



Financial Statements (Un-Audited)
as at 30 September 2017 (3rd Quarter)



Consolidated Balance Sheet as at 30 September 2017

Particulars	Notes	Amount in Taka	
		Sep-17	2016
PROPERTY AND ASSETS			
Cash	3		
In hand (including foreign currencies)		2,549,072,376	2,772,028,445
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,950,968,398	15,013,759,704
		17,500,040,773	17,785,788,149
Balance with other banks and financial institutions	4		
In Bangladesh		17,521,887,331	4,156,407,180
Outside Bangladesh		2,728,448,754	2,872,544,857
		20,250,336,085	7,028,952,037
Money at call and short notice	5	-	540,000,000
Investments	6		
Government		24,893,543,189	47,653,799,061
Others		2,370,682,435	2,618,012,934
		27,264,225,624	50,271,811,995
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	171,120,021,789	158,022,379,691
Bills purchased and discounted	8	14,745,554,278	14,467,473,496
		185,865,576,067	172,489,853,187
Fixed assets including premises, furniture and fixtures	9	6,897,073,395	6,610,488,699
Other assets	10	3,458,067,790	2,605,998,848
Non - banking assets	11	220,500,640	220,500,640
Total assets		261,455,820,376	257,553,393,555
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	14,894,688,415	13,088,287,002
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		31,211,556,663	31,868,669,008
Bills payable		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits		39,805,889,688	35,628,622,433
Term deposits / Mudaraba term deposits		120,388,013,068	125,169,606,738
Bearer certificate of deposit		-	-
Other deposits		-	-
		196,212,788,915	197,835,262,094
Other liabilities	14	25,294,767,351	21,336,454,114
Total liabilities		236,402,244,682	232,260,003,210
Capital / Shareholders' equity			
Paid -up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.8	2,241,230,396	2,241,230,396
Minority Interest	15.9	61	60
Statutory reserve	16	9,204,058,242	9,204,058,242
Revaluation gain / loss on investments	17	47,036,218	53,313,727
Revaluation reserve	18	1,506,285,073	1,506,285,073
Foreign currency translation gain	19	9,136,064	5,907,315
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	1,724,340,593	1,961,106,484
Total Shareholders' equity		25,053,575,694	25,293,390,345
Total liabilities and Shareholders' equity		261,455,820,376	257,553,393,555
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities			
Acceptances and endorsements	21.1	43,973,699,250	35,566,350,756
Letters of guarantee	21.2	68,628,400,588	67,416,908,068
Irrevocable letters of credit	21.3	39,091,836,900	27,311,640,065
Bills for collection	21.4	9,588,756,977	8,263,541,574
Other contingent liabilities		-	-
		161,282,693,715	138,558,440,463
Other commitments			
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		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		161,282,693,715	138,558,440,463


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration (Acting)

Prime Bank Limited
and its subsidiaries
Consolidated Profit and Loss Account
for the period from January to September 30, 2017

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16	Jul-Sep-17	Jul-Sep-16
Interest income / profit on investments	23	10,972,497,721	10,332,994,036	3,828,660,508	3,369,478,405
Interest / profit paid on deposits, borrowings, etc.	24	(7,409,072,420)	(8,086,841,725)	(2,411,705,257)	(2,598,051,120)
Net interest / net profit on investments		3,563,425,302	2,246,152,311	1,416,955,251	771,427,286
Investment income	25	3,879,806,964	5,386,607,776	663,061,493	1,051,967,253
Commission, exchange and brokerage	26	1,738,955,262	1,298,384,568	631,309,237	404,091,612
Other operating income	27	555,060,195	513,351,113	174,022,691	120,187,207
Total operating income (A)		9,737,247,722	9,444,495,768	2,885,348,672	2,347,673,357
Salaries and allowances	28	2,860,601,208	2,739,625,763	957,882,595	894,460,646
Rent, taxes, insurance, electricity, etc.	29	699,858,707	592,424,792	245,283,451	208,584,644
Legal expenses	30	43,986,886	45,906,972	12,001,601	13,129,746
Postage, stamp, telecommunication, etc.	31	94,209,453	89,781,349	33,380,874	33,500,423
Stationery, printing, advertisements, etc.	32	160,876,360	154,912,261	47,862,994	61,124,684
Managing Director's salary and fees	33	8,394,500	7,795,000	2,596,500	2,415,000
Directors' fees	34	3,327,913	3,747,383	742,178	1,684,809
Auditors' fees	35	1,856,188	1,591,584	806,517	520,472
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	287,050,648	288,661,272	94,805,260	96,023,768
Other expenses	38	952,849,945	831,161,441	365,106,446	320,713,716
Total operating expenses (B)		5,113,011,808	4,755,607,818	1,760,468,415	1,632,157,907
Profit / (loss) before provision (C=A-B)		4,624,235,914	4,688,887,949	1,124,880,257	715,515,450
<i>Provision for loans / investments</i>	39				
Specific provision		1,310,000,000	2,142,000,000	600,000,000	180,000,000
General provision		1,230,000,000	1,274,950,000	30,000,000	160,000,000
Provision for Off-Shore Banking Units		62,500,000	53,350,000	1,500,000	30,000,000
Provision for off-balance sheet exposures		227,200,000	183,750,000	116,200,000	114,250,000
		2,829,700,000	3,654,050,000	747,700,000	484,250,000
Provision for diminution in value of investments		(50,000,000)	178,862,955	-	72,495,919
Provision for impairment of client margin loan		16,945,302	472,135,225	13,690,483	238,707,523
<i>Other provisions</i>		34,600,000	40,069,577	21,600,000	-
Total provision (D)		2,831,245,302	4,345,117,757	782,990,483	795,453,442
Total profit / (loss) before taxes (C-D)		1,792,990,612	343,770,192	341,889,774	(79,937,992)
Provision for taxation:					
Current tax	40	322,422,703	109,953,539	(249,469,025)	7,184,818
Deferred tax		(505,230)	(831,262)	(286,860)	3,712
		321,917,473	109,122,277	(249,755,885)	7,188,530
Net profit after taxation		1,471,073,139	234,647,915	591,645,658	(87,126,522)
Retained earnings brought forward from previous year	20.1	253,267,455	238,672,797	253,267,455	238,672,797
		1,724,340,593	473,320,712	844,913,113	151,546,275
Appropriations					
Statutory reserve		-	-	-	-
Minority interest		0.70	(13)	1	(7)
General reserve		-	-	-	-
		0.70	(13)	1	(7)
Retained surplus	20	1,724,340,593	473,320,725	844,913,112	151,546,282
Earnings per share (EPS)		1.43	0.23	0.58	(0.08)

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Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration (Acting)

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to September 30, 2017

Particulars	Amount in Taka	
	Jan-Sep-17	Jan-Sep-16
A) Cash flows from operating activities		
Interest receipts in cash	12,764,434,464	13,151,756,310
Interest payments	(7,699,039,219)	(8,638,272,238)
Dividend receipts	79,582,898	106,716,262
Fees and commission receipts in cash	1,738,955,262	1,298,384,568
Recoveries of loans previously written off	192,824,785	123,410,198
Cash payments to employees	(3,089,176,757)	(2,652,420,762)
Cash payments to suppliers	(544,606,500)	(573,287,766)
Income taxes paid	(398,650,376)	(349,786,539)
Receipts from other operating activities	2,565,334,823	3,161,665,728
Payments for other operating activities	(1,551,584,593)	(1,352,255,638)
Cash generated from operating activities before changes in operating assets and liabilities	4,058,074,788	4,275,910,122
Increase / (decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	17,114,133,114	(8,540,787,853)
Loans and advances to other banks	-	-
Loans and advances to customers	(14,546,937,114)	(10,092,807,719)
Other assets	8,383,956,674	20,318,317,013
Deposits from other banks / borrowings	4,138,853,539	847,984,517
Deposits from customers	(2,923,331,585)	(1,725,240,307)
Other liabilities account of customers	(729,721,437)	183,436,235
Trading liabilities	-	-
Other liabilities	2,080,453,941	458,917,643
	13,517,407,133	1,449,819,530
Net cash from operating activities	17,575,481,920	5,725,729,652
B) Cash flows from investing activities		
Debentures	-	-
Payments for purchases of securities	236,917,747	(187,239,223)
Purchase of property, plant and equipment	(279,611,972)	(314,391,417)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	624,244	458,350
Net cash used in investing activities	(42,069,981)	(501,172,290)
C) Cash flows from financing activities		
Receipts from issue of sub-ordinated bond	-	-
Receipts from issue of ordinary share including premium net off Tax	-	-
Dividend paid	(1,705,034,284)	(1,620,672,401)
Net cash used in financing activities	(1,705,034,284)	(1,620,672,401)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	15,828,377,655	3,603,884,961
E) Effects of exchange rate changes on cash and cash equivalents	17,106,017	5,264,045
F) Cash and cash equivalents at beginning of the year	21,909,486,586	19,954,970,932
G) Cash and cash equivalents at end of the year (D+E+F)	37,754,970,258	23,564,119,938
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	2,549,072,376	3,053,801,578
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,950,968,398	17,557,417,774
Balance with other banks and financial institutions	20,250,336,085	2,888,665,728
Money at call and short notice	-	60,000,000
Reverse repo	-	-
Prize bonds (note-6a)	4,593,400	4,234,858
	37,754,970,258	23,564,119,938


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration (Acting)

**Prime Bank Limited
and its subsidiaries**
Consolidated Statement of Changes in Equity
for the period from January to September 30, 2017

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 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,484	25,293,390,345
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
Restated balance	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,484	25,293,390,345
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(37,093,373)	-	-	(37,093,373)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	30,815,864	-	-	30,815,864
Currency translation differences	-	-	-	-	-	-	-	3,228,749	(2,804,746)	424,003
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	47,036,218	9,136,064	1,958,301,738	25,287,536,838
Net profit for the year	-	-	-	-	-	-	-	-	1,471,073,139	1,471,073,139
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,705,034,284)	(1,705,034,284)
Minority interest	-	-	-	-	1.14	-	-	-	-	1.14
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	61	1,506,285,073	47,036,218	9,136,064	1,724,340,593	25,053,575,694
Balance as at 31 December 2016	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,484	25,293,390,345



Chairman



Director



Managing Director



Company Secretary



Head of Financial Administration (Acting)

Prime Bank Limited
Balance Sheet as at 30 September 2017

Particulars	Notes	Amount in Taka	
		Sep-17	2016
PROPERTY AND ASSETS			
Cash	3a		
In hand (including foreign currencies)		2,532,756,788	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,950,968,398	15,013,759,704
		17,483,725,186	17,732,611,278
Balance with other banks and financial institutions	4a		
In Bangladesh		17,417,830,274	4,101,897,760
Outside Bangladesh		2,571,090,902	2,713,329,031
		19,988,921,176	6,815,226,791
Money at call and short notice	5	-	540,000,000
Investments	6a		
Government		24,893,543,189	47,653,799,061
Others		322,281,507	595,407,957
		25,215,824,696	48,249,207,018
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	170,892,119,721	157,818,461,771
Bills purchased and discounted	8a	12,707,635,923	12,393,363,484
		183,599,755,644	170,211,825,255
Fixed assets including premises, furniture and fixtures	9a	6,869,294,381	6,589,682,409
Other assets	10a	7,083,904,031	6,240,072,675
Non - banking assets	11	220,500,640	220,500,640
Total assets		260,461,925,754	256,599,126,065
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	14,848,323,293	12,929,786,860
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		31,233,193,815	31,905,539,890
Bills payable		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits		39,805,889,688	35,628,622,433
Term deposits / Mudaraba term deposits		120,389,732,394	125,231,442,610
Bearer certificate of deposit		-	-
Other deposits		-	-
		196,236,145,393	197,933,968,848
Other liabilities	14a	24,387,297,433	20,450,518,917
Total liabilities		235,471,766,119	231,314,274,625
Capital / Shareholders' equity			
Paid up capital	15.2	10,293,486,160	10,293,486,160
Share premium	15.8	2,241,230,396	2,241,230,396
Statutory reserve	16	9,204,058,242	9,204,058,242
Revaluation gain / (loss) on investments	17a	13,890,099	15,278,978
Revaluation reserve	18	1,506,285,073	1,506,285,073
Foreign currency translation gain	19a	8,147,296	6,637,162
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	1,723,062,370	2,017,875,429
Total Shareholders' equity		24,990,159,635	25,284,851,440
Total liabilities and Shareholders' equity		260,461,925,754	256,599,126,065
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	43,973,699,250	35,566,350,756
Letters of guarantee	21a.2	68,628,400,588	67,416,908,068
Irrevocable letters of credit	21a.3	39,091,836,900	27,311,640,065
Bills for collection	21a.4	9,588,756,977	8,263,541,574
Other contingent liabilities		-	-
		161,282,693,715	138,558,440,463
Other commitments			
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		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		161,282,693,715	138,558,440,463

Chairman

Director

Managing Director

Company Secretary

Head of Financial Administration (Acting)

Prime Bank Limited
Profit and Loss Account
for the period from January to September 30, 2017

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16	Jul-Sep-17	Jul-Sep-16
Interest income / profit on investments	23a	10,944,511,114	10,407,305,013	3,799,855,550	3,405,290,412
Interest / profit paid on deposits, borrowings, etc.	24a	(7,400,240,250)	(8,064,939,979)	(2,409,171,395)	(2,592,164,764)
Net interest / net profit on investments		3,544,270,864	2,342,365,034	1,390,684,155	813,125,648.51
Investment income	25a	3,771,303,127	5,341,538,285	604,956,696	1,019,850,933
Commission, exchange and brokerage	26a	1,560,094,822	1,187,879,837	572,317,483	375,103,741
Other operating income	27a	520,413,363	477,398,181	162,104,983	106,972,993
Total operating income (A)		9,396,082,176	9,349,181,336	2,730,063,317	2,315,053,315
Salaries and allowances	28a	2,769,580,368	2,655,745,131	926,663,574	865,817,186
Rent, taxes, insurance, electricity, etc.	29a	658,354,139	557,851,751	229,896,834	195,490,537
Legal expenses	30a	40,230,215	42,871,514	10,900,089	11,940,794
Postage, stamp, telecommunication, etc.	31a	87,398,014	83,650,974	31,691,045	32,347,690
Stationery, printing, advertisements, etc.	32a	157,499,688	151,948,351	46,977,635	60,235,255
Managing Director's salary and fees	33	8,394,500	7,795,000	2,596,500	2,415,000
Directors' fees	34a	2,903,963	3,438,333	588,478	1,546,809
Auditors' fees	35a	1,035,000	1,035,000	345,000	345,000
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	280,276,712	282,730,089	92,323,980	94,532,517
Other expenses	38a	918,964,851	804,607,537	351,812,728	307,493,413
Total operating expenses (B)		4,924,637,450	4,591,673,681	1,693,795,863	1,572,164,201
Profit / (loss) before provision (C=A-B)		4,471,444,726	4,757,507,655	1,036,267,455	742,889,114
<i>Provision for loans / investments</i>	39a				
Specific provision		1,310,000,000	2,142,000,000	600,000,000	180,000,000
General provision		1,230,000,000	1,274,950,000	30,000,000	160,000,000
Provision for Off-Shore Banking Units		62,500,000	53,350,000	1,500,000	30,000,000
Provision for off-balance sheet exposures		227,200,000	183,750,000	116,200,000	114,250,000
		2,829,700,000	3,654,050,000	747,700,000	484,250,000
Provision for diminution in value of investments		(50,000,000)	9,120,000	-	-
<i>Other provisions</i>		34,600,000	40,069,577	21,600,000	-
Total provision (D)		2,814,300,000	3,703,239,577	769,300,000	484,250,000
Total profit / (loss) before taxes (C-D)		1,657,144,726	1,054,268,078	266,967,455	258,639,114
Provision for taxation					
Current tax	40a	305,000,000	100,000,000	(255,000,000)	-
Deferred tax		-	-	-	-
		305,000,000	100,000,000	(255,000,000)	-
Net profit after taxation		1,352,144,726	954,268,078	521,967,455	258,639,114
Retained earnings brought forward from previous years	20.1a	370,917,643	291,842,201	370,917,643	291,842,201
		1,723,062,370	1,246,110,279	892,885,098	550,481,315
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus	20a	1,723,062,370	1,246,110,279	892,885,098	550,481,315
Earnings per share (EPS)		1.31	0.93	0.50	0.25


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration (Acting)

Prime Bank Limited
Cash Flow Statement
for the period from January to September 30, 2017

Particulars	Amount in Taka	
	Jan-Sep-17	Jan-Sep-16
A) Cash flows from operating activities		
Interest receipts in cash	12,494,655,663	13,226,067,287
Interest payments	(7,448,072,519)	(8,616,370,492)
Dividend receipts	79,582,898	106,716,262
Fees and commission receipts in cash	1,560,094,822	1,187,879,837
Recoveries of loans previously written off	192,824,785	123,410,198
Cash payments to employees	(2,998,155,916)	(2,568,540,131)
Cash payments to suppliers	(541,229,829)	(502,865,708)
Income taxes paid	(398,650,376)	(349,786,539)
Receipts from other operating activities	2,421,841,818	3,080,550,297
Payments for other operating activities	(1,464,381,682)	(1,281,097,226)
Cash generated from operating activities before changes in operating assets and liabilities	3,898,509,664	4,405,963,784
Increase / (decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	17,114,133,114	(8,540,787,853)
Loans and advances to other banks	-	-
Loans and advances to customers	(14,754,737,043)	(9,950,534,027)
Other assets	8,392,194,260	20,371,686,343
Deposits from other banks / borrowings	4,446,580,979	930,298,006
Deposits from customers	(2,946,183,794)	(1,761,082,198)
Other liabilities account of customers	(729,721,437)	183,436,235
Trading liabilities	-	-
Other liabilities	2,058,919,220	(229,766,063)
Net cash from operating activities	17,479,694,964	5,409,214,227
B) Cash flows from investing activities		
Debentures	-	-
Proceeds from sale of securities	262,713,698	-
Payments for purchases of securities	-	(51,993,056)
Purchase of property, plant and equipment	(279,611,972)	(314,131,617)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	624,244	458,350
Net cash used in investing activities	(16,274,030)	(365,666,323)
Cash flows from financing activities		
C) Receipts from issue of sub-ordinated bond	-	-
Receipts from issue of ordinary share including premium net off Tax	-	-
Dividend paid	(1,646,957,786)	(1,544,022,924)
Net cash used in financing activities	(1,646,957,786)	(1,544,022,924)
Net increase / (decrease) in cash and cash equivalents (A+ B + C)	15,816,463,148	3,499,524,980
D) Effects of exchange rate changes on cash and cash equivalents	18,192,145	(266,425)
E) Cash and cash equivalents at beginning of the year	21,642,584,469	19,845,093,319
F) Cash and cash equivalents at end of the year (D+E+F)	37,477,239,762	23,344,351,874
G) Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	2,532,756,788	3,002,981,726
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,950,968,398	17,557,417,774
Balance with other banks and financial institutions	19,988,921,176	2,719,717,516
Money at call and short notice	-	60,000,000
Reverse repo	-	-
Prize bonds (note-6a)	4,593,400	4,234,858
	37,477,239,762	23,344,351,874


Chairman


Director


Managing Director


Company Secretary


Head of Financial Administration (Acting)

Prime Bank Limited
Statement of Changes in Equity
for the period from January to September 30, 2017

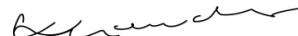
Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
Restated balance	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(37,093,373)	-	-	(37,093,373)
Surplus / deficit on account of revaluation of investments	-	-	-	-	35,704,493	-	-	35,704,493
Currency translation differences	-	-	-	-	-	1,510,133	-	1,510,133
Net gains and losses not recognized in the income statement	-	-	-	-	13,890,099	8,147,296	2,017,875,429	25,284,972,694
Net profit for the year	-	-	-	-	-	-	1,352,144,726	1,352,144,726
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,646,957,786)	(1,646,957,786)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 September 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	13,890,099	8,147,296	1,723,062,370	24,990,159,635
Balance as at 31 December 2016	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440



Chairman



Director



Managing Director



Company Secretary



Head of Financial Administration (Acting)

		Amount in Taka	
		Sep-17	2016
1	Accounting policies		
	Accounting policies in this quarterly financial statements are same as that applied in its last annual financial statements of December 31, 2016.		
2	General		
	a) Figures appearing in these financial statements have been rounded off to the nearest Taka.		
	b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.		
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	2,532,756,788	2,718,851,574
	Prime Bank Investment Limited	55,294	8,801
	Prime Bank Securities Limited	20,906	20,906
	Prime Exchange Co. Pte. Ltd., Singapore	16,239,387	53,147,164
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,549,072,376	2,772,028,445
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	14,950,968,398	15,013,759,704
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		14,950,968,398	15,013,759,704
		17,500,040,773	17,785,788,149
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	2,477,567,168	2,679,060,117
	In foreign currency	55,189,621	39,791,457
		2,532,756,788	2,718,851,574
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	13,594,583,085	12,956,788,248
	In foreign currency	903,192,672	1,353,504,737
		14,497,775,757	14,310,292,984
	Sonali Bank as agent of Bangladesh Bank (Local currency)	453,192,640	703,466,720
		14,950,968,398	15,013,759,704
		17,483,725,186	17,732,611,278
3a.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)		
	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:		
a)	Cash Reserve Requirement		
	Required reserve	12,925,204,120	12,662,168,670
	Actual reserve maintained (note-3a.2)	13,594,583,085	12,956,788,248
	Surplus / (deficit)	669,378,965	294,619,578
b)	Statutory Liquidity Ratio		
	Required reserve	24,824,768,610	24,303,456,050
	Actual reserve maintained- (note-3a.5)	28,782,685,289	52,429,622,091
	Surplus / (deficit)	3,957,916,679	28,126,166,041
	Total required reserve	37,749,972,730	36,965,624,720
	Actual reserve held	42,377,268,375	65,386,410,339
	Total surplus	4,627,295,645	28,420,785,619
3a.4	Held for Statutory Liquidity Ratio		
	Cash in hand (note -3a.1)	2,532,756,788	2,718,851,574
	Balance with Bangladesh Bank and its agent bank(s) (note-3a.2)	1,356,385,312	2,056,971,456
	Government securities (note-6a.ii)	-	332,065,658
	Government bonds (note-6a.ii)	22,794,228,776	28,440,351,533
	Bangladesh Bank bills (note-6a.ii)	2,099,314,413	18,881,381,869
	Debenture of HBFC (note-6a.ii)	-	-
		28,782,685,289	52,429,622,091
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank Limited (note-4a.1)	17,417,830,274	4,101,897,760
	Prime Bank Investment Limited	10,426,818	45,835,946
	Prime Bank Securities Limited	96,426,932	107,380,228
	Prime Exchange Co. Pte. Ltd., Singapore	11,781,204	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	8,778,581	-
		17,545,243,809	4,255,113,934
	Less: Inter-company transaction	23,356,478	98,706,754
		17,521,887,331	4,156,407,180
	Outside Bangladesh		
	Prime Bank Limited (note-4a.2)	2,571,090,902	2,713,329,031
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	43,190,164	-
	PBL Exchange (UK) Ltd.	25,819,790	15,093,793
	PBL Finance (Hong Kong) Limited	88,347,898	144,122,034
		2,728,448,754	2,872,544,857
		20,250,336,085	7,028,952,037
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	17,417,830,274	4,101,897,760
	Outside Bangladesh	2,571,090,902	2,713,329,031
		19,988,921,176	6,815,226,791

		Amount in Taka	
		Sep-17	2016
5	Money at call and short notice	-	540,000,000
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	24,893,543,189	47,653,799,061
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		24,893,543,189	47,653,799,061
	Others		
	Prime Bank Limited (note-6a)	322,281,507	595,407,957
	Prime Bank Investment Limited	1,289,966,968	1,280,491,784
	Prime Bank Securities Limited	758,433,960	742,113,193
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,370,682,435	2,618,012,934
		27,264,225,624	50,271,811,995
6a	Investments of the Bank		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	2,107,575,888	19,223,222,987
	Held to maturity (HTM)	22,781,373,900	28,425,829,673
	Other securities	326,874,907	600,154,357
		25,215,824,696	48,249,207,018
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	-	-
	182 days treasury bills	-	199,708,508
	364 days treasury bills	-	132,357,150
	5 years treasury bills	-	-
		-	332,065,658
	30 days Bangladesh Bank bills	2,099,314,413	18,881,381,869
	Government bonds:		
	Prize bonds	4,593,400	4,746,400
	Government bonds - (note-6a.2)	22,789,635,376	28,435,605,133
		22,794,228,776	28,440,351,533
		24,893,543,189	47,653,799,061
	b) Other investments:		
	Debentures of HBFC-bearing interest rate @ 5.5%	-	-
	Dhaka Bank Subordinated Bond interest rate @ 11.65% (note-6a.3)	70,552,644	68,572,144
	National Bank Subordinated Bond interest rate @ 11.50% (note-6a.4)	84,955,591	82,600,391
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% (note-6a.5)	16,340,989	31,089,440
	Shares (note-6a.6)	150,432,283	413,145,981
	Reverse Repo	-	-
		322,281,507	595,407,957
		25,215,824,696	48,249,207,018
6a.2	Government bonds		
	Name of the bonds		
	HTM		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	800,000,000	900,000,000
	5 years Bangladesh Government treasury bonds (9.66%)	204,047,896	204,047,896
	10 years Bangladesh Government treasury bonds(8.75%-11.74%)	14,999,462,070	16,499,462,070
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	4,990,668,599	6,123,581,480
	20 years Bangladesh Government treasury bonds(9.10%-10.25%)	1,787,195,335	4,698,738,227
		22,781,373,900	28,425,829,673
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (8.40%-8.75%)	-	-
	5 years Bangladesh Government treasury bonds (11.50%)	8,261,475	9,775,460
	10 years Bangladesh Government treasury bonds(8.50%-11.75%)	-	-
	15 years Bangladesh Government treasury bonds(11.60%-12.30%)	-	-
	20 years Bangladesh Government treasury bonds	-	-
		8,261,475	9,775,460
		22,789,635,376	28,435,605,133
6a.3	Dhaka Bank Ltd. Subordinated Bond		
	Opening balance	68,572,144	120,001,253
	Add: Interest accrued during the year	5,985,511	13,626,940
	Less: Principal redemption during the year	-	(51,000,000)
	Less: Interest received during the year	(4,005,011)	(14,056,049)
	Redeemable value	70,552,644	68,572,144
6a.4	National Bank Ltd. Subordinated Bond		
	Opening balance	82,600,391	103,250,489
	Add: Interest accrued during the year	7,117,938	11,802,169
	Less: Principal redemption during the year	-	(20,480,000)
	Less: Interest received during the year	(4,762,738)	(11,972,267)
	Redeemable value	84,955,591	82,600,391
6a.5	Lanka Bangla Finance Zerocoupon Bond		
	Opening balance	31,089,440	58,832,107
	Add: Interest accrued during the year	1,917,549	5,589,334
	Less: Principal redemption during the year	(12,601,710)	(27,418,880)
	Less: Interest received during the year	(4,064,290)	(5,913,120)
	Redeemable value	16,340,989	31,089,440

		Amount in Taka	
		Sep-17	2016
6a.6 Investment in shares			
Quoted			
AB Bank Ltd.	-	-	47,632,736
Bank Asia Ltd.	-	-	24,429,908
The City Bank Ltd.	-	-	29,538,943
DESCO	19,262,511	-	19,262,511
Dhaka Bank Ltd.	-	-	26,313,698
Eastern Bank Ltd.	-	-	37,410,456
Jamuna Bank Ltd.	-	-	18,370,447
Mutual Trust Bank Ltd.	-	-	6,962,625
National Bank Ltd.	27,970,098	-	27,970,098
One Bank Ltd.	-	-	22,130,581
Uttara Bank Ltd.	37,009,980	-	37,009,980
	84,242,590	297,031,983	
Unquoted			
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
Star Ceramics Preference Share	41,310,833	-	40,335,833
Summit Barisal Power Preference Share	-	-	50,899,306
	66,189,693	116,113,999	
	150,432,283	413,145,981	
7 Consolidated loans, advances and lease / Investments			
Prime Bank Limited (note-7a)	170,892,119,721	-	157,818,461,771
Prime Bank Investment Limited	5,464,249,953	-	5,585,519,854
Prime Bank Securities Limited	304,290,690	-	354,629,060
Prime Exchange Co. Pte. Ltd., Singapore	-	-	-
PBL Exchange (UK) Ltd.	-	-	-
PBL Finance (Hong Kong) Limited	-	-	-
	176,660,660,364	-	163,758,610,685
Less: Inter-company transactions	5,540,638,575	-	5,736,230,995
	171,120,021,789	158,022,379,691	
Consolidated bills purchased and discounted (note-8)	14,745,554,278	14,467,473,496	
	185,865,576,067	172,489,853,187	
7a Loans, advances and lease / investments of the Bank			
i) Loans, cash credits, overdrafts, etc.			
Inside Bangladesh			
Secured overdraft / Quard against TDR	28,754,788,096	-	27,290,994,902
Cash credit / Murabaha	18,148,473,203	-	23,055,501,252
Loans (General)	39,057,491,528	-	35,184,706,137
House building loans	2,403,145,662	-	2,717,300,308
Loans against trust receipt	7,235,141,974	-	4,986,322,521
Payment against document	1,986,404	-	13,038,825
Retail loan	15,422,061,387	-	14,989,383,816
Lease finance / Izara	4,926,706,943	-	5,159,876,733
Credit card	906,823,360	-	1,037,631,670
SME loan	10,334,105,122	-	739,061,565
Hire purchase	7,791,245,905	-	7,021,592,617
Other loans and advances	35,910,150,137	-	35,623,051,427
	170,892,119,721	157,818,461,771	
Outside Bangladesh	-	-	-
	170,892,119,721	157,818,461,771	
ii) Bills purchased and discounted (note-8a)			
Payable Inside Bangladesh			
Inland bills purchased	8,174,456,772	-	6,684,930,303
Payable Outside Bangladesh			
Foreign bills purchased and discounted	4,533,179,151	-	5,708,433,181
	12,707,635,923	12,393,363,484	
	183,599,755,644	170,211,825,255	

7a.2 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. T

Number of clients		37	29	
Amount of outstanding advances / investments		103,693,600,000	80,904,400,000	
Amount of classified advances / investments		-	-	
Measures taken for recovery		N/A	N/A	
Name of clients	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	1,726.00	1,496.70	3,222.70	3,332.50
ACI Group	3,287.10	1,443.60	4,730.70	-
Annata Apparel Group	1,116.60	1,517.30	2,633.90	2,983.90
Abul Khair Group	1,999.00	1,955.40	3,954.40	4,768.20
BSRM Group	3,348.20	2,314.00	5,662.20	4,392.30
Bangladesh Rural Advancement Commi	3,856.20	16.80	3,873.00	4,809.30
BSM Group	-	1,056.80	1,056.80	-
BSA Group	174.30	237.80	412.10	659.40
BPC Group	-	523.70	523.70	1,439.80
BRB Group	-	2,309.50	2,309.50	8.40
City Group	1,924.80	2,794.10	4,718.90	3,604.70
Confidence Group	1,132.00	3,783.20	4,915.20	3,869.50
Dipon Group	281.50	821.90	1,103.40	-
Energypac Group	5.50	14.20	19.70	86.10
Envoy Group	315.00	33.50	348.50	-
Globe Group	1,246.10	338.80	1,584.90	-
Hameem Group	43.00	897.80	940.80	-
Kabir Group	2,218.00	743.30	2,961.30	4,340.10
KDS Group	2,467.60	1,353.30	3,820.90	2,889.50
MAX Group	-	-	-	1,493.70
Meghna Group	-	9,877.80	9,877.80	7,172.60
Molla Group	1,788.90	923.40	2,712.30	1,106.40

Name of clients	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Nasir Group	2,170.00	1,905.90	4,075.90	4,438.20
NDE Group	854.60	2,182.90	3,037.50	-
Noman Group	2,000.40	769.60	2,770.00	2,070.40
Prime Bank Investment Ltd & PBSL	3,496.40	100.00	3,596.40	3,183.60
Pran-RFL Group	2,847.60	1,504.90	4,352.50	2,465.00
Project Builders Ltd.	-	-	-	2,903.00
Pakiza Group	1,516.20	745.00	2,261.20	2,221.70
RB Group	849.90	1,215.00	2,064.90	1,021.10
Reedisha Group	554.00	699.60	1,253.60	-
Square Group	927.60	820.70	1,748.30	1,225.50
Standard Group	1,721.70	829.60	2,551.30	3,092.20
Summit Group	1,500.50	1,769.50	3,270.00	3,387.70
TK Group	222.00	2,335.90	2,557.90	3,998.50
Toma Group	1,996.40	2,146.90	4,143.30	2,624.00
Transcom Group	951.30	626.40	1,577.70	-
Uttara Group	-	2,402.70	2,402.70	1,317.10
Vivellatex Group	329.20	318.50	647.70	-
	48,867.60	54,826.00	103,693.60	80,904.40

7a.3 Large loan restructuring

- i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,796,304,119.81 which was restructured vide Bangladesh Bank's approval letter dated September 02, 2015 for a period of 12 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.
- ii) The outstanding of restructured Loan (General) liabilities of S. A. Oil Refinery Limited and Samannaz Super Oil Limited stand at BDT 742,051,617.40 were restructured vide Bangladesh Bank's approval letter dated September 27, 2015 for a period of 6 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.

7a.4 Classification of loans, advances and lease / investments

Unclassified

Standard including staff loan
Special mention account (SMA)

168,147,362,867	155,587,951,886
3,894,413,137	4,484,398,129
172,041,776,005	160,072,350,015

Classified

Sub-standard
Doubtful
Bad / Loss

1,243,391,085	1,178,687,613
265,959,906	291,804,036
10,048,628,648	8,668,983,591
11,557,979,639	10,139,475,240
183,599,755,644	170,211,825,255

7a.5 Particulars of required provision for loans, advances and lease / investments

Status	Base for provision	Rate (%)		
General Provision				
Loans/investments (Including SMA)	172,041,776,005	*Various	4,770,324,024	3,496,608,348
Interest receivable on loans/investments	802,857,010	1	8,028,570	6,338,240
			4,778,352,594	3,502,946,588

*General provision is kept @ 1% on general loans and advances / investments and 0.25% on small enterprise financing, 2% on certain other types of lending and 5% on consumer financing.

Status	Base for provision	Rate (%)		
Specific provision				
Sub-standard	577,808,100	20	115,561,620	188,801,733
Doubtful	139,200,792	50	69,600,396	62,362,971
Bad / Loss	4,334,250,576	100	4,334,250,576	3,536,080,700
			4,519,412,592	3,787,245,404
Required provision for loans, advances and lease / investments			9,297,765,186	7,290,191,992
Total provision maintained (note - 14, 14a3 & 14a.5)			9,348,425,287	7,362,724,435
Excess / (short) provision			50,660,101	72,532,443

7a.6 Particulars of required provision on Off-balance Sheet Exposures

	Base for provision	Rate 1%	
Acceptances and endorsements	43,973,699,250	439,736,993	355,663,508
Letter of guarantee	68,628,400,588	686,284,006	674,169,081
Letter of credit	39,091,836,900	390,918,369	273,116,401
Bills for collection	9,588,756,977	95,887,570	82,635,416
Required provision on Off-balance Sheet Exposures		1,612,826,937	1,385,584,405
Total provision maintained (note - 14a.4)		1,612,840,000	1,385,640,000
Excess / (short) provision		13,063	55,595

8 Consolidated bills purchased and discounted

Prime Bank Limited (note-8a)	12,707,635,923	12,393,363,484
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,037,918,355	2,074,110,013
	14,745,554,278	14,467,473,496

8a Bills purchased and discounted

Payable in Bangladesh	8,174,456,772	6,684,930,303
Payable outside Bangladesh	4,533,179,151	5,708,433,181
	12,707,635,923	12,393,363,484

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (note-9a)	6,869,294,381	6,589,682,409
Prime Bank Investment Limited	8,642,523	7,429,503
Prime Bank Securities Limited	6,251,080	333,638
Prime Exchange Co. Pte. Ltd., Singapore	3,637,039	3,034,610
PBL Exchange (UK) Ltd.	9,052,218	9,620,175
PBL Finance (Hong Kong) Limited	196,154	388,365
	6,897,073,395	6,610,488,699

		Amount in Taka	
		Sep-17	2016
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,706,444,788	3,706,444,788
	Building	1,689,187,926	1,663,125,792
	Furniture and fixtures	468,072,848	441,130,268
	Office equipment and machinery	774,804,955	608,225,360
	Vehicles	69,579,127	43,403,892
	Library books	292,033	292,033
		6,708,381,677	6,462,622,133
	Leased property:		
	Leased vehicles	13	13
	ATM		
	Hardware & equipment	68,107,862	55,289,688
	Furniture & fixtures	24,792,215	23,780,729
		92,900,078	79,070,417
	Off-shore Banking Units		
	Furniture and fixtures	1,047,283	1,081,394
	Office equipment and machinery	327,769	316,306
	Vehicles	-	-
		1,375,052	1,397,700
		6,802,656,819	6,543,090,264
	Less: Accumulated depreciation	-	-
		6,802,656,819	6,543,090,264
	Intangibles assets		
	Software-core banking	61,628,530	41,578,692
	Software-ATM	5,009,031	5,013,453
	Cost of intangibles assets	66,637,562	46,592,145
	Less: Accumulated amortization	-	-
		66,637,562	46,592,145
		6,869,294,381	6,589,682,409
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	7,083,904,031	6,240,072,675
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(712,500,000)	(712,500,000)
	Less: PBIL investment in Prime Bank Securities Ltd. (below)	(37,500,000)	(37,500,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		3,232,192,509.50	2,388,361,154
	Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
	Prime Bank Investment Limited	55,962,443	75,034,820
	Prime Bank Securities Limited	74,112,073	86,068,562
	Prime Exchange Co. Pte. Ltd., Singapore	5,272,057	5,705,624
	PBL Exchange (UK) Ltd.	6,690,159	6,550,447
	PBL Finance (Hong Kong) Limited	46,338,549	6,778,242
		225,875,281	217,637,695
		3,458,067,790	2,605,998,848
10a	Other assets of the Bank		
	Stationery and stamps	40,047,685	35,984,087
	Exchange adjustment account	-	4,038,333
	Investment in subsidiary (note-10a.5)	3,814,211,521	3,814,211,521
	Off-shore Banking Units	9,498,617,172	8,964,114,616
	Due from Off-shore Banking Units	167,516,175	362,270,449
	Prepaid expenses	144,703,110	10,670,383
	Interest / profit receivable on loan (note-10a.1)	802,857,010	633,823,969
	Interest receivable on Govt. securities	771,199,007	700,100,706
	Advance deposits and advance rent	377,023,352	348,574,727
	Prepaid expenses against house furnishing	10,969,446	6,371,911
	Branch adjustments account	18,522,592	18,501,509
	Suspense account (note -10a.2)	248,172,579	132,163,478
	Encashment of PSP / BSP	434,668,534	284,886,250
	Credit card	136,207,015	78,212,407
	Sundry assets (note -10a.3)	285,322,179	172,533,393
		16,750,037,378	15,566,457,739
	Less: Off-shore Banking Units	9,666,133,347	9,326,385,065
		7,083,904,031	6,240,072,675
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	18,325,181	19,196,468
	Others	266,996,999	153,336,925
		285,322,179	172,533,393
10a.4	Particulars of required provision for other assets		
		Rate	
	Purchase of credit card bills	71,000,000	100%
	Protested bills	18,325,181	100%
	Legal Expenses	2,340,543	50%
	Others	64,215,770	100%
	Required provision for other assets	154,711,222	114,827,387
	Total provision maintained (note - 14a.8)	154,716,648	120,116,648
	Excess / (short) provision	5,425	5,289,260

		Amount in Taka	
		Sep-17	2016
10a.5 Investment in subsidiaries			
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
		3,814,211,521	3,814,211,521
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
		220,500,640	220,500,640
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)		14,848,323,293	12,929,786,860
Prime Bank Investment Limited		3,132,153,983	3,342,064,734
Prime Bank Securities Limited		410,613,306	450,927,651
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		2,044,236,408	2,101,738,752
		20,435,326,990	18,824,517,996
Less: Inter-company transactions		5,540,638,575	5,736,230,995
		14,894,688,415	13,088,287,002
12a Borrowings from other banks, financial institutions and agents of the Bank			
In Bangladesh (note-12a.1)		2,575,020,607	3,845,103,196
Outside Bangladesh (note-12a.2)		12,273,302,686	9,084,683,663
		14,848,323,293	12,929,786,860
12a.1 In Bangladesh			
PBL bond		2,500,000,000	3,750,000,000
Standard Chartered Bank, Bangladesh		-	-
NPSB Settlement		-	-
Repo of Treasury Bills		-	-
Refinance against SME loan from Bangladesh Bank		75,020,607	95,103,196
		2,575,020,607	3,845,103,196
12a.2 Outside Bangladesh			
Emirates NBD, Dubai, UAE		764,691,200	558,785,620
Habib Bank, Singapore		359,560,000	-
Habib Bank Ltd, Kabul, Afghanistan		-	236,106,600
Habib Finance Int Ltd		-	-
Habib Bank Ltd, Hong Kong		-	236,106,600
First Gulf Bank, UAE		-	388,315,081
FMO, Netherlands		-	1,967,555,000
SCB, Singapore		-	677,238,334
SCB, Hong Kong		1,270,984,000	534,605,254
SCB Thailand		1,746,896,000	-
National Bank of Rash-Al Khaima		1,220,080,000	787,022,000
Commercial Bank of Qatar		1,831,466,666	1,337,883,174
United Bank Limited, Dubai		502,304,820	-
International Finance Corporation		4,577,320,000	2,361,066,000
		12,273,302,686	9,084,683,663
13 Consolidated deposits and other accounts			
Current deposits and other accounts			
Prime Bank Limited (note-13a.1.c)		31,233,193,815	31,905,539,890
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		31,233,193,815	31,905,539,890
Less: Inter-company transactions		21,637,152	36,870,882
		31,211,556,663	31,868,669,008
Bills payable			
Prime Bank Limited (note-13a.1.c)		4,807,329,496	5,168,363,915
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits			
Prime Bank Limited (note-13a.1.c)		39,805,889,688	35,628,622,433
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		39,805,889,688	35,628,622,433

		Amount in Taka	
		Sep-17	2016
Term / Fixed deposits			
Prime Bank Limited (note-13a.1.c)		120,389,732,394	125,231,442,610
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		120,389,732,394	125,231,442,610
Less: Inter-company transactions		1,719,326	61,835,872
		120,388,013,068	125,169,606,738
		196,212,788,915	197,835,262,094
13a Deposits and other accounts of the Bank			
Deposits from banks (note -13a.1.a)		2,832,814,628	304,770,082
Deposits from customers (note-13a.1.b)		193,403,330,766	197,629,198,766
		196,236,145,393	197,933,968,848
13a.1 a) Deposits from Banks			
Current deposits and other accounts		28,279,048	3,811,272
Savings bank / Mudaraba savings deposits		700,289,713	7,045,261
Special notice deposits		2,104,245,867	293,913,549
Fixed deposits		-	-
		2,832,814,628	304,770,082
b) Customer Deposits			
i) Current deposits and other accounts			
Current / Al-wadeeah current deposits		14,683,267,507	14,446,391,872
Foreign currency deposits		5,916,781,385	5,214,000,665
Security deposits		8,362,116	8,509,416
Sundry deposits (note - 13a.2)		12,036,469,121	12,801,974,510
		32,644,880,129	32,470,876,462
Less: Off-shore Banking Units		1,439,965,362	569,147,844
		31,204,914,767	31,901,728,618
ii) Bills payable			
Pay orders issued		4,781,028,979	5,137,961,158
Pay slips issued		3,034,219	3,759,339
Demand draft payable		22,938,537	25,466,324
Foreign demand draft		313,592	313,592
T. T. payable		-	855,000
Bill Pay ATM		14,169	8,502
		4,807,329,496	5,168,363,915
iii) Savings bank / Mudaraba savings deposits			
		39,105,599,975	35,621,577,172
iv) Term / Fixed deposits			
Fixed deposits / Mudaraba fixed deposits		56,208,629,263	60,156,202,902
Special notice deposits		12,364,759,840	13,223,095,870
Non resident Taka deposits		1,464,567,858	1,368,757,538
Scheme deposits		48,247,529,567	50,189,472,752
		118,285,486,528	124,937,529,061
		193,403,330,766	197,629,198,766
		196,236,145,393	197,933,968,848
c) Deposits and other accounts			
Current deposits and other accounts			
Deposits from banks (note -13a.1.a)		28,279,048	3,811,272
Deposits from customers (note-13a.1.b.i)		31,204,914,767	31,901,728,618
		31,233,193,815	31,905,539,890
Bills payable			
Deposits from banks (note -13a.1.a)		-	-
Deposits from customers (note-13a.1.b.ii)		4,807,329,496	5,168,363,915
		4,807,329,496	5,168,363,915
Savings bank / mudaraba savings deposits			
Deposits from banks (note -13a.1.a)		700,289,713	7,045,261
Deposits from customers (note-13a.1.b.iii)		39,105,599,975	35,621,577,172
		39,805,889,688	35,628,622,433
Term / Fixed deposits			
Deposits from banks (note -13a.1.a)		2,104,245,867	293,913,549
Deposits from customers (note-13a.1.b.iv)		118,285,486,528	124,937,529,061
		120,389,732,394	125,231,442,610
		196,236,145,393	197,933,968,848
13a.2 Sundry deposits			
F.C. held against back to back L/C		5,612,014,196	6,577,134,629
Sundry creditors		699,244,314	616,122,807
Risk fund and service charges (CCS and lease finance)		57,229,946	57,534,004
Sale proceeds of PSP / BSP		311,335,000	255,810,000
Margin on letters of guarantee		1,015,005,402	1,055,916,182
Margin on letters of credit		1,702,414,099	1,580,235,761
Margin on FDBP / IDBP, export bills, etc		139,964,176	105,704,456
Lease deposits		72,966,202	80,732,755
Interest / profit payable on deposits		972,774,758	982,737,164
Withholding VAT/Tax /Excise duty payable to Government Authority		337,029,842	389,942,729
Others		1,116,491,185	1,100,104,022
		12,036,469,121	12,801,974,510
13a.3 Payable on demand and time deposits			
a) Demand deposits			
Current deposits		14,711,546,555	14,450,203,144
Savings deposits (9%)		3,582,530,072	3,206,576,019
Foreign currency deposits (Non interest bearing)		4,476,816,023	4,644,852,821
Security deposits		8,362,116	8,509,416
Sundry deposits		12,036,469,121	12,801,974,510
Bills payable		4,807,329,496	5,168,363,915
		39,623,053,383	40,280,479,824
b) Time deposits			
Savings deposits (91%)		36,223,359,616	32,422,046,414
Fixed deposits		56,208,629,263	60,156,202,902
Special notice deposits		14,469,005,706	13,517,009,419
Deposits under schemes		48,247,529,567	50,189,472,752
Non resident Taka deposits		1,464,567,858	1,368,757,538
		156,613,092,010	157,653,489,024
		196,236,145,393	197,933,968,848

		Amount in Taka	
		Sep-17	2016
14 Consolidated other liabilities			
Prime Bank Limited (note-14a)		24,387,297,433	20,450,518,917
Prime Bank Investment Limited		671,878,059	684,060,772
Prime Bank Securities Limited		137,581,950	148,586,756
Prime Exchange Co. Pte. Ltd., Singapore		21,778,491	15,754,540
PBL Exchange (UK) Ltd.		22,756,531	15,520,080
PBL Finance (Hong Kong) Limited		53,474,887	22,013,050
		25,294,767,351	21,336,454,114
Less: Inter-company transactions		-	-
		25,294,767,351	21,336,454,114
14a Other liabilities of the Bank			
Foreign currency held against EDF loan		4,109,774,398	3,478,762,031
Exchange adjustment account		6,642,619	-
Expenditure and other payables		337,993,116	145,660,513
Provision for bonus		2,351,515	222,532,563
Provision for income tax (note - 14a.1)		1,897,000,313	1,990,650,689
Deferred tax liability (note-14a.2)		932,054,703	932,054,703
Unearned commission on bank guarantee		92,729,486	10,277,531
Credit card		15,757,866	-
Provision for off-balance sheet exposures (note-14a.4)		1,612,840,000	1,385,640,000
Provision for Off-shore Banking Units (note-14a.5)		655,350,000	592,850,000
Fund for employee welfare fund (EWF)		3,314,290	4,690,083
Fund for Prime Bank Foundation (PBF)		66,285,789	93,801,662
Provision for loans and advances / investments (note - 14a.3)		8,683,557,987	6,760,357,135
Provision for Interest receivable on loans and advances / investments		9,517,300	9,517,300
Provision for diminution in value of investments		27,444,749	77,444,749
Interest suspense account		4,928,917,227	4,488,241,878
Provision for Impairment loss for investment in subsidiaries		108,994,092	108,994,092
Provision for climate risk fund		5,000,000	5,000,000
Provision of rebate for good borrower		9,242,111	15,000,000
Other liabilities		727,813,223	8,927,340
Other provision (note - 14a.6)		154,716,648	120,116,648
		24,387,297,433	20,450,518,917
14a.1 Provision for income tax			
Advance tax			
Balance of advance income tax on 1 January		15,594,901,282	15,161,222,207
Paid during the year		398,650,376	433,679,075
Settlement of previous year's tax liability		-	-
		15,993,551,658	15,594,901,282
Provision			
Balance of provision on 1 January		17,585,551,971	17,435,551,971
Provision of previous year		-	-
Provision made during the year (note-40a)		305,000,000	150,000,000
		17,890,551,971	17,585,551,971
Net balance		1,897,000,313	1,990,650,689
14a.2 Deferred tax liability			
Deferred tax liability			
Balance as on 1 January		932,054,703	926,928,345
Add/(Less): Provision for revaluation of land and building		-	5,126,358
Add: Addition / Adjustment during the year (note-40a)		-	-
Balance as on date		932,054,703	932,054,703
14a.3 Provision for loans, advances and lease / investments			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		3,400,363,411	5,326,596,814
Less: Fully provided debts written off during the year		(809,623,932)	(3,699,312,195)
Add: Recoveries of amounts previously written off		192,824,785	151,078,792
Add: Specific provision made during the year for other accounts		-	-
Add: Transferred from General Provision		-	-
Less: Provision no longer required		-	-
Add: Net charge to profit and loss account (note-39a)		1,310,000,000	1,622,000,000
Provision held as on date		4,093,564,263	3,400,363,411
Movement in general provision on unclassified loans / investments			
Provision held as on 1 January		3,359,993,724	1,915,043,724
Add: Amount transferred to classified provision		-	-
Add: General provision made during the year (note-39a)		1,230,000,000	1,444,950,000
Provision held as on date		4,589,993,724	3,359,993,724
		8,683,557,987	6,760,357,135
14a.4 Provision for off-balance sheet exposures			
Provision held as on 1 January		1,385,640,000	1,156,890,000
Add: Amount transferred from classified provision		-	-
Add: Provision made during the year (note-39a)		227,200,000	228,750,000
Provision held as on date		1,612,840,000	1,385,640,000
14a.5 Provision for Off-shore Banking Units			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		423,700,000	422,700,000
Add: Transferred from Unclassified Provision of OBU		-	-
Add: Net charge to profit and loss account (note-39a)		22,500,000	1,000,000
Provision held as on date		446,200,000	423,700,000
Movement in general provision on unclassified loans / investments			
Provision held as on 1 January		169,150,000	115,700,000
Add: Amount transferred to classified provision of OBU		-	-
Add: General provision made during the year (note-39a)		40,000,000	53,450,000
Provision held as on date		209,150,000	169,150,000
		655,350,000	592,850,000

	Amount in Taka	
	Sep-17	2016
14a.6 Other provision for classified assets		
Balance as on 1 January	120,116,648	112,506,648
Add: Addition during the year (note-39a)	34,600,000	7,610,000
Less: Adjustment during the year	-	-
Balance as on date	154,716,648	120,116,648

15 Share capital

15.1 Authorized capital

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

30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
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
	10,293,486,160	10,293,486,160

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	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
		1,029,348,616	10,293,486,160	

15.5 Share premium

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
	2,241,230,396	2,241,230,396

15.6 Minority interest

Share capital	60	60
Retained earnings	0.70	(0.45)
	61	60

16 Statutory reserve

Balance on 1 January	9,204,058,242	8,735,049,935
Addition during the year (20% of pre-tax profit)	-	469,008,307
Balance as on date	9,204,058,242	9,204,058,242

17 Consolidated revaluation gain / loss on investments

Prime Bank Limited (note-17a)	13,890,099	15,278,978
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	36,732,790	32,658,135
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(2,281,124)	(8,249,824)
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(1,305,546)	13,626,438
	47,036,218	53,313,727

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

Opening balance on 1 January	15,278,978	1,791,992,895
Add: Amortized/Revaluation Gain	35,704,493	366,728,827
Less: Adjustment of amortization/revaluation gain against sale/maturity	(37,045,898)	(2,143,380,756)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(47,474)	(61,988)
Less: Adjustment of Revaluation loss	-	-
	13,890,099	15,278,978

18 Revaluation reserve

Balance on 1 January	1,778,219,183	1,778,219,183
Addition during the year	-	-
Balance as on date	1,778,219,183	1,778,219,183
Less: Provision for deferred tax	(271,934,110)	(271,934,110)
	1,506,285,073	1,506,285,073

19 Consolidated foreign currency translation gain/ (loss)

Prime Bank Limited (note-19a)	8,147,296	6,637,162
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	453,147	(28,574)
PBL Exchange (UK) Ltd.	61,143	(756,277)
PBL Finance (Hong Kong) Limited	474,478	55,003
	9,136,064	5,907,315

19a Foreign currency translation gain/ (loss)

Balance on 1 January	6,637,162	5,995,523
Addition during the year	1,510,133	641,640
Balance as on date	8,147,296	6,637,162

		Amount in Taka	
		Sep-17	2016
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank Limited (note-20a)	1,724,572,503	2,018,517,069
	Prime Bank Investment Limited	34,769,070	(22,307,686)
	Prime Bank Securities Limited	(58,659,615)	(58,968,820)
	Prime Exchange Co. Pte. Ltd., Singapore	13,321,866	8,152,744
	PBL Exchange (UK) Ltd.	(35,265,865)	(32,358,465)
	PBL Finance (Hong Kong) Limited	106,178,035	124,632,911
		1,784,915,994	2,037,667,753
	Less: Minority Interest	(0.70)	0.45
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(2,706,530)	(5,671,257)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(55,369,969)	(70,978,220)
	Less: Foreign currency translation gains	(2,498,902)	88,208
		1,724,340,593	1,961,106,485
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Addition during the year	1,352,144,726	2,195,041,535
	Transfer to statutory reserve	-	(469,008,307)
	Cash dividend	(1,646,957,786)	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance as on date	1,723,062,370	2,017,875,429
	Add: Foreign currency translation gain/ (loss)	1,510,133	641,640
		1,724,572,503	2,018,517,069
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank Limited (note-20.1 a)	370,917,643	291,842,201
	Prime Bank Investment Ltd.	(22,307,687)	19,922,830
	Prime Bank Securities Ltd.	(58,968,820)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	(225,043)	(280,399)
	PBL Exchange (UK) Ltd.	(32,358,465)	(47,872,274)
	PBL Finance (Hong Kong) Limited	(1,715,278)	732,243
		255,342,351	234,218,089
	Foreign currency translation gain on 1 January	(2,074,896)	7,808,351
		253,267,455	242,026,440
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Bonus shares issued	-	-
	Cash dividend paid	(1,646,957,786)	(1,544,022,924)
	Balance as on date	370,917,643	291,842,201
	Foreign currency translation gain on 1 January	-	-
		370,917,643	291,842,201
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	43,973,699,250	35,566,350,756
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		43,973,699,250	35,566,350,756
21.2	Letters of guarantee		
	Prime Bank Limited (note-21a.2)	68,628,400,588	67,416,908,068
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		68,628,400,588	67,416,908,068
21.3	Irrevocable Letters of Credit		
	Prime Bank Limited (note-21a.3)	39,091,836,900	27,311,640,065
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		39,091,836,900	27,311,640,065
21.4	Bills for collection		
	Prime Bank Limited (note-21a.4)	9,588,756,977	8,263,541,574
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		9,588,756,977	8,263,541,574
		161,282,693,715	138,558,440,463
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	39,426,566,450	30,667,409,651
	Back to back bills (Local)	4,142,035,740	4,282,915,295
	Back to back bills (EPZ)	405,097,060	616,025,810
		43,973,699,250	35,566,350,756
	Less: Margin	(5,612,014,196)	(6,577,134,629)
		38,361,685,054	28,989,216,127
21a.2	Letters of guarantee		
	Letters of guarantee (Local)	18,161,088,896	17,979,885,396
	Letters of guarantee (Foreign)	50,467,311,691	49,437,022,672
	Foreign counter guarantees	-	-
		68,628,400,588	67,416,908,068
	Less: Margin	(1,015,005,402)	(1,055,916,182)
		67,613,395,185	66,360,991,886

21a.3 Irrevocable Letters of CreditLetters of credit (Sight)
Letters of credit (Deferred)
Back to back L/C

Less: Margin

Amount in Taka	
Sep-17	2016

9,207,125,214	7,715,413,296
23,550,318,543	13,360,187,105
6,334,393,143	6,236,039,663
39,091,836,900	27,311,640,065
(1,702,414,099)	(1,580,235,761)
37,389,422,801	25,731,404,303

21a.4 Bills for collection

Outward bills for collection

Less: Margin

9,588,756,977	8,263,541,574
9,588,756,977	8,263,541,574
(139,964,176)	(105,704,456)
9,448,792,801	8,157,837,118

		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	14,636,231,343	15,642,127,035
	Dividend income (note-25a)	79,582,898	106,716,262
	Fees, commission and brokerage (note-22.2)	804,330,809	723,894,462
	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)	755,764,013	463,985,375
	Income from non-banking assets	-	-
	Other operating income (note-27a)	520,413,363	477,398,181
	Profit <i>less</i> losses on interest rate changes	-	-
		16,796,322,426	17,414,121,315
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	7,400,240,250	8,064,939,979
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses (note-22.3)	3,793,805,602	3,555,346,465
	Other operating expenses (note-38a)	918,964,851	804,607,537
	Depreciation on banking assets (note-37a)	211,866,997	231,719,679
		12,324,877,700	12,656,613,661
		4,471,444,726	4,757,507,654
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	10,944,511,114	10,407,305,013
	Interest income on treasury bills / reverse repo / bonds (note-25a)	1,770,050,946	2,600,398,536
	Gain on Discounted bond / bills (note-25a)	333,989,731	579,246,604
	Gain on sale of shares (note-25a)	45,767,648	-
	Gain on Govt. security trading (note-25a)	1,559,180,081	2,080,210,276
	Interest on debentures (note-25a)	20,224,945	31,165,615
		14,673,724,465	15,698,326,045
	Less: Loss on revaluation of security trading (note-25a)	37,493,122	56,199,010
		14,636,231,343	15,642,127,035
22.2	Fees, commission and brokerage		
	Commission (note-26a)	804,330,809	723,894,462
	Settlement fee-PBIL (note-26a)	-	-
		804,330,809	723,894,462
22.3	Administrative expenses		
	Salary and allowances (note-28a)	2,769,580,368	2,655,745,131
	Rent, taxes, insurance, electricity, etc. (note-29a)	658,354,139	557,851,751
	Legal expenses (note-30a)	40,230,215	42,871,514
	Postage, stamp, telecommunication, etc. (note-31a)	87,398,014	83,650,974
	Stationery, printing, advertisement, etc. (note-32a)	157,499,688	151,948,351
	Managing Director's salary and fees (note-33)	8,394,500	7,795,000
	Directors' fees (note-34a)	2,903,963	3,438,333
	Auditors' fees (note-35a)	1,035,000	1,035,000
	Repair of Bank's assets (note-37a)	68,409,715	51,010,410
		3,793,805,602	3,555,346,465
23	Consolidated interest income / profit on investment		
	Prime Bank Limited (note-23a)	10,944,511,114	10,407,305,013
	Prime Bank Investment Limited	155,279,916	100,761,057
	Prime Bank Securities Limited	28,466,709	3,957,745
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	86,032,176	62,675,933
		11,214,289,914	10,574,699,748
	Less: Inter-company transactions	241,792,193	241,705,712
		10,972,497,721	10,332,994,036
23a	Interest income / profit on investment of the Bank		
	Loans (General) / Musharaka	1,714,576,587	1,610,417,391
	Loans against imported merchandise / Murabaha	-	-
	Loans against trust receipts	387,397,535	318,825,484
	Packing credit	22,259,341	25,470,507
	House building loan	184,455,020	347,640,525
	Lease finance / Izara	277,249,129	354,652,976
	Hire purchase	506,419,161	502,296,786
	Payment against documents	436,105	2,317,581
	Cash credit / Bai-Muajjal	1,177,454,398	1,261,698,443
	Secured overdraft	1,379,057,820	1,404,921,407
	Consumer credit scheme	1,392,477,596	1,463,961,221
	Staff loan	84,714,505	86,957,364
	Small and Medium Enterprise (SME)	623,802,003	606,117,643
	Agricultural Loan	250,053,300	146,121,560
	Forced loan	5,416,250	17,129,175
	Documentary bills purchased	490,783,913	368,780,219
	Interest income from credit card	161,137,796	157,186,590
	Other loans and advances / Investments	1,514,831,156	1,432,109,513
	Total interest / profit on loans and advances / investments	10,172,521,616	10,106,604,385
	Interest / profit on balance with other banks and financial institutions	498,555,053	91,900,962
	Interest on call loans	33,782,347	20,156,389
	Interest / profit received from foreign banks	239,652,098	188,643,277
		10,944,511,114	10,407,305,013

		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank Limited (note-24a)	7,400,240,250	8,064,939,979
	Prime Bank Investment Limited	186,943,757	215,897,872
	Prime Bank Securities Limited	22,859,419	25,548,943
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	41,163,524	22,253,651
		7,651,206,950	8,328,640,445
	Less: Inter-company transactions	242,134,530	241,798,720
		7,409,072,420	8,086,841,725
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
i)	Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	613,833,370	686,448,547
	Special notice deposits	243,971,555	239,329,791
	Term deposits / Mudaraba term deposits	1,807,313,449	2,534,260,405
	Deposits under scheme	3,934,199,970	3,842,840,528
	Foreign currency deposits (note-24a.1)	21,460,579	22,422,117
	Others	25,080,082	27,000,167
		6,645,859,003	7,352,301,554
ii)	Interest / Profit paid for borrowings:		
	Call deposits	1,697,889	1,386,194
	Repurchase agreement (repo)	-	37,614
	Bangladesh Bank-refinance	-	2,769,192
	Local bank accounts	200,710,129	175,981,310
	Foreign bank accounts	324,763,436	196,783,816
	PBL bond	227,209,793	335,680,300
		754,381,247	712,638,426
		7,400,240,250	8,064,939,979
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	17,647,370	15,721,414
	Interest / profit paid on N.F.C.D	3,813,208	6,700,703
	Interest / profit paid on R. F.C.D	-	-
		21,460,579	22,422,117
25	Consolidated investment income		
	Prime Bank Limited (note-25a)	3,771,303,127	5,341,538,285
	Prime Bank Investment Limited	93,659,970	43,049,894
	Prime Bank Securities Limited	14,843,867	2,019,597
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,879,806,964	5,386,607,776
	Less: Inter-company transactions	-	-
		3,879,806,964	5,386,607,776
25a	Investment income of the bank		
	Interest on treasury bills / Reverse repo / bonds	1,770,050,946	2,600,398,536
	Interest on debentures / bonds	20,224,945	31,165,615
	Gain on discounted bond / bills	333,989,731	579,246,604
	Gain on sale of shares	45,767,648	-
	Gain on Govt. security trading	1,559,180,081	2,080,210,276
	Dividend on shares	79,582,898	106,716,262
		3,808,796,249	5,397,737,294
	Less: Loss on sale/revaluation of security trading	37,493,122	56,199,010
		3,771,303,127	5,341,538,285
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	1,560,094,822	1,187,879,837
	Prime Bank Investment Limited	50,449,966	17,622,589
	Prime Bank Securities Limited	28,606,715	13,619,912
	Prime Exchange Co. Pte. Ltd., Singapore	48,869,154	39,328,316
	PBL Exchange (UK) Ltd.	36,015,521	27,538,342
	PBL Finance (Hong Kong) Limited	14,919,084	12,395,572
		1,738,955,262	1,298,384,568
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	215,641,192	173,318,595
	Commission on L/Cs-back to back	313,422,566	222,748,940
	Commission on L/Gs	199,361,984	245,651,737
	Commission on remittance	64,513,535	55,585,345
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	2,500	-
	Underwriting Commission regarding Treasury bill/ Bond	3,529,865	20,755,152
	Commission from sale of BSP /PSP/Others	7,859,167	5,834,692
		804,330,809	723,894,462
	Exchange gain (note - 26a.1) - including gain from FC dealings	755,764,013	463,985,375
	Settlement fees / Brokerage	-	-
		1,560,094,822	1,187,879,837

		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
26a.1	Exchange gain		
	Exchange gain	766,936,628	464,380,206
	Exchange gain-credit card	-	-
	Less: Exchange loss	(11,172,616)	(394,830)
		755,764,013	463,985,375
27	Consolidated other operating income		
	Prime Bank Limited (note-27a)	520,413,363	477,398,181
	Prime Bank Investment Limited	8,022,974	4,784,198
	Prime Bank Securities Limited	341,218	215,638
	Prime Exchange Co. Pte. Ltd., Singapore	157,870	155,941
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	26,467,107	30,890,163
		555,402,532	513,444,121
	Less: Inter-company transactions	342,337	93,008
		555,060,195	513,351,113
27a	Other operating income of the Bank		
	Rent recovered	8,071,066	7,681,188
	Service and other charges	135,799,606	37,240,191
	Retail Income	119,878,153	123,116,147
	Income from ATM service	9,433,605	10,005,060
	Credit card income (note-27a.2)	37,485,386	35,284,761
	Postage / telex / SWIFT/ fax recoveries	69,966,182	130,806,369
	Rebate from foreign Bank outside Bangladesh	26,189,383	26,538,980
	Profit on sale of fixed assets	15,883	105,754
	Miscellaneous earnings (note-27a.1)	113,574,100	106,619,731
		520,413,363	477,398,181
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2	Credit card income		
	Annual fees	17,633,316	15,736,030
	Inter-change fees	19,838,331	19,300,160
	Others	13,739	248,571
		37,485,386	35,284,761
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	2,769,580,368	2,655,745,131
	Prime Bank Investment Limited	23,731,602	24,232,006
	Prime Bank Securities Limited	13,686,146	10,017,640
	Prime Exchange Co. Pte. Ltd., Singapore	18,951,121	18,086,563
	PBL Exchange (UK) Ltd.	14,715,654	13,222,668
	PBL Finance (Hong Kong) Limited	19,936,318	18,321,754
		2,860,601,208	2,739,625,763
28a	Salaries and allowances of the Bank		
	Basic pay	1,293,543,877	1,197,276,797
	Allowances	881,311,006	812,613,786
	Bonus	251,288,108	284,366,384
	Bank's contribution to provident fund	124,687,722	114,698,623
	Retirement benefits/Leave encashment	16,249,655	12,189,541
	Gratuity	202,500,000	234,600,000
		2,769,580,368	2,655,745,131
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank Limited (note-29a)	658,354,139	557,851,751
	Prime Bank Investment Limited	10,029,561	6,045,024
	Prime Bank Securities Limited	7,182,047	4,723,471
	Prime Exchange Co. Pte. Ltd., Singapore	9,638,619	9,108,466
	PBL Exchange (UK) Ltd.	7,449,017	7,854,209
	PBL Finance (Hong Kong) Limited	7,205,323	6,841,871
		699,858,707	592,424,792
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	447,195,867	350,622,164
	Lease rent	64,597	63,872
	Insurance	109,424,739	105,979,358
	Power and electricity	101,668,937	101,186,357
		658,354,139	557,851,751
30	Consolidated legal expenses		
	Prime Bank Limited (note-30a)	40,230,215	42,871,514
	Prime Bank Investment Limited	638,250	21,775
	Prime Bank Securities Limited	379,075	518,750
	Prime Exchange Co. Pte. Ltd., Singapore	689,424	1,156,796
	PBL Exchange (UK) Ltd.	2,049,923	1,338,137
	PBL Finance (Hong Kong) Limited	-	-
		43,986,886	45,906,972

		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
30a	Legal expenses of the Bank		
	Legal expenses	29,603,358	37,436,969
	Other professional charges	10,626,857	5,434,545
		40,230,215	42,871,514
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	87,398,014	83,650,974
	Prime Bank Investment Limited	747,814	820,836
	Prime Bank Securities Limited	2,364	1,137
	Prime Exchange Co. Pte. Ltd., Singapore	994,247	881,205
	PBL Exchange (UK) Ltd.	456,617	479,035
	PBL Finance (Hong Kong) Limited	4,610,397	3,948,163
		94,209,453	89,781,349
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	14,590,241	13,135,580
	Telegram, telex, fax and internet	18,792,621	21,447,347
	Data communication	24,272,700	22,272,698
	Telephone - office	29,422,048	26,386,218
	Telephone - residence	320,405	409,131
		87,398,014	83,650,974
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank Limited (note-32a)	157,499,688	151,948,351
	Prime Bank Investment Limited	870,678	557,804
	Prime Bank Securities Limited	257,898	315,517
	Prime Exchange Co. Pte. Ltd., Singapore	1,536,239	1,358,378
	PBL Exchange (UK) Ltd.	412,171	445,137
	PBL Finance (Hong Kong) Limited	299,685	287,075
		160,876,360	154,912,261
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	53,108,158	46,853,808
	Computer consumable stationery	55,868,917	49,662,836
	Publicity and advertisement	48,522,613	55,431,706
		157,499,688	151,948,351
33	Managing Director's salary and fees		
	Basic salary	5,445,000	4,950,000
	Bonus	605,000	550,000
	House rent allowance	900,000	900,000
	Bank's contribution to provident fund	544,500	495,000
	Utility allowance	270,000	270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		8,394,500	7,795,000
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	2,903,963	3,438,333
	Prime Bank Investment Limited	293,250	213,600
	Prime Bank Securities Limited	130,700	95,450
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,327,913	3,747,383
34a	Directors' fees of the Bank		
	Meeting fees	1,768,000	2,216,000
	Other benefits	1,135,963	1,222,333
		2,903,963	3,438,333
	Bank has paid Tk. 8,000/-as Honarium according to the BRPD circular letter no. 11 dated 04 October 2015.		
35	Consolidated Auditors' fees		
	Prime Bank Limited (note-35a)	1,035,000	1,035,000
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	86,250	-
	Prime Exchange Co. Pte. Ltd., Singapore	170,326	169,501
	PBL Exchange (UK) Ltd.	349,436	367,859
	PBL Finance (Hong Kong) Limited	215,176	19,224
		1,856,188	1,591,584
35a	Auditors' fees of the Bank		
	External Audit fee	1,035,000	1,035,000
		1,035,000	1,035,000
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	280,276,712	282,730,089
	Prime Bank Investment Limited	2,093,707	1,495,184
	Prime Bank Securities Limited	730,873	563,037
	Prime Exchange Co. Pte. Ltd., Singapore	1,631,480	1,184,750
	PBL Exchange (UK) Ltd.	2,005,579	2,145,138
	PBL Finance (Hong Kong) Limited	312,297	543,074
		287,050,648	288,661,272

		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
37a	Depreciation and repair of Bank's assets		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	195,686,316	201,648,098
	Leased assets	-	-
		195,686,316	201,648,098
	Amortization -(see annexure-C for detail)		
	Software-core banking	13,929,684	25,007,370
	Software-ATM	2,250,997	5,064,211
		16,180,681	30,071,580
	Repairs		
	Building	13,183,015	8,846,111
	Furniture and fixtures	14,823,092	6,622,430
	Office equipment	29,474,402	23,679,407
	Bank's vehicles	7,378,390	8,001,018
	Maintenance	3,550,816	3,861,445
		68,409,715	51,010,410
		280,276,712	282,730,089
38	Consolidated other expenses		
	Prime Bank Limited (note-38a)	918,964,851	804,607,537
	Prime Bank Investment Limited	11,527,758	6,771,005
	Prime Bank Securities Limited	6,867,382	8,607,995
	Prime Exchange Co. Pte. Ltd., Singapore	5,253,378	5,009,129
	PBL Exchange (UK) Ltd.	6,894,517	1,726,923
	PBL Finance (Hong Kong) Limited	3,342,059	4,438,852
		952,849,945	831,161,441
38a	Other expenses of the Bank		
	Security and cleaning	142,163,126	150,424,790
	Entertainment	30,757,506	24,413,272
	Car expenses	140,161,784	122,348,674
	ATM expenses	111,908,037	112,769,271
	Retail expenses	44,366,742	50,796,711
	Books, magazines and newspapers, etc.	1,257,850	1,626,510
	Liveries and uniforms	980,160	1,093,701
	Medical expenses	49,520	406,036
	Bank charges and commission paid	5,742,946	2,953,430
	Loss on sale of fixed assets	1,599,040	1,231,073
	House furnishing expenses	2,700,000	2,700,000
	Subscription to institutions	9,804,495	8,430,873
	Donations	85,312,109	41,123,824
	Sponsorship	26,272,345	12,044,051
	Prime Bank Cricket Club	42,123,974	44,616,355
	Traveling expenses	33,606,271	24,113,820
	Expenses for merchant banking	1,450	11,952
	Local conveyance, labor, etc.	15,481,999	14,709,865
	Business development	35,390,156	36,461,103
	Training and internship	15,226,461	13,833,954
	Remittance charges	7,463,580	6,847,051
	Cash reward to branches	2,339,500	1,252,500
	Laundry, cleaning and photographs, etc.	4,708,329	4,290,205
	Credit card expenses	27,675,035	25,684,336
	Consolidated salary (staff)	24,971,765	18,215,115
	Annual General Meeting	3,179,250	2,630,499
	Exgratia	16,627,802	16,868,529
	Welfare fund	3,314,290	2,108,536
	Prime Bank Foundation	66,285,789	42,170,723
	Miscellaneous expenses	17,493,541	18,430,778
		918,964,851	804,607,537
39	Consolidated provision for loans, investments, off balance sheet exposure & other assets		
	Provision for bad and doubtful loans and advances / investments-PBL (note-39a)	1,310,000,000	2,142,000,000
	Provision for unclassified loans and advances / investments-PBL (note-39a)	1,230,000,000	1,274,950,000
	Provision for bad and doubtful loans and advances (OBU) (note-39a)	22,500,000	-
	Provision for unclassified loans and advances / investments (OBU) (note-39a)	40,000,000	53,350,000
	Provision for off-balance sheet exposure-PBL (note-39a)	227,200,000	183,750,000
	Provision for diminution in value of investments-PBL (note-39a)	(50,000,000)	9,120,000
	Provision for diminution in value of investments-PBIL	-	161,839,304
	Provision for impairment of client margin loan-PBIL	-	419,327,384
	Provision for diminution in value of investments-PBSL	-	7,903,651
	Provision for impairment of client margin loan-PBSL	16,945,302	52,807,841
	Provision for impairment loss for investment in subsidiaries (note-39a)	-	32,459,577
	Provision for climate risk fund (note-39a)	-	-
	Provision for Good Borrower rebate (note-39a)	-	-
	Provision for other assets (note-39a)	34,600,000	7,610,000
		2,831,245,302	4,345,117,757

Amount in Taka	
Jan-Sep-17	Jan-Sep-16

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

Provision for bad and doubtful loans and advances / investments	1,310,000,000	2,142,000,000
Provision for unclassified loans and advances / investments	1,230,000,000	1,274,950,000
Provision for bad and doubtful loans and advances (OBU)	22,500,000	-
Provision for unclassified loans and advances / investments (OBU)	40,000,000	53,350,000
Provision for off-balance sheet exposure	227,200,000	183,750,000
Provision for diminution in value of investments	(50,000,000)	9,120,000
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	34,600,000	7,610,000
	2,814,300,000	3,703,239,577

40 Consolidated tax expenses

Current tax

Prime Bank Limited (note-40a)	305,000,000	100,000,000
Prime Bank Investment Limited	13,459,692	9,549,620
Prime Bank Securities Limited	3,327,078	403,919
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	635,933	-
PBL Finance (Hong Kong) Limited	-	-
	322,422,703	109,953,539

Deferred tax

Prime Bank Limited (note-40a)	-	-
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	(505,230)	(831,262)
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	(505,230)	(831,262)
	321,917,473	109,122,277

40a Tax expenses of the Bank

Current tax	305,000,000	100,000,000
Deferred tax	-	-
	305,000,000	100,000,000

41 Significant Deviation

Earnings per Share (EPS) at the end of September 2017 (Quarter 3 of 2017) has stood at Taka 1.31 which is 40.86 percent higher than the corresponding period's EPS (Taka 0.93). The main reason is that during 2017, the Bank has been able to regularize classified loans of Taka 313.49 crore through cash recovery and rescheduling as per Bangladesh Bank's regulation. Bank has also kept adequate provision against impaired loans and advances in earlier years. As a result, Bank has to take a lower charge of loan loss provision of Taka 281.43 crore in Profit and Loss Account during first three quarters of 2017 compared to the period ended on September 30, 2016 (Taka 370.32 crore). Provisioning requirement is determined at the end of every quarter as per Bangladesh Banks guideline which may vary from time to time depending on various factors. All these factors have had a positive impact on the Bank's profitability to result in a higher EPS at the end of Q3 of 2017 (both solo and consolidated).