
	<b>iii) Savings bank / Mudaraba savings deposits</b>	<b>34,757,207,691</b>	<b>30,650,136,461</b>
	<b>iv) Term / Fixed deposits</b>		
	Fixed deposits / Mudaraba fixed deposits	62,064,608,267	73,131,243,276
	Special notice deposits	11,875,894,356	12,152,345,704
	Non resident Taka deposits	1,310,816,051	1,128,171,888
	Scheme deposits	49,122,750,575	46,725,440,713
		<b>124,374,069,249</b>	<b>133,137,201,582</b>
		<b>192,046,825,746</b>	<b>194,181,778,188</b>
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
	<b>c) Deposits and other accounts</b>		
	<b>Current deposits and other accounts</b>		
	Deposits from banks (note -13a.1.a)	44,895,547	227,265,228
	Deposits from customers (note-13a.1.b.i)	30,344,834,885	28,007,162,457
		<b>30,389,730,432</b>	<b>28,234,427,685</b>
	<b>Bills payable</b>		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	2,570,713,922	2,387,277,687
		<b>2,570,713,922</b>	<b>2,387,277,687</b>
	<b>Savings bank / mudaraba savings deposits</b>		
	Deposits from banks (note -13a.1.a)	160,938,992	63,787,472
	Deposits from customers (note-13a.1.b.iii)	34,757,207,691	30,650,136,461
		<b>34,918,146,683</b>	<b>30,713,923,933</b>
	<b>Term / Fixed deposits</b>		
	Deposits from banks (note -13a.1.a)	314,748,445	352,269,869
	Deposits from customers (note-13a.1.b.iv)	124,374,069,249	133,137,201,582
		<b>124,688,817,694</b>	<b>133,489,471,451</b>
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
<b>13a.2</b>	<b>Sundry deposits</b>		
	F.C. held against back to back L/C	6,097,137,614	5,275,533,369
	Sundry creditors	229,477,422	160,321,066
	Risk fund and service charges (CCS and lease finance)	57,534,004	57,193,734
	Sale proceeds of PSP / BSP	333,610,000	74,060,000
	Margin on letters of guarantee	1,059,865,817	1,118,046,375
	Margin on letters of credit	1,525,940,312	1,406,644,553
	Margin on FDBP / IDBP, export bills, etc	95,018,830	94,589,168
	Lease deposits	83,663,838	94,899,109
	Interest / profit payable on deposits	1,142,138,410	1,693,568,923
	Withholding VAT/Tax /Excise duty payable to Government Authority	244,354,426	364,619,972
	Others	1,327,049,506	1,053,337,075
		<b>12,195,790,180</b>	<b>11,392,813,343</b>

		Amount in Taka	
		Sep-16	2015
<b>13a.3</b>	<b>Payable on demand and time deposits</b>		
	<b>a) Demand deposits</b>		
	Current deposits	13,685,637,643	13,076,475,830
	Savings deposits (9%)	3,142,633,201	2,764,253,154
	Foreign currency deposits (Non interest bearing)	4,499,750,944	3,756,224,847
	Security deposits	8,551,666	8,913,666
	Sundry deposits	12,195,790,180	11,392,813,343
	Bills payable	2,570,713,922	2,387,277,687
		<b>36,103,077,555</b>	<b>33,385,958,527</b>
	<b>b) Time deposits</b>		
	Savings deposits (91%)	31,775,513,481	27,949,670,779
	Fixed deposits	62,064,608,267	73,131,243,276
	Special notice deposits	12,190,642,802	12,504,615,573
	Deposits under schemes	49,122,750,575	46,725,440,713
	Non resident Taka deposits	1,310,816,051	1,128,171,888
		<b>156,464,331,175</b>	<b>161,439,142,230</b>
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
<b>13a.4</b>	<b>Sector-wise break-up of deposits and other accounts</b>		
	Government	1,635,547,621	1,690,489,720
	Deposit money banks	520,582,984	643,322,569
	Other public	3,689,747,506	4,691,418,255
	Foreign currency	4,499,750,944	3,756,224,847
	Private	182,221,779,675	184,043,645,366
		<b>192,567,408,730</b>	<b>194,825,100,757</b>
<b>13a.5</b>	<b>Unclaimed deposits and valuables</b>		
	Savings deposits	3,171	17,131
	SDR	5,000	165,000
	Sceme Deposit	500	-
	Pay order	-	400
	Sundry Deposit	258,067	236,041
		<b>266,738</b>	<b>418,572</b>
<b>14</b>	<b>Consolidated other liabilities</b>		
	Prime Bank Limited ( <b>note-14a</b> )	21,711,605,534	20,478,900,456
	Prime Bank Investment Limited	1,360,275,229	766,708,351
	Prime Bank Securities Limited	177,639,714	81,890,065
	Prime Exchange Co. Pte. Ltd., Singapore	12,074,964	14,520,217
	PBL Exchange (UK) Ltd.	15,205,704	22,468,792
	PBL Finance (Hong Kong) Limited	51,093,880	42,018,360
		<b>23,327,895,025</b>	<b>21,406,506,239</b>
	Less: Inter-company transactions	-	-
		<b>23,327,895,025</b>	<b>21,406,506,239</b>
<b>14a</b>	<b>Other liabilities of the Bank</b>		
	Foreign currency held against EDF loan	2,026,613,843	3,054,078,509
	Exchange adjustment account	-	-
	Expenditure and other payables	366,212,423	108,705,671
	Provision for bonus	98,585,777	220,772,352
	Provision for income tax ( <b>note - 14a.1</b> )	2,024,543,225	2,274,329,765
	Deferred tax liability ( <b>note-14a.2</b> )	926,928,345	926,928,345
	Unearned commission on bank guarantee	70,405,657	54,304,595
	Credit card	47,604	10,499,916
	Provision for off-balance sheet exposures ( <b>note-14a.4</b> )	1,340,640,000	1,156,890,000
	Provision for Off-shore Banking Units ( <b>note-14a.5</b> )	591,750,000	538,400,000
	Fund for employee welfare fund (EWF)	2,108,536	5,504,033
	Fund for Prime Bank Foundation (PBF)	42,170,723	110,080,671
	Provision for loans and advances / investments ( <b>note - 14a.3</b> )	8,859,931,758	7,241,640,538
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	77,444,749	68,324,749
	Interest suspense account	5,030,260,212	4,502,882,848
	Provision for Impairment loss for investment in subsidiaries	108,994,092	76,534,515
	Provision for climate risk fund	2,000,000	2,000,000
	Provision of rebate for good borrower	5,000,000	5,000,000
	ATM	8,334,640	-
	Other provision ( <b>note - 14a.6</b> )	120,116,648	112,506,648
		<b>21,711,605,534</b>	<b>20,478,900,456</b>
<b>14a.1</b>	<b>Provision for income tax</b>		
	<b>Advance tax</b>		
	Balance of advance income tax on 1 January	15,161,222,206	14,306,077,038
	Paid during the year	349,786,539	855,145,169
	Settlement of previous year's tax liability	-	-
		<b>15,511,008,746</b>	<b>15,161,222,206</b>
	<b>Provision</b>		
	Balance of provision on 1 January	17,435,551,971	16,722,551,971
	Provision of previous year	-	-
	Provision made during the year ( <b>note-40a</b> )	100,000,000	713,000,000
		<b>17,535,551,971</b>	<b>17,435,551,971</b>
	Net balance at	<b>2,024,543,225</b>	<b>2,274,329,765</b>



		Amount in Taka		
		Sep-16	2015	
<b>14a.2</b>	<b>Deferred tax liability</b>			
	<b>Deferred tax liability</b>			
	Balance as on 1 January	926,928,345	1,034,821,220	
	Add/(Less): Provision for revaluation of land and building	-	(7,892,875)	
	Add: Addition / Adjustment during the year ( <b>note-40a</b> )	-	(100,000,000)	
	Balance as on	<b>926,928,345</b>	<b>926,928,345</b>	
<b>14a.3</b>	<b>Provision for loans, advances and lease / investments</b>			
	Movement in specific provision on classified loans / investments:			
	Provision held as on 1 January	5,326,596,814	4,165,296,479	
	Less: Fully provided debts written off during the year	(1,922,068,978)	(1,626,612,518)	
	Add: Recoveries of amounts previously written off	123,410,198	97,912,852	
	Add: Specific provision made during the year for other accounts	-	41,605,793	
	Add: Transferred from General Provision	-	-	
	Less: Provision no longer required	-	(41,605,793)	
	Add: Net charge to profit and loss account ( <b>note-39a</b> )	2,142,000,000	2,690,000,000	
	Provision held as on	<b>5,669,938,034</b>	<b>5,326,596,814</b>	
	<b>Movement in general provision on unclassified loans / investments</b>			
	Provision held as on 1 January	1,915,043,724	1,663,649,518	
	Add: Amount transferred to classified provision	-	(41,605,794)	
	Add: General provision made during the year ( <b>note-39a</b> )	1,274,950,000	293,000,000	
	Provision held as on	<b>3,189,993,724</b>	<b>1,915,043,724</b>	
		<b>8,859,931,758</b>	<b>7,241,640,538</b>	
<b>14a.4</b>	<b>Provision for off-balance sheet exposures</b>			
	Provision held as on 1 January	1,156,890,000	1,088,490,000	
	Add: Amount transferred from classified provision	-	-	
	Add: Provision made during the year ( <b>note-39a</b> )	183,750,000	68,400,000	
	Provision held as on	<b>1,340,640,000</b>	<b>1,156,890,000</b>	
<b>14a.5</b>	<b>Provision for Off-shore Banking Units</b>			
	Movement in specific provision on classified loans / investments:			
	Provision held as on 1 January	422,700,000	421,000,000	
	Add: Transferred from Unclassified Provision of OBU	-	-	
	Add: Net charge to profit and loss account ( <b>note-39a</b> )	-	1,700,000	
	Provision held as on	<b>422,700,000</b>	<b>422,700,000</b>	
	<b>Movement in general provision on unclassified loans / investments</b>			
	Provision held as on 1 January	115,700,000	77,500,000	
	Add: Amount transferred to classified provision of OBU	-	-	
	Add: General provision made during the year ( <b>note-39a</b> )	53,350,000	38,200,000	
	Provision held as on	<b>169,050,000</b>	<b>115,700,000</b>	
		<b>591,750,000</b>	<b>538,400,000</b>	
<b>14a.7</b>	<b>Other provision for classified assets</b>			
	Balance as on 1 January	112,506,648	94,538,648	
	Add: Addition during the year ( <b>note-39a</b> )	7,610,000	17,970,000	
	Less: Adjustment during the year	-	(2,000)	
	Balance as on	<b>120,116,648</b>	<b>112,506,648</b>	
<b>15</b>	<b>Share capital</b>			
<b>15.1</b>	<b>Authorized capital</b>			
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000	
<b>15.2</b>	<b>Issued, subscribed and fully paid up capital</b>			
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000	
	883,821,276 ordinary shares of Taka 10 each issued as bonus shares	8,838,212,760	8,838,212,760	
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400	
		<b>10,293,486,160</b>	<b>10,293,486,160</b>	
<b>15.3</b>	<b>History of paid-up capital</b>			
	Given below the history of raising of share capital of Prime Bank Limited:			
<b>Accounting year</b>	<b>Declaration</b>	<b>No of share</b>	<b>Value in capital</b>	<b>Cumulative</b>
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
	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
		<b>1,029,348,616</b>	<b>10,293,486,160</b>	

**Capital to risk weighted assets ratio (Consolidated)**

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014 and BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no.05 dated 31 may 2016, required capital of the Bank (Consolidated) at the close of business on 30 September 2016 was Taka 24,822,069,765 as against available Tier-I capital of Taka 21,625,114,013 and Tier-II capital of Taka 7,789,277,731 making a total capital of Taka 29,414,391,744 thereby showing a surplus capital / equity of Taka 4,592,321,979 at that date. Details are shown below:

**Tier-1 Capital****Common Equity Tier-1 (CET-1) Capital**

	Amount in Taka	
	Sep-16	2015
Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
Share premium (note-15.8)	2,241,230,396	2,241,230,396
Minority interest(note-15.9)	47	60
Statutory reserve (note-16)	8,735,049,935	8,735,049,935
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings (note-20)	474,402,132	1,854,740,857
	<b>21,772,171,558</b>	<b>23,152,510,296</b>

**Additional Tier-1 (AT-1) Capital**

Non-cumulative irredeemable preference shares	-	-
	-	-

**Less: Regulatory Adjustments for CET-1 Capital**

Goodwill and all other intangible assets	65,255,064	71,247,453
Reciprocal Crossholdings	81,802,481	82,236,679
	<b>147,057,545</b>	<b>153,484,132</b>
<b>Total Tier-1 Capital</b>	<b>21,625,114,013</b>	<b>22,999,026,164</b>

**Tier-2 Capital**

General provision maintained against unclassified loan / investments (note-14a.3)	3,189,993,724	-
General provision on off-balance sheet exposures (note-14a.4)	1,340,640,000	-
General provision on off-shore Banking Units (note-14a.5)	169,050,000	-
* General provision including off-balance sheet exposures	-	2,516,687,762
Revaluation gain / loss on investments-50% of total (note-17)	230,897,400	230,897,400
Revaluation reserve-50% of total (note-18)	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,500,000,000	3,000,000,000
	<b>8,182,340,402</b>	<b>6,499,344,440</b>

**Less: Regulatory Adjustments**

Revaluation Reserves for fixed assets, securities and equity securities	393,062,671	196,531,336
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**Total Tier-2 Capital**

	<b>7,789,277,731</b>	<b>6,302,813,104</b>
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<b>A) Total Regulatory capital</b>	<b>29,414,391,744</b>	<b>29,301,839,268</b>
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Total assets including off-balance sheet exposures	384,991,604,256	369,161,583,547
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B) Total risk weighted assets	248,220,697,646	230,844,900,410
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C) Required capital based on risk weighted assets (10% on B)	24,822,069,765	23,084,490,041
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D) <b>Surplus (A-C)</b>	<b>4,592,321,979</b>	<b>6,217,349,227</b>
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<b>Capital to risk weighted assets ratio</b>	<b>11.85%</b>	<b>12.69%</b>
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Capital requirement	Required	Held	Required	Held
Tier -1 Capital	5.50%	8.71%	5.50%	9.96%
Tier -2 Capital	4.50%	3.14%	4.50%	2.73%
<b>Total Capital to risk weighted assets ratio</b>	<b>10.00%</b>	<b>11.85%</b>	<b>10.00%</b>	<b>12.68%</b>

**Leverage Ratio**

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	7.04%	3.00%	7.57%

\* According to the Basel III guidelines, general provision eligible for inclusion in Tier-2 will be limited to a maximum 1.25 percentage points of credit risk-weighted assets.

**Capital to risk weighted assets ratio (Solo)****Tier-1 Capital****Common Equity Tier-1 (CET-1) Capital**

Paid-up capital (note-15.2)	10,293,486,160	10,293,486,160
Share premium (note-15.8)	2,241,230,396	2,241,230,396
Statutory reserve (note-16)	8,735,049,935	8,735,049,935
Surplus in consolidated profit and loss account / Retained earnings (note-20a)	1,246,110,279	1,835,865,125
	<b>22,515,876,770</b>	<b>23,105,631,616</b>

**Additional Tier-1 (AT-1) Capital**

Non-cumulative irredeemable preference shares	-	-
	-	-

**Less: Regulatory Adjustments for CET-1 Capital**

Shortfall in provisions required against investments in shares	-	-
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Goodwill and all other intangible assets	63,727,189	70,946,531
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Reciprocal Crossholdings	65,821,554	58,051,004
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	<b>129,548,743</b>	<b>128,997,535</b>
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<b>Total Tier-1 Capital</b>	<b>22,386,328,027</b>	<b>22,976,634,081</b>
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		Amount in Taka	
		Sep-16	2015
<b>Tier-2 Capital</b>			
General provision maintained against unclassified loan / investments (note-14a.3)		3,189,993,724	-
General provision on off-balance sheet exposures (note-14a.4)		1,340,640,000	-
General provision on off-shore Banking Units (note-14a.5)		169,050,000	-
* General provision including off-balance sheet exposures		-	2,528,201,094
Revaluation gain / loss on investments-50% of total (note-17a)		220,734,813	220,734,813
Revaluation reserve-50% of total (note-18)		751,759,278	751,759,278
Prime Bank Sub-ordinated Bond		2,500,000,000	3,000,000,000
		<b>8,172,177,815</b>	<b>6,500,695,185</b>
<b>Less: Regulatory Adjustments</b>			
Revaluation Reserves for fixed assets, securities and equity securities		388,997,636	194,498,818
<b>Total Tier-2 Capital</b>		<b>7,783,180,179</b>	<b>6,306,196,367</b>
<b>A) Total Regulatory capital</b>		<b>30,169,508,206</b>	<b>29,282,830,448</b>
Total assets including off-balance sheet exposures		383,901,563,093	367,848,419,408
B) Total risk weighted assets		247,183,821,007	229,842,911,808
C) Required capital based on risk weighted assets (10% on B)		24,718,382,101	22,984,291,181
D) <b>Surplus (A-C)</b>		<b>5,451,126,105</b>	<b>6,298,539,267</b>
<b>Capital to risk weighted assets ratio</b>		<b>12.21%</b>	<b>12.74%</b>
<b>Capital requirement</b>		<b>Required</b>	<b>Held</b>
Tier -1 Capital		5.50%	9.06%
Tier -2 Capital		4.50%	3.15%
<b>Total Capital to risk weighted assets ratio</b>		<b>10.00%</b>	<b>12.21%</b>
<b>Required</b>		<b>Required</b>	<b>Held</b>
Tier -1 Capital		5.50%	10.00%
Tier -2 Capital		4.50%	2.74%
<b>Total Capital to risk weighted assets ratio</b>		<b>10.00%</b>	<b>12.74%</b>
<b>Leverage Ratio</b>			
<b>Particulars</b>		<b>Required</b>	<b>Held</b>
Leverage ratio		3.00%	7.32%
		<b>Required</b>	<b>Held</b>
Leverage ratio		3.00%	7.59%
* According to the Basel III guidelines, general provision eligible for inclusion in Tier-2 will be limited to a maximum 1.25 percentage points of credit risk-weighted assets.			
<b>15.5</b>	<b>Share premium</b>		
11,552,734 ordinary shares of Taka 200 each per share		2,310,546,800	2,310,546,800
Less: Income tax deduction at source @ 3% on total premium		69,316,404	69,316,404
		<b>2,241,230,396</b>	<b>2,241,230,396</b>
<b>15.6</b>	<b>Minority interest</b>		
Share capital		60	60
Retained earnings		(13.21)	0.40
		<b>47</b>	<b>60</b>
<b>16</b>	<b>Statutory reserve</b>		
Balance on 1 January		8,735,049,935	8,184,646,579
Addition during the year ( 20% of pre-tax profit)		-	550,403,356
Balance at		<b>8,735,049,935</b>	<b>8,735,049,935</b>
<b>17</b>	<b>Consolidated revaluation gain / loss on investments</b>		
Prime Bank Limited (note-17a)		33,820,869	1,791,992,895
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore		35,284,603	33,663,400
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.		(5,490,624)	1,780,776
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited		9,106,057	6,367,995
		<b>72,720,905</b>	<b>1,833,805,066</b>
<b>17(a)</b>	<b>Revaluation gain / loss on investments of the Bank</b>		
Opening balance on 1 January		1,791,992,895	441,469,626
Add: Amortized/Revaluation Gain		360,515,806	3,113,018,555
Less: Adjustment of amortization/revaluation gain against sale/maturity		(2,118,632,768)	(1,762,480,631)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets		(55,063)	(14,654)
		<b>33,820,869</b>	<b>1,791,992,895</b>
<b>18</b>	<b>Revaluation reserve</b>		
Balance on 1 January		1,778,219,183	1,778,219,183
Addition during the year		-	-
Balance at		1,778,219,183	1,778,219,183
Less: Provision for deferred tax		(266,807,752)	(266,807,752)
		<b>1,511,411,431</b>	<b>1,511,411,431</b>
<b>19</b>	<b>Consolidated foreign currency translation gain/ (loss)</b>		
Prime Bank Limited (note-19a)		5,940,708	5,995,523
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		45,096	(164,670)
PBL Exchange (UK) Ltd.		2,720	23,223
PBL Finance (Hong Kong) Limited		(53,460)	291,081
		<b>5,935,064</b>	<b>6,145,156</b>
<b>19a</b>	<b>Foreign currency translation gain/ (loss)</b>		
Balance on 1 January		5,995,523	5,086,036
Addition during the year		(54,815)	909,487
Balance at		<b>5,940,708</b>	<b>5,995,523</b>
<b>20</b>	<b>Consolidated retained earnings / movement of profit and loss account</b>		

		Amount in Taka	
		Sep-16	2015
	Prime Bank Limited ( <b>note-20a</b> )	1,246,055,464	1,836,774,612
	Prime Bank Investment Limited	(660,630,846)	19,922,830
	Prime Bank Securities Limited	(120,989,709)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	8,245,856	7,018,200
	PBL Exchange (UK) Ltd.	(41,922,393)	(47,872,274)
	PBL Finance (Hong Kong) Limited	120,232,765	126,313,545
		<b>550,991,137</b>	<b>1,912,030,403</b>
	Less: Minority Interest	13.21	(0.40)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(5,671,257)	(1,627,343)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(70,978,220)	(54,603,082)
	Less: Foreign currency translation gains	60,459	(1,059,120)
		<b>474,402,132</b>	<b>1,854,740,857</b>
<b>20a</b>	<b>Retained earnings / movement of profit and loss account of the Bank</b>		
	Balance on 1 January	1,835,865,125	1,791,274,627
	Addition during the year	954,268,078	2,139,016,778
	Transfer to statutory reserve	-	(550,403,356)
	Cash dividend	(1,544,022,924)	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance at	<b>1,246,110,279</b>	<b>1,835,865,125</b>
	Add: Foreign currency translation gain/ (loss)	(54,815)	909,487
		<b>1,246,055,464</b>	<b>1,836,774,612</b>
<b>20.1</b>	<b>Consolidated retained earnings brought forward from previous year</b>		
	Prime Bank Limited ( <b>note-20.1 a</b> )	291,842,201	247,251,703
	Prime Bank Investment Ltd.	19,922,830	14,117,109
	Prime Bank Securities Ltd.	(30,126,512)	17,484,332
	Prime Exchange Co. Pte. Ltd., Singapore	(280,399)	38,460
	PBL Exchange (UK) Ltd.	(47,872,274)	(48,578,004)
	PBL Finance (Hong Kong) Limited	732,243	609,689
		234,218,089	230,923,288
	Foreign currency translation gain on 1 January	5,536,114	1,219,320
		<b>239,754,203</b>	<b>232,142,608</b>
<b>20.1.a</b>	<b>Retained earnings brought forward from previous year of the Bank</b>		
	Balance on 1 January	1,835,865,125	1,791,274,627
	Bonus shares issued	-	-
	Cash dividend paid	(1,544,022,924)	(1,544,022,924)
	Balance at	<b>291,842,201</b>	<b>247,251,703</b>
	Foreign currency translation gain on 1 January	-	-
		<b>291,842,201</b>	<b>247,251,703</b>
<b>21</b>	<b>Consolidated contingent liabilities</b>		
<b>21.1</b>	<b>Acceptances and endorsements</b>		
	Prime Bank Limited ( <b>note-21a.1</b> )	29,272,783,999	26,440,235,317
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>29,272,783,999</b>	<b>26,440,235,317</b>
<b>21.2</b>	<b>Letters of guarantee</b>		
	Prime Bank Limited ( <b>note-21a.2</b> )	66,307,000,671	63,736,691,078
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>66,307,000,671</b>	<b>63,736,691,078</b>
<b>21.3</b>	<b>Irrevocable Letters of Credit</b>		
	Prime Bank Limited ( <b>note-21a.3</b> )	29,851,196,486	16,902,956,132
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>29,851,196,486</b>	<b>16,902,956,132</b>
<b>21.4</b>	<b>Bills for collection</b>		
	Prime Bank Limited ( <b>note-21a.4</b> )	8,629,280,595	8,607,304,495
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>8,629,280,595</b>	<b>8,607,304,495</b>
		<b>134,060,261,751</b>	<b>115,687,187,022</b>
<b>21a</b>	<b>Contingent liabilities of the Bank</b>		
<b>21a.1</b>	<b>Acceptances and endorsements</b>		
	Back to back bills (Foreign)	24,572,606,358	22,217,861,839
	Back to back bills (Local)	4,243,453,352	3,795,495,346
	Back to back bills (EPZ)	456,724,290	426,878,132
		29,272,783,999	26,440,235,317
	Less: Margin	(6,097,137,614)	(5,275,533,369)
		<b>23,175,646,385</b>	<b>21,164,701,948</b>
<b>21a.2</b>	<b>Letters of guarantee</b>		

		<b>Amount in Taka</b>	
		<b>Sep-16</b>	<b>2015</b>
Letters of guarantee (Local)		17,870,411,010	19,902,808,871
Letters of guarantee (Foreign)		48,436,589,660	43,833,882,206
Foreign counter guarantees		-	-
		66,307,000,671	63,736,691,078
Less: Margin		(1,059,865,817)	(1,118,046,375)
		<b>65,247,134,854</b>	<b>62,618,644,703</b>
<b>21a.3 Irrevocable Letters of Credit</b>			
Letters of credit (Sight)		7,473,504,675	4,797,132,088
Letters of credit (Deferred)		16,147,967,344	6,213,489,934
Back to back L/C		6,229,724,468	5,892,334,110
		29,851,196,486	16,902,956,132
Less: Margin		(1,525,940,312)	(1,406,644,553)
		<b>28,325,256,174</b>	<b>15,496,311,580</b>
<b>21a.4 Bills for collection</b>			
Outward bills for collection		8,629,280,595	8,607,304,495
		8,629,280,595	8,607,304,495
Less: Margin		(95,018,830)	(94,589,168)
		<b>8,534,261,765</b>	<b>8,512,715,328</b>

**22 Income statement****Income:**

Interest, discount and similar income (note-22.1)
Dividend income (note-25a)
Fees, commission and brokerage (note-22.2)
Gains <i>less</i> losses arising from dealing in securities
Gains <i>less</i> losses arising from investment securities
Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)
Income from non-banking assets
Other operating income (note-27a)
Profit <i>less</i> losses on interest rate changes

**Expenses:**

Interest / profit paid on deposits, borrowings, etc. (note-24a)
Losses on loans, advances and lease/ investments
Administrative expenses (note-22.3)
Other operating expenses (note-38a)
Depreciation on banking assets (note-37a)

Amount in Taka	
Jan-Sep-16	Jan-Sep-15

15,642,127,035	18,131,230,654
106,716,262	63,895,015
723,894,462	824,471,193
-	-
-	-
463,985,375	559,009,859
-	-
477,398,181	502,377,339
-	-
<b>17,414,121,315</b>	<b>20,080,984,059</b>

8,064,939,979	11,007,499,256
-	-
3,555,346,465	3,528,838,444
804,607,537	842,255,145
231,719,679	241,173,634
<b>12,656,613,660</b>	<b>15,619,766,480</b>
<b>4,757,507,655</b>	<b>4,461,217,579</b>

**22.1 Interest, discount and similar income**

Interest income / Profit on investments (note-23a)
Interest income on treasury bills / reverse repo / bonds (note-25a)
Gain on Discounted bond / bills (note-25a)
Gain on sale of shares (note-25a)
Gain on Govt. security trading (note-25a)
Interest on debentures (note-25a)

10,407,305,013	11,806,085,899
2,600,398,536	4,114,593,581
579,246,604	985,761,363
-	-
2,080,210,276	1,188,844,546
31,165,615	35,945,265
<b>15,698,326,045</b>	<b>18,131,230,654</b>
56,199,010	-
<b>15,642,127,035</b>	<b>18,131,230,654</b>

Less: Loss on sale/revaluation of security trading (note-25a)

**22.2 Fees, commission and brokerage**

Commission (note-26a)
Settlement fee-PBIL (note-26a)

723,894,462	824,471,193
-	-
<b>723,894,462</b>	<b>824,471,193</b>

**22.3 Administrative expenses**

Salary and allowances (note-28a)
Rent, taxes, insurance, electricity, etc. (note-29a)
Legal expenses (note-30a)
Postage, stamp, telecommunication, etc. (note-31a)
Stationery, printing, advertisement, etc. (note-32a)
Managing Director's salary and fees (note-33)
Directors' fees (note-34a)
Auditors' fees (note-35a)
Repair of Bank's assets (note-37a)

2,655,745,131	2,673,954,375
557,851,751	496,293,675
42,871,514	47,608,154
83,650,974	97,309,890
151,948,351	162,411,536
7,795,000	7,279,032
3,438,333	2,573,995
1,035,000	862,502
51,010,410	40,545,284
<b>3,555,346,465</b>	<b>3,528,838,444</b>

**23 Consolidated interest income / profit on investment**

Prime Bank Limited (note-23a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

10,407,305,013	11,806,085,899
100,761,057	261,058,590
3,957,745	5,618,433
-	-
-	-
62,675,933	78,045,671
<b>10,574,699,748</b>	<b>12,150,808,593</b>
241,705,712	310,073,612
<b>10,332,994,036</b>	<b>11,840,734,981</b>

Less: Inter-company transactions

**23a Interest income / profit on investment of the Bank**

Loans (General) / Musharaka
Loans against imported merchandise / Murabaha
Loans against trust receipts
Packing credit
House building loan
Lease finance / Izara
Hire purchase
Payment against documents
Cash credit / Bai-Muajjal
Secured overdraft
Consumer credit scheme
Staff loan
Small and Medium Enterprise (SME)
Agricultural Loan
Forced loan
Documentary bills purchased
Interest income from credit card
Other loans and advances / Investments
<b>Total interest / profit on loans and advances / investments</b>
Interest / profit on balance with other banks and financial institutions
Interest on call loans
Interest / profit received from foreign banks

1,610,417,391	2,403,127,479
-	128,858
318,825,484	533,075,749
25,470,507	27,787,569
347,640,525	321,200,671
354,652,976	446,325,066
502,296,786	522,400,224
2,317,581	8,915,720
1,261,698,443	1,583,448,674
1,404,921,407	2,216,035,041
1,463,961,221	1,333,609,823
86,957,364	98,508,419
606,117,643	674,016,628
146,121,560	61,035,861
17,129,175	32,938,735
368,780,219	296,574,269
157,186,590	168,699,865
1,432,109,513	874,337,062
10,106,604,385	11,602,165,713
91,900,962	21,308,559
20,156,389	34,904,431
188,643,277	147,707,197
<b>10,407,305,013</b>	<b>11,806,085,899</b>

Amount in Taka	
Jan-Sep-16	Jan-Sep-15

**24 Consolidated interest / profit paid on deposits, borrowings, etc.**

Prime Bank Limited ( <b>note-24a</b> )	8,064,939,979	11,007,499,256
Prime Bank Investment Limited	215,897,872	285,401,507
Prime Bank Securities Limited	25,548,943	30,326,501
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	22,253,651	25,578,393
	<b>8,328,640,445</b>	<b>11,348,805,656</b>
Less: Inter-company transactions	241,798,720	311,030,521
	<b>8,086,841,725</b>	<b>11,037,775,136</b>

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

i) Interest / profit paid on deposits:		
Savings bank / Mudaraba savings deposits	686,448,547	831,342,599
Special notice deposits	239,329,791	535,893,696
Term deposits / Mudaraba term deposits	2,534,260,405	5,205,688,675
Deposits under scheme	3,842,840,528	3,677,751,689
Foreign currency deposits ( <b>note-24a.1</b> )	22,422,117	8,448,473
Others	27,000,167	33,505,391
	<b>7,352,301,554</b>	<b>10,292,630,523</b>
ii) Interest / Profit paid for borrowings:		
Call deposits	1,386,194	9,970,972
Repurchase agreement (repo)	37,614	740,648
Bangladesh Bank-refinance	2,769,192	34,024,504
Local bank accounts	175,981,310	118,378,768
Foreign bank accounts	196,783,816	159,253,841
PBL bond	335,680,300	392,500,000
	<b>712,638,426</b>	<b>714,868,733</b>
	<b>8,064,939,979</b>	<b>11,007,499,256</b>

**24a.1 Foreign currency deposits**

Interest / profit paid on F.C	15,721,414	5,743,713
Interest / profit paid on N.F.C.D	6,700,703	2,704,760
Interest / profit paid on R. F.C.D	-	-
	<b>22,422,117</b>	<b>8,448,473</b>

**25 Consolidated investment income**

Prime Bank Limited ( <b>note-25a</b> )	5,341,538,285	6,389,039,770
Prime Bank Investment Limited	43,049,894	35,695,994
Prime Bank Securities Limited	2,019,597	1,579,685
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>5,386,607,776</b>	<b>6,426,315,449</b>
Less: Inter-company transactions	-	-
	<b>5,386,607,776</b>	<b>6,426,315,449</b>

**25a Investment income of the bank**

Interest on treasury bills / Reverse repo / bonds	2,600,398,536	4,114,593,581
Interest on debentures / bonds	31,165,615	35,945,265
Gain on discounted bond / bills	579,246,604	985,761,363
Gain on sale of shares	-	-
Gain on Govt. security trading	2,080,210,276	1,188,844,546
Dividend on shares	106,716,262	63,895,015
	<b>5,397,737,294</b>	<b>6,389,039,770</b>
Less: Loss on sale/revaluation of security trading	56,199,010	-
	<b>5,341,538,285</b>	<b>6,389,039,770</b>

**26 Consolidated commission, exchange and brokerage**

Prime Bank Limited ( <b>note-26a</b> )	1,187,879,837	1,383,481,052
Prime Bank Investment Limited	17,622,589	29,884,981
Prime Bank Securities Limited	13,619,912	16,481,047
Prime Exchange Co. Pte. Ltd., Singapore	39,328,316	38,439,794
PBL Exchange (UK) Ltd.	27,538,342	31,167,453
PBL Finance (Hong Kong) Limited	12,395,572	14,731,384
	<b>1,298,384,568</b>	<b>1,514,185,711</b>

**26a Commission, exchange and brokerage of the Bank**

Commission on L/Cs	173,318,595	171,724,716
Commission on L/Cs-back to back	222,748,940	283,188,009
Commission on L/Gs	245,651,737	298,973,327
Commission on remittance	55,585,345	53,443,173
Commission for services rendered to issue of shares	-	-
Merchant Commission	-	-
Underwriting Commission regarding Treasury bill/ Bond	20,755,152	6,789,300
Commission from sale of BSP /PSP/Others	5,834,692	10,352,669
	723,894,462	824,471,193
Exchange gain ( <b>note - 26a.1</b> ) - including gain from FC dealings	463,985,375	559,009,859
Settlement fees / Brokerage	-	-
	<b>1,187,879,837</b>	<b>1,383,481,052</b>

		<b>Amount in Taka</b>	
		<b>Jan-Sep-16</b>	<b>Jan-Sep-15</b>
<b>26a.1</b>	<b>Exchange gain</b>		
	Exchange gain	464,380,206	559,116,226
	Exchange gain-credit card	-	-
	Less: Exchange loss	(394,830)	(106,367)
		<b>463,985,375</b>	<b>559,009,859</b>
<b>27</b>	<b>Consolidated other operating income</b>		
	Prime Bank Limited ( <b>note-27a</b> )	477,398,181	502,377,339
	Prime Bank Investment Limited	4,784,198	13,316,466
	Prime Bank Securities Limited	215,638	465,935
	Prime Exchange Co. Pte. Ltd., Singapore	155,941	216,657
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	30,890,163	30,048,397
		<b>513,444,121</b>	<b>546,424,794</b>
	Less: Inter-company transactions	93,008	956,909
		<b>513,351,113</b>	<b>545,467,885</b>
<b>27a</b>	<b>Other operating income of the Bank</b>		
	Rent recovered	7,681,188	6,903,290
	Service and other charges	37,240,191	35,436,417
	Retail Income	123,116,147	125,775,399
	Income from ATM service	10,005,060	14,411,655
	Credit card income ( <b>note-27a.2</b> )	35,284,761	33,603,661
	Postage / telex / SWIFT/ fax recoveries	130,806,369	132,749,696
	Rebate from foreign Bank outside Bangladesh	26,538,980	31,355,744
	Profit on sale of fixed assets	105,754	491,617
	Miscellaneous earnings ( <b>note-27a.1</b> )	106,619,731	121,649,860
		<b>477,398,181</b>	<b>502,377,339</b>
<b>27a.1</b>	Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
<b>27a.2</b>	<b>Credit card income</b>		
	Annual fees	15,736,030	15,546,768
	Inter-change fees	19,300,160	17,855,274
	Others	248,571	201,618
		<b>35,284,761</b>	<b>33,603,661</b>
<b>28</b>	<b>Consolidated salaries and allowances</b>		
	Prime Bank Limited ( <b>note-28a</b> )	2,655,745,131	2,673,954,375
	Prime Bank Investment Limited	24,232,006	20,140,078
	Prime Bank Securities Limited	10,017,640	9,343,805
	Prime Exchange Co. Pte. Ltd., Singapore	18,086,563	16,608,306
	PBL Exchange (UK) Ltd.	13,222,668	15,022,218
	PBL Finance (Hong Kong) Limited	18,321,754	15,012,701
		<b>2,739,625,763</b>	<b>2,750,081,484</b>
<b>28a</b>	<b>Salaries and allowances of the Bank</b>		
	Basic pay	1,197,276,797	1,120,337,547
	Allowances	812,613,786	738,613,003
	Bonus	284,366,384	392,765,208
	Bank's contribution to provident fund	114,698,623	105,265,118
	Retirement benefits	12,189,541	2,111,499
	Gratuity	234,600,000	314,862,000
		<b>2,655,745,131</b>	<b>2,673,954,375</b>
<b>29</b>	<b>Consolidated rent, taxes, insurance, electricity, etc.</b>		
	Prime Bank Limited ( <b>note-29a</b> )	557,851,751	496,293,675
	Prime Bank Investment Limited	6,045,024	5,779,721
	Prime Bank Securities Limited	4,723,471	4,317,414
	Prime Exchange Co. Pte. Ltd., Singapore	9,108,466	9,058,036
	PBL Exchange (UK) Ltd.	7,854,209	8,801,724
	PBL Finance (Hong Kong) Limited	6,841,871	6,546,334
		<b>592,424,792</b>	<b>530,796,904</b>
<b>29a</b>	<b>Rent, taxes, insurance, electricity, etc. of the Bank</b>		
	Rent, rates and taxes	350,622,164	290,887,939
	Lease rent	63,872	59,612
	Insurance	105,979,358	118,671,909
	Power and electricity	101,186,357	86,674,215
		<b>557,851,751</b>	<b>496,293,675</b>
<b>30</b>	<b>Consolidated legal expenses</b>		
	Prime Bank Limited ( <b>note-30a</b> )	42,871,514	47,608,154
	Prime Bank Investment Limited	21,775	103,500
	Prime Bank Securities Limited	518,750	-
	Prime Exchange Co. Pte. Ltd., Singapore	1,156,796	1,093,866
	PBL Exchange (UK) Ltd.	1,338,137	865,587
	PBL Finance (Hong Kong) Limited	-	-
		<b>45,906,972</b>	<b>49,671,107</b>



		Amount in Taka	
		Jan-Sep-16	Jan-Sep-15
<b>30a</b>	<b>Legal expenses of the Bank</b>		
	Legal expenses	37,436,969	18,378,307
	Other professional charges	5,434,545	29,229,847
		<b>42,871,514</b>	<b>47,608,154</b>
<b>31</b>	<b>Consolidated postage, stamp, telecommunication, etc.</b>		
	Prime Bank Limited (note-31a)	83,650,974	97,309,890
	Prime Bank Investment Limited	820,836	1,151,863
	Prime Bank Securities Limited	1,137	417
	Prime Exchange Co. Pte. Ltd., Singapore	881,205	761,615
	PBL Exchange (UK) Ltd.	479,035	550,698
	PBL Finance (Hong Kong) Limited	3,948,163	3,900,429
		<b>89,781,349</b>	<b>103,674,913</b>
<b>31a</b>	<b>Postage, stamp, telecommunication, etc. of the Bank</b>		
	Postage & Courier	13,135,580	13,338,533
	Telegram, telex, fax and internet	21,447,347	23,709,328
	Data communication	22,272,698	38,778,281
	Telephone - office	26,386,218	20,777,653
	Telephone - residence	409,131	706,095
		<b>83,650,974</b>	<b>97,309,890</b>
<b>32</b>	<b>Consolidated stationery, printing and advertisements, etc.</b>		
	Prime Bank Limited (note-32a)	151,948,351	162,411,536
	Prime Bank Investment Limited	557,804	686,719
	Prime Bank Securities Limited	315,517	143,297
	Prime Exchange Co. Pte. Ltd., Singapore	1,358,378	1,164,484
	PBL Exchange (UK) Ltd.	445,137	659,045
	PBL Finance (Hong Kong) Limited	287,075	284,968
		<b>154,912,261</b>	<b>165,350,049</b>
<b>32a</b>	<b>Stationery, printing and advertisements, etc. of the Bank</b>		
	Office and security stationery	46,853,808	47,365,694
	Computer consumable stationery	49,662,836	57,705,215
	Publicity and advertisement	55,431,706	57,340,628
		<b>151,948,351</b>	<b>162,411,536</b>
<b>33</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	4,950,000	4,500,000
	Bonus	550,000	500,000
	House rent allowance	900,000	900,000
	Bank's contribution to provident fund	495,000	479,032
	Utility allowance	270,000	270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		<b>7,795,000</b>	<b>7,279,032</b>
<b>34</b>	<b>Consolidated Directors' fees</b>		
	Prime Bank Limited (note-34a)	3,438,333	2,573,995
	Prime Bank Investment Limited	213,600	184,550
	Prime Bank Securities Limited	95,450	34,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>3,747,383</b>	<b>2,793,045</b>
<b>34a</b>	<b>Directors' fees of the Bank</b>		
	Meeting fees	2,216,000	1,300,000
	Other benefits	1,222,333	1,273,995
		<b>3,438,333</b>	<b>2,573,995</b>
<b>35</b>	<b>Consolidated Auditors' fees</b>		
	Prime Bank Limited (note-35a)	1,035,000	862,502
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	169,501	170,168
	PBL Exchange (UK) Ltd.	367,859	-
	PBL Finance (Hong Kong) Limited	19,224	16,069
		<b>1,591,584</b>	<b>1,048,738</b>
<b>35a</b>	<b>Auditors' fees of the Bank</b>		
	External Audit fee	1,035,000	862,502
		<b>1,035,000</b>	<b>862,502</b>
<b>36</b>	<b>Charges on loan losses</b>		
	Loan -written off	-	-
	Interest waived	-	-
		<b>-</b>	<b>-</b>

As per BRPD circular no.03 dated 18.01.2010, Tk 5,000/- has been paid as Honarium to the Directors for all the meetings held before 03 October 2015. Subsequently, Bank has paid Tk. 8,000/-as Honarium according to the BRPD circular letter no. 11 dated 04 October 2015.

		Amount in Taka	
		Jan-Sep-16	Jan-Sep-15
<b>37</b>	<b>Consolidated depreciation and repair of Bank's assets</b>		
	Prime Bank Limited ( <b>note-37a</b> )	282,730,089	281,718,918
	Prime Bank Investment Limited	1,495,184	2,688,964
	Prime Bank Securities Limited	563,037	1,558,601
	Prime Exchange Co. Pte. Ltd., Singapore	1,184,750	2,623,096
	PBL Exchange (UK) Ltd.	2,145,138	1,489,750
	PBL Finance (Hong Kong) Limited	543,074	1,224,627
		<b>288,661,272</b>	<b>291,303,957</b>
<b>37a</b>	<b>Depreciation and repair of Bank's assets</b>		
	<b>Depreciation</b>		
	Fixed assets	201,648,098	208,788,413
	Leased assets	-	169,541
		<b>201,648,098</b>	<b>208,957,954</b>
	<b>Amortization</b>		
	Software-core banking	25,007,370	29,398,044
	Software-ATM	5,064,211	2,817,635
		<b>30,071,580</b>	<b>32,215,680</b>
	<b>Repairs</b>		
	Building	8,846,111	3,872,175
	Furniture and fixtures	6,622,430	3,567,777
	Office equipment	23,679,407	22,909,954
	Bank's vehicles	8,001,018	6,479,972
	Maintenance	3,861,445	3,715,406
		<b>51,010,410</b>	<b>40,545,284</b>
		<b>282,730,089</b>	<b>281,718,918</b>
<b>38</b>	<b>Consolidated other expenses</b>		
	Prime Bank Limited ( <b>note-38a</b> )	804,607,537	842,255,145
	Prime Bank Investment Limited	6,771,005	7,069,091
	Prime Bank Securities Limited	8,607,995	3,824,176
	Prime Exchange Co. Pte. Ltd., Singapore	5,009,129	3,880,981
	PBL Exchange (UK) Ltd.	1,726,923	4,184,346
	PBL Finance (Hong Kong) Limited	4,438,852	4,353,955
		<b>831,161,441</b>	<b>865,567,694</b>
<b>38a</b>	<b>Other expenses of the Bank</b>		
	Security and cleaning	150,424,790	144,331,035
	Entertainment	24,413,272	29,274,166
	Car expenses	122,348,674	124,478,257
	ATM expenses	112,769,271	120,115,651
	Retail expenses	50,796,711	50,082,743
	Books, magazines and newspapers, etc.	1,626,510	1,501,572
	Liveries and uniforms	1,093,701	839,455
	Medical expenses	406,036	243,489
	Bank charges and commission paid	2,953,430	2,784,939
	Loss on sale of fixed assets	1,231,073	185,397
	House furnishing expenses	2,700,000	2,700,000
	Subscription to institutions	8,430,873	9,926,801
	Donations	41,123,824	31,801,068
	Sponsorship	12,044,051	17,711,224
	Prime Bank Cricket Club	44,616,355	9,251,475
	Traveling expenses	24,113,820	19,939,734
	Expenses for merchant banking	11,952	63,302
	Local conveyance, labor, etc.	14,709,865	11,808,230
	Business development	36,461,103	13,177,749
	Training and internship	13,833,954	10,070,554
	Remittance charges	6,847,051	6,631,026
	Cash reward to branches	1,252,500	648,000
	Laundry, cleaning and photographs, etc.	4,290,205	4,578,435
	Credit card expenses	25,684,336	27,276,453
	Consolidated salary (staff)	18,215,115	27,815,325
	Annual General Meeting	2,630,499	2,400,210
	Exgratia	16,868,529	14,678,533
	Welfare fund	2,108,536	6,313,695
	Prime Bank Foundation	42,170,723	126,273,903
	Miscellaneous expenses	18,430,778	25,352,725
		<b>804,607,537</b>	<b>842,255,145</b>
<b>39</b>	<b>Consolidated provision for loans, investments, off balance sheet exposure &amp; other assets</b>		
	Provision for bad and doubtful loans and advances / investments-PBL ( <b>note-39a</b> )	2,142,000,000	920,000,000
	Provision for unclassified loans and advances / investments-PBL ( <b>note-39a</b> )	1,274,950,000	287,000,000
	Provision for bad and doubtful loans and advances (OBU) ( <b>note-39a</b> )	-	1,700,000
	Provision for unclassified loans and advances / investments (OBU) ( <b>note-39a</b> )	53,350,000	32,000,000
	Provision for off-balance sheet exposure-PBL ( <b>note-39a</b> )	183,750,000	31,200,000
	Provision for diminution in value of investments-PBL ( <b>note-39a</b> )	9,120,000	30,000,000
	Provision for diminution in value of investments-PBIL	161,839,304	54,099,521
	Provision for impairment of client margin loan-PBIL	419,327,384	(54,099,521)
	Provision for diminution in value of investments-PBSL	7,903,651	14,006,144
	Provision for impairment of client margin loan-PBSL	52,807,841	50,935,519
	Provision for impairment loss for investment in subsidiaries ( <b>note-39a</b> )	32,459,577	-
	Provision for climate risk fund ( <b>note-39a</b> )	-	-
	Provision for Good Borrower rebate ( <b>note-39a</b> )	-	-
	Provision for other assets ( <b>note-39a</b> )	7,610,000	2,470,000
		<b>4,345,117,757</b>	<b>1,369,311,663</b>

Amount in Taka	
Jan-Sep-16	Jan-Sep-15

As per the Press release # BSEC/Mukhopatro (2nd khondo)/2011/2205 dated 30 November 2015 of Bangladesh Securities and Exchange Commission and Bangladesh Bank DOS Circular Letter no 03, dated 12 March 2015, 20% provision has been made by Prime Bank Securities Limited and Prime Bank Investment Limited against provision on diminution in value of investments and impairment of client margin loan.

<b>39a</b>	<b>Provision for loans, investments, off balance sheet exposure &amp; other assets of the Bank</b>		
	Provision for bad and doubtful loans and advances / investments	2,142,000,000	920,000,000
	Provision for unclassified loans and advances / investments	1,274,950,000	287,000,000
	Provision for bad and doubtful loans and advances (OBU)	-	1,700,000
	Provision for unclassified loans and advances / investments (OBU)	53,350,000	32,000,000
	Provision for off-balance sheet exposure	183,750,000	31,200,000
	Provision for diminution in value of investments	9,120,000	30,000,000
	Provision for impairment loss for investment in subsidiaries	32,459,577	-
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	7,610,000	2,470,000
		<b>3,703,239,577</b>	<b>1,304,370,000</b>
<b>40</b>	<b>Consolidated tax expenses</b>		
	<b>Current tax</b>		
	Prime Bank Limited (note-40a)	100,000,000	700,000,000
	Prime Bank Investment Limited	9,549,620	7,079,872
	Prime Bank Securities Limited	403,919	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>109,953,539</b>	<b>707,079,872</b>
	<b>Deferred tax</b>		
	Prime Bank Limited (note-40a)	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	(831,262)	(774,872)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>(831,262)</b>	<b>(774,872)</b>
		<b>109,122,277</b>	<b>706,305,000</b>
<b>40a</b>	<b>Tax expenses of the Bank</b>		
	Current tax	100,000,000	700,000,000
	Deferred tax	-	-
		<b>100,000,000</b>	<b>700,000,000</b>
<b>41</b>	<b>Consolidated receipts from other operating activities</b>		
	Prime Bank Limited (note-41a)	3,080,550,297	2,676,491,631
	Prime Bank Investment Limited	47,834,092	49,012,460
	Prime Bank Securities Limited	2,235,235	2,045,620
	Prime Exchange Co. Pte. Ltd., Singapore	155,941	216,657
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	30,890,163	30,048,397
		<b>3,161,665,728</b>	<b>2,757,814,765</b>
<b>41a</b>	<b>Receipts from other operating activities of the Bank</b>		
	Rent recovered	7,681,188	6,903,290
	Service and other charges	37,240,191	35,436,417
	Credit card income	35,284,761	33,603,661
	Retail Income	123,116,147	125,775,399
	Income from ATM services	10,005,060	14,411,655
	Postage / Telex / Fax / SWIFT charge recoveries	130,806,369	132,749,696
	Incidental charges	-	-
	Rebate from foreign Bank outside Bangladesh	26,538,980	31,355,744
	Gain from sale of treasury bond / shares	2,603,257,871	2,174,605,909
	Miscellaneous earnings	106,619,731	121,649,860
		<b>3,080,550,297</b>	<b>2,676,491,631</b>
<b>42</b>	<b>Consolidated payments for other operating activities</b>		
	Prime Bank Limited (note-42a)	1,281,097,226	1,193,410,263
	Prime Bank Investment Limited	13,872,240	16,977,689
	Prime Bank Securities Limited	13,946,803	9,735,108
	Prime Exchange Co. Pte. Ltd., Singapore	16,325,096	17,587,762
	PBL Exchange (UK) Ltd.	11,766,162	15,892,105
	PBL Finance (Hong Kong) Limited	15,248,111	16,041,413
		<b>1,352,255,638</b>	<b>1,269,644,340</b>
<b>42a</b>	<b>Payments for other operating activities of the Bank</b>		
	Rent, rates and taxes	557,851,751	496,293,675
	Legal expenses	42,871,514	47,608,154
	Postage and communication charges, etc.	83,650,974	97,309,890
	Directors' fees	3,438,333	2,573,995
	Other expenses	593,284,654	549,624,549
		<b>1,281,097,226</b>	<b>1,193,410,263</b>

Amount in Taka	
Jan-Sep-16	Jan-Sep-15

<b>43</b>	<b>(Increase) / decrease of consolidated other assets</b>		
	Prime Bank Limited (note-43a)	20,371,686,343	1,706,829,254
	Inter-company capital	-	-
	Prime Bank Investment Limited	(17,342,520)	(1,386,055)
	Prime Bank Securities Limited	(4,903,725)	(906,890)
	Prime Exchange Co. Pte. Ltd., Singapore	(733,833)	(2,460,603)
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	(30,389,252)	(2,191,093,212)
		<b>20,318,317,013</b>	<b>(489,017,506)</b>
<b>43a</b>	<b>(Increase)/ decrease of other assets of the Bank</b>		
	T & T bonds	32,511,379,043	51,005,998,929
	Stationery and stamps	40,046,697	29,548,731
	Advance deposits and advance rent	358,799,229	259,576,914
	Branch adjustment account	18,412,006	18,996,235
	Suspense account	251,393,479	138,049,975
	Encashment of PSP / BSP	272,574,239	171,932,724
	Credit card	84,005,325	79,984,853
	Sundry assets	6,336,113,086	8,540,321,087
		<b>39,872,723,104</b>	<b>60,244,409,447</b>
		<b>20,371,686,343</b>	<b>1,706,829,254</b>
<b>44</b>	<b>Increase / (decrease) of consolidated other liabilities</b>		
	Prime Bank Limited (note-44a)	(229,766,063)	1,237,361,514
	Prime Bank Investment Limited	593,566,878	(21,149,102)
	Prime Bank Securities Limited	95,749,649	18,097,143
	Prime Exchange Co. Pte. Ltd., Singapore	(2,445,253)	(12,257,109)
	PBL Exchange (UK) Ltd.	(7,263,088)	(7,252,754)
	PBL Finance (Hong Kong) Limited	9,075,520	14,046,521
		<b>458,917,643</b>	<b>1,228,846,213</b>
<b>44a</b>	<b>Increase / (decrease) of other liabilities of the Bank</b>		
	F.C. held against EDF L/C	2,026,613,843	3,054,078,509
	Expenditure and other payables	366,212,423	108,705,671
	Provision for bonus	3,585,777	6,872,352
	Unearned commission on bank guarantee	70,405,657	54,304,595
	Interest suspense account	5,030,260,212	4,502,882,848
		<b>7,497,077,912</b>	<b>7,726,843,975</b>
		<b>(229,766,063)</b>	<b>1,237,361,514</b>
<b>45</b>	<b>Consolidated earnings per share (CEPS)</b>		
	Net profit after tax (Numerator)	234,647,915	2,445,745,304
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Consolidated earnings per share (CEPS)	<b>0.23</b>	<b>2.38</b>
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".		
<b>45a</b>	<b>Earnings per share (EPS) of the Bank</b>		
	Net profit after tax (Numerator)	954,268,078	2,456,847,580
	Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
	Earnings per share (EPS)	<b>0.93</b>	<b>2.39</b>
	Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".		
<b>46</b>	<b>Number of employees of the Bank</b>		
	The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a. or above were 2,945.		
<b>47</b>	<b>Assets pledged as security for liabilities of the Bank</b>		
	Treasury bills & bonds to Bangladesh Bank for Repo	-	-