


**Consolidated Balance Sheet as at 30 June 2019**


Particulars	Notes	Amount in Taka	
		June-19	2018
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3</b>		
Cash in hand (including foreign currencies)		3,858,138,730	3,132,734,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,998,884,376	14,539,287,480
		<b>19,857,023,106</b>	<b>17,672,021,646</b>
<b>Balance with other banks and financial institutions</b>	<b>4</b>		
In Bangladesh		6,944,588,462	10,300,411,247
Outside Bangladesh		2,213,843,766	3,327,554,977
		<b>9,158,432,227</b>	<b>13,627,966,225</b>
<b>Money at call on short notice</b>	<b>5</b>	<b>850,000,000</b>	-
<b>Investments</b>	<b>6</b>		
Government		30,232,502,156	24,646,806,239
Others		3,944,011,478	3,341,464,542
		<b>34,176,513,633</b>	<b>27,988,270,780</b>
<b>Loans, advances and lease /investments</b>			
Loans, cash credits, overdrafts etc./ investments	<b>7</b>	195,381,757,125	196,586,141,191
Bills purchased and discounted	<b>8</b>	22,513,241,643	11,609,817,551
		<b>217,894,998,767</b>	<b>208,195,958,743</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9</b>	7,367,973,415	6,996,504,016
<b>Other assets</b>	<b>10</b>	21,067,056,003	20,310,103,156
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>310,592,497,792</b>	<b>295,011,325,205</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12</b>	35,367,549,883	33,944,516,693
<b>Deposits and other accounts</b>	<b>13</b>		
Current / Al-wadeeah current deposits		35,771,366,315	32,720,490,917
Bills payable		4,876,882,422	3,045,875,590
Savings bank / Mudaraba savings deposits		43,035,101,673	41,478,074,475
Term deposits / Mudaraba term deposits		125,181,585,016	120,248,988,239
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>208,864,935,425</b>	<b>197,493,429,221</b>
<b>Other liabilities</b>	<b>14</b>	<b>40,524,871,358</b>	<b>37,274,782,999</b>
<b>Total liabilities</b>		<b>284,757,356,666</b>	<b>268,712,728,913</b>
<b>Capital / Shareholders' equity</b>			
Paid -up capital	<b>15.2</b>	11,322,834,770	11,322,834,770
Share premium	<b>15.8</b>	1,211,881,786	1,211,881,786
Non-controlling Interest	<b>15.9</b>	63	63
Statutory reserve	<b>16</b>	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	<b>17</b>	55,765,670	71,798,624
Revaluation reserve	<b>18</b>	1,496,759,104	1,496,759,104
Foreign currency translation gain	<b>19</b>	15,644,715	15,117,438
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	<b>20</b>	1,350,838,546	1,798,788,031
<b>Total Shareholders' equity</b>		<b>25,835,141,126</b>	<b>26,298,596,289</b>
<b>Total liabilities and Shareholders' equity</b>		<b>310,592,497,792</b>	<b>295,011,325,205</b>

**Consolidated Balance Sheet as at 30 June 2019**

Particulars	Notes	Amount in Taka	
		June-19	2018
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21</b>		
Acceptances and endorsements	<b>21.1</b>	62,632,871,668	52,944,055,583
Letters of guarantee	<b>21.2</b>	49,950,193,411	57,826,844,429
Irrevocable letters of credit	<b>21.3</b>	31,429,363,841	38,072,832,383
Bills for collection	<b>21.4</b>	13,671,523,044	11,613,890,781
Other contingent liabilities		-	-
		<b>157,683,951,964</b>	<b>160,457,623,176</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,682,411,985	2,095,175,884
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		1,682,411,985	2,095,175,884
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>159,366,363,949</b>	<b>162,552,799,060</b>


  
 \_\_\_\_\_  
 Company Secretary


  
 \_\_\_\_\_  
 Chief Financial Officer


  
 \_\_\_\_\_  
 Managing Director



  
 \_\_\_\_\_  
 Director


  
 \_\_\_\_\_  
 Chairman

Dated , July 28, 2019

**Prime Bank Limited**  
**and its subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the period from January to June 30, 2019**

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-19	Jan-Jun-18	Apr-Jun-19	Apr-Jun-18
Interest income / profit on investments	23	10,177,523,219	8,962,032,261	5,370,895,115	4,674,254,498
Interest / profit paid on deposits, borrowings, etc.	24	(5,741,110,038)	(5,226,221,393)	(2,937,088,866)	(2,625,002,898)
Net interest / net profit on investments		<b>4,436,413,181</b>	<b>3,735,810,868</b>	<b>2,433,806,249</b>	<b>2,049,251,600</b>
Investment income	25	1,172,982,149	1,192,425,789	620,383,882	614,520,695
Commission, exchange and brokerage	26	1,179,964,422	1,090,214,637	531,528,994	582,296,784
Other operating income	27	388,669,694	426,299,225	251,302,387	254,201,470
<b>Total operating income (A)</b>		<b>7,178,029,446</b>	<b>6,444,750,519</b>	<b>3,837,021,512</b>	<b>3,500,270,549</b>
Salaries and allowances	28	2,259,405,503	2,255,993,965	1,074,902,768	1,187,949,629
Rent, taxes, insurance, electricity, etc.	29	523,659,563	534,289,421	277,446,817	271,115,976
Legal expenses	30	21,682,207	39,858,739	13,002,285	19,045,995
Postage, stamp, telecommunication, etc.	31	34,676,860	37,635,544	18,002,323	18,569,833
Stationery, printing, advertisements, etc.	32	104,813,984	111,296,801	53,647,363	52,655,894
Managing Director's salary and fees	33	5,490,000	5,100,000	3,075,000	2,850,000
Directors' fees	34	2,189,052	2,092,953	1,139,963	1,090,574
Auditors' fees	35	1,794,024	1,423,687	1,049,196	710,127
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	220,062,601	206,395,072	117,241,977	106,654,814
Other expenses	38	641,165,117	654,976,159	327,960,867	318,675,957
<b>Total operating expenses (B)</b>		<b>3,814,938,911</b>	<b>3,849,062,341</b>	<b>1,887,468,559</b>	<b>1,979,318,799</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>3,363,090,534</b>	<b>2,595,688,179</b>	<b>1,949,552,952</b>	<b>1,520,951,750</b>
Provision for loans & advances	39	852,000,000	1,045,700,000	556,000,000	770,000,000
Provision for diminution in value of investments	39	9,932,980	13,677,521	(12,379,820)	4,477,521
Provision for impairment of client margin loan	39	579,482	(6,648,639)	(6,804,567)	(6,648,639)
Other provisions	39	61,500,000	(62,000,000)	(70,000,000)	2,000,000
<b>Total provision (D)</b>		<b>924,012,462</b>	<b>990,728,882</b>	<b>466,815,613</b>	<b>769,828,882</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>2,439,078,072</b>	<b>1,604,959,296</b>	<b>1,482,737,339</b>	<b>751,122,868</b>
Provision for taxation:					
Current tax	40	1,418,499,221	807,002,017	883,108,546	303,902,961
Deferred tax		600,312	82,319	580,942	(54,268)
		<b>1,419,099,533</b>	<b>807,084,336</b>	<b>883,689,488</b>	<b>303,848,693</b>
<b>Net profit after taxation</b>		<b>1,019,978,539</b>	<b>797,874,960</b>	<b>599,047,852</b>	<b>447,274,175</b>
Retained earnings brought forward from previous year	20.1	330,860,011	331,496,066	330,860,011	331,496,066
		<b>1,350,838,550</b>	<b>1,129,371,027</b>	<b>929,907,863</b>	<b>778,770,241</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
Non controlling interest		3	1	(0.0)	0.40
General reserve		-	-	-	-
		<b>3</b>	<b>1</b>	<b>(0.00)</b>	<b>0</b>
<b>Retained surplus</b>	20	<b>1,350,838,546</b>	<b>1,129,371,025</b>	<b>929,907,863</b>	<b>778,770,241</b>
<b>Earnings per share (EPS)</b>	45	<b>0.90</b>	<b>0.70</b>	<b>0.53</b>	<b>0.40</b>

  
Company Secretary

  
Chief Financial Officer


  
Managing Director

  
Director


  
Chairman

**Prime Bank Limited  
and its subsidiaries  
Consolidated Cash Flow Statement  
for the period from January to June 30, 2019**

Particulars	Notes	Amount in Taka	
		Jan-Jun-19	Jan-Jun-18
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		11,209,564,548	10,275,766,636
Interest payments		(5,555,444,811)	(4,859,161,019)
Dividend receipts		73,227,241	106,642,540
Fees and commission receipts in cash		1,179,964,422	1,090,214,637
Recoveries of loans previously written off		225,278,219	53,147,930
Cash payments to employees		(2,274,563,900)	(2,198,531,233)
Cash payments to suppliers		(345,645,286)	(395,870,533)
Income taxes paid		(689,979,571)	(149,553,822)
Receipts from other operating activities	41	470,673,980	548,929,613
Payments for other operating activities	42	(1,092,342,645)	(1,039,050,863)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>3,200,732,196</b>	<b>3,432,533,886</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Purchase of trading securities (Treasury bills)		(4,735,922,297)	2,301,276,409
Loans and advances to customers		(11,557,601,852)	(2,681,835,379)
Other assets		(615,867,346)	(101,167,555)
Deposits from other banks / borrowings		937,731,395	3,006,835,954
Deposits from customers		12,038,401,082	(466,857,154)
Other liabilities account of customers		1,831,006,831	690,888,013
Other liabilities		387,724,234	38,503,623
		<b>(1,714,527,952)</b>	<b>2,787,643,909</b>
<b>Net cash from operating activities</b>		<b>1,486,204,243</b>	<b>6,220,177,795</b>
<b>B) Cash flows from investing activities</b>			
Payments for purchases of securities		(582,742,491)	(17,816,840)
Purchase of property, plant and equipment		(377,774,900)	(652,541,543)
Proceeds from sale of property, plant and equipment		1,611,970	25,660
<b>Net cash used in investing activities</b>		<b>(958,905,421)</b>	<b>(670,332,723)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	-
Payments for redemption of sub-ordinated bond		(500,000,000)	(500,000,000)
Dividend paid		(1,468,031,992)	(788,631,461)
<b>Net cash used in financing activities</b>		<b>(1,968,031,992)</b>	<b>(1,288,631,461)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>(1,440,733,170)</b>	<b>4,261,213,612</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>6,800,172</b>	<b>5,942,898</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>31,303,685,171</b>	<b>29,860,716,758</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>29,869,752,173</b>	<b>34,127,873,268</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,858,138,730	3,493,257,829
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,998,884,376	20,015,043,307
Balance with other banks and financial institutions		9,158,432,227	10,295,813,731
Money at call and short notice		850,000,000	320,000,000
Prize bonds (note-6a)		4,296,840	3,758,400
		<b>29,869,752,173</b>	<b>34,127,873,268</b>

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director


  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman


Dated , July 28, 2019

**Prime Bank Limited  
and its subsidiaries  
Consolidated Statement of Changes in Equity  
for the period from January to June 30, 2019**

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2019	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	1,496,759,104	71,798,624	15,117,438	1,798,788,031	26,298,596,289
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>63</b>	<b>1,496,759,104</b>	<b>71,798,624</b>	<b>15,117,438</b>	<b>1,798,788,031</b>	<b>26,298,596,288</b>
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(12,307)	-	-	(12,307)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	(16,020,648)	-	-	(16,020,648)
Currency translation differences	-	-	-	-	-	-	-	527,276	103,967	631,243
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	55,765,670	15,644,715	1,798,891,998	26,283,194,578
Net profit for the period	-	-	-	-	-	-	-	-	1,019,978,539	1,019,978,539
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,468,031,992)	(1,468,031,992)
Share Premium	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.05	-	-	-	-	0.05
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 30 June 2019</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>63</b>	<b>1,496,759,104</b>	<b>55,765,670</b>	<b>15,644,715</b>	<b>1,350,838,546</b>	<b>25,835,141,126</b>
<b>Balance as at 30 June 2018</b>	<b>11,322,834,776</b>	<b>9,565,853,177</b>	<b>28,002,888</b>	<b>1,211,881,780</b>	<b>61</b>	<b>1,496,759,104</b>	<b>57,500,631</b>	<b>14,343,626</b>	<b>1,129,371,025</b>	<b>24,826,547,068</b>

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman


Dated , July 28, 2019

**Prime Bank Limited**  
**Balance Sheet as at 30 June 2019**

Particulars	Notes	Amount in Taka	
		June-19	2018
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (including foreign currencies)	3a	3,779,145,692	3,100,264,070
\Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,998,884,376	14,539,287,480
		<b>19,778,030,068</b>	<b>17,639,551,549</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh	4a	6,763,831,628	10,174,200,785
Outside Bangladesh		1,991,214,590	3,230,634,401
		<b>8,755,046,217</b>	<b>13,404,835,186</b>
<b>Money at call on short notice</b>	5	<b>850,000,000</b>	-
<b>Investments</b>			
Government	6a	30,232,502,156	24,646,806,239
Others		1,746,852,462	1,399,611,720
		<b>31,979,354,617</b>	<b>26,046,417,958</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts, etc./ investments	7a	197,128,311,562	196,456,187,502
Bills purchased and discounted	8a	18,757,093,595	9,353,331,214
		<b>215,885,405,157</b>	<b>205,809,518,716</b>
<b>Fixed assets including premises, furniture and fixtures</b>	9a	7,319,879,533	6,943,348,521
<b>Other assets</b>	10a	24,598,457,419	23,836,555,730
<b>Non - banking assets</b>	11	220,500,640	220,500,640
<b>Total assets</b>		<b>309,386,673,652</b>	<b>293,900,728,300</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	12a	35,367,549,883	33,944,516,693
<b>Deposits and other accounts</b>	13a.1.c		
Current / Al-wadeeah current deposits		35,780,037,728	32,742,551,758
Bills payable		4,876,882,422	3,045,875,590
Savings bank / Mudaraba savings deposits		43,035,101,673	41,478,074,475
Term deposits / Mudaraba term deposits		125,183,817,223	120,251,223,734
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>208,875,839,045</b>	<b>197,517,725,557</b>
<b>Other liabilities</b>	14a	<b>39,384,603,831</b>	<b>36,257,586,840</b>
<b>Total liabilities</b>		<b>283,627,992,760</b>	<b>267,719,829,091</b>
<b>Capital / Shareholders' equity</b>			
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.8	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	22,074,702	22,087,009
Revaluation reserve	18	1,496,759,104	1,496,759,104
Foreign currency translation gain	19a	15,370,821	14,920,954
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	1,336,346,125	1,759,002,003
<b>Total Shareholders' equity</b>		<b>25,758,680,892</b>	<b>26,180,899,209</b>
<b>Total liabilities and Shareholders' equity</b>		<b>309,386,673,652</b>	<b>293,900,728,300</b>

**Prime Bank Limited**  
**Balance Sheet as at 30 June 2019**


Particulars	Notes	Amount in Taka	
		June-19	2018
<b>OFF - BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	<b>21a</b>		
Acceptances and endorsements	<b>21a.1</b>	62,632,871,668	52,944,055,583
Letters of guarantee	<b>21a.2</b>	49,950,193,411	57,826,844,429
Irrevocable letters of credit	<b>21a.3</b>	31,429,363,841	38,072,832,383
Bills for collection	<b>21a.4</b>	11,493,722,779	11,613,890,781
Other contingent liabilities		-	-
		<b>155,506,151,699</b>	<b>160,457,623,176</b>
<b>Other commitments</b>			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,682,411,985	2,095,175,884
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		1,682,411,985	2,095,175,884
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>157,188,563,684</b>	<b>162,552,799,060</b>

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director


  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman


Dated , July 28, 2019

**Prime Bank Limited**  
**Profit and Loss Account**  
for the period from January to June 30, 2019

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-19	Jan-Jun-18	Apr-Jun-19	Apr-Jun-18
Interest income / profit on investments	23a	10,108,657,113	8,928,973,137	5,323,182,847	4,648,114,183
Interest / profit paid on deposits, borrowings, etc.	24a	(5,741,204,292)	(5,225,082,745)	(2,937,183,120)	(2,624,928,445)
<b>Net interest / net profit on investments</b>		<b>4,367,452,821</b>	<b>3,703,890,391</b>	<b>2,385,999,727</b>	<b>2,023,185,737</b>
Investment income	25a	1,158,295,081	1,143,375,058	622,697,193	579,270,725
Commission, exchange and brokerage	26a	1,066,012,129	1,008,430,158	483,138,177	541,655,969
Other operating income	27a	367,056,848	404,342,845	238,557,437	240,739,758
<b>Total operating income (A)</b>		<b>6,958,816,878</b>	<b>6,260,038,453</b>	<b>3,730,392,534</b>	<b>3,384,852,190</b>
Salaries and allowances	28a	2,170,150,737	2,183,164,187	1,027,824,391	1,149,095,938
Rent, taxes, insurance, electricity, etc.	29a	488,274,933	499,278,347	258,780,820	253,551,799
Legal expenses	30a	17,882,930	36,581,303	11,523,819	17,310,242
Postage, stamp, telecommunication, etc.	31a	29,592,183	32,511,601	15,788,429	15,744,082
Stationery, printing, advertisements, etc.	32a	101,687,613	108,128,497	51,970,394	51,378,065
Managing Director's salary and fees	33	5,490,000	5,100,000	3,075,000	2,850,000
Directors' fees	34a	1,784,252	1,642,153	965,163	915,774
Auditors' fees	35a	690,000	690,000	345,000	345,000
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	211,464,334	199,229,913	112,665,224	103,164,895
Other expenses	38a	607,101,429	624,836,975	311,320,339	307,113,255
<b>Total operating expenses (B)</b>		<b>3,634,118,410</b>	<b>3,691,162,977</b>	<b>1,794,258,578</b>	<b>1,901,469,049</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>3,324,698,468</b>	<b>2,568,875,475</b>	<b>1,936,133,956</b>	<b>1,483,383,141</b>
Provision for loans & advances	39a	852,000,000	1,045,700,000	556,000,000	770,000,000
Provision for diminution in value of investments	39a	8,500,000	11,200,000	8,000,000	2,000,000
Other provisions	39a	61,500,000	(62,000,000)	(70,000,000)	2,000,000
<b>Total provision (D)</b>		<b>922,000,000</b>	<b>994,900,000</b>	<b>494,000,000</b>	<b>774,000,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>2,402,698,468</b>	<b>1,573,975,475</b>	<b>1,442,133,956</b>	<b>709,383,141</b>
Provision for taxation					
Current tax	40a	1,410,000,000	800,000,000	880,000,000	300,000,000
Deferred tax		-	-	-	-
		1,410,000,000	800,000,000	880,000,000	300,000,000
<b>Net profit after taxation</b>		<b>992,698,468</b>	<b>773,975,475</b>	<b>562,133,956</b>	<b>409,383,141</b>
Retained earnings brought forward from previous years	20.1a	343,647,656	358,760,374	343,647,656	358,760,374
		<b>1,336,346,125</b>	<b>1,132,735,849</b>	<b>905,781,612</b>	<b>768,143,515</b>
<b>Appropriations</b>					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
<b>Retained surplus</b>	20a	<b>1,336,346,125</b>	<b>1,132,735,849</b>	<b>905,781,612</b>	<b>768,143,515</b>
<b>Earnings per share (EPS)</b>	45a	<b>0.88</b>	<b>0.68</b>	<b>0.50</b>	<b>0.36</b>

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Managing Director


  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Chairman



**Prime Bank Limited**  
**Cash Flow Statement**  
for the period from January to June 30, 2019

Particulars	Notes	Amount in Taka	
		Jan-Jun-19	Jan-Jun-18
<b>A) Cash flows from operating activities</b>			
Interest receipts in cash		10,985,424,057	10,130,369,546
Interest payments		(5,419,027,882)	(4,745,593,058)
Dividend receipts		73,227,241	84,335,993
Fees and commission receipts in cash		1,066,012,129	1,008,430,158
Recoveries of loans previously written off		225,278,219	53,147,930
Cash payments to employees		(2,185,309,134)	(2,125,701,455)
Cash payments to suppliers		(342,518,915)	(372,641,578)
Income taxes paid		(684,062,410)	(138,609,320)
Receipts from other operating activities	41a	434,279,811	477,831,155
Payments for other operating activities	42a	(1,012,501,548)	(964,314,740)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>		<b>3,140,801,568</b>	<b>3,407,254,631</b>
<b>Increase / (decrease) in operating assets and liabilities</b>			
Purchase of trading securities (Treasury bills)		(4,735,922,297)	2,301,276,409
Loans and advances to customers		(10,075,886,441)	(2,224,187,042)
Other assets		(620,816,169)	(10,329,689)
Deposits from other banks / borrowings		(910,437,645)	2,411,958,385
Deposits from customers		12,038,401,082	(466,857,154)
Other liabilities account of customers		1,831,006,831	690,888,013
Other liabilities		283,233,049	96,262,521
		<b>(2,190,421,589)</b>	<b>2,799,011,441</b>
<b>Net cash from operating activities</b>		<b>950,379,979</b>	<b>6,206,266,072</b>
<b>B) Cash flows from investing activities</b>			
Proceeds from sale of securities		(327,436,297)	-
Purchase of property, plant and equipment		(376,531,012)	(635,921,318)
Proceeds from sale of property, plant and equipment		1,611,970	25,660
<b>Net cash used in investing activities</b>		<b>(702,355,339)</b>	<b>(635,895,658)</b>
<b>C) Cash flows from financing activities</b>			
Receipts from issue of sub-ordinated bond		-	-
Payments for redemption of sub-ordinated bond		(500,000,000)	(500,000,000)
Dividend paid		(1,415,354,346)	(720,544,031)
<b>Net cash used in financing activities</b>		<b>(1,915,354,346)</b>	<b>(1,220,544,031)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>		<b>(1,667,329,707)</b>	<b>4,349,826,384</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>6,618,795</b>	<b>4,659,580</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>31,048,084,036</b>	<b>29,589,610,681</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>29,387,373,125</b>	<b>33,944,096,646</b>
<b>Cash and cash equivalents at end of the year</b>			
Cash in hand (including foreign currencies)		3,779,145,692	3,429,895,485
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,998,884,376	20,015,043,307
Balance with other banks and financial institutions		8,755,046,217	10,175,399,454
Money at call and short notice		850,000,000	320,000,000
Prize bonds (note-6a)		4,296,840	3,758,400
		<b>29,387,373,125</b>	<b>33,944,096,646</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

Dated , July 28, 2019

**Prime Bank Limited**  
**Statement of Changes in Equity**  
**for the period from January to June 30, 2019**

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 2019	11,322,834,770	1,211,881,786	10,353,413,584	1,496,759,104	22,087,009	14,920,954	1,759,002,003	26,180,899,209
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>22,087,009</b>	<b>14,920,954</b>	<b>1,759,002,003</b>	<b>26,180,899,209</b>
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(12,307)	-	-	(12,307)
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	449,868	-	449,868
Net gains and losses not recognized in the income statement	-	-	-	-	22,074,702	15,370,821	1,759,002,003	26,181,336,770
Net profit for the period	-	-	-	-	-	-	992,698,468	992,698,468
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,415,354,346)	(1,415,354,346)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-	-
<b>Balance as at 30 June 2019</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>1,496,759,104</b>	<b>22,074,702</b>	<b>15,370,821</b>	<b>1,336,346,125</b>	<b>25,758,680,892</b>
<b>Balance as at 30 June 2018</b>	<b>11,322,834,776</b>	<b>1,211,881,780</b>	<b>9,565,853,177</b>	<b>1,496,759,104</b>	<b>17,764,953</b>	<b>14,271,227</b>	<b>1,132,735,849</b>	<b>24,762,100,865</b>

  
 \_\_\_\_\_  
 Company Secretary

  
 \_\_\_\_\_  
 Chief Financial Officer

  
 \_\_\_\_\_  
 Managing Director

  
 \_\_\_\_\_  
 Director

  
 \_\_\_\_\_  
 Chairman

Dated , July 28, 2019

**Selective Notes to the Financial Statements  
as at and for the period ended 30 June 2019**

**1 Status of the bank**

Prime Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the company at 119-120 Motijheel C/A, Dhaka-1000. It commenced its banking business with one branch from April 17, 1995 under the license issued by Bangladesh Bank. At present the Bank has 146 (One Hundred Forty Six) branches including 18 (Eighteen) SME Centre/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 146 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also the Bank has 3 (Three) Off-shore Banking Units (OBU), 5 (Five) subsidiary Companies (3 Foreign subsidiaries & 2 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company for its general classes of share.

**1.1 Principal activities**

The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its branches and SME centres/ branches in Bangladesh. The Bank also provides off-shore banking services through its 3 (Three) Off-shore Banking Units (OBU).

**2 Accounting policies**

**2.1** Accounting policies in the quarterly financial statements are same as that were applied in its last annual financial statements of 31 December 2018. The consolidated financial statements include the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment Limited, Prime Bank Securities Limited, Prime Exchange Co. (Pte) Limited, Singapore, PBL Exchange (UK) Limited and PBL Finance (Hong Kong) Limited.

**2.2 Basis of preparation**

The quarterly financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987 and all other International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as applicable for the Banks.

**2.3** Adequate provision has been made against loans and advances, off-balance sheet items, investments and other assets as per Bangladesh Bank's circulars.

**2.4** Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2019 and the Income Tax Ordinance 1984.

**2.5** The consolidated financial statements have been prepared for the period ended on June 30, 2019 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

**2.6** The financial statements were approved by the Board of Directors on 28 July 2019.

**2.7 Shareholders' Equity**

	<b>June-2019</b>	<b>June-2018</b>
Paid up capital	11,322,834,770	11,322,834,776
Share premium	1,211,881,786	1,211,881,780
Statutory reserve	10,353,413,584	9,565,853,177
Revaluation gain / (loss) on investments	22,074,702	17,764,953
Revaluation reserve	1,496,759,104	1,496,759,104
Foreign currency translation gain	15,370,821	14,271,227
Surplus in profit and loss account / Retained earnings	1,336,346,125	1,132,735,849
	<b><u>25,758,680,892</u></b>	<b><u>24,762,100,865</u></b>

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

**Calculation of EPS (Basic)**

	<b>June-2019</b>	<b>June-2018</b>
Profit after tax for the period ended (Solo)	992,698,468	773,975,475
Profit after tax for the period ended	1,019,978,539	797,874,960
Weighted average number of share outstanding	1,132,283,477	1,132,283,477
Earnings per share (Solo)	0.88	0.68
Earnings per share (Consolidated)	0.90	0.70

**Calculation of EPS (Diluted)**

Profit after tax for the period (Solo)	992,698,468	773,975,475
Profit after tax for the period (Consolidated)	1,019,978,539	797,874,960
Weighted average number of share outstanding	1,132,283,477	1,132,283,477
Earnings per share (Solo)	0.88	0.68
Earnings per share (Consolidated)	0.90	0.70

**Selective Notes to the Financial Statements  
as at and for the period ended 30 June 2019**

<b>2.9 Calculation of Net Asset value per Share (NAVPS)</b>	<b>June-2019</b>	<b>June-2018</b>
Shareholders' Equity (Solo)	25,758,680,892	24,762,100,865
Shareholders' Equity (Consolidated)	25,835,141,126	24,826,547,068
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	22.75	21.87
Net Asset value per Share (NAVPS) (Consolidated)	22.82	21.93
<b>2.10 Calculation of Net Cash Flow Per Share (NOCFPS)</b>	<b>June-2019</b>	<b>June-2018</b>
Net Cash from Operating Activities (Solo)	950,379,979	6,206,266,072
Net Cash from Operating Activities (Consolidated)	1,486,204,243	6,220,177,795
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	0.84	5.48
Net operating cash flow per share (Consolidated)	1.31	5.49
<b>2.11 Reconciliation of statement of cash flows from operating activities</b>	<b>June-2019</b>	<b>June-2018</b>
Profit before provision	3,324,698,468	2,568,875,475
Adjustment for non cash items		
Depreciation on fixed asset	142,535,426	132,943,074
Amortization on software	37,986,135	22,391,435
House Furnishing	1,500,000	1,500,000
<b>Adjustment with non-operating activities</b>	<b>182,021,561</b>	<b>156,834,508</b>
Recovery of writeoff loan	225,278,219	53,147,930
Accounts Receivable	(139,536,226)	169,261,568
Accounts payable on deposits	322,176,410	479,489,687
Gain on sale of asset	(1,541,706)	-
Loss on sale of share	732,390	-
Loss on sale of asset	200,943	-
Prime Bank Foundation	(76,512,081)	54,000,000
Employees Welfare fund	(3,675,604)	2,382,050
Incentive/festival Bonus	(9,668,397)	62,562,732
Audit fee	690,000	(690,000)
	<b>318,143,949</b>	<b>820,153,967</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	(10,075,886,441)	(2,224,187,042)
Changes in deposit and other accounts	13,869,407,913	224,030,858
Changes in investment	(4,735,922,297)	2,301,276,409
Changes in borrowings	(910,437,645)	2,411,958,385
Changes in other assets	(620,816,169)	(10,329,689)
Changes in other liabilities	283,233,049	96,262,521
	<b>(2,190,421,589)</b>	<b>2,799,011,442</b>
Income Tax Paid	(684,062,410)	(138,609,320)
<b>Net cash flows from operating activities</b>	<b>950,379,979</b>	<b>6,206,266,072</b>

**2.12** As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by 'Credit Rating Information and Services Limited (CRISL)' and 'Credit Rating Agency of Bangladesh (CRAB)' based on the financial statements as at and for the year ended 31 December 2018. The following ratings have been awarded.

Particulars	CRISL		CRAB	
	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Surveillance Rating-2018	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Surveillance Rating-2017	Long Term AA	Short Term ST-2	Long Term AA2	Short Term ST-2
Outlook	Stable		Stable	
Date of Declaration	June 27, 2019		June 30, 2019	

**2.13 General**

- a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in the books of the Bank.
- c) Figures of previous year have been rearranged whenever necessary to conform to current years presentation.

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>3</b>	<b>Consolidated cash</b>		
<b>i</b>	<b>Cash in hand</b>		
	Prime Bank Limited ( <b>note-3a.1</b> )	3,779,145,692	3,100,264,070
	Prime Bank Investment Limited	43,512	32,496
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	78,849,525	32,337,601
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>3,858,138,730</b>	<b>3,132,734,166</b>
<b>ii</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	Prime Bank Limited ( <b>note-3a.2</b> )	15,998,884,376	14,539,287,480
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>15,998,884,376</b>	<b>14,539,287,480</b>
		<b>19,857,023,106</b>	<b>17,672,021,646</b>
<b>3a</b>	<b>Cash of the Bank</b>		
<b>3a.1</b>	<b>Cash in hand</b>		
	In local currency	3,671,289,330	3,035,272,918
	In foreign currency	107,856,362	64,991,152
		<b>3,779,145,692</b>	<b>3,100,264,070</b>
<b>3a.2</b>	<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
	In local currency	12,822,313,710	11,860,895,553
	In foreign currency	1,802,460,489	1,980,765,411
		14,624,774,199	13,841,660,963
	Sonali Bank as agent of Bangladesh Bank (Local currency)	1,374,110,176	697,626,516
		<b>15,998,884,376</b>	<b>14,539,287,480</b>
		<b>19,778,030,068</b>	<b>17,639,551,549</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 and MPD Circular no.01 dated April 03, 2018.		
	The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 5.5% 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	11,661,278,000	11,399,365,000
	Actual reserve maintained ( <b>note-3a.2</b> )	12,822,313,710	11,860,895,553
	Surplus / (deficit)	<b>1,161,035,710</b>	<b>461,530,553</b>
<b>b)</b>	<b>Statutory Liquidity Ratio</b>		
	Required reserve	26,213,505,000	25,888,369,000
	Actual reserve maintained- ( <b>note-3a.5</b> )	37,188,218,514	30,425,462,235
	Surplus / (deficit)	<b>10,974,713,514</b>	<b>4,537,093,235</b>
	<b>Total required reserve</b>	37,874,783,000	37,287,734,000
	<b>Actual reserve held</b>	50,010,532,224	42,286,357,788
	<b>Total surplus</b>	<b>12,135,749,224</b>	<b>4,998,623,788</b>
<b>3a.4</b>	<b>Held for Statutory Liquidity Ratio</b>		
	Cash in hand ( <b>note -3a.1</b> )	3,779,145,692	3,100,264,070
	Balance with Bangladesh Bank and its agent bank(s) ( <b>note-3a.2</b> )	3,176,570,665	2,678,391,927
	Government securities ( <b>note-6a.ii</b> )	9,735,922,297	5,000,000,000
	Government bonds ( <b>note-6a.ii</b> )	20,496,579,859	19,646,806,239
	Bangladesh Bank bills ( <b>note-6a.ii</b> )	-	-
	Debenture of HBFC ( <b>note-6a.ii</b> )	-	-
		<b>37,188,218,514</b>	<b>30,425,462,235</b>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>4</b>	<b>Consolidated balance with other banks and financial institutions In Bangladesh</b>		
	Prime Bank Limited ( <b>note-4a.1</b> )	6,763,831,628	10,174,200,785
	Prime Bank Investment Limited	8,528,062	16,805,232
	Prime Bank Securities Limited	183,132,392	133,701,566
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		6,955,492,082	10,324,707,583
	Less: Inter-company transaction	10,903,620	24,296,336
		<b>6,944,588,462</b>	<b>10,300,411,247</b>
	<b>Outside Bangladesh</b>		
	Prime Bank Limited ( <b>note-4a.2</b> )	1,991,214,590	3,230,634,401
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	53,610,908	52,263,514
	PBL Exchange (UK) Ltd.	53,277,487	17,400,313
	PBL Finance (Hong Kong) Limited	115,740,781	27,256,749
		<b>2,213,843,766</b>	<b>3,327,554,977</b>
		<b>9,158,432,227</b>	<b>13,627,966,225</b>
<b>4a</b>	<b>Balance with other banks and financial institutions of the Bank</b>		
	In Bangladesh ( <b>note-4a.1</b> )	6,763,831,628	10,174,200,785
	Outside Bangladesh ( <b>note-4a.2</b> )	1,991,214,590	3,230,634,401
		<b>8,755,046,217</b>	<b>13,404,835,186</b>
<b>5</b>	<b>Money at call and short notice</b>	850,000,000	-
<b>6</b>	<b>Consolidated investments</b>		
	<b>Government</b>		
	Prime Bank Limited ( <b>note-6a</b> )	30,232,502,156	24,646,806,239
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>30,232,502,156</b>	<b>24,646,806,239</b>
	<b>Others</b>		
	Prime Bank Limited ( <b>note-6a</b> )	1,746,852,462	1,399,611,720
	Prime Bank Investment Limited	1,272,354,297	1,209,235,975
	Prime Bank Securities Limited	924,804,719	732,616,847
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>3,944,011,478</b>	<b>3,341,464,542</b>
		<b>34,176,513,633</b>	<b>27,988,270,780</b>
<b>6a</b>	<b>Investments of the Bank</b>		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	12,605,213,102	5,981,242,329
	Held to maturity (HTM)	17,622,992,213	18,661,866,610
	Other securities	1,751,149,303	1,403,309,020
		<b>31,979,354,618</b>	<b>26,046,417,958</b>
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	2,979,836,703	5,000,000,000
	182 days treasury bills	6,756,085,593	-
	5 years treasury bills	-	-
		<b>9,735,922,297</b>	<b>5,000,000,000</b>
	30 days Bangladesh Bank bills	-	-
	Government bonds:		
	Prize bonds	4,296,840	3,697,300
	Government bonds - ( <b>note-6a.2</b> )	20,492,283,019	19,643,108,939
		<b>20,496,579,859</b>	<b>19,646,806,239</b>
		<b>30,232,502,156</b>	<b>24,646,806,239</b>
	b) Other investments:		
	Alarafah Islami Bank Subordinated Bond ( <b>note-6a.3</b> )	1,021,886,667	1,002,082,222
	Shares ( <b>note-6a.4</b> )	724,965,795	397,529,498
		<b>1,746,852,462</b>	<b>1,399,611,720</b>
		<b>31,979,354,617</b>	<b>26,046,417,958</b>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>6a.2 Government bonds</b>			
<b>Name of the bonds</b>			
<b>HTM</b>			
3 years T & T bonds	-	-	
2 years Banqladesh Government Islami Investment Bonds	1,050,000,000	800,000,000	
5 years Banqladesh Government treasury bonds	204,145,443	204,145,443	
10 years Banqladesh Government treasury bonds	9,598,572,258	10,887,446,655	
15 years Banqladesh Government treasury bonds	4,982,734,122	4,982,734,122	
20 years Banqladesh Government treasury bonds	1,787,540,389	1,787,540,389	
	<b>17,622,992,213</b>	<b>18,661,866,610</b>	
<b>HFT</b>			
3 years T & T bonds	-	-	
2 years Banqladesh Government treasury bonds	612,334,760	-	
5 years Banqladesh Government treasury bonds	773,207,014	922,782,783	
10 years Banqladesh Government treasury bonds	1,483,749,032	58,459,546	
15 years Banqladesh Government treasury bonds	-	-	
20 years Banqladesh Government treasury bonds	-	-	
	<b>2,869,290,806</b>	<b>981,242,329</b>	
	<b>20,492,283,019</b>	<b>19,643,108,939</b>	
<b>6a.3 Alarafah Islami Bank Ltd. Subordinated Bond</b>			
Opening balance	1,002,082,222	-	
Add: Investment during the year	-	1,000,000,000	
Add: Interest accrued during the year	44,975,677	2,082,222	
Less: Principal redemption during the year	-	-	
Less: Interest received during the year	(25,171,233)	-	
Redeemable value	<b>1,021,886,667</b>	<b>1,002,082,222</b>	
<b>6a.4 Investment in shares</b>			
<b>Quoted</b>			
Activefine	8,234,068	8,234,068	
Baraka Power	144,639,046	-	
Deltalife	557,440	-	
DESCO	19,262,511	19,262,511	
Glaxosmith	46,210,110	-	
Jamuna oil	7,920,719	-	
KPCL	8,156,284	8,156,284	
Meghna Petroleum	93,689,278	-	
National Bank Ltd.	27,970,098	27,970,098	
SingerBD	9,009,484	-	
UPGDCL	-	11,849,780	
Uttara Bank Ltd.	37,009,980	37,009,980	
	<b>402,659,019</b>	<b>112,482,721</b>	
<b>Unquoted</b>			
Central Depository Banqladesh Limited (CDBL)	15,694,430	15,694,430	
Central Counterparty Banqladesh Limited (CCBL)	37,500,000	-	
Investment in SWIFT	4,184,430	4,184,430	
Market Stabilization Fund	5,000,000	5,000,000	
Star Ceramics Preference Share	20,167,917	20,167,917	
Golden Harvest Ice Cream Ltd	239,760,000	240,000,000	
	<b>322,306,776</b>	<b>285,046,776</b>	
	<b>724,965,795</b>	<b>397,529,498</b>	
<b>7 Consolidated loans, advances and lease / Investments</b>			
Prime Bank Limited (note-7a)	197,128,311,562	196,456,187,502	
Prime Bank Investment Limited	5,621,446,920	5,555,902,000	
Prime Bank Securities Limited	115,216,064	209,100,070	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	202,864,974,546	202,221,189,572	
Less: Inter-company transactions	7,483,217,421	5,635,048,381	
	<b>195,381,757,125</b>	<b>196,586,141,191</b>	
<b>Consolidated bills purchased and discounted (note-8)</b>	<b>22,513,241,643</b>	<b>11,609,817,551</b>	
	<b>217,894,998,767</b>	<b>208,195,958,743</b>	

Amount in Taka	
June-2019	2018

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

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

#### Inside Banqladesh

Secured overdraft / Quard against TDR	38,892,974,952	34,158,050,229
Cash credit / Murabaha	21,817,326,433	25,398,766,903
Loans (General)	58,010,232,857	65,419,172,348
House building loans	2,242,238,361	2,135,880,724
Loans against trust receipt	11,733,862,948	9,898,090,701
Payment against document	8,771,953	10,570,751
Retail loan	15,200,628,331	15,647,508,179
Lease finance / Izara (note - 7a.2)	3,846,508,472	4,216,164,877
Credit card	877,359,778	889,193,726
Hire purchase	12,004,531,316	11,625,437,610
Other loans and advances	32,493,876,159	27,057,351,455

<b>197,128,311,562</b>	<b>196,456,187,502</b>
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#### Outside Banqladesh

-	-
<b>197,128,311,562</b>	<b>196,456,187,502</b>

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

#### Payable Inside Banqladesh

Inland bills purchased

#### Payable Outside Banqladesh

Foreign bills purchased and discounted

4,613,495,140	5,976,457,767
14,143,598,455	3,376,873,447
<b>18,757,093,595</b>	<b>9,353,331,214</b>
<b>215,885,405,157</b>	<b>205,809,518,716</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.

Number of clients	40	29
Amount of outstanding advances / investments	126,151,200,000	132,469,800,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

Name of clients	Outstanding (Tk. in million)		Total (Tk. in million)	Total (Tk. in million)
	Funded	Non-funded		
Abdul Monem Group	1,679.80	1,181.30	2,861.10	1,230.60
ACI Group	3,942.30	1,044.70	4,987.00	5,013.90
Annata Apparel Group	1,638.40	1,993.00	3,631.40	3,130.30
Abul Khair Group	2,220.60	3,489.80	5,710.40	5,623.20
BSRM Group	955.20	3,280.40	4,235.60	4,366.70
BSRM Limited	-	-	-	768.20
BRAC	3,407.60	16.80	3,424.40	4,669.40
BSM Group	-	-	-	-
BSA Group	190.30	112.20	302.50	570.40
BPC Group	-	93.70	93.70	90.80
BRB Group	-	657.90	657.90	676.10
Birds Group	-	-	-	2,235.90
City Group	1,828.00	2,109.30	3,937.30	2,857.40
Confidence Group	1,862.40	4,176.10	6,038.50	6,640.50
CPCL Group	303.70	829.90	1,133.60	1,137.00
Dipon Group	1,360.10	474.10	1,834.20	1,874.20
DBL Group	950.80	1,318.20	2,269.00	1,173.70
Energypac Group	-	-	-	-
Envoy Group	-	-	-	866.50
FGS Group	-	-	-	3,028.20
GMS Group	1,344.30	1,635.10	2,979.40	2,793.00
Hameem Group	1,159.20	827.50	1,986.70	2,216.30
Index Group	2,056.30	4,064.90	6,121.20	5,375.50
Kabir Group	2,322.70	2,810.30	5,133.00	4,278.00
KDS Group	2,308.30	2,390.00	4,698.30	3,751.50
Labib Group	-	-	-	2,862.80
Meghna Group	-	7,822.20	7,822.20	4,722.80
Molla Group	1,396.70	805.80	2,202.50	3,412.20
Modern Poly Industries Limited	-	101.10	101.10	-
Monico Group	60.80	1,965.40	2,026.20	1,127.40



Name of clients	Amount in Taka			
	June-2019		2018	
	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Nasir Group	2,109.80	863.70	2,973.50	3,245.20
Noman Group	2,809.50	584.80	3,394.30	3,292.10
NZ Group	-	-	-	2,134.00
NDE Group	1,164.10	1,636.60	2,800.70	2,684.00
Prime Bank Investment Ltd & Prime Bank Securities Ltd	3,680.70	100.00	3,780.70	3,520.10
Pran-RFL Group	2,254.20	1,279.90	3,534.10	3,723.70
Pakiza Group	-	-	-	2,373.80
Reedisha Group	-	-	-	1,648.60
RB Group	1,580.40	3,436.9	5,017.30	2,527.70
Samuda Group	57.30	70.0	127.30	-
Square Group	320.20	882.5	1,202.70	925.00
Seacom Group	724.70	757.9	1,482.60	1,920.00
Standard Group	5,048.00	1,233.0	6,281.00	7,664.70
Summit Group	1,972.50	6,528.8	8,501.30	6,200.50
TK Group	1,062.70	1,833.80	2,896.50	3,340.00
Transcom Group	1,358.20	1,398.8	2,757.00	2,938.40
Toma Group	1,628.40	701.6	2,330.00	1,936.30
Uttara Group	33.10	1,504.8	1,537.90	2,284.30
Youth Group	1,163.50	436.3	1,599.80	1,719.90
Viyellatex Group	1,097.60	649.70	1,747.30	1,899.00
	<b>59,052.40</b>	<b>67,098.80</b>	<b>126,151.20</b>	<b>132,469.80</b>

#### 7a.2 Large loan restructuring

- The outstanding liability against the restructured Loan (General) of Jamuna Denims Limited stands at BDT 170,35,78,753 as on 30.06.19. Earlier, the said liability was restructured on 19.11.2015 with the approval of Bangladesh Bank vide their letter dated 02.09.2015 for a period of 12 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring".
- The outstanding liabilities against the restructured Loan (General) of S. A. Oil Refinery Limited and Samannaz Super Oil Limited amounting to BDT 75,92,08,244.16 have been written-off on 30.11.2018. Earlier, the said liabilities were restructured on 15.02.2016 with the approval of Bangladesh Bank vide their letter dated 27.09.2015 for a period of 6 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring".

#### 7a.3 Classification of loans, advances and lease / investments

##### Unclassified

Standard including staff loan	199,805,095,259	184,598,901,214
Special mention account (SMA)	2,971,185,081	8,524,850,547
	<b>202,776,280,340</b>	<b>193,123,751,761</b>

##### Classified

Sub-standard	2,072,670,846	1,372,812,160
Doubtful	367,120,495	2,603,299,522
Bad / Loss	10,669,333,476	8,709,655,272
	<b>13,109,124,817</b>	<b>12,685,766,955</b>
	<b>215,885,405,157</b>	<b>205,809,518,716</b>

#### 7a.4 Particulars of required provision for loans, advances and lease / investments

Status	Base for provision	Rate (%)		
<b>General Provision</b>				
Loans/investments (Including SMA)	202,776,280,340	*Various	4,607,444,753	3,700,870,137
Interest receivable on loans	1,025,795,767	*Various	85,000,000	6,297,425
			<b>4,692,444,753</b>	<b>3,707,167,562</b>

\*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 (%)		
<b>Specific provision</b>				
Sub-standard	901,335,169	20	180,267,034	163,428,045
Doubtful	139,143,090	50	69,571,545	910,256,390
Bad / Loss	4,334,056,865	100	4,334,056,865	3,489,303,892
			4,583,895,444	4,562,988,327
			9,276,340,196	8,270,155,889
Required provision for loans, advances and lease / investments			9,402,541,942	8,293,445,807
Total provision maintained (note - 14, 14a3 & 14a.5)			<b>126,201,746</b>	<b>23,289,918</b>
Excess / (short) provision				

Amount in Taka	
June-2019	2018

**7a.13 Particulars of required provision on Off-balance Sheet Exposures**

	Base for provision	Rate 1%	
Acceptances and endorsements	62,632,871,668	626,328,717	529,440,556
Letter of guarantee	49,950,193,411	499,501,934	578,268,444
Letter of credit	31,429,363,841	314,293,638	380,728,324
Bills for collection	-	-	-
Forward assets purchased and forward deposits placed	1,682,411,985	16,824,120	20,951,759
Required provision on Off-balance Sheet Exposures		<b>1,456,948,409</b>	<b>1,509,389,083</b>
Total provision maintained (note - 14a.4)		1,463,090,000	1,513,090,000
Excess / (short) provision		<b>6,141,591</b>	<b>3,700,917</b>

**8 Consolidated bills purchased and discounted**

Prime Bank Limited (note-8a)	18,757,093,595	9,353,331,214
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	3,756,148,048	2,256,486,337
	<b>22,513,241,643</b>	<b>11,609,817,551</b>

**8a Bills purchased and discounted**

Payable in Bangladesh	4,613,495,140	5,976,457,767
Payable outside Bangladesh	14,143,598,455	3,376,873,447
	<b>18,757,093,595</b>	<b>9,353,331,214</b>

**9 Consolidated fixed assets including premises, furniture and fixtures**

Prime Bank Limited (note-9a)	7,319,879,533	6,943,348,521
Prime Bank Investment Limited	30,999,526	34,308,053
Prime Bank Securities Limited	9,981,758	10,584,742
Prime Exchange Co. Pte. Ltd., Singapore	1,059,493	1,954,177
PBL Exchange (UK) Ltd.	5,896,077	6,103,108
PBL Finance (Hong Kong) Limited	157,029	205,415
	<b>7,367,973,415</b>	<b>6,996,504,016</b>

**9a Fixed assets including premises, furniture and fixtures of the Bank**

<b>Property, Plant &amp; Equipment</b>			
Land	3,719,444,788	3,719,444,788	
Building	1,675,689,418	1,672,929,942	
Furniture and fixtures	512,507,070	500,408,056	
Office equipment and machinery	939,125,598	700,117,298	
Vehicles	65,982,101	66,070,895	
Library books	-	-	
	<b>6,912,748,976</b>	<b>6,658,970,979</b>	
Less: Accumulated depreciation	-	-	
	<b>6,912,748,976</b>	<b>6,658,970,979</b>	
<b>Intangibles assets</b>			
Software-core banking	393,757,401	271,004,385	
Software-ATM	13,373,156	13,373,156	
Cost of intangibles assets	<b>407,130,558</b>	<b>284,377,542</b>	
Less: Accumulated amortization	-	-	
	<b>407,130,558</b>	<b>284,377,542</b>	
	<b>7,319,879,533</b>	<b>6,943,348,521</b>	

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>10 Consolidated other assets</b>			
Prime Bank Limited ( <b>note-10a</b> )		24,598,457,419	23,836,555,730
Less: Investment in Prime Bank Investment Limited ( <b>note-10a.5</b> )		(2,999,999,940)	(2,999,999,940)
Less: Investment in Prime Bank Securities Limited ( <b>note-10a.5</b> )		(712,500,000)	(712,500,000)
Less: PBIL investment in Prime Bank Securities Ltd. ( <b>below</b> )		(37,500,000)	(37,500,000)
Less: Investment in PBL Exchange (UK) Ltd. ( <b>note-10a.5</b> )		(56,352,624)	(56,352,624)
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore ( <b>note-10a.5</b> )		(10,993,235)	(10,993,235)
Less: Investment in PBL Finance (Hong Kong) Limited ( <b>note-10a.5</b> )		(34,365,722)	(34,365,722)
		<b>20,746,745,898</b>	<b>19,984,844,209</b>
Prime Bank Investment Limited (investment in PBSL)		37,500,000	37,500,000
Prime Bank Investment Limited		64,778,815	97,132,285
Prime Bank Securities Limited		123,426,336	141,520,263
Prime Exchange Co. Pte. Ltd., Singapore		5,984,347	5,145,002
PBL Exchange (UK) Ltd.		7,477,352	6,829,618
PBL Finance (Hong Kong) Limited		81,143,254	37,131,779
		<b>320,310,104</b>	<b>325,258,948</b>
		<b>21,067,056,003</b>	<b>20,310,103,156</b>
<b>10a Other assets of the Bank</b>			
Stationery and stamps		50,488,490	50,406,794
Exchange adjustment account		-	13,996,548
Investment in subsidiary ( <b>note-10a.5</b> )		3,814,211,521	3,814,211,521
Off-shore Banking Units		10,335,871,000	8,886,688,000
Due from Off-shore Banking Units		152,973,087	292,652,897
Prepaid expenses		21,654,350	44,754,439
Interest / profit receivable on loan ( <b>note-10a.1</b> )		1,025,795,767	884,460,124
Interest receivable on Govt. securities		580,523,920	582,323,336
Advance deposits and advance rent		234,857,150	284,080,601
Prepaid expenses against house furnishing		11,984,583	11,344,418
Balance with PBSL		136,040,690	71,760,010
Branch adjustments account		18,515,760	18,517,480
Suspense account ( <b>note -10a.2</b> )		123,095,444	244,727,208
Encashment of PSP / BSP		971,741,622	997,709,958
Advance income tax paid ( <b>note-10a.6</b> )		17,358,040,584	16,673,978,174
Credit card		130,243,631	96,028,502
Sundry assets ( <b>note -10a.3</b> )		121,263,907	48,256,616
		<b>35,087,301,506</b>	<b>33,015,896,627</b>
Less: Off-shore Banking Units		<b>10,488,844,087</b>	<b>9,179,340,897</b>
		<b>24,598,457,419</b>	<b>23,836,555,730</b>
<b>10a.1</b>	Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.		
<b>10a.2</b>	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.		
<b>10a.3 Sundry assets</b>			
Protested Bills		19,674,467	17,978,649
Islamic Transit Account		5,052,806	5,894,000
Others		96,536,635	24,383,967
		<b>121,263,907</b>	<b>48,256,616</b>
<b>10a.4 Particulars of required provision for other assets</b>			
		<b>Rate</b>	
Purchase of credit card bills	71,000,000	100%	71,000,000
Protested bills	19,674,467	100%	19,674,467
Legal Expenses	2,139,894	100%	2,139,894
Others	112,781,159	100%	112,781,159
Required provision for other assets			205,595,520
Total provision maintained ( <b>note - 14a.8</b> )			268,133,148
Excess / (short) provision			<b>62,537,628</b>
<b>10a.5 Investment in subsidiaries</b>			
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>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>10a.6 Advance income tax paid</b>			
Opening Balance		16,673,978,174	16,182,416,743
Add: Paid during the year		684,062,410	491,561,431
		<b>17,358,040,584</b>	<b>16,673,978,174</b>
<b>11 Non-Banking Assets</b>			
<b>Name of Parties</b>	<b>Possession date</b>		
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>
<p>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.</p>			
<b>12 Consolidated borrowings from other banks, financial institutions and agents</b>			
Prime Bank Limited ( <b>note-12a</b> )		35,367,549,883	33,944,516,693
Prime Bank Investment Limited		3,161,142,802	3,026,635,625
Prime Bank Securities Limited		519,574,619	393,452,756
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		3,802,500,000	2,214,960,000
		42,850,767,304	39,579,565,074
Less: Inter-company transactions		7,483,217,421	5,635,048,381
		<b>35,367,549,883</b>	<b>33,944,516,693</b>
<b>12a Borrowings from other banks, financial institutions and agents of the Bank</b>			
In Bangladesh ( <b>note-12a.1</b> )		19,852,990,519	18,612,725,751
Outside Bangladesh		15,514,559,364	15,331,790,942
		<b>35,367,549,883</b>	<b>33,944,516,693</b>
<b>12a.1 In Bangladesh</b>			
Call deposits		400,000,000	-
Prime Bank Subordinated Bond		8,500,000,000	9,000,000,000
Financial Sector Support Program		1,155,185,542	1,079,099,944
EDF borrowings from Bangladesh Bank		9,709,641,191	8,439,710,789
Refinance against SME loan from Bangladesh Bank		88,163,786	93,915,018
		<b>19,852,990,519</b>	<b>18,612,725,751</b>
<b>13 Consolidated deposits and other accounts</b>			
<b>Current deposits and other accounts</b>			
Prime Bank Limited ( <b>note-13a.1.c</b> )		35,780,037,728	32,742,551,758
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>35,780,037,728</b>	<b>32,742,551,758</b>
Less: Inter-company transactions		8,671,413	22,060,841
		<b>35,771,366,315</b>	<b>32,720,490,917</b>
<b>Bills payable</b>			
Prime Bank Limited ( <b>note-13a.1.c</b> )		4,876,882,422	3,045,875,590
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>4,876,882,422</b>	<b>3,045,875,590</b>
<b>Savings bank / Mudaraba savings deposits</b>			
Prime Bank Limited ( <b>note-13a.1.c</b> )		43,035,101,673	41,478,074,475
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>43,035,101,673</b>	<b>41,478,074,475</b>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>Term / Fixed deposits</b>			
Prime Bank Limited ( <b>note-13a.1.c</b> )		125,183,817,223	120,251,223,734
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>125,183,817,223</b>	<b>120,251,223,734</b>
Less: Inter-company transactions		2,232,207	2,235,495
		<b>125,181,585,016</b>	<b>120,248,988,239</b>
		<b>208,864,935,425</b>	<b>197,493,429,221</b>
<b>13a Deposits and other accounts of the Bank</b>			
Deposits from banks ( <b>note -13a.1.a</b> )		721,207,866	3,554,678,702
Deposits from customers ( <b>note-13a.1.b</b> )		208,154,631,179	193,963,046,855
		<b>208,875,839,045</b>	<b>197,517,725,557</b>
<b>13a.1 a) Deposits from Banks</b>			
Current deposits and other accounts		7,396,128	5,178,979
Savings bank / Mudaraba savings deposits		366,362,349	762,515,592
Special notice deposits		347,449,389	285,077,673
Fixed deposits		-	2,501,906,458
		<b>721,207,866</b>	<b>3,554,678,702</b>
<b>b) Customer Deposits</b>			
<b>i) Current deposits and other accounts</b>			
Current / Al-wadeeah current deposits		15,479,548,242	14,344,791,527
Foreign currency deposits		6,581,364,832	6,348,181,790
Security deposits		7,730,616	7,945,616
Sundry deposits ( <b>note - 13a.2</b> )		14,320,596,273	12,836,137,818
		<b>36,389,239,963</b>	<b>33,537,056,750</b>
Less: Off-shore Banking Units		616,598,362	799,683,971
		<b>35,772,641,600</b>	<b>32,737,372,779</b>
<b>ii) Bills payable</b>			
Pay orders issued		4,849,561,051	3,033,276,813
Pay slips issued		2,404,576	2,484,749
Demand draft payable		24,579,680	9,783,228
Foreign demand draft		313,592	313,592
T. T. payable		-	-
Bill Pay ATM		23,523	17,208
		<b>4,876,882,422</b>	<b>3,045,875,590</b>
<b>iii) Savings bank / Mudaraba savings deposits</b>			
<b>iv) Term / Fixed deposits</b>			
Fixed deposits / Mudaraba fixed deposits		80,793,207,862	71,458,093,658
Special notice deposits		11,263,972,474	12,652,594,309
Non resident Taka deposits		1,554,851,373	1,698,132,023
Scheme deposits		31,224,336,125	31,655,419,613
		<b>124,836,367,834</b>	<b>117,464,239,603</b>
		<b>208,154,631,179</b>	<b>193,963,046,855</b>
		<b>208,875,839,045</b>	<b>197,517,725,557</b>
<b>c) Deposits and other accounts</b>			
<b>Current deposits and other accounts</b>			
Deposits from banks ( <b>note -13a.1.a</b> )		7,396,128	5,178,979
Deposits from customers ( <b>note-13a.1.b.i</b> )		35,772,641,600	32,737,372,779
		<b>35,780,037,728</b>	<b>32,742,551,758</b>
<b>Bills payable</b>			
Deposits from banks ( <b>note -13a.1.a</b> )		-	-
Deposits from customers ( <b>note-13a.1.b.ii</b> )		4,876,882,422	3,045,875,590
		<b>4,876,882,422</b>	<b>3,045,875,590</b>
<b>Savings bank / mudaraba savings deposits</b>			
Deposits from banks ( <b>note -13a.1.a</b> )		366,362,349	762,515,592
Deposits from customers ( <b>note-13a.1.b.iii</b> )		42,668,739,323	40,715,558,882
		<b>43,035,101,673</b>	<b>41,478,074,475</b>
<b>Term / Fixed deposits</b>			
Deposits from banks ( <b>note -13a.1.a</b> )		347,449,389	2,786,984,131
Deposits from customers ( <b>note-13a.1.b.iv</b> )		124,836,367,834	117,464,239,603
		<b>125,183,817,223</b>	<b>120,251,223,734</b>
		<b>208,875,839,045</b>	<b>197,517,725,557</b>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>13a.2 Sundry deposits</b>			
F.C. held against back to back L/C		5,289,935,156	5,311,288,453
Sundry creditors		883,379,256	767,157,404
Risk fund and service charges (CCS and lease finance)		39,024,054	55,094,400
Sale proceeds of PSP / BSP		872,346,050	362,071,050
Margin on letters of guarantee		930,097,884	884,411,352
Margin on letters of credit		1,902,897,407	1,887,199,994
Margin on FDBP / IDBP, export bills, etc		148,517,685	118,163,254
Lease deposits		60,543,577	57,823,429
Interest / profit payable on deposits		2,147,834,824	1,825,658,414
Withholding VAT/Tax /Excise duty payable to Government Authority		172,907,122	562,791,382
Others		1,873,113,256	1,004,478,687
		<b>14,320,596,273</b>	<b>12,836,137,818</b>
<b>13a.3 Payable on demand and time deposits</b>			
<b>a) Demand deposits</b>			
Current deposits		15,486,944,369	14,349,970,506
Savings deposits (9%)		3,873,159,151	3,733,026,703
Foreign currency deposits (Non interest bearing)		5,964,766,470	5,548,497,819
Security deposits		7,730,616	7,945,616
Sundry deposits		14,320,596,273	12,836,137,818
Bills payable		4,876,882,422	3,045,875,590
		<b>44,530,079,300</b>	<b>39,521,454,051</b>
<b>b) Time deposits</b>			
Savings deposits (91%)		39,161,942,522	37,745,047,772
Fixed deposits		80,793,207,862	73,960,000,116
Special notice deposits		11,611,421,863	12,937,671,982
Deposits under schemes		31,224,336,125	31,655,419,613
Non resident Taka deposits		1,554,851,373	1,698,132,023
		<b>164,345,759,745</b>	<b>157,996,271,506</b>
		<b>208,875,839,045</b>	<b>197,517,725,557</b>
<b>14 Consolidated other liabilities</b>			
Prime Bank Limited ( <b>note-14a</b> )		39,384,603,831	36,257,586,840
Prime Bank Investment Limited		671,821,758	724,298,400
Prime Bank Securities Limited		269,977,943	238,146,149
Prime Exchange Co. Pte. Ltd., Singapore		84,825,214	40,958,922
PBL Exchange (UK) Ltd.		41,879,178	7,767,563
PBL Finance (Hona Kona) Limited		71,763,434	6,025,124
		<b>40,524,871,358</b>	<b>37,274,782,999</b>
Less: Inter-company transactions		-	-
		<b>40,524,871,358</b>	<b>37,274,782,999</b>
<b>14a Other liabilities of the Bank</b>			
Exchange adjustment account		636,290	-
Expenditure and other payables		279,219,839	147,779,820
Provision for bonus		217,625,062	227,293,459
Provision for income tax ( <b>note - 14a.1</b> )		21,495,551,971	20,085,551,971
Deferred tax liability ( <b>note-14a.2</b> )		930,373,650	930,373,650
Unearned commission on bank guarantee		54,070,343	7,820,643
Unearned profit (Markup)		356,819,275	291,233,755
Provision for off-balance sheet exposures ( <b>note-14a.4</b> )		1,463,090,000	1,513,090,000
Provision for Off-shore Banking Units ( <b>note-14a.5</b> )		755,550,000	743,550,000
Fund for employee welfare fund (EWF)		4,200,000	7,875,604
Fund for Prime Bank Foundation (PBF)		81,000,000	157,512,081
Provision for loans and advances / investments ( <b>note - 14a.3</b> )		8,561,974,642	7,540,378,507
Provision for Interest receivable on loans and advances / investments		85,017,300	9,517,300
Provision for diminution in value of investments		44,128,249	35,628,249
Interest suspense account		4,251,685,764	4,026,761,377
Provision for Impairment loss for investment in subsidiaries		205,344,092	180,094,092
Provision for climate risk fund		10,000,000	10,000,000
Provision of rebate for good borrower		15,207,111	15,207,111
Credit Card		10,323,288	-
Other liabilities		294,653,808	70,536,074
Other provision ( <b>note - 14a.7</b> )		268,133,148	257,383,148
		<b>39,384,603,831</b>	<b>36,257,586,840</b>

	<b>Amount in Taka</b>	
	<b>June-2019</b>	<b>2018</b>
<b>14a.1 Provision for income tax</b>		
Opening Balance	20,085,551,971	18,335,551,971
Add: Addition during the year	1,410,000,000	1,750,000,000
Less: Adjustment with advance tax	-	-
	<b><u>21,495,551,971</u></b>	<b><u>20,085,551,971</u></b>
<b>14a.2 Deferred tax liability</b>		
<b>Deferred tax liability</b>		
Balance as on 1 January	930,373,650	930,373,650
Add/(Less): Provision for revaluation of land and building	-	-
Add: Addition / Adjustment during the year (note-40a)	-	-
Balance as on the date	<b><u>930,373,650</u></b>	<b><u>930,373,650</u></b>
<b>14a.3 Provision for loans, advances and lease / investments</b>		
Movement in specific provision on classified loans / investments:		
Provision held as on 1 January	4,060,384,783	3,773,742,337
Less: Fully provided debts written off/settlement during the year	(43,682,085)	(2,607,437,692)
Add Recoveries of amounts previously written off	225,278,219	203,780,138
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)	(150,000,000)	2,690,300,000
Balance as on the date	<b><u>4,091,980,918</u></b>	<b><u>4,060,384,783</u></b>
<b>Movement in general provision on unclassified loans / investments</b>		
Provision held as on 1 January	3,479,993,724	4,415,993,724
Add Amount transferred to classified provision	-	-
Add General provision made during the year (note-39a)	990,000,000	(936,000,000)
Balance as on the date	<b><u>4,469,993,724</u></b>	<b><u>3,479,993,724</u></b>
	<b><u>8,561,974,642</u></b>	<b><u>7,540,378,507</u></b>
<b>14a.4 Provision for off-balance sheet exposures</b>		
Provision held as on 1 January	1,513,090,000	1,678,090,000
Add Amount transferred from classified provision	-	-
Add Provision made during the year (note-39a)	(50,000,000)	(165,000,000)
Balance as on the date	<b><u>1,463,090,000</u></b>	<b><u>1,513,090,000</u></b>
<b>14a.5 Provision for Off-shore Banking Units</b>		
Movement in specific provision on classified loans / investments:		
Provision held as on 1 January	506,900,000	496,200,000
Add Transferred from Unclassified Provision of OBU	-	-
Add Net charge to profit and loss account (note-39a)	5,500,000	10,700,000
Balance as on the date	<b><u>512,400,000</u></b>	<b><u>506,900,000</u></b>
<b>Movement in general provision on unclassified loans / investments</b>		
Provision held as on 1 January	236,650,000	220,150,000
Add Amount transferred to classified provision of OBU	-	-
Add General provision made during the year (note-39a)	6,500,000	16,500,000
Balance as on the date	<b><u>243,150,000</u></b>	<b><u>236,650,000</u></b>
	<b><u>755,550,000</u></b>	<b><u>743,550,000</u></b>
<b>14a.7 Other provision for classified assets</b>		
Balance as on 1 January	257,383,148	204,083,148
Add: Addition during the year (note-39a)	10,750,000	53,300,000
Less: Adjustment during the year	-	-
Balance as on the date	<b><u>268,133,148</u></b>	<b><u>257,383,148</u></b>

Amount in Taka	
June-2019	2018

## 15 Share capital

### 15.1 Authorized capital

2,500,000,000 ordinary shares of Taka 10 each

25,000,000,000 25,000,000,000

### 15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash

986,756,137 ordinary shares of Taka 10 each issued as bonus shares

115,527,340 ordinary shares of Taka 10 each issued as right shares

300,000,000	300,000,000
9,867,561,370	9,867,561,370
1,155,273,400	1,155,273,400
<b>11,322,834,770</b>	<b>11,322,834,770</b>

### 15.3 History of paid-up capital

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

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

### 15.4 Share premium

11,552,734 ordinary shares of Taka 200 each per share

Less: Income tax deduction at source @ 3% on total premium

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

Less: Transferred to Paid-up Capital

### 15.5 Non controlling interest

Share capital

Retained earnings

60	60
3	3
<b>63</b>	<b>63</b>

## 16 Statutory reserve

Balance on 1 January

Addition during the year ( 20% of pre-tax profit)

10,353,413,584	9,565,853,177
-	787,560,407
<b>10,353,413,584</b>	<b>10,353,413,584</b>

## 17 Consolidated revaluation gain / loss on investments

Prime Bank Limited (**note-17a**)

Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore

Gain on revaluation of Investment at Prime Exchange (UK) Ltd.

Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

22,074,702	22,087,009
39,253,919	38,209,946
(2,724,624)	(3,361,374)
(2,838,327)	14,863,043
<b>55,765,670</b>	<b>71,798,624</b>

### 17a Revaluation gain / loss on investments of the Bank

Opening balance on 1 January

Add: Amortized/Revaluation Gain

Less: Adjustment of amortization/revaluation gain against sale/maturity

Add: Adjustment of revaluation gain/(loss) of OBU fixed assets

Less: Adjustment of Revaluation loss

22,087,009	17,749,598
-	57,349,488
-	(52,987,310)
(12,307)	(24,768)
-	-
<b>22,074,702</b>	<b>22,087,009</b>



		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</b>
<b>18</b>	<b>Revaluation reserve</b>		
	Balance on 1 January	1,767,012,161	1,767,012,161
	Adjustment during the year	-	-
	Balance as on the date	1,767,012,161	1,767,012,161
	Less: Provision for deferred tax	(270,253,057)	(270,253,057)
		<b>1,496,759,104</b>	<b>1,496,759,104</b>
<b>19</b>	<b>Consolidated foreign currency translation gain/ (loss)</b>		
	Prime Bank Limited ( <b>note-19a</b> )	15,370,821	14,920,954
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	46,040	(8,551)
	PBL Exchange (UK) Ltd.	11,488	(107,404)
	PBL Finance (Hong Kong) Limited	216,365	312,440
		<b>15,644,715</b>	<b>15,117,438</b>
<b>19a</b>	<b>Foreign currency translation gain/ (loss)</b>		
	Balance on 1 January	14,920,954	13,414,088
	Addition during the year	449,868	1,506,866
		<b>15,370,821</b>	<b>14,920,954</b>
<b>20</b>	<b>Consolidated retained earnings / movement of profit and loss account</b>		
	Prime Bank Limited ( <b>note-20a</b> )	1,336,795,992	1,760,508,869
	Prime Bank Investment Limited	174,683,685	171,979,126
	Prime Bank Securities Limited	(182,891,293)	(153,975,418)
	Prime Exchange Co. Pte. Ltd., Singapore	5,993,203	12,441,761
	PBL Exchange (UK) Ltd.	(28,856,262)	(30,425,774)
	PBL Finance (Hong Kong) Limited	98,514,631	108,050,252
		<b>1,404,239,956</b>	<b>1,868,578,816</b>
	Less: Minority Interest	(3.49)	(3.44)
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(1,561,298)	(10,903,571)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(51,116,348)	(57,183,859)
	Less: Foreign currency translation gains	(723,761)	(1,703,351)
		<b>1,350,838,546</b>	<b>1,798,788,031</b>
<b>20a</b>	<b>Retained earnings / movement of profit and loss account of the Bank</b>		
	Balance on 1 January	1,759,002,003	1,079,304,405
	Revaluation reserve	-	-
	Addition during the year	992,698,468	2,187,802,036
	Transfer to statutory reserve	-	(787,560,407)
	Cash dividend	(1,415,354,346)	(720,544,031)
	Issue of bonus shares	-	-
	Balance as on the date	<b>1,336,346,125</b>	<b>1,759,002,003</b>
	Add: Foreign currency translation gain/ (loss)	449,868	1,506,866
		<b>1,336,795,992</b>	<b>1,760,508,869</b>
<b>20.1</b>	<b>Consolidated retained earnings brought forward from previous year</b>		
	Prime Bank Limited ( <b>note-20.1 a</b> )	343,647,656	358,760,374
	Prime Bank Investment Ltd.	171,979,126	66,646,548
	Prime Bank Securities Ltd.	(153,975,418)	(58,315,338)
	Prime Exchange Co. Pte. Ltd., Singapore	(23,107)	(122,277)
	PBL Exchange (UK) Ltd.	(30,425,774)	(36,245,907)
	PBL Finance (Hong Kong) Limited	(249,955)	(438,251)
		330,952,528	330,285,148
	Foreign currency translation gain on 1 January	(92,517)	2,429,428
		<b>330,860,011</b>	<b>332,714,576</b>
<b>20.1.a</b>	<b>Retained earnings brought forward from previous year of the Bank</b>		
	Balance on 1 January	1,759,002,003	1,079,304,405
	Transferred from revaluation reserve	-	-
	Bonus shares issued	-	-
	Cash dividend paid	(1,415,354,346)	(720,544,031)
	Balance at 31	<b>343,647,656</b>	<b>358,760,374</b>
	Foreign currency translation gain on 1 January	-	-
		<b>343,647,656</b>	<b>358,760,374</b>

		<b>Amount in Taka</b>	
		<b>June-2019</b>	<b>2018</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> )	62,632,871,668	52,944,055,583
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>62,632,871,668</b>	<b>52,944,055,583</b>
<b>21.2</b>	<b>Letters of guarantee</b>		
	Prime Bank Limited ( <b>note-21a.2</b> )	49,950,193,411	57,826,844,429
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>49,950,193,411</b>	<b>57,826,844,429</b>
<b>21.3</b>	<b>Irrevocable Letters of Credit</b>		
	Prime Bank Limited ( <b>note-21a.3</b> )	31,429,363,841	38,072,832,383
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		<b>31,429,363,841</b>	<b>38,072,832,383</b>
<b>21.4</b>	<b>Bills for collection</b>		
	Prime Bank Limited ( <b>note-21a.4</b> )	11,493,722,779	11,613,890,781
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,177,800,265	-
		<b>13,671,523,044</b>	<b>11,613,890,781</b>
		<b>157,683,951,964</b>	<b>160,457,623,176</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)	56,381,818,337	46,572,419,905
	Back to back bills (Local)	5,498,342,935	5,444,080,575
	Back to back bills (EPZ)	752,710,396	927,555,103
		62,632,871,668	52,944,055,583
	Les: Margin	(5,289,935,156)	(5,311,288,453)
		<b>57,342,936,512</b>	<b>47,632,767,130</b>
<b>21a.2</b>	<b>Letters of guarantee</b>		
	Letters of guarantee (Local)	19,630,652,519	20,135,357,878
	Letters of guarantee (Foreign)	30,319,540,892	37,691,486,551
	Foreign counter guarantees	-	-
		49,950,193,411	57,826,844,429
	Les: Margin	(930,097,884)	(884,411,352)
		<b>49,020,095,526</b>	<b>56,942,433,077</b>
<b>21a.3</b>	<b>Irrevocable Letters of Credit</b>		
	Letters of credit (Sight)	7,040,928,345	9,246,043,120
	Letters of credit (Deferred)	17,794,542,963	21,554,689,067
	Back to back L/C	6,593,892,533	7,272,100,196
		31,429,363,841	38,072,832,383
	Les: Margin	(1,902,897,407)	(1,887,199,994)
		<b>29,526,466,434</b>	<b>36,185,632,390</b>
<b>21a.4</b>	<b>Bills for collection</b>		
	Outward bills for collection	11,493,722,779	11,613,890,781
		11,493,722,779	11,613,890,781
	Les: Margin	(148,517,685)	(118,163,254)
		<b>11,345,205,093</b>	<b>11,495,727,526</b>
		<b>155,506,151,699</b>	<b>160,457,623,176</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>22</b>	<b>Income statement</b>		
	<b>Income:</b>		
	Interest, discount and similar income ( <b>note-22.1</b> )	11,193,724,953	9,988,012,202
	Dividend income ( <b>note-25a</b> )	73,227,241	84,335,993
	Fees, commission and brokerage ( <b>note-22.2</b> )	482,856,881	505,496,159
	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 ( <b>note-26a.1</b> )	583,155,248	502,933,999
	Income from non-banking assets	-	-
	Other operating income ( <b>note-27a</b> )	367,056,848	404,342,845
	Profit <i>less</i> losses on interest rate changes	-	-
		<b>12,700,021,170</b>	<b>11,485,121,198</b>
	<b>Expenses:</b>		
	Interest / profit paid on deposits, borrowings, etc. ( <b>note-24a</b> )	5,741,204,292	5,225,082,745
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses ( <b>note-22.3</b> )	2,846,495,421	2,910,991,494
	Other operating expenses ( <b>note-38a</b> )	607,101,429	624,836,975
	Depreciation on banking assets ( <b>note-37a</b> )	180,521,561	155,334,508
		<b>9,375,322,702</b>	<b>8,916,245,724</b>
		<b>3,324,698,468</b>	<b>2,568,875,474</b>
<b>22.1</b>	<b>Interest, discount and similar income</b>		
	Interest income / Profit on investments ( <b>note-23a</b> )	10,108,657,113	8,928,973,137
	Interest income on treasury bills / reverse repo / bonds ( <b>note-25a</b> )	970,146,317	1,032,134,841
	Gain on Discounted bond / bills ( <b>note-25a</b> )	83,418,308	35,974,891
	Gain on sale of shares ( <b>note-25a</b> )	5,189,369	-
	Gain on Govt. security trading ( <b>note-25a</b> )	5,496,411	1,683,871
	Interest on debentures ( <b>note-25a</b> )	46,156,853	-
		<b>11,219,064,370</b>	<b>9,998,766,740</b>
	Less: Loss on revaluation of security trading ( <b>note-25a</b> )	25,339,418	10,754,538
		<b>11,193,724,953</b>	<b>9,988,012,202</b>
<b>22.2</b>	<b>Fees, commission and brokerage</b>		
	Commission ( <b>note-26a</b> )	482,856,881	505,496,159
	Settlement fee-PBIL ( <b>note-26a</b> )	-	-
		<b>482,856,881</b>	<b>505,496,159</b>
<b>22.3</b>	<b>Administrative expenses</b>		
	Salary and allowances ( <b>note-28a</b> )	2,170,150,737	2,183,164,187
	Rent, taxes, insurance, electricity, etc. ( <b>note-29a</b> )	488,274,933	499,278,347
	Legal expenses ( <b>note-30a</b> )	17,882,930	36,581,303
	Postage, stamp, telecommunication, etc. ( <b>note-31a</b> )	29,592,183	32,511,601
	Stationery, printing, advertisement, etc. ( <b>note-32a</b> )	101,687,613	108,128,497
	Managing Director's salary and fees ( <b>note-33</b> )	5,490,000	5,100,000
	Directors' fees ( <b>note-34a</b> )	1,784,252	1,642,153
	Auditors' fees ( <b>note-35a</b> )	690,000	690,000
	Repair of Bank's assets ( <b>note-37a</b> )	30,942,773	43,895,405
		<b>2,846,495,421</b>	<b>2,910,991,494</b>
<b>23</b>	<b>Consolidated interest income / profit on investment</b>		
	Prime Bank Limited ( <b>note-23a</b> )	10,108,657,113	8,928,973,137
	Prime Bank Investment Limited	96,197,279	84,276,053
	Prime Bank Securities Limited	6,891,455	4,081,565
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	102,194,301	57,039,472
		<b>10,313,940,148</b>	<b>9,074,370,227</b>
	Less: Inter-company transactions	136,416,929	112,337,966
		<b>10,177,523,219</b>	<b>8,962,032,261</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>23a Interest income / profit on investment of the Bank</b>			
Loans (General) / Musharaka		2,598,884,881	1,916,676,543
Loans against trust receipts		483,723,500	315,172,111
Packing credit		20,493,193	14,495,260
House building loan		111,603,047	116,074,622
Lease finance / Izara		208,566,025	191,637,658
Hire purchase		595,776,067	446,465,292
Payment against documents		996,952	285,567
Cash credit / Bai-Muajjal		1,192,951,926	1,265,093,035
Secured overdraft		1,364,326,855	1,204,642,864
Consumer credit scheme		885,425,799	925,412,392
Staff loan		47,641,889	52,307,839
Agricultural Loan		79,793,360	232,905,839
Forced loan		5,856,162	46,405,586
Documentary bills purchased		549,798,628	341,483,336
Interest income from credit card		80,966,049	95,025,264
Other loans and advances / Investments		1,299,874,319	1,221,198,883
<b>Total interest / profit on loans and advances / investments</b>		<b>9,526,678,651</b>	<b>8,385,282,090</b>
Interest / profit on balance with other banks and financial institutions		347,218,003	332,884,262
Interest on call loans		22,747,986	46,338,153
Interest / profit received from foreign banks		212,012,473	164,468,632
		<b>10,108,657,113</b>	<b>8,928,973,137</b>
<b>24 Consolidated interest / profit paid on deposits, borrowings, etc.</b>			
Prime Bank Limited ( <b>note-24a</b> )		5,741,204,292	5,225,082,745
Prime Bank Investment Limited		70,482,177	73,554,938
Prime Bank Securities Limited		10,442,562	9,383,385
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		55,492,190	30,629,638
		<b>5,877,621,221</b>	<b>5,338,650,706</b>
Less: Inter-company transactions		136,511,183	112,429,313
		<b>5,741,110,038</b>	<b>5,226,221,393</b>
<b>24a Interest / profit paid on deposits, borrowings, etc. of the Bank</b>			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits		488,977,238	514,846,094
Special notice deposits		155,314,983	146,253,177
Term deposits / Mudaraba term deposits		2,691,530,873	2,089,836,566
Deposits under scheme		1,394,471,069	1,917,296,451
Foreign currency deposits ( <b>note-24a.1</b> )		22,123,651	21,546,328
Others		18,001,871	17,740,296
		<b>4,770,419,686</b>	<b>4,707,518,913</b>
ii) Interest / Profit paid for borrowings:			
Call deposits		14,608,472	3,155,611
Bangladesh Bank-refinance		31,305,090	620,653
Local bank accounts		106,272,861	88,488,586
Foreign bank accounts		395,827,772	303,525,009
PBL bond		422,770,411	121,773,973
		<b>970,784,606</b>	<b>517,563,832</b>
		<b>5,741,204,292</b>	<b>5,225,082,745</b>
<b>24a.1 Foreign currency deposits</b>			
Interest / profit paid on F.C		22,123,651	17,844,402
Interest / profit paid on N.F.C.D		-	3,701,926
Interest / profit paid on R. F.C.D		-	-
		<b>22,123,651</b>	<b>21,546,328</b>
<b>25 Consolidated investment income</b>			
Prime Bank Limited ( <b>note-25a</b> )		1,158,295,081	1,143,375,058
Prime Bank Investment Limited		10,627,652	38,362,818
Prime Bank Securities Limited		4,059,416	10,687,913
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>1,172,982,149</b>	<b>1,192,425,789</b>
Less: Inter-company transactions		-	-
		<b>1,172,982,149</b>	<b>1,192,425,789</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>25a Investment income of the bank</b>			
Interest on treasury bills / Reverse repo / bonds		970,146,317	1,032,134,841
Interest on debentures / bonds		46,156,853	-
Gain on discounted bond / bills		83,418,308	35,974,891
Gain on sale of shares		5,189,369	-
Gain on Govt. security trading		5,496,411	1,683,871
Dividend on shares		73,227,241	84,335,993
		<b>1,183,634,498</b>	<b>1,154,129,597</b>
Less: Loss on sale/revaluation of security trading		25,339,418	10,754,538
		<b>1,158,295,081</b>	<b>1,143,375,058</b>
<b>26 Consolidated commission, exchange and brokerage</b>			
Prime Bank Limited ( <b>note-26a</b> )		1,066,012,129	1,008,430,158
Prime Bank Investment Limited		19,407,356	9,758,147
Prime Bank Securities Limited		17,813,766	5,741,162
Prime Exchange Co. Pte. Ltd., Singapore		30,862,551	25,998,236
PBL Exchange (UK) Ltd.		38,293,369	31,259,267
PBL Finance (Hong Kong) Limited		7,575,251	9,027,667
		<b>1,179,964,422</b>	<b>1,090,214,637</b>
<b>26a Commission, exchange and brokerage of the Bank</b>			
Commission on L/Cs		132,986,772	121,260,447
Commission on L/Cs-back to back		212,499,859	181,441,943
Commission on L/Gs		74,514,827	159,514,722
Commission on remittance		32,711,148	36,910,079
Underwriting Commission regarding Treasury bill/ Bond		605,878	2,412,970
Commission from sale of BSP /PSP/Others		29,538,396	3,955,999
		482,856,881	505,496,159
Exchange gain ( <b>note -26a.1</b> ) - including gain from FC dealings		583,155,248	502,933,999
Settlement fees / Brokerage		-	-
		<b>1,066,012,129</b>	<b>1,008,430,158</b>
<b>26a.1 Exchange gain</b>			
Exchange gain		603,477,035	514,353,175
Exchange gain-credit card		-	-
Less: Exchange loss		(20,321,787)	(11,419,176)
		<b>583,155,248</b>	<b>502,933,999</b>
<b>27 Consolidated other operating income</b>			
Prime Bank Limited ( <b>note-27a</b> )		367,056,848	404,342,845
Prime Bank Investment Limited		6,490,004	7,147,435
Prime Bank Securities Limited		331,064	36,213
Prime Exchange Co. Pte. Ltd., Singapore		58,037	200,976
PBL Exchange (UK) Ltd.		142,337	-
PBL Finance (Hong Kong) Limited		14,685,659	14,663,103
		<b>388,763,948</b>	<b>426,390,572</b>
Less: Inter-company transactions		94,254	91,347
		<b>388,669,694</b>	<b>426,299,225</b>
<b>27a Other operating income of the Bank</b>			
Locker rent		9,892,328	9,895,607
Service and other charges		108,375,059	130,704,603
Retail Income		113,240,833	126,320,419
Income from ATM service		7,678,150	6,456,546
Credit card income ( <b>note-27a.2</b> )		31,812,069	42,279,488
Postage / telex / SWIFT/ fax		16,787,502	9,015,386
Rebate from foreign Bank outside Bangladesh		29,396,852	32,723,853
Profit on sale of fixed assets		1,541,706	-
Miscellaneous earnings ( <b>note-27a.1</b> )		48,332,349	46,946,943
		<b>367,056,848</b>	<b>404,342,845</b>
<b>27a.1 Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.</b>			
<b>27a.2 Credit card income</b>			
Annual fees		5,384,456	12,993,357
Inter-change fees		14,202,951	14,240,253
Others		12,224,662	15,045,878
		<b>31,812,069</b>	<b>42,279,488</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>28 Consolidated salaries and allowances</b>			
Prime Bank Limited ( <b>note-28a</b> )		2,170,150,737	2,183,164,187
Prime Bank Investment Limited		27,171,573	23,095,344
Prime Bank Securities Limited		24,708,117	12,997,543
Prime Exchange Co. Pte. Ltd., Singapore		12,069,704	12,480,839
PBL Exchange (UK) Ltd.		13,347,877	10,970,843
PBL Finance (Hong Kong) Limited		11,957,495	13,285,208
		<b>2,259,405,503</b>	<b>2,255,993,965</b>
<b>28a Salaries and allowances of the Bank</b>			
Basic pay		909,781,980	986,381,539
Allowances		617,993,077	653,672,857
Bonus		389,224,484	284,783,867
Bank's contribution to provident fund		88,576,591	89,828,871
Retirement benefits/ Leave encashment		17,326,949	13,897,053
Gratuity		147,247,657	154,600,000
		<b>2,170,150,737</b>	<b>2,183,164,187</b>
<b>29 Consolidated rent, taxes, insurance, electricity, etc.</b>			
Prime Bank Limited ( <b>note-29a</b> )		488,274,933	499,278,347
Prime Bank Investment Limited		12,824,922	13,659,452
Prime Bank Securities Limited		5,532,829	4,306,583
Prime Exchange Co. Pte. Ltd., Singapore		6,868,960	6,464,510
PBL Exchange (UK) Ltd.		5,406,875	5,491,678
PBL Finance (Hong Kong) Limited		4,751,044	5,088,850
		<b>523,659,563</b>	<b>534,289,421</b>
<b>29a Rent, taxes, insurance, electricity, etc. of the Bank</b>			
Rent, rates and taxes		354,877,183	353,560,570
Lease rent		77,120	74,092
Insurance		68,552,642	73,971,841
Power and electricity		64,767,988	71,671,844
		<b>488,274,933</b>	<b>499,278,347</b>
<b>30 Consolidated legal expenses</b>			
Prime Bank Limited ( <b>note-30a</b> )		17,882,930	36,581,303
Prime Bank Investment Limited		155,825	421,000
Prime Bank Securities Limited		310,500	75,100
Prime Exchange Co. Pte. Ltd., Singapore		926,129	612,350
PBL Exchange (UK) Ltd.		2,406,823	2,168,986
PBL Finance (Hong Kong) Limited		-	-
		<b>21,682,207</b>	<b>39,858,739</b>
<b>30a Legal expenses of the Bank</b>			
Legal expenses		8,489,256	32,669,671
Other professional charges		9,393,673	3,911,632
		<b>17,882,930</b>	<b>36,581,303</b>
<b>31 Consolidated postage, stamp, telecommunication, etc.</b>			
Prime Bank Limited ( <b>note-31a</b> )		29,592,183	32,511,601
Prime Bank Investment Limited		640,387	810,770
Prime Bank Securities Limited		2,145	1,842
Prime Exchange Co. Pte. Ltd., Singapore		741,554	1,019,135
PBL Exchange (UK) Ltd.		366,664	405,979
PBL Finance (Hong Kong) Limited		3,333,928	2,886,217
		<b>34,676,860</b>	<b>37,635,544</b>
<b>31a Postage, stamp, telecommunication, etc. of the Bank</b>			
Postage & Courier		126,246	145,257
Telegram, telex, fax and internet		651,835	1,100,937
Data communication		11,804,008	14,317,382
Telephone - office		16,850,487	16,785,929
Telephone - residence		159,607	162,096
		<b>29,592,183</b>	<b>32,511,601</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>32 Consolidated stationery, printing and advertisements, etc.</b>			
Prime Bank Limited ( <b>note-32a</b> )		101,687,613	108,128,497
Prime Bank Investment Limited		585,681	1,243,706
Prime Bank Securities Limited		308,113	364,728
Prime Exchange Co. Pte. Ltd., Singapore		1,380,000	985,464
PBL Exchange (UK) Ltd.		536,615	315,171
PBL Finance (Hong Kong) Limited		315,962	259,234
		<b>104,813,984</b>	<b>111,296,801</b>
<b>32a Stationery, printing and advertisements, etc. of the Bank</b>			
Office and security stationery		39,844,287	24,828,077
Computer consumable stationery		43,417,226	42,348,806
Publicity and advertisement		18,426,100	40,951,614
		<b>101,687,613</b>	<b>108,128,497</b>
<b>33 Managing Director's salary and fees</b>			
Basic salary		3,300,000	3,000,000
Bonus		660,000	600,000
House rent allowance		600,000	600,000
Bank's contribution to provident fund		330,000	300,000
Utility allowance		180,000	180,000
House maintenance allowance		240,000	240,000
Others		180,000	180,000
		<b>5,490,000</b>	<b>5,100,000</b>
<b>34 Consolidated Directors' fees</b>			
Prime Bank Limited ( <b>note-34a</b> )		1,784,252	1,642,153
Prime Bank Investment Limited		294,400	257,600
Prime Bank Securities Limited		110,400	193,200
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		<b>2,189,052</b>	<b>2,092,953</b>
<b>34a Directors' fees of the Bank</b>			
Meeting fees		1,021,200	888,000
Other benefits		763,052	754,153
		<b>1,784,252</b>	<b>1,642,153</b>
As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period from January to March 2019.			
<b>35 Consolidated Auditors' fees</b>			
Prime Bank Limited ( <b>note-35a</b> )		690,000	690,000
Prime Bank Investment Limited		95,833	87,500
Prime Bank Securities Limited		86,250	86,250
Prime Exchange Co. Pte. Ltd., Singapore		169,926	123,011
PBL Exchange (UK) Ltd.		244,691	254,152
PBL Finance (Hong Kong) Limited		507,323	182,774
		<b>1,794,024</b>	<b>1,423,687</b>
<b>35a Auditors' fees of the Bank</b>			
External Audit fee		690,000	690,000
		<b>690,000</b>	<b>690,000</b>
<b>36 Charges on loan losses</b>			
Loan -written off		-	-
Interest waived		-	-
		-	-
<b>37 Consolidated depreciation and repair of Bank's assets</b>			
Prime Bank Limited ( <b>note-37a</b> )		211,464,334	199,229,913
Prime Bank Investment Limited		4,124,442	3,216,724
Prime Bank Securities Limited		1,556,076	1,349,917
Prime Exchange Co. Pte. Ltd., Singapore		1,314,339	1,236,237
PBL Exchange (UK) Ltd.		1,547,472	1,263,009
PBL Finance (Hong Kong) Limited		55,938	99,272
		<b>220,062,601</b>	<b>206,395,072</b>

	<b>Amount in Taka</b>	
	<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>37a Depreciation and repair of Bank's assets</b>		
<b>Depreciation - (see annexure-C for detail)</b>		
Fixed assets	142,535,426	132,943,074
Leased assets		-
	<b>142,535,426</b>	<b>132,943,074</b>
<b>Amortization -(see annexure-C for detail)</b>		
Software-core banking	35,020,418	20,805,318
Software-ATM	2,965,717	1,586,117
	<b>37,986,135</b>	<b>22,391,435</b>
<b>Repairs</b>		
Building	4,881,364	9,168,685
Furniture and fixtures	3,148,707	6,907,362
Office equipment	16,515,030	21,092,415
Bank's vehicles	5,254,553	5,447,415
Maintenance	1,143,119	1,279,528
	<b>30,942,773</b>	<b>43,895,405</b>
	<b>211,464,334</b>	<b>199,229,913</b>
<b>38 Consolidated other expenses</b>		
Prime Bank Limited ( <b>note-38a</b> )	607,101,429	624,836,975
Prime Bank Investment Limited	11,894,659	15,628,789
Prime Bank Securities Limited	6,106,992	4,132,031
Prime Exchange Co. Pte. Ltd., Singapore	3,064,131	2,680,645
PBL Exchange (UK) Ltd.	12,138,495	6,879,936
PBL Finance (Hong Kong) Limited	859,412	817,782
	<b>641,165,117</b>	<b>654,976,159</b>
<b>38a Other expenses of the Bank</b>		
Security and cleaning	95,014,314	90,772,145
Entertainment	28,328,921	15,506,004
Car expenses	85,287,019	93,600,257
ATM expenses	72,218,404	84,847,753
Retail expenses	1,009,853	6,936,702
Books, magazines and newspapers, etc.	723,000	915,263
Liveries and uniforms	535,275	854,220
Medical expenses	185,862	-
Bank charges and commission paid	3,674,519	5,444,236
Loss on sale of fixed assets	200,943	112,539
Loss on sale of share	732,390	-
House furnishing expenses	1,500,000	1,500,000
Subscription to institutions	15,292,719	10,772,593
Donations	40,656,415	63,480,491
Sponsorship	19,191,065	24,914,619
Prime Bank Cricket Club	33,145,877	33,265,188
Traveling expenses	10,027,397	10,818,095
Corporate action fees	1,350	10,000
Local conveyance, labor, etc.	10,971,154	10,646,977
Business development	31,763,174	27,623,135
Training and internship	4,849,278	5,289,523
Remittance charges	4,865,401	4,197,294
Cash reward to branches	5,308,367	3,773,404
Laundry, cleaning and photographs, etc.	3,537,797	3,435,038
Credit card expenses	19,496,423	23,680,769
Consolidated salary (staff)	15,231,550	17,407,614
Annual General Meeting	1,624,630	2,238,325
Exgratia	8,707,110	8,850,692
Welfare fund	4,200,000	6,000,000
Prime Bank Foundation	81,000,000	54,000,000
Miscellaneous expenses	7,821,221	13,944,099
	<b>607,101,429</b>	<b>624,836,975</b>



<b>Amount in Taka</b>	
<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>

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

Provision for bad and doubtful loans and advances/investments-PBL <b>(note-39)</b>	(150,000,000)	379,900,000
Provision for unclassified loans and advances/investments-PBL <b>(note-39a)</b>	990,000,000	670,100,000
Provision for bad and doubtful loans and advances (OBU) <b>(note-39a)</b>	5,500,000	10,700,000
Provision for unclassified loans and advances/investments (OBU) <b>(note-39a)</b>	6,500,000	(15,000,000)
Provision for off-balance sheet exposure-PBL <b>(note-39a)</b>	(50,000,000)	(45,000,000)
Provision for diminution in value of investments-PBL <b>(note-39a)</b>	8,500,000	11,200,000
Provision for interest receivable	75,500,000	
Provision for diminution in value of investments-PBIL	-	-
Provision for impairment of client margin loan-PBIL	-	-
Provision for impairment loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	1,432,980	2,477,521
Provision for impairment of client margin loan-PBSL	579,482	(6,648,639)
Provision for impairment loss for investment in subsidiaries <b>(note-39a)</b>	25,250,000	6,000,000
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>	10,750,000	(23,000,000)
	<b>924,012,462</b>	<b>990,728,882</b>

As per BSEC instruction circular reference # BSEC/Mukhopatro (3rd Khondo)/2011/06 dated July 02, 2018 and BSEC/CMRRC/2009-193/212 dated December 10, 2018, provision has been made by Prime Bank Securities Limited and Prime Bank Investment Limited against diminution in value of investments and impairment of client margin loan.

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

Provision for bad and doubtful loans and advances / investments	(150,000,000)	379,900,000
Provision for unclassified loans and advances / investments	990,000,000	670,100,000
Provision for bad and doubtful loans and advances (OBU)	5,500,000	10,700,000
Provision for unclassified loans and advances / investments (OBU)	6,500,000	(15,000,000)
Provision for off-balance sheet exposure	(50,000,000)	(45,000,000)
Provision for diminution in value of investments	8,500,000	11,200,000
Provision for impairment loss for investment in subsidiaries	25,250,000	6,000,000
Provision for interest receivable	75,500,000	
Provision for climate risk fund	-	-
Provision for Good Borrower rebate	-	-
Provision for other assets	10,750,000	(23,000,000)
	<b>922,000,000</b>	<b>994,900,000</b>

**40 Consolidated tax expenses**

**Current tax**

Prime Bank Limited <b>(note-40a)</b>	1,410,000,000	800,000,000
Prime Bank Investment Limited	1,747,833	5,147,784
Prime Bank Securities Limited	6,234,818	1,854,233
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	516,570	-
PBL Finance (Hong Kong) Limited	-	-
	<b>1,418,499,221</b>	<b>807,002,017</b>

**Deferred tax**

Prime Bank Limited <b>(note-40a)</b>	-	-
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	600,312	82,319
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	<b>600,312</b>	<b>82,319</b>
	<b>1,419,099,533</b>	<b>807,084,336</b>

**40a Tax expenses of the Bank**

Current tax	1,410,000,000	800,000,000
Deferred tax	-	-
	<b>1,410,000,000</b>	<b>800,000,000</b>

**41 Consolidated receipts from other operating activities**

Prime Bank Limited <b>(note-41a)</b>	434,279,811	477,831,155
Prime Bank Investment Limited	17,117,656	45,510,253
Prime Bank Securities Limited	4,390,480	10,724,126
Prime Exchange Co. Pte. Ltd., Singapore	58,037	200,976
PBL Exchange (UK) Ltd.	142,337	-
PBL Finance (Hong Kong) Limited	14,685,659	14,663,103
	<b>470,673,980</b>	<b>548,929,613</b>

		<b>Amount in Taka</b>	
		<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>
<b>41a Receipts from other operating activities of the Bank</b>			
Locker rent		9,892,328	9,895,607
Service and other charges		108,375,059	149,674,390
Retail Income		113,240,833	126,320,419
Income from ATM services		7,678,150	6,456,546
Credit card income		31,812,069	42,279,488
Postage / Telex / Fax / SWIFT charge recoveries		16,787,502	36,629,686
Rebate from foreign Bank outside Bangladesh		29,396,852	32,723,853
Gain from sale of treasury bond / shares		68,764,670	26,904,224
Miscellaneous earnings		48,332,349	46,946,943
		<b>434,279,811</b>	<b>477,831,155</b>
<b>42 Consolidated payments for other operating activities</b>			
Prime Bank Limited (note-42a)		1,012,501,548	964,314,740
Prime Bank Investment Limited		25,906,026	30,865,111
Prime Bank Securities Limited		12,149,116	8,795,006
Prime Exchange Co. Pte. Ltd., Singapore		11,770,700	10,899,652
PBL Exchange (UK) Ltd.		20,563,548	15,200,731
PBL Finance (Hong Kong) Limited		9,451,707	8,975,623
		<b>1,092,342,645</b>	<b>1,039,050,863</b>
<b>42a Payments for other operating activities of the Bank</b>			
Rent, rates and taxes		488,274,933	499,278,347
Legal expenses		17,882,930	36,581,303
Postage and communication charges, etc.		29,592,183	60,125,901
Directors' fees		1,784,252	1,642,153
Other expenses		474,967,251	366,687,036
		<b>1,012,501,548</b>	<b>964,314,740</b>
<b>43 (Increase) / decrease of consolidated other assets</b>			
Prime Bank Limited (note-43a)		(620,816,169)	92,178,274
Inter-company capital		-	-
Prime Bank Investment Limited		32,353,470	4,462,322
Prime Bank Securities Limited		18,093,927	(45,501,891)
Prime Exchange Co. Pte. Ltd., Singapore		(839,365)	59,092
PBL Exchange (UK) Ltd.		(647,734)	518,010
PBL Finance (Hong Kong) Limited		(44,011,475)	(6,352,642)
		<b>(615,867,346)</b>	<b>45,363,165</b>
<b>43a (Increase)/ decrease of other assets of the Bank</b>			
T & T bonds		21,514,169,686	20,645,191,161
Stationery and stamps		50,488,490	50,406,794
Advance deposits and advance rent		234,857,150	284,080,601
Branch adjustment account		18,515,760	18,517,480
Suspense account		123,095,444	244,727,208
Encashment of PSP / BSP		971,741,622	997,709,958
Credit card		130,243,631	96,028,502
Sundry assets		3,984,155,242	4,069,789,153
		<b>27,027,267,026</b>	<b>26,406,450,857</b>
		<b>(620,816,169)</b>	<b>92,178,274</b>
<b>44 Increase / (decrease) of consolidated other liabilities</b>			
Prime Bank Limited (note-44a)		283,233,049	(678,988,274)
Prime Bank Investment Limited		(52,476,642)	26,609,469
Prime Bank Securities Limited		29,272,259	68,559,602
Prime Exchange Co. Pte. Ltd., Singapore		44,910,264	(16,371,122)
PBL Exchange (UK) Ltd.		34,748,364	(20,725,084)
PBL Finance (Hong Kong) Limited		48,036,940	(19,160,550)
		<b>387,724,234</b>	<b>(640,075,960)</b>
<b>44a Increase / (decrease) of other liabilities of the Bank</b>			
Expenditure and other payables		97,384,384	147,779,820
Provision for bonus		5,462,337	8,593,459
Unearned commission on bank guarantee		54,070,343	7,820,643
Other liabilities		65,585,520	-
Interest suspense account		4,251,685,764	4,026,761,377
		<b>4,474,188,348</b>	<b>4,190,955,299</b>
		<b>283,233,049</b>	<b>(678,988,274)</b>

<b>Amount in Taka</b>	
<b>Jan-Jun-2019</b>	<b>Jan-Jun-2018</b>

**45 Consolidated earnings per share (CEPS)**

Net profit after tax (Numerator)  
Number of Ordinary shares outstanding (Denominator)  
Consolidated earnings per share (CEPS)

1,019,978,539	797,874,960
1,132,283,477	1,132,283,477
<b>0.90</b>	<b>0.70</b>

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

**45a Earnings per share (EPS) of the Bank**

Net profit after tax (Numerator)  
Number of Ordinary shares outstanding (Denominator)  
Earnings per share (EPS)

992,698,468	773,975,475
1,132,283,477	1,132,283,477
<b>0.88</b>	<b>0.68</b>

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

**46 Number of employees of the Bank**

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 3.127.