Consolidated Balance Sheet as at 31 March 2017

Particulars	Notes	Amount in Taka	
		Mar-17	2016
PROPERTY AND ASSETS			
Cash	**3**		
In hand (including foreign currencies)		2,940,893,091	2,772,028,445
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,259,413,205	15,013,759,704
		17,200,306,296	**17,785,788,149**
Balance with other banks and financial institutions	**4**		
In Bangladesh		249,044,882	706,407,180
Outside Bangladesh		2,892,791,648	2,872,544,857
		3,141,836,530	**3,578,952,037**
Money at call and short notice	**5**	**1,270,000,000**	**540,000,000**
Investments	**6**		
Government		49,480,536,441	47,653,799,061
Others		2,492,383,009	2,618,012,934
		51,972,919,450	**50,271,811,995**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	**7**	155,813,442,600	158,022,379,691
Bills purchased and discounted	**8**	14,956,800,725	14,467,473,496
		170,770,243,325	**172,489,853,187**
Fixed assets including premises, furniture and fixtures	**9**	6,724,128,999	6,610,488,699
Other assets	**10**	5,249,272,197	6,055,998,848
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**256,549,207,437**	**257,553,393,555**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12**	11,902,069,418	13,088,287,002
Deposits and other accounts	**13**		
Current / Al-wadeeah current deposits		32,524,514,699	31,868,669,008
Bills payable		2,682,946,576	5,168,363,915
Savings bank / Mudaraba savings deposits		36,457,531,991	35,628,622,433
Term deposits / Mudaraba term deposits		122,729,270,795	125,169,606,738
Bearer certificate of deposit		-	-
Other deposits		-	-
		194,394,264,061	**197,835,262,094**
Other liabilities	**14**	**24,162,052,520**	**21,336,454,114**
Total liabilities		**230,458,385,999**	**232,260,003,210**
Capital / Shareholders' equity			
Paid -up capital	**15.2**	10,293,486,160	10,293,486,160
Share premium	**15.8**	2,241,230,396	2,241,230,396
Minority Interest	**15.9**	60	60
Statutory reserve	**16**	9,204,058,242	9,204,058,242
Revaluation gain / loss on investments	**17**	51,157,763	53,313,727
Revaluation reserve	**18**	1,506,285,073	1,506,285,073
Foreign currency translation gain	**19**	7,044,107	5,907,315
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	**20**	2,759,556,750	1,961,106,485
Total Shareholders' equity		**26,090,821,438**	**25,293,390,345**
Total liabilities and Shareholders' equity		**256,549,207,437**	**257,553,393,555**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21**		
Acceptances and endorsements	**21.1**	41,868,122,395	35,566,350,756
Letters of guarantee	**21.2**	67,075,636,471	67,416,908,068
Irrevocable letters of credit	**21.3**	29,981,220,471	27,311,640,065
Bills for collection	**21.4**	9,709,444,970	8,263,541,574
Other contingent liabilities		-	-
		148,634,424,306	**138,558,440,463**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		**148,634,424,306**	**138,558,440,463**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

Prime Bank Limited
and its subsidiaries
Consolidated Profit and Loss Account
for the period from January to March 31, 2017

Particulars	Notes	Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
Interest income / profit on investments	23	3,491,716,841	3,498,060,727
Interest / profit paid on deposits, borrowings, etc.	24	(2,546,123,890)	(2,872,405,183)
Net interest / net profit on investments		**945,592,952**	**625,655,543**
Investment income	25	2,425,151,936	2,688,630,678
Commission, exchange and brokerage	26	492,418,721	417,390,255
Other operating income	27	139,513,495	159,714,203
Total operating income (A)		**4,002,677,103**	**3,891,390,681**
Salaries and allowances	28	919,071,869	921,517,828
Rent, taxes, insurance, electricity, etc.	29	215,498,997	181,063,354
Legal expenses	30	10,340,083	19,486,672
Postage, stamp, telecommunication, etc.	31	25,865,732	21,634,299
Stationery, printing, advertisements, etc.	32	46,575,536	42,395,485
Managing Director's salary and fees	33	2,596,500	2,415,000
Directors' fees	34	982,961	839,680
Auditors' fees	35	421,084	344,263
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	79,961,520	92,976,773
Other expenses	38	244,966,709	231,632,699
Total operating expenses (B)		**1,546,280,990**	**1,514,306,051**
Profit / (loss) before provision (C=A-B)		**2,456,396,113**	**2,377,084,630**
Provision for loans / investments	39		
Specific provision		1,180,000,000	140,000,000
General provision		260,000,000	1,396,500,000
Provision for Off-Shore Banking Units		20,000,000	2,100,000
Provision for off-balance sheet exposures		101,000,000	35,000,000
		1,561,000,000	1,573,600,000
Provision for diminution in value of investments		(141,335,464)	15,089,883
Provision for impairment of client margin loan		83,335,464	19,911,012
Other provisions		-	40,069,577
Total provision (D)		**1,503,000,000**	**1,648,670,472**
Total profit / (loss) before taxes (C-D)		**953,396,113**	**728,414,158**
Provision for taxation:			
Current tax	40	153,906,866	201,479,769
Deferred tax		26,318	(816,154)
		153,933,184	**200,663,615**
Net profit after taxation		**799,462,930**	**527,750,543**
Retained earnings brought forward from previous year	20.1	1,960,093,820	1,856,479,672
		2,759,556,749	**2,384,230,215**
Appropriations			
Statutory reserve		-	-
Minority interest		(0.27)	(0.32)
General reserve		-	-
		(0.27)	**(0.32)**
Retained surplus	20	**2,759,556,750**	**2,384,230,215**
Earnings per share (EPS)		**0.78**	**0.51**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to March 31, 2017

Particulars		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
A)	**Cash flows from operating activities**		
	Interest receipts in cash	4,344,346,348	4,736,178,022
	Interest payments	(2,554,316,867)	(3,089,207,284)
	Dividend receipts	16,362,566	14,282,475
	Fees and commission receipts in cash	492,418,721	417,390,256
	Recoveries of loans previously written off	36,009,685	4,723,601
	Cash payments to employees	(921,668,368)	(949,322,842)
	Cash payments to suppliers	(162,538,659)	(149,599,083)
	Income taxes paid	(81,187,662)	(10,211,400)
	Receipts from other operating activities	1,904,314,694	1,829,449,263
	Payments for other operating activities	(396,175,000)	(349,363,679)
	Cash generated from operating activities before changes in operating assets and liabilities	**2,677,565,458**	**2,454,319,329**
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	(7,472,242,290)	(22,690,951,791)
	Loans and advances to other banks	-	-
	Loans and advances to customers	1,802,974,517	3,941,273,684
	Other assets	5,959,069,137	15,633,877,101
	Deposits from other banks / borrowings	(1,062,124,133)	(1,380,064,262)
	Deposits from customers	(903,373,129)	(6,724,213)
	Other liabilities account of customers	(2,485,417,339)	(22,773,994)
	Trading liabilities	-	-
	Other liabilities	1,162,162,628	1,536,797,854
		(2,998,950,609)	**(2,988,565,621)**
	Net cash from operating activities	**(321,385,151)**	**(534,246,292)**
B)	**Cash flows from investing activities**		
	Debentures	-	-
	Payments for purchases of securities	130,756,280	7,099,857
	Purchase of property, plant and equipment	(110,411,362)	(44,607,620)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	192,226	123,525
	Net cash used in investing activities	**20,537,144**	**(37,384,238)**
C)	**Cash flows from financing activities**		
	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	-	-
	Net cash used in financing activities	-	-
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(300,848,007)	(571,630,530)
E)	Effects of exchange rate changes on cash and cash equivalents	7,377,047	1,388,770
F)	Cash and cash equivalents at beginning of the year	21,909,486,586	19,954,970,932
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**21,616,015,626**	**19,384,729,172**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	2,940,893,091	2,490,223,920
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,259,413,205	14,524,725,017
	Balance with other banks and financial institutions	3,141,836,530	2,175,272,035
	Money at call and short notice	1,270,000,000	190,000,000
	Reverse repo	-	-
	Prize bonds **(note-6a)**	3,872,800	4,508,200
		21,616,015,626	**19,384,729,172**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

AMARSTOCK

Prime Bank Limited
and its subsidiaries
Consolidated Statement of Changes in Equity
for the period from January to March 31, 2017

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Minority interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,485	25,293,390,345
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
Restated balance	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,485	25,293,390,345
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(37,031,703)	-	-	(37,031,703)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	34,875,739	-	-	34,875,739
Currency translation differences	-	-	-	-	-	-	-	1,136,792	(1,012,663)	124,129
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	51,157,763	7,044,107	1,960,093,822	25,291,358,510
Net profit for the year	-	-	-	-	-	-	-	-	799,462,930	799,462,930
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.17	-	-	-	-	0.17
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2017	**10,293,486,160**	**9,204,058,242**	**28,002,888**	**2,241,230,396**	**60**	**1,506,285,073**	**51,157,763**	**7,044,107**	**2,759,556,752**	**26,090,821,438**
Balance as at 31 December 2016	**10,293,486,160**	**9,204,058,242**	**28,002,888**	**2,241,230,396**	**60**	**1,506,285,073**	**53,313,727**	**5,907,315**	**1,961,106,484**	**25,293,390,345**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

Prime Bank Limited
Balance Sheet as at 31 March 2017

Particulars	Notes	Amount in Taka	
		Mar-17	2016
PROPERTY AND ASSETS			
Cash	**3a**		
In hand (including foreign currencies)		2,887,353,330	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,259,413,205	15,013,759,704
		17,146,766,535	**17,732,611,278**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		110,270,378	651,897,760
Outside Bangladesh		2,817,913,451	2,713,329,031
		2,928,183,829	**3,365,226,791**
Money at call and short notice	**5**	**1,270,000,000**	**540,000,000**
Investments	**6a**		
Government		49,480,536,441	47,653,799,061
Others		389,813,669	595,407,957
		49,870,350,110	**48,249,207,018**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	**7a**	155,566,170,335	157,818,461,771
Bills purchased and discounted	**8a**	12,853,982,538	12,393,363,484
		168,420,152,873	**170,211,825,255**
Fixed assets including premises, furniture and fixtures	**9a**	6,700,093,771	6,589,682,409
Other assets	**10a**	8,843,518,772	9,690,072,675
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**255,399,566,530**	**256,599,126,065**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	11,760,716,912	12,929,786,860
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		32,552,732,469	31,905,539,890
Bills payable		2,682,946,576	5,168,363,915
Savings bank / Mudaraba savings deposits		36,457,531,991	35,628,622,433
Term deposits / Mudaraba term deposits		122,729,876,307	125,231,442,610
Bearer certificate of deposit		-	-
Other deposits		-	-
		194,423,087,343	**197,933,968,848**
Other liabilities	**14a**	**23,163,152,669**	**20,450,518,917**
Total liabilities		**229,346,956,925**	**231,314,274,625**
Capital / Shareholders' equity			
Paid up capital	**15 .2**	10,293,486,160	10,293,486,160
Share premium	**15.8**	2,241,230,396	2,241,230,396
Statutory reserve	**16**	9,204,058,242	9,204,058,242
Revaluation gain / (loss) on investments	**17a**	13,887,006	15,278,978
Revaluation reserve	**18**	1,506,285,073	1,506,285,073
Foreign currency translation gain	**19a**	6,891,110	6,637,162
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	**20a**	2,786,771,619	2,017,875,429
Total Shareholders' equity		**26,052,609,606**	**25,284,851,440**
Total liabilities and Shareholders' equity		**255,399,566,530**	**256,599,126,065**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	41,868,122,395	35,566,350,756
Letters of guarantee	**21a.2**	67,075,636,471	67,416,908,068
Irrevocable letters of credit	**21a.3**	29,981,220,471	27,311,640,065
Bills for collection	**21a.4**	9,709,444,970	8,263,541,574
Other contingent liabilities		-	-
		148,634,424,306	**138,558,440,463**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		**148,634,424,306**	**138,558,440,463**

For

Chairman Director Managing Director Company Secretary Head of Financial Administration

AMARSTOCK

Prime Bank Limited
Profit and Loss Account
for the period from January to March 31, 2017

Particulars	Notes	Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
Interest income / profit on investments	23a	3,505,905,223	3,519,057,606
Interest / profit paid on deposits, borrowings, etc.	24a	(2,542,699,007)	(2,867,160,146)
Net interest / net profit on investments		**963,206,216**	**651,897,459**
Investment income	25a	2,396,500,307	2,685,783,588
Commission, exchange and brokerage	26a	425,248,843	377,928,160
Other operating income	27a	123,448,173	147,111,915
Total operating income (A)		**3,908,403,539**	**3,862,721,123**
Salaries and allowances	28a	890,836,719	895,815,440
Rent, taxes, insurance, electricity, etc.	29a	202,763,716	170,597,395
Legal expenses	30a	8,786,551	19,105,226
Postage, stamp, telecommunication, etc.	31a	23,279,535	19,364,354
Stationery, printing, advertisements, etc.	32a	45,101,581	41,425,958
Managing Director's salary and fees	33	2,596,500	2,415,000
Directors' fees	34a	867,961	798,280
Auditors' fees	35a	345,000	287,490
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	78,021,347	91,186,410
Other expenses	38a	233,908,438	222,220,297
Total operating expenses (B)		**1,486,507,349**	**1,463,215,849**
Profit / (loss) before provision (C=A-B)		**2,421,896,190**	**2,399,505,274**
Provision for loans / investments	39a		
Specific provision		1,180,000,000	140,000,000
General provision		260,000,000	1,396,500,000
Provision for Off-Shore Banking Units		20,000,000	2,100,000
Provision for off-balance sheet exposures		101,000,000	35,000,000
		1,561,000,000	1,573,600,000
Provision for diminution in value of investments		(58,000,000)	9,120,000
Other provisions		-	40,069,577
Total provision (D)		**1,503,000,000**	**1,622,789,577**
Total profit / (loss) before taxes (C-D)		**918,896,190**	**776,715,697**
Provision for taxation			
Current tax	40a	150,000,000	200,000,000
Deferred tax		-	-
		150,000,000	200,000,000
Net profit after taxation		**768,896,190**	**576,715,697**
Retained earnings brought forward from previous years	20.1a	2,017,875,429	1,835,865,125
		2,786,771,619	**2,412,580,822**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus	20a	**2,786,771,619**	**2,412,580,822**
Earnings per share (EPS)		**0.75**	**0.56**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

AMARSTOCK

Prime Bank Limited
Cash Flow Statement
for the period from January to March 31, 2017

	Particulars	Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
A)	**Cash flows from operating activities**		
	Interest receipts in cash	4,266,372,269	4,676,770,642
	Interest payments	(2,458,729,523)	(3,003,557,989)
	Dividend receipts	16,362,566	14,282,475
	Fees and commission receipts in cash	425,248,843	377,928,160
	Recoveries of loans previously written off	36,009,685	4,723,601
	Cash payments to employees	(893,433,219)	(923,620,454)
	Cash payments to suppliers	(161,064,704)	(127,896,102)
	Income taxes paid	(81,187,662)	(10,211,400)
	Receipts from other operating activities	1,859,597,743	1,813,999,885
	Payments for other operating activities	(368,050,637)	(326,735,755)
	Cash generated from operating activities before changes in operating assets and liabilities	**2,641,125,362**	**2,495,683,063**
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	(7,472,242,290)	(22,690,951,791)
	Loans and advances to other banks	-	-
	Loans and advances to customers	1,770,256,518	3,930,747,216
	Other assets	5,998,896,388	15,676,144,004
	Deposits from other banks / borrowings	(1,070,096,634)	(1,408,970,197)
	Deposits from customers	(833,489,657)	(5,871,397)
	Other liabilities account of customers	(2,485,417,339)	(22,773,994)
	Trading liabilities	-	-
	Other liabilities	1,049,197,974	1,498,750,090
		(3,042,895,040)	**(3,022,926,069)**
	Net cash from operating activities	**(401,769,678)**	**(527,243,006)**
B)	**Cash flows from investing activities**		
	Debentures	-	-
	Proceeds from sale of securities	210,720,643	-
	Payments for purchases of securities	-	-
	Purchase of property, plant and equipment	(110,411,362)	(44,397,820)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	192,226	123,525
	Net cash used in investing activities	**100,501,507**	**(44,274,295)**
	Cash flows from financing activities		
C)	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	-	-
	Net cash used in financing activities	-	-
	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	(301,268,171)	(571,517,301)
D)	Effects of exchange rate changes on cash and cash equivalents	7,506,866	(241,831)
E)	Cash and cash equivalents at beginning of the year	21,642,584,469	19,845,093,319
F)	**Cash and cash equivalents at end of the year (D+E+F)**	**21,348,823,164**	**19,273,334,187**
G)			
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	2,887,353,330	2,474,852,507
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,259,413,205	14,524,725,017
	Balance with other banks and financial institutions	2,928,183,829	2,079,248,463
	Money at call and short notice	1,270,000,000	190,000,000
	Reverse repo	-	-
	Prize bonds **(note-6a)**	3,872,800	4,508,200
		21,348,823,164	**19,273,334,187**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

Prime Bank Limited
Statement of Changes in Equity
for the period from January to March 31, 2017

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Changes in accounting policy / Last year's profit	-	-	-	-	-		-	-
Restated balance	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(37,031,703)	-	-	(37,031,703)
Surplus / deficit on account of revaluation of investments	-	-	-	-	35,639,731	-	-	35,639,731
Currency translation differences	-	-	-	-	-	253,948	-	253,948
Net gains and losses not recognized in the income statement	-	-	-	-	13,887,006	6,891,110	2,017,875,429	25,283,713,415
Net profit for the year	-	-	-	-	-	-	768,896,190	768,896,190
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2017	**10,293,486,160**	**2,241,230,396**	**9,204,058,242**	**1,506,285,073**	**13,887,006**	**6,891,110**	**2,786,771,619**	**26,052,609,606**
Balance as at 31 December 2016	**10,293,486,160**	**2,241,230,396**	**9,204,058,242**	**1,506,285,073**	**15,278,978**	**6,637,162**	**2,017,875,429**	**25,284,851,440**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration

	Amount in Taka	
	Mar-17	2016
3 Consolidated cash		
i Cash in hand		
Prime Bank Limited (**note-3a.1**)	2,887,353,330	2,718,851,574
Prime Bank Investment Limited	43,008	8,801
Prime Bank Securities Limited	20,906	20,906
Prime Exchange Co. Pte. Ltd., Singapore	53,475,847	53,147,164
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	2,940,893,091	**2,772,028,445**
ii Balance with Bangladesh Bank and its agent bank(s)		
Prime Bank Limited (**note-3a.2**)	14,259,413,205	15,013,759,704
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	14,259,413,205	**15,013,759,704**
	17,200,306,296	**17,785,788,149**
3a Cash of the Bank		
3a.1 Cash in hand		
In local currency	2,828,747,316	2,679,060,117
In foreign currency	58,606,013	39,791,457
	2,887,353,330	**2,718,851,574**
3a.2 Balance with Bangladesh Bank and its agent bank(s)		
In local currency	13,011,161,488	12,956,788,248
In foreign currency	624,413,249	1,353,504,737
	13,635,574,737	14,310,292,984
Sonali Bank as agent of Bangladesh Bank (Local currency)	623,838,468	703,466,720
	14,259,413,205	**15,013,759,704**
	17,146,766,535	**17,732,611,278**

3a.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 6.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking , excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:

a) Cash Reserve Requirement		
Required reserve	11,999,119,020	12,662,168,670
Actual reserve maintained **(note-3a.2)**	13,011,161,488	12,956,788,248
Surplus / (deficit)	**1,012,042,468**	**294,619,578**
b) Statutory Liquidity Ratio		
Required reserve	24,950,836,310	24,303,456,050
Actual reserve maintained- **(note-3a.5)**	53,616,141,488	52,429,622,091
Surplus / (deficit)	**28,665,305,178**	**28,126,166,041**
Total required reserve	36,949,955,330	36,965,624,720
Actual reserve held	66,627,302,976	65,386,410,339
Total surplus	**29,677,347,646**	**28,420,785,619**

3a.4 Held for Statutory Liquidity Ratio

Cash in hand **(note -3a.1)**	2,887,353,330	2,718,851,574
Balance with Bangladesh Bank and its agent bank(s) **(note-3a.2)**	1,248,251,717	2,056,971,456
Government securities **(note-6a.ii)**	495,696,882	332,065,658
Government bonds **(note-6a.ii)**	22,794,846,624	28,440,351,533
Bangladesh Bank bills **(note-6a.ii)**	26,189,992,935	18,881,381,869
Debenture of HBFC **(note-6a.ii)**	-	-
	53,616,141,488	**52,429,622,091**

4 Consolidated balance with other banks and financial institutions

In Bangladesh		
Prime Bank Limited (**note-4a.1**)	110,270,378	651,897,760
Prime Bank Investment Limited	12,282,370	45,835,946
Prime Bank Securities Limited	155,315,416	107,380,228
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	277,868,164	805,113,934
Less: Inter-company transaction	28,823,282	98,706,754
	249,044,882	**706,407,180**
Outside Bangladesh		
Prime Bank Limited (**note-4a.2**)	2,817,913,451	2,713,329,031
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	30,914,540	15,093,793
PBL Finance (Hong Kong) Limited	43,963,657	144,122,034
	2,892,791,648	**2,872,544,857**
	3,141,836,530	**3,578,952,037**

		Amount in Taka	
		Mar-17	2016
4a	**Balance with other banks and financial institutions of the Bank**		
	In Bangladesh	110,270,378	651,897,760
	Outside Bangladesh	2,817,913,451	2,713,329,031
		2,928,183,829	**3,365,226,791**
5	**Money at call and short notice**	1,270,000,000	540,000,000
6	**Consolidated investments**		
	Government		
	Prime Bank Limited (**note-6a**)	49,480,536,441	47,653,799,061
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		49,480,536,441	**47,653,799,061**
	Others		
	Prime Bank Limited (**note-6a**)	389,813,669	595,407,957
	Prime Bank Investment Limited	1,363,646,634	1,280,491,784
	Prime Bank Securities Limited	738,922,706	742,113,193
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,492,383,009	**2,618,012,934**
		51,972,919,450	**50,271,811,995**
6a	**Investments of the Bank**		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	26,695,289,741	19,223,222,987
	Held to maturity (HTM)	22,781,373,900	28,425,829,673
	Other securities	393,686,469	600,154,357
		49,870,350,110	**48,249,207,018**
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	-	-
	182 days treasury bills	-	199,708,508
	364 days treasury bills	495,696,882	132,357,150
	5 years treasury bills	-	-
		495,696,882	**332,065,658**
	30 days Bangladesh Bank bills	**26,189,992,935**	**18,881,381,869**
	Government bonds:		
	Prize bonds	3,872,800	4,746,400
	Government bonds - **(note-6a.2)**	22,790,973,824	28,435,605,133
		22,794,846,624	**28,440,351,533**
		49,480,536,441	**47,653,799,061**
	b) Other investments:		
	Debentures of HBFC-bearing interest rate @ 5.5%	-	-
	Dhaka Bank Subordinated Bond interest rate @ 11.65% **(note-6a.3)**	70,552,644	68,572,144
	National Bank Subordinated Bond interest rate @ 11.50% **(note-6a.4)**	84,955,591	82,600,391
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% **(note-6a.5)**	31,880,095	31,089,440
	Shares **(note-6a.6)**	202,425,338	413,145,981
	Reverse Repo	-	-
		389,813,669	**595,407,957**
		49,870,350,110	**48,249,207,018**
6a.2	**Government bonds**		
	Name of the bonds		
	HTM		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	800,000,000	900,000,000
	5 years Bangladesh Government treasury bonds (9.66%)	204,047,896	204,047,896
	10 years Bangladesh Government treasury bonds(8.75%-11.74%)	14,999,462,070	16,499,462,070
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	4,990,668,599	6,123,581,480
	20 years Bangladesh Government treasury bonds(9.10%-10.25%)	1,787,195,335	4,698,738,227
		22,781,373,900	**28,425,829,673**
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (8.40%-8.75%)	-	-
	5 years Bangladesh Government treasury bonds (11.50%)	9,599,924	9,775,460
	10 years Bangladesh Government treasury bonds(8.50%-11.75%)	-	-
	15 years Bangladesh Government treasury bonds(11.60%-12.30%)	-	-
	20 years Bangladesh Government treasury bonds	-	-
		9,599,924	**9,775,460**
		22,790,973,824	**28,435,605,133**
6a.3	**Dhaka Bank Ltd. Subordinated Bond**		
	Opening balance	68,572,144	120,001,253
	Add: Interest accrued during the year	1,980,500	13,626,940
	Less: Principal redemption during the year	-	(51,000,000)
	Less: Interest received during the year	-	(14,056,049)
	Redeemable value	**70,552,644**	**68,572,144**

		Amount in Taka	
		Mar-17	2016
6a.4	**National Bank Ltd. Subordinated Bond**		
	Opening balance	82,600,391	103,250,489
	Add: Interest accrued during the year	2,355,200	11,802,169
	Less: Principal redemption during the year	-	(20,480,000)
	Less: Interest received during the year	-	(11,972,267)
	Redeemable value	**84,955,591**	**82,600,391**
6a.5	**Lanka Bangla Finance Zerocoupon Bond**		
	Opening balance	31,089,440	58,832,107
	Add: Interest accrued during the year	790,655	5,589,334
	Less: Principal redemption during the year	-	(27,418,880)
	Less: Interest received during the year	-	(5,913,120)
	Redeemable value	**31,880,095**	**31,089,440**
6a.6	**Investment in shares**		
	Quoted		
	AB Bank Ltd.	-	47,632,736
	Bank Asia Ltd.	-	24,429,908
	The City Bank Ltd.	-	29,538,943
	DESCO	19,262,511	19,262,511
	Dhaka Bank Ltd.	-	26,313,698
	Eastern Bank Ltd.	-	37,410,456
	Federal Insurance Company Bangladesh Ltd.	-	-
	Jamuna Bank Ltd.	-	18,370,447
	Mutual Trust Bank Ltd.	-	6,962,625
	National Bank Ltd.	27,970,098	27,970,098
	One Bank Ltd.	-	22,130,581
	Uttara Bank Ltd.	37,009,980	37,009,980
		84,242,590	**297,031,983**
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	MSF	5,000,000	5,000,000
	Star Ceramics Preference Share	41,310,833	40,335,833
	Summit Barisal Power Preference Share	51,993,056	50,899,306
		118,182,749	**116,113,999**
	(Annexure -B)	**202,425,338**	**413,145,981**
7	**Consolidated loans, advances and lease / Investments**		
	Prime Bank Limited (**note-7a**)	155,566,170,335	157,818,461,771
	Prime Bank Investment Limited	5,552,588,306	5,585,519,854
	Prime Bank Securities Limited	326,134,435	354,629,060
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		161,444,893,076	163,758,610,685
	Less: Inter-company transactions	5,631,450,476	5,736,230,995
		155,813,442,600	**158,022,379,691**
	Consolidated bills purchased and discounted (note-8)	**14,956,800,725**	**14,467,473,496**
		170,770,243,325	**172,489,853,187**
7a	**Loans, advances and lease / investments of the Bank**		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	25,984,147,727	27,290,994,902
	Cash credit / Murabaha	17,357,840,843	23,055,501,252
	Loans (General)	34,710,222,284	35,184,706,137
	House building loans	2,682,956,529	2,717,300,308
	Loans against trust receipt	5,716,330,218	4,986,322,521
	Payment against document	1,099,538	13,038,825
	Retail loan	15,056,807,713	14,989,383,816
	Lease finance / Izara	5,024,260,502	5,159,876,733
	Credit card	1,050,110,812	1,037,631,670
	SME loan	8,179,902,689	739,061,565
	Hire purchase	7,214,354,121	7,021,592,617
	Other loans and advances	32,588,137,359	35,623,051,427
		155,566,170,335	**157,818,461,771**
	Outside Bangladesh	-	-
		155,566,170,335	**157,818,461,771**
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	6,790,372,025	6,684,930,303
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	6,063,610,513	5,708,433,181
		12,853,982,538	**12,393,363,484**
		168,420,152,873	**170,211,825,255**

7a.2 Details of large loans, advances and lease / investments

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 32,652.26 million as at 31 March 2017 (Tk. 31,632.05 million in 2016).

Number of clients	35	29
Amount of outstanding advances / investments	95,987,000,000	80,904,400,000
Amount of classified advances / investments	-	
Measures taken for recovery	N/A	N/A

AMARSTOCK

Name of clients	Outstanding (Tk. in million)		Amount in Taka	
			Mar-17	2016
	Funded	Non-funded	Total (Tk. in million)	Total (Tk. in million)
Abdul Monem Group	1,807.00	1,453.50	3,260.50	3,332.50
ACI Group	1,542.50	952.80	2,495.30	-
Annata Apparel Group	1,077.50	1,838.40	2,915.90	2,983.90
Abul Khair Group	2,356.90	1,900.40	4,257.30	4,768.20
BSRM Group	2,117.90	2,390.80	4,508.70	4,392.30
Bangladesh Rural Advancement Committee	3,059.20	976.70	4,035.90	4,809.30
BSM Group	-	549.10	549.10	-
BSA Group	0.10	669.80	669.90	659.40
BPC Group	-	1,886.90	1,886.90	1,439.80
BRB Group	0.80	2,115.30	2,116.10	8.40
City Group	870.60	1,973.50	2,844.10	3,604.70
Confidence Group	1,795.60	3,006.30	4,801.90	3,869.50
Energypac Group	10.10	12.50	22.60	86.10
Envoy Group	287.70	31.60	319.30	-
Globe Group	1,777.30	254.30	2,031.60	-
Hameem Group	98.30	1,311.50	1,409.80	-
Kabir Group	3,596.20	668.70	4,264.90	4,340.10
KDS Group	1,610.20	1,613.30	3,223.50	2,889.50
MAX Group	-	-	-	1,493.70
Meghna Group	-	8,463.00	8,463.00	7,172.60
Molla Group	681.40	509.40	1,190.80	1,106.40
Nasir Group	2,547.40	2,082.20	4,629.60	4,438.20
NDE Group	173.40	2,103.40	2,276.80	-
Noman Group	1,691.10	793.10	2,484.20	2,070.40
Prime Bank Investment Ltd	3,591.90	100.00	3,691.90	3,183.60
Pran-RFL Group	1,846.40	1,439.90	3,286.30	2,465.00
Project Builders Ltd.	-	-	-	2,903.00
Pakiza Group	1,704.20	875.70	2,579.90	2,221.70
RB Group	401.50	1,967.70	2,369.20	1,021.10
Reedisha Group	451.50	976.10	1,427.60	-
Square Group	-	1,723.10	1,723.10	1,225.50
Standard Group	1,539.10	1,697.10	3,236.20	3,092.20
Summit Group	769.90	1,660.20	2,430.10	3,387.70
TK Group	464.30	3,886.30	4,350.60	3,998.50
Toma Group	2,175.50	1,304.30	3,479.80	2,624.00
Uttara Group	-	2,328.60	2,328.60	1,317.10
Viyellatex Group	307.00	119.00	426.00	-
	40,352.50	**55,634.50**	**95,987.00**	**80,904.40**

7a.3 Large loan restructuring

i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,856,721,094.00 which was restructured vide Bangladesh Bank's approval letter dated September 02, 2015 for a period of 12 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.

ii) The outstanding of restructured Loan (General) liabilities of S. A. Oil Refinery Limited and Samannaz Super Oil Limited stand at BDT 701,160,548.30 were restructured vide Bangladesh Bank's approval letter dated September 27, 2015 for a period of 6 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.

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

Unclassified		
Standard including staff loan	151,766,002,413	155,587,951,886
Special mention account (SMA)	4,214,743,722	4,484,398,129
	155,980,746,136	**160,072,350,015**
Classified		
Sub-standard	1,668,118,243	1,178,687,613
Doubtful	679,386,406	291,804,036
Bad / Loss	10,091,902,088	8,668,983,591
	12,439,406,737	**10,139,475,240**
	168,420,152,873	**170,211,825,255**

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

Status	Base for provision	Rate (%)		
General Provision				
Loans/investments (Including SMA)	155,980,746,136	*Various	3,791,261,411	3,496,608,348
Interest receivable on loans/investments	736,393,768	1	7,363,938	6,338,240
			3,798,625,349	**3,502,946,588**

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

Status	Base for provision	Rate (%)		
Specific provision				
Sub-standard	1,070,679,125	20	214,135,825	188,801,733
Doubtful	175,983,172	50	87,991,586	62,362,971
Bad / Loss	4,723,251,159	100	4,723,251,159	3,536,080,700
			5,025,378,570	**3,787,245,404**
Required provision for loans, advances and lease / investments			**8,824,003,919**	**7,290,191,992**
Total provision maintained **(note - 14, 14a3 & 14a.5)**			**8,843,448,532**	**7,362,724,435**
Excess / (short) provision			**19,444,614**	**72,532,443**

		Amount in Taka	
		Mar-17	2016

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

	Base for provision	Rate 1%	
Acceptances and endorsements	41,868,122,395	418,681,224	355,663,508
Letter of guarantee	67,075,636,471	670,756,365	674,169,081
Letter of credit	29,981,220,471	299,812,205	273,116,401
Bills for collection	9,709,444,970	97,094,450	82,635,416
Required provision on Off-balance Sheet Exposures		**1,486,344,243**	**1,385,584,405**
Total provision maintained **(note - 14a.4)**		1,486,640,000	1,385,640,000
Excess / (short) provision		**295,757**	**55,595**

8 Consolidated bills purchased and discounted

Prime Bank Limited (**note-8a**)	12,853,982,538	12,393,363,484
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,102,818,187	2,074,110,013
	14,956,800,725	**14,467,473,496**

8a Bills purchased and discounted

Payable in Bangladesh	6,790,372,025	6,684,930,303
Payable outside Bangladesh	6,063,610,513	5,708,433,181
	12,853,982,538	**12,393,363,484**

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (**note-9a**)	6,700,093,771	6,589,682,409
Prime Bank Investment Limited	9,774,799	7,429,503
Prime Bank Securities Limited	1,832,953	333,638
Prime Exchange Co. Pte. Ltd., Singapore	2,839,036	3,034,610
PBL Exchange (UK) Ltd.	9,331,293	9,620,175
PBL Finance (Hong Kong) Limited	257,147	388,365
	6,724,128,999	**6,610,488,699**

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

Property, Plant & Equipment		
Land	3,706,444,788	3,706,444,788
Building	1,665,725,557	1,663,125,792
Furniture and fixtures	446,907,159	441,130,268
Office equipment and machinery	716,503,111	608,225,360
Vehicles	49,403,892	43,403,892
Library books	292,033	292,033
	6,585,276,540	**6,462,622,133**
Leased property:		
Leased vehicles	13	13
ATM		
Hardware & equipment	61,724,841	55,289,688
Furniture & fixtures	24,640,184	23,780,729
	86,365,025	**79,070,417**
Off-shore Banking Units		
Furniture and fixtures	1,081,394	1,081,394
Office equipment and machinery	316,306	316,306
Vehicles	-	-
	1,397,700	**1,397,700**
	6,673,039,279	**6,543,090,264**
Less: Accumulated depreciation	-	-
	6,673,039,279	**6,543,090,264**
Intangibles assets		
Software-core banking	22,041,039	41,578,692
Software-ATM	5,013,453	5,013,453
Cost of intangibles assets	**27,054,492**	**46,592,145**
Less: Accumulated amortization	-	-
	27,054,492	**46,592,145**
Net book value at the end of the year (See annexure-C for detail)	**6,700,093,771**	**6,589,682,409**

10 Consolidated other assets

Prime Bank Limited (**note-10a**)	8,843,518,772	9,690,072,675
Less: Investment in Prime Bank Investment Limited **(note-10a.5)**	(2,999,999,940)	(2,999,999,940)
Less: Investment in Prime Bank Securities Limited **(note-10a.5)**	(712,500,000)	(712,500,000)
Less: PBIL investment in Prime Bank Securities Ltd.**(below)**	(37,500,000)	(37,500,000)
Less: Investment in PBL Exchange (UK) Ltd. **(note-10a.5)**	(56,352,624)	(56,352,624)
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore **(note-10a.5)**	(10,993,235)	(10,993,235)
Less: Investment in PBL Finance (Hong Kong) Limited **(note-10a.5)**	(34,365,722)	(34,365,722)
	4,991,807,251	**5,838,361,154**
Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
Prime Bank Investment Limited	78,861,774	75,034,820
Prime Bank Securities Limited	81,807,326	86,068,562
Prime Exchange Co. Pte. Ltd., Singapore	7,289,758	5,705,624
PBL Exchange (UK) Ltd.	6,538,700	6,550,447
PBL Finance (Hong Kong) Limited	45,467,387	6,778,242
	257,464,946	**217,637,695**
	5,249,272,197	**6,055,998,848**

AMAR STOCK

	Amount in Taka	
	Mar-17	2016

10a Other assets of the Bank

Stationery and stamps	42,483,074	35,984,087
Exchange adjustment account	-	4,038,333
Investment in subsidiary **(note-10a.5)**	3,814,211,521	3,814,211,521
Off-shore Banking Units	9,800,402,671	8,964,114,616
Due from Off-shore Banking Units	43,915,815	362,270,449
National Bank Limited	500,000,000	-
Standard Bank Limited	-	200,000,000
BRAC Bank Limited	600,000,000	600,000,000
Bank Al-falah	90,000,000	100,000,000
AB Bank Limited	800,000,000	800,000,000
Dhaka Bank Limited	-	550,000,000
Southeast Bank Limited	-	700,000,000
IDLC Finance Limited	350,000,000	350,000,000
Delta Brac Housing Finance Corporation	150,000,000	150,000,000
Prepaid expenses	55,761,549	10,670,383
Interest / profit receivable on loan **(note-10a.1)**	736,393,768	633,823,969
Interest receivable on Govt. securities	653,460,457	700,100,706
Advance deposits and advance rent	358,005,409	348,574,727
Prepaid expenses against house furnishing	9,997,487	6,371,911
Branch adjustments account	18,518,912	18,501,509
Suspense account **(note -10a.2)**	151,951,435	132,163,478
Encashment of PSP / BSP	232,023,634	284,886,250
Credit card	86,960,140	78,212,407
Sundry assets **(note -10a.3)**	193,751,387	172,533,393
	18,687,837,257	**19,016,457,739**
Less: Off-shore Banking Units	**9,844,318,485**	**9,326,385,065**
	8,843,518,772	**9,690,072,675**

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

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

10a.3 Sundry assets

Protested Bills	19,508,971	19,196,468
Others	174,242,415	153,336,925
	193,751,387	**172,533,393**

10a.4 Particulars of required provision for other assets

		Rate		
Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	19,508,971	100%	19,508,971	19,196,468
Legal Expenses	3,020,277	50%	1,510,139	1,548,389
Others	25,057,642	100%	25,057,642	23,082,531
Required provision for other assets			117,076,752	114,827,387
Total provision maintained **(note - 14a.8)**			120,116,648	120,116,648
Excess / (short) provision			**3,039,895**	**5,289,260**

10a.5 Investment in subsidiaries

Prime Bank Investment Limited	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	712,500,000	712,500,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	3,814,211,521	**3,814,211,521**

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

11 Non-Banking Assets

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

The Bank has been awarded ownership of the mortgage properties of the above mentioned parties according to the verdict of the Honorable Court in accordance with the section 33(7) of "Artharin Adalat-2003". An amount of Tk.220,500,640/- is reported in the financial statements as Non -Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation report of an Independent valuer.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (**note-12a**)	11,760,716,912	12,929,786,860
Prime Bank Investment Limited	3,315,475,855	3,342,064,734
Prime Bank Securities Limited	417,778,668	450,927,651
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,039,548,459	2,101,738,752
	17,533,519,894	18,824,517,996
Less: Inter-company transactions	5,631,450,476	5,736,230,995
	11,902,069,418	**13,088,287,002**

		Amount in Taka	
		Mar-17	2016
12a	**Borrowings from other banks, financial institutions and agents of the Bank**		
	In Bangladesh **(note-12a.1)**	2,590,214,357	3,845,103,196
	Outside Bangladesh **(note-12a.2)**	9,170,502,555	9,084,683,663
		11,760,716,912	**12,929,786,860**
12a.1	**In Bangladesh**		
	PBL bond	2,500,000,000	3,750,000,000
	Standard Chartered Bank, Bangladesh	-	-
	NPSB Settlement	-	-
	Repo of Treasury Bills	-	-
	Refinance against SME loan from Bangladesh Bank	90,214,357	95,103,196
		2,590,214,357	**3,845,103,196**
12a.2	**Outside Bangladesh**		
	Emirates NBD, Dubai, UAE	964,007,000	558,785,620
	Habib Bank, Dubai, UAE	-	-
	Habib Bank Ltd, Kabul, Afganistan	709,063,000	236,106,600
	Habib Bank Ltd, Hong Kong	677,195,000	236,106,600
	First Gulf Bank, UAE	-	388,315,081
	FMO, Netherlands	1,659,791,666	1,967,555,000
	SCB, Singapore	-	677,238,334
	SCB, Hong Kong	-	534,605,254
	National Bank of Rash-Al Khaima	1,195,050,000	787,022,000
	Commercial Bank of Qatar	1,736,229,289	1,337,883,174
	International Finance Corporation	2,229,166,600	2,361,066,000
		9,170,502,555	**9,084,683,663**
13	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	Prime Bank Limited (**note-13a.1.c**)	32,552,732,469	31,905,539,890
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		32,552,732,469	**31,905,539,890**
	Less: Inter-company transactions	28,217,770	36,870,882
		32,524,514,699	**31,868,669,008**
	Bills payable		
	Prime Bank Limited (**note-13a.1.c**)	2,682,946,576	5,168,363,915
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,682,946,576	**5,168,363,915**
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (**note-13a.1.c**)	36,457,531,991	35,628,622,433
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		36,457,531,991	**35,628,622,433**
	Term / Fixed deposits		
	Prime Bank Limited (**note-13a.1.c**)	122,729,876,307	125,231,442,610
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		122,729,876,307	**125,231,442,610**
	Less: Inter-company transactions	605,512	61,835,872
		122,729,270,795	**125,169,606,738**
		194,394,264,061	**197,835,262,094**
13a	**Deposits and other accounts of the Bank**		
	Deposits from banks **(note -13a.1.a)**	403,743,397	304,770,082
	Deposits from customers **(note-13a.1.b)**	194,019,343,947	197,629,198,766
		194,423,087,343	**197,933,968,848**
13a.1	**a) Deposits from Banks**		
	Current deposits and other accounts	13,277,360	3,811,272
	Savings bank / Mudaraba savings deposits	7,044,761	7,045,261
	Special notice deposits	383,421,275	293,913,549
	Fixed deposits	-	-
		403,743,397	**304,770,082**
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	15,288,823,957	14,446,391,872
	Foreign currency deposits	5,071,425,516	5,214,000,665
	Security deposits	8,372,416	8,509,416
	Sundry deposits **(note - 13a.2)**	12,711,154,976	12,801,974,510
		33,079,776,864	**32,470,876,462**
	Less: Off-shore Banking Units	540,321,755	569,147,844
		32,539,455,109	**31,901,728,618**

AMAR STOCK

		Amount in Taka	
		Mar-17	2016
	ii) Bills payable		
	Pay orders issued	2,658,805,445	5,137,961,158
	Pay slips issued	3,790,918	3,759,339
	Demand draft payable	20,026,437	25,466,324
	Foreign demand draft	313,592	313,592
	T. T. payable	-	855,000
	Bill Pay ATM	10,183	8,502
		2,682,946,576	**5,168,363,915**
	iii) Savings bank / Mudaraba savings deposits	**36,450,487,229**	**35,621,577,172**
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	57,734,329,155	60,156,202,902
	Special notice deposits	12,677,180,827	13,223,095,870
	Non resident Taka deposits	1,364,932,894	1,368,757,538
	Scheme deposits	50,570,012,156	50,189,472,752
		122,346,455,032	**124,937,529,061**
		194,019,343,947	**197,629,198,766**
		194,423,087,343	**197,933,968,848**
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks **(note -13a.1.a)**	13,277,360	3,811,272
	Deposits from customers **(note-13a.1.b.i)**	32,539,455,109	31,901,728,618
		32,552,732,469	**31,905,539,890**
	Bills payable		
	Deposits from banks **(note -13a.1.a)**	-	-
	Deposits from customers **(note-13a.1.b.ii)**	2,682,946,576	5,168,363,915
		2,682,946,576	**5,168,363,915**
	Savings bank / mudaraba savings deposits		
	Deposits from banks **(note -13a.1.a)**	7,044,761	7,045,261
	Deposits from customers **(note-13a.1.b.iii)**	36,450,487,229	35,621,577,172
		36,457,531,991	**35,628,622,433**
	Term / Fixed deposits		
	Deposits from banks **(note -13a.1.a)**	383,421,275	293,913,549
	Deposits from customers **(note-13a.1.b.iv)**	122,346,455,032	124,937,529,061
		122,729,876,307	**125,231,442,610**
		194,423,087,343	**197,933,968,848**
13a.2	**Sundry deposits**		
	F.C. held against back to back L/C	6,523,759,636	6,577,134,629
	Sundry creditors	708,490,882	616,122,807
	Risk fund and service charges (CCS and lease finance)	57,501,004	57,534,004
	Sale proceeds of PSP / BSP	304,330,000	255,810,000
	Margin on letters of guarantee	1,058,818,175	1,055,916,182
	Margin on letters of credit	1,449,441,493	1,580,235,761
	Margin on FDBP / IDBP, export bills, etc	103,044,528	105,704,456
	Lease deposits	79,439,705	80,732,755
	Interest / profit payable on deposits	1,066,706,648	982,737,164
	Withholding VAT/Tax /Excise duty payable to Government Authority	277,079,602	389,942,729
	Others	1,082,543,303	1,100,104,022
		12,711,154,976	**12,801,974,510**
13a.3	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current deposits	15,302,101,317	14,450,203,144
	Savings deposits (9%)	3,281,177,879	3,206,576,019
	Foreign currency deposits (Non interest bearing)	4,531,103,760	4,644,852,821
	Security deposits	8,372,416	8,509,416
	Sundry deposits	12,711,154,976	12,801,974,510
	Bills payable	2,682,946,576	5,168,363,915
		38,516,856,924	**40,280,479,824**
	b) Time deposits		
	Savings deposits (91%)	33,176,354,112	32,422,046,414
	Fixed deposits	57,734,329,155	60,156,202,902
	Special notice deposits	13,060,602,102	13,517,009,419
	Deposits under schemes	50,570,012,156	50,189,472,752
	Non resident Taka deposits	1,364,932,894	1,368,757,538
		155,906,230,419	**157,653,489,024**
		194,423,087,343	**197,933,968,848**
13a.4	**Unclaimed deposits and valuables**		
	Current deposits	1,669	6
	Savings deposits	11,931	17,155
	Short Notice Deposit	7	-
	SDR	-	74,000
	Pay order	-	-
	Sundry Deposit	216,729	411,628
		230,336	**502,789**
14	**Consolidated other liabilities**		
	Prime Bank Limited (**note-14a**)	23,163,152,669	20,450,518,917
	Prime Bank Investment Limited	724,919,340	684,060,772
	Prime Bank Securities Limited	193,068,112	148,586,756
	Prime Exchange Co. Pte. Ltd., Singapore	12,520,381	15,754,540
	PBL Exchange (UK) Ltd.	30,273,912	15,520,080
	PBL Finance (Hong Kong) Limited	38,118,106	22,013,050
		24,162,052,520	**21,336,454,114**
	Less: Inter-company transactions	-	-
		24,162,052,520	**21,336,454,114**

		Amount in Taka	
		Mar-17	2016
14a	**Other liabilities of the Bank**		
	Foreign currency held against EDF loan	4,251,734,135	3,478,762,031
	Exchange adjustment account	9,000,551	-
	Expenditure and other payables	184,749,470	145,660,513
	Provision for bonus	287,049,232	222,532,563
	Gratuity	1,463,898	-
	Provision for income tax **(note - 14a.1)**	2,059,463,028	1,990,650,689
	Deferred tax liability **(note-14a.2)**	932,054,703	932,054,703
	Unearned commission on bank guarantee	30,626,255	10,277,531
	Credit card	8,412	-
	Provision for off-balance sheet exposures **(note-14a.4)**	1,486,640,000	1,385,640,000
	Provision for Off-shore Banking Units **(note-14a.5)**	612,850,000	592,850,000
	Fund for employee welfare fund (EWF)	4,690,083	4,690,083
	Fund for Prime Bank Foundation (PBF)	93,801,662	93,801,662
	Provision for loans and advances / investments **(note - 14a.3)**	8,221,081,232	6,760,357,135
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	19,444,749	77,444,749
	Interest suspense account	4,705,030,066	4,488,241,878
	Provision for Impairement loss for investment in subsidiaries	108,994,092	108,994,092
	Provision for climate risk fund	5,000,000	5,000,000
	Provision of rebate for good borrower	10,936,111	15,000,000
	Other liabilities	8,901,040	8,927,340
	Other provision **(note - 14a.6)**	120,116,648	120,116,648
		23,163,152,669	**20,450,518,917**
14a.1	**Provision for income tax**		
	Advance tax		
	Balance of advance income tax on 1 January	15,594,901,282	15,161,222,207
	Paid during the year	81,187,662	433,679,075
	Settlement of previous year's tax liability	-	-
		15,676,088,943	**15,594,901,282**
	Provision		
	Balance of provision on 1 January	17,585,551,971	17,435,551,971
	Provision of previous year	-	-
	Provision made during the year (**note-40a**)	150,000,000	150,000,000
		17,735,551,971	**17,585,551,971**
	Net balance	**2,059,463,028**	**1,990,650,689**
14a.2	**Deferred tax liability**		
	Deferred tax liability		
	Balance as on 1 January	932,054,703	926,928,345
	Add/(Less): Provision for revaluation of land and building	-	5,126,358
	Add: Addition / Adjustment during the year **(note-40a)**	-	-
	Balance as on date	**932,054,703**	**932,054,703**
14a.3	**Provision for loans, advances and lease / investments**		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	3,400,363,411	5,326,596,814
	Less: Fully provided debts written off during the year	(15,285,587)	(3,699,312,195)
	Add: Recoveries of amounts previously written off	36,009,685	151,078,792
	Add: Specific provision made during the year for other accounts	-	-
	Add: Transferred from General Provision	-	-
	Less: Provision no longer required	-	-
	Add: Net charge to profit and loss account **(note-39a)**	1,180,000,000	1,622,000,000
	Provision held as on date	**4,601,087,508**	**3,400,363,411**
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	3,359,993,724	1,915,043,724
	Add: Amount transferred to classified provision	-	-
	Add: General provision made during the year **(note-39a)**	260,000,000	1,444,950,000
	Provision held as on date	**3,619,993,724**	**3,359,993,724**
		8,221,081,232	**6,760,357,135**
14a.4	**Provision for off-balance sheet exposures**		
	Provision held as on 1 January	1,385,640,000	1,156,890,000
	Add: Amount transferred from classified provision	-	-
	Add: Provision made during the year **(note-39a)**	101,000,000	228,750,000
	Provision held as on date	**1,486,640,000**	**1,385,640,000**
14a.5	**Provision for Off-shore Banking Units**		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	423,700,000	422,700,000
	Add: Transferred from Unclassified Provision of OBU	-	-
	Add: Net charge to profit and loss account **(note-39a)**	10,000,000	1,000,000
	Provision held as on date	**433,700,000**	**423,700,000**
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	169,150,000	115,700,000
	Add: Amount transferred to classified provision of OBU	-	-
	Add: General provision made during the year **(note-39a)**	10,000,000	53,450,000
	Provision held as on date	**179,150,000**	**169,150,000**
		612,850,000	**592,850,000**

	Amount in Taka	
	Mar-17	2016

14a.6 Other provision for classified assets

Balance as on 1 January	120,116,648	112,506,648
Add: Addition during the year **(note-39a)**	-	7,610,000
Less: Adjustment during the year	-	-
Balance as on date	**120,116,648**	**120,116,648**

15 Share capital

15.1 Authorized capital

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

15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
883,821,276 ordinary shares of Taka 10 each issued as bonus shares	8,838,212,760	8,838,212,760
115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
	10,293,486,160	**10,293,486,160**

15.3 History of paid-up capital

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

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
		1,029,348,616	**10,293,486,160**	

15.4 Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 adted May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 31 March 2017 was Taka 23,382,869,362 as against available Tier-I capital of Taka 24,476,753,516 and Tier-II capital of Taka 8,178,846,395 making a total capital of Taka 32,655,599,911 thereby showing a surplus capital / equity of Taka 9,272,730,549 at that date. Details are shown below:

Tier-1 Capital

Common Equity Tier-1 (CET-1) Capital

Paid-up capital **(note-15.2)**	10,293,486,160	10,293,486,160
Share premium **(note-15.5)**	2,241,230,396	2,241,230,396
Minority interest**(note-15.6)**	60	60
Statutory reserve **(note-16)**	9,204,058,242	9,204,058,242
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings **(note-20)**	2,759,556,750	1,961,106,485
	24,526,334,496	**23,727,884,230**
Additional Tier-1 (AT-1) Capital		
Non-cumulative irredeemable preference shares	-	-
	-	-
Less: Regulatory Adjustments for CET-1 Capital		
Goodwill and all other intangible assets	27,054,492	77,856,907
Reciprocal Crossholdings	22,526,488	88,351,597
	49,580,980	**166,208,504**
Total Tier-1 Capital	**24,476,753,516**	**23,561,675,726**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	3,619,993,724	3,359,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,486,640,000	1,385,640,000
General provision on off-shore Banking Units **(note-14a.5)**	179,150,000	169,150,000
Revaluation gain / loss on investments-50% of total **(note-17)**	230,897,400	230,897,400
Revaluation reserve-50% of total **(note-18)**	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,500,000,000	2,500,000,000
	8,768,440,402	**8,397,440,402**
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	589,594,007	**393,062,671**
Total Tier-2 Capital	**8,178,846,395**	**8,004,377,731**
A) **Total Regulatory capital**	**32,655,599,911**	**31,566,053,457**
Total assets including off-balance sheet exposures	405,183,631,743	396,111,834,017
B) Total risk weighted assets	233,828,693,621	256,595,355,777
C) Required capital based on risk weighted assets (10% on B)	23,382,869,362	25,659,535,578
D) **Surplus (A-C)**	**9,272,730,549**	**5,906,517,880**
Capital to risk weighted assets ratio	**13.97%**	**12.30%**

	Amount in Taka			
	Mar-17		2016	
Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	10.47%	5.50%	9.18%
Tier -2 Capital	4.50%	3.50%	4.50%	3.12%
Total Capital to risk weighted assets ratio	**10.00%**	**13.97%**	**10.00%**	**12.30%**

Leverage Ratio

Particulars	**Required**	**Held**	**Required**	**Held**
Leverage ratio	3.00%	7.38%	3.00%	7.39%

Capital to risk weighted assets ratio (Solo)

Tier-1 Capital

Common Equity Tier-1 (CET-1) Capital

Paid-up capital **(note-15.2)**	10,293,486,160	10,293,486,160
Share premium **(note-15.5)**	2,241,230,396	2,241,230,396
Statutory reserve **(note-16)**	9,204,058,242	9,204,058,242
Surplus in consolidated profit and loss account / Retained earnings **(note-20a)**	2,786,771,619	2,017,875,429
	24,525,546,417	**23,756,650,227**
Additional Tier-1 (AT-1) Capital		
Non-cumulative irredeemable preference shares	-	-
	-	-
Less: Regulatory Adjustments for CET-1 Capital		
Shortfall in provisions required against investments in shares	-	-
Goodwill and all other intangible assets	27,054,492	46,592,145
Reciprocal Crossholdings	21,011,650	76,293,178
	48,066,142	**122,885,323**
Total Tier-1 Capital	**24,477,480,275**	**23,633,764,904**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	3,619,993,724	3,359,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,486,640,000	1,385,640,000
General provision on off-shore Banking Units **(note-14a.5)**	179,150,000	169,150,000
* General provision including off-balance sheet exposures	-	-
Revaluation gain / loss on investments-50% of total **(note-17a)**	220,734,813	220,734,813
Revaluation reserve-50% of total **(note-18)**	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,500,000,000	2,500,000,000
	8,758,277,815	**8,387,277,815**
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	583,496,455	388,997,636
Total Tier-2 Capital	**8,174,781,361**	**7,998,280,179**
A) **Total Regulatory capital**	**32,652,261,636**	**31,632,045,084**
Total assets including off-balance sheet exposures	404,033,990,837	395,157,566,528
B) Total risk weighted assets	233,399,230,734	254,001,469,464
C) Required capital based on risk weighted assets (10% on B)	23,339,923,073	25,400,146,946
D) **Surplus (A-C)**	**9,312,338,563**	**6,231,898,137**
Capital to risk weighted assets ratio	**13.99%**	**12.45%**

Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	10.49%	5.50%	9.30%
Tier -2 Capital	4.50%	3.50%	4.50%	3.15%
Total Capital to risk weighted assets ratio	**10.00%**	**13.99%**	**10.00%**	**12.45%**

Leverage Ratio

Particulars	**Required**	**Held**	**Required**	**Held**
Leverage ratio	3.00%	7.43%	3.00%	7.36%

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

15.5 Share premium

11,552,734 ordinary shares of Taka 200 each per share	2,310,546,800	2,310,546,800
Less: Income tax deduction at source @ 3% on total premium	69,316,404	69,316,404
	2,241,230,396	**2,241,230,396**

15.6 Minority interest

Share capital	60	60
Retained earnings	(0.27)	(0.45)
	60	**60**

16 Statutory reserve

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

17 Consolidated revaluation gain / loss on investments

Prime Bank Limited **(note-17a)**	13,887,006	15,278,978
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	34,972,208	32,658,135
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(6,829,774)	(8,249,824)
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	9,128,323	13,626,438
	51,157,763	**53,313,727**

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

Opening balance on 1 January	15,278,978	1,791,992,895
Add: Amortized/Revaluation Gain	35,639,731	366,728,827
Less: Adjustment of amortization/revaluation gain against sale/maturity	(37,009,569)	(2,143,380,756)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(22,134)	(61,988)
Less: Adjustment of Revaluation loss	-	-
	13,887,006	**15,278,978**

		Amount in Taka	
		Mar-17	2016
18	**Revaluation reserve**		
	Balance on 1 January	1,778,219,183	1,778,219,183
	Addition during the year	-	-
	Balance as on date	1,778,219,183	1,778,219,183
	Less: Provision for deferred tax	(271,934,110)	(271,934,110)
		1,506,285,073	**1,506,285,073**
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank Limited (**note-19a**)	6,891,110	6,637,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	63,075	(28,574)
	PBL Exchange (UK) Ltd.	4,324	(756,277)
	PBL Finance (Hong Kong) Limited	85,598	55,003
		7,044,107	**5,907,315**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	6,637,162	5,995,523
	Addition during the year	253,948	641,640
	Balance as on date	**6,891,110**	**6,637,162**
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank Limited (**note-20a**)	2,787,025,567	2,018,517,069
	Prime Bank Investment Limited	(13,701,192)	(22,307,686)
	Prime Bank Securities Limited	(56,813,038)	(58,968,820)
	Prime Exchange Co. Pte. Ltd., Singapore	5,118,817	8,152,744
	PBL Exchange (UK) Ltd.	(33,012,229)	(32,358,465)
	PBL Finance (Hong Kong) Limited	71,345,768	124,632,911
		2,759,963,694	**2,037,667,753**
	Less: Minority Interest	0.27	0.45
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(5,671,257)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(70,978,220)
	Less: Foreign currency translation gains	(406,945)	88,208
		2,759,556,750	**1,961,106,485**
20a	**Retained earnings / movement of profit and loss account of the Bank**		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Addition during the year	768,896,190	2,195,041,535
	Transfer to statutory reserve	-	(469,008,307)
	Cash dividend	-	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance as on date	**2,786,771,619**	**2,017,875,429**
	Add: Foreign currency translation gain/ (loss)	253,948	641,640
		2,787,025,567	**2,018,517,069**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank Limited (n**ote-20.1 a**)	2,017,875,429	291,842,201
	Prime Bank Investment Ltd.	(22,307,686)	19,922,830
	Prime Bank Securities Ltd.	(58,968,820)	(30,126,512)
	Prime Exchange Co. Pte. Ltd., Singapore	2,481,487	(280,399)
	PBL Exchange (UK) Ltd.	(32,358,465)	(47,872,273.57)
	PBL Finance (Hong Kong) Limited	53,654,692	732,243
		1,960,376,636	234,218,089
	Foreign currency translation gain on 1 January	(282,817)	7,808,351
		1,960,093,820	**242,026,440**
20.1.a	**Retained earnings brought forward from previous year of the Bank**		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Bonus shares issued	-	-
	Cash dividend paid	-	(1,544,022,924)
	Balance as on date	**2,017,875,429**	**291,842,201**
	Foreign currency translation gain on 1 January	-	-
		2,017,875,429	**291,842,201**
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank Limited (**note-21a.1**)	41,868,122,395	35,566,350,756
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		41,868,122,395	**35,566,350,756**
21.2	**Letters of guarantee**		
	Prime Bank Limited (**note-21a.2**)	67,075,636,471	67,416,908,068
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		67,075,636,471	**67,416,908,068**

AMAR STOCK

		Amount in Taka	
		Mar-17	2016
21.3	**Irrevocable Letters of Credit**		
	Prime Bank Limited (**note-21a.3**)	29,981,220,471	27,311,640,065
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		29,981,220,471	**27,311,640,065**
21.4	**Bills for collection**		
	Prime Bank Limited (**note-21a.4**)	9,709,444,970	8,263,541,574
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		9,709,444,970	**8,263,541,574**
		148,634,424,306	**138,558,440,463**
21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	37,311,533,889	30,667,409,651
	Back to back bills (Local)	4,057,977,924	4,282,915,295
	Back to back bills (EPZ)	498,610,582	616,025,810
		41,868,122,395	35,566,350,756
	Less: Margin	(6,523,759,636)	(6,577,134,629)
		35,344,362,759	**28,989,216,127**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	18,623,494,963	17,979,885,396
	Letters of guarantee (Foreign)	48,452,141,508	49,437,022,672
	Foreign counter guarantees	-	-
		67,075,636,471	67,416,908,068
	Less: Margin	(1,058,818,175)	(1,055,916,182)
		66,016,818,296	**66,360,991,886**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	9,582,905,463	7,715,413,296
	Letters of credit (Deferred)	12,650,635,927	13,360,187,105
	Back to back L/C	7,747,679,081	6,236,039,663
		29,981,220,471	27,311,640,065
	Less: Margin	(1,449,441,493)	(1,580,235,761)
		28,531,778,977	**25,731,404,303**
21a.4	**Bills for collection**		
	Outward bills for collection	9,709,444,970	8,263,541,574
		9,709,444,970	8,263,541,574
	Less: Margin	(103,044,528)	(105,704,456)
		9,606,400,442	**8,157,837,118**

AMAR STOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
22	**Income statement**		
	Income:		
	Interest, discount and similar income **(note-22.1)**	5,886,042,964	6,190,558,719
	Dividend income **(note-25a)**	16,362,566	14,282,475
	Fees, commission and brokerage **(note-22.2)**	249,216,372	228,625,954
	Gains *less* losses arising from dealing in securities	-	-
	Gains *less* losses arising from investment securities	-	-
	Gains *less* losses arising from dealing in foreign currencies **(note-26a.1)**	176,032,471	149,302,206
	Income from non-banking assets	-	-
	Other operating income **(note-27a)**	123,448,173	147,111,915
	Profit *less* losses on interest rate changes	-	-
		6,451,102,546	**6,729,881,270**
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. **(note-24a)**	2,542,699,007	2,867,160,146
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses **(note-22.3)**	1,189,885,121	1,164,364,652
	Other operating expenses **(note-38a)**	233,908,438	222,220,297
	Depreciation on banking assets **(note-37a)**	62,713,789	76,630,899
		4,029,206,356	**4,330,375,996**
		2,421,896,190	**2,399,505,274**
22.1	**Interest, discount and similar income**		
	Interest income / Profit on investments **(note-23a)**	3,505,905,223	3,519,057,606
	Interest income on treasury bills / reverse repo / bonds **(note-25a)**	639,649,330	996,909,701
	Gain on Discounted bond / bills **(note-25a)**	172,411,566	187,408,915
	Gain on sale of shares **(note-25a)**	45,767,648	-
	Gain on Govt. security trading **(note-25a)**	1,555,437,728	1,479,535,123
	Interest on debentures **(note-25a)**	4,335,700	7,647,375
		5,923,507,194	**6,190,558,719**
	Less: Loss on revaluation of security trading **(note-25a)**	37,464,230	-
		5,886,042,964	**6,190,558,719**
22.2	**Fees, commission and brokerage**		
	Commission **(note-26a)**	249,216,372	228,625,954
	Settlement fee-PBIL **(note-26a)**	-	-
		249,216,372	**228,625,954**
22.3	**Administrative expenses**		
	Salary and allowances **(note-28a)**	890,836,719	895,815,440
	Rent, taxes, insurance, electricity, etc. **(note-29a)**	202,763,716	170,597,395
	Legal expenses **(note-30a)**	8,786,551	19,105,226
	Postage, stamp, telecommunication, etc. **(note-31a)**	23,279,535	19,364,354
	Stationery, printing, advertisement, etc. **(note-32a)**	45,101,581	41,425,958
	Managing Director's salary and fees **(note-33)**	2,596,500	2,415,000
	Directors' fees **(note-34a)**	867,961	798,280
	Auditors' fees **(note-35a)**	345,000	287,490
	Repair of Bank's assets **(note-37a)**	15,307,557	14,555,511
		1,189,885,121	**1,164,364,652**
23	**Consolidated interest income / profit on investment**		
	Prime Bank Limited (**note-23a**)	3,505,905,223	3,519,057,606
	Prime Bank Investment Limited	47,258,293	37,060,160
	Prime Bank Securities Limited	3,521,355	1,432,251
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	27,194,431	20,914,968
		3,583,879,302	**3,578,464,984**
	Less: Inter-company transactions	92,162,461	80,404,258
		3,491,716,841	**3,498,060,727**
23a	**Interest income / profit on investment of the Bank**		
	Loans (General) / Musharaka	584,441,080	592,591,358
	Loans against imported merchandise / Murabaha	-	-
	Loans against trust receipts	113,232,593	111,778,135
	Packing credit	6,623,251	9,658,757
	House building loan	75,606,091	98,942,911
	Lease finance / Izara	105,476,603	128,283,698
	Hire purchase	166,327,075	171,586,452
	Payment against documents	221,702	660,598
	Cash credit / Bai-Muajjal	392,630,305	468,974,607
	Secured overdraft	461,605,544	457,369,652
	Consumer credit scheme	466,728,347	490,058,201
	Staff loan	26,545,921	30,038,859
	Small and Medium Enterprise (SME)	177,819,064	240,210,635
	Agricultural Loan	81,811,072	20,242,147
	Forced loan	4,558	4,904,473
	Documentary bills purchased	150,837,385	109,465,179
	Interest income from credit card	55,036,337	51,112,643
	Other loans and advances / Investments	531,491,811	429,394,519
	Total interest / profit on loans and advances / investments	3,396,438,739	3,415,272,823
	Interest / profit on balance with other banks and financial institutions	22,844,944	41,084,018
	Interest on call loans	13,695,736	4,596,944
	Interest / profit received from foreign banks	72,925,804	58,103,820
		3,505,905,223	**3,519,057,606**

AMARSTOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
24	**Consolidated interest / profit paid on deposits, borrowings, etc.**		
	Prime Bank Limited (**note-24a**)	2,542,699,007	2,867,160,146
	Prime Bank Investment Limited	73,768,620	70,242,239
	Prime Bank Securities Limited	9,628,648	8,424,939
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	12,190,076	6,982,117
		2,638,286,351	**2,952,809,441**
	Less: Inter-company transactions	92,162,461	80,404,258
		2,546,123,890	**2,872,405,183**
24a	**Interest / profit paid on deposits, borrowings, etc. of the Bank**		
i)	Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	221,765,749	269,568,615
	Special notice deposits	79,429,100	91,289,030
	Term deposits / Mudaraba term deposits	650,273,893	995,495,624
	Deposits under scheme	1,342,705,391	1,259,089,646
	Foreign currency deposits **(note-24a.1)**	5,315,724	8,072,691
	Others	8,976,823	10,521,517
		2,308,466,680	**2,634,037,124**
ii)	Interest / Profit paid for borrowings:		
	Call deposits	38,125	533,542
	Repurchase agreement (repo)	-	37,614
	Bangladesh Bank-refinance	536,099	590,648
	Local bank accounts	66,033,703	56,068,418
	Foreign bank accounts	84,558,443	57,020,083
	PBL bond	83,065,957	118,872,718
		234,232,327	**233,123,023**
		2,542,699,007	**2,867,160,146**
24a.1	**Foreign currency deposits**		
	Interest / profit paid on F.C	5,315,724	7,003,527
	Interest / profit paid on N.F.C.D	-	1,069,165
	Interest / profit paid on R. F.C.D	-	-
		5,315,724	**8,072,691**
25	**Consolidated investment income**		
	Prime Bank Limited (**note-25a**)	2,396,500,307	2,685,783,588
	Prime Bank Investment Limited	25,028,085	2,847,090
	Prime Bank Securities Limited	3,623,544	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,425,151,936	**2,688,630,678**
	Less: Inter-company transactions	-	-
		2,425,151,936	**2,688,630,678**
25a	**Investment income of the bank**		
	Interest on treasury bills / Reverse repo / bonds	639,649,330	996,909,701
	Interest on debentures / bonds	4,335,700	7,647,375
	Gain on discounted bond / bills	172,411,566	187,408,915
	Gain on sale of shares	45,767,648	-
	Gain on Govt. security trading	1,555,437,728	1,479,535,123
	Dividend on shares	16,362,566	14,282,475
		2,433,964,537	**2,685,783,588**
	Less: Loss on sale/revaluation of security trading	37,464,230	-
		2,396,500,307	**2,685,783,588**
26	**Consolidated commission, exchange and brokerage**		
	Prime Bank Limited (**note-26a**)	425,248,843	377,928,160
	Prime Bank Investment Limited	24,766,916	7,001,105
	Prime Bank Securities Limited	14,376,156	5,962,934
	Prime Exchange Co. Pte. Ltd., Singapore	16,993,543	13,303,074
	PBL Exchange (UK) Ltd.	9,620,129	9,176,043
	PBL Finance (Hong Kong) Limited	1,413,134	4,018,940
		492,418,721	**417,390,255**
26a	**Commission, exchange and brokerage of the Bank**		
	Commission on L/Cs	65,555,956	46,985,800
	Commission on L/Cs-back to back	100,902,406	73,780,495
	Commission on L/Gs	60,718,322	88,700,923
	Commission on remittance	19,248,777	18,195,732
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	-	-
	Underwriting Commission regarding Treasury bill/ Bond	1,516,783	-
	Commission from sale of BSP /PSP/Others	1,274,128	963,004
		249,216,372	228,625,954
	Exchange gain **(note - 26a.1) -** including gain from FC dealings	176,032,471	149,302,206
	Settlement fees / Brokerage	-	-
		425,248,843	**377,928,160**

AMAR STOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
26a.1	**Exchange gain**		
	Exchange gain	189,589,322	151,077,303
	Exchange gain-credit card	-	-
	Less: Exchange loss	(13,556,850)	(1,775,096)
		176,032,471	**149,302,206**
27	**Consolidated other operating income**		
	Prime Bank Limited (**note-27a**)	123,448,173	147,111,915
	Prime Bank Investment Limited	2,765,712	2,131,001
	Prime Bank Securities Limited	14,211	32,760
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	13,285,399	10,438,527
		139,513,495	**159,714,203**
	Less: Inter-company transactions	-	-
		139,513,495	**159,714,203**
27a	**Other operating income of the Bank**		
	Rent recovered	5,648,367	5,011,238
	Service and other charges	43,805,846	9,030,346
	Retail Income	17,167,816	17,250,806
	Income from ATM service	2,739,177	4,169,229
	Credit card income **(note-27a.2)**	12,001,199	10,817,674
	Postage / telex / SWIFT/ fax recoveries	23,713,596	44,527,330
	Rebate from foreign Bank outside Bangladesh	108,777	1,617,578
	Profit on sale of fixed assets	3,141	56,068
	Miscellaneous earnings **(note-27a.1)**	18,260,253	54,631,646
		123,448,173	**147,111,915**
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2	**Credit card income**		
	Annual fees	5,581,259	5,537,432
	Inter-change fees	6,410,500	5,276,502
	Others	9,440	3,740
		12,001,199	**10,817,674**
28	**Consolidated salaries and allowances**		
	Prime Bank Limited (**note-28a**)	890,836,719	895,815,440
	Prime Bank Investment Limited	6,435,478	7,283,402
	Prime Bank Securities Limited	3,805,764	2,656,837
	Prime Exchange Co. Pte. Ltd., Singapore	7,189,261	5,273,621
	PBL Exchange (UK) Ltd.	4,259,309	4,391,685
	PBL Finance (Hong Kong) Limited	6,545,337	6,096,843
		919,071,869	**921,517,828**
28a	**Salaries and allowances of the Bank**		
	Basic pay	419,482,187	401,830,956
	Allowances	288,823,504	272,008,521
	Bonus	65,072,615	67,500,000
	Bank's contribution to provident fund	38,259,953	45,213,351
	Retirement benefits	4,198,460	4,662,612
	Gratuity	75,000,000	104,600,000
		890,836,719	**895,815,440**
29	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Prime Bank Limited (**note-29a**)	202,763,716	170,597,395
	Prime Bank Investment Limited	2,789,038	1,388,181
	Prime Bank Securities Limited	1,815,202	1,404,220
	Prime Exchange Co. Pte. Ltd., Singapore	3,703,799	2,955,265
	PBL Exchange (UK) Ltd.	2,168,168	2,501,560
	PBL Finance (Hong Kong) Limited	2,259,074	2,216,732
		215,498,997	**181,063,354**
29a	**Rent, taxes, insurance, electricity, etc. of the Bank**		
	Rent, rates and taxes	139,162,096	109,046,093
	Lease rent	17,637	23,998
	Insurance	36,263,236	35,321,305
	Power and electricity	27,320,746	26,205,998
		202,763,716	**170,597,395**
30	**Consolidated legal expenses**		
	Prime Bank Limited (**note-30a**)	8,786,551	19,105,226
	Prime Bank Investment Limited	347,875	-
	Prime Bank Securities Limited	42,875	-
	Prime Exchange Co. Pte. Ltd., Singapore	250,372	123,850
	PBL Exchange (UK) Ltd.	912,409	257,596
	PBL Finance (Hong Kong) Limited	-	-
		10,340,083	**19,486,672**

AMARSTOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
30a	**Legal expenses of the Bank**		
	Legal expenses	7,994,771	15,374,781
	Other professional charges	791,780	3,730,445
		8,786,551	**19,105,226**
31	**Consolidated postage, stamp, telecommunication, etc.**		
	Prime Bank Limited (**note-31a**)	23,279,535	19,364,354
	Prime Bank Investment Limited	228,053	238,092
	Prime Bank Securities Limited	1,394	150
	Prime Exchange Co. Pte. Ltd., Singapore	333,791	285,785
	PBL Exchange (UK) Ltd.	151,515	159,417
	PBL Finance (Hong Kong) Limited	1,871,444	1,586,501
		25,865,732	**21,634,299**
31a	**Postage, stamp, telecommunication, etc. of the Bank**		
	Postage & Courier	4,667,003	4,582,922
	Telegram, telex, fax and internet	6,869,999	6,900,153
	Data communication	3,763,174	13,879
	Telephone - office	7,872,325	7,698,940
	Telephone - residence	107,034	168,460
		23,279,535	**19,364,354**
32	**Consolidated stationery, printing and advertisements, etc.**		
	Prime Bank Limited (**note-32a**)	45,101,581	41,425,958
	Prime Bank Investment Limited	293,921	233,654
	Prime Bank Securities Limited	106,280	123,587
	Prime Exchange Co. Pte. Ltd., Singapore	775,583	355,818
	PBL Exchange (UK) Ltd.	121,739	119,857
	PBL Finance (Hong Kong) Limited	176,432	136,611
		46,575,536	**42,395,485**
32a	**Stationery, printing and advertisements, etc. of the Bank**		
	Office and security stationery	13,922,384	13,847,671
	Computer consumable stationery	16,828,202	14,365,992
	Publicity and advertisement	14,350,996	13,212,295
		45,101,581	**41,425,958**
33	**Managing Director's salary and fees**		
	Basic salary	1,815,000	1,650,000
	Bonus	-	-
	House rent allowance	300,000	300,000
	Bank's contribution to provident fund	181,500	165,000
	Utility allowance	90,000	90,000
	House maintenance allowance	120,000	120,000
	Others	90,000	90,000
		2,596,500	**2,415,000**
34	**Consolidated Directors' fees**		
	Prime Bank Limited (**note-34a**)	867,961	798,280
	Prime Bank Investment Limited	80,500	34,500
	Prime Bank Securities Limited	34,500	6,900
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		982,961	**839,680**
34a	**Directors' fees of the Bank**		
	Meeting fees	408,000	472,000
	Other benefits	459,961	326,280
		867,961	**798,280**

Bank has paid Tk. 8,000/-as Honarioum according to the BRPD circular letter no. 11 dated 04 October 2015.

35	**Consolidated Auditors' fees**		
	Prime Bank Limited **(note-35a)**	345,000	287,490
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	55,682	56,773
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	20,402	-
		421,084	**344,263**
35a	**Auditors' fees of the Bank**		
	External Audit fee	345,000	287,490
		345,000	**287,490**
36	**Charges on loan losses**		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	**Consolidated depreciation and repair of Bank's assets**		
	Prime Bank Limited **(note-37a)**	78,021,347	91,186,410
	Prime Bank Investment Limited	642,601	230,379
	Prime Bank Securities Limited	85,118	220,991
	Prime Exchange Co. Pte. Ltd., Singapore	460,217	460,982
	PBL Exchange (UK) Ltd.	617,775	703,647
	PBL Finance (Hong Kong) Limited	134,462	174,365
		79,961,520	**92,976,773**

AMAR STOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
37a	**Depreciation and repair of Bank's assets**		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	59,368,002	66,607,039
	Leased assets	-	-
		59,368,002	**66,607,039**
	Amortization -(see annexure-C for detail)		
	Software-core banking	2,596,929	8,335,790
	Software-ATM	748,859	1,688,070
		3,345,788	**10,023,860**
	Repairs		
	Building	1,403,631	2,178,476
	Furniture and fixtures	3,752,012	2,238,000
	Office equipment	6,179,135	6,250,993
	Bank's vehicles	2,741,833	2,763,395
	Maintenance	1,230,946	1,124,647
		15,307,557	**14,555,511**
		78,021,347	**91,186,410**
38	**Consolidated other expenses**		
	Prime Bank Limited **(note-38a)**	233,908,438	222,220,297
	Prime Bank Investment Limited	3,646,451	4,349,369
	Prime Bank Securities Limited	3,108,676	1,368,053
	Prime Exchange Co. Pte. Ltd., Singapore	1,782,135	1,355,937
	PBL Exchange (UK) Ltd.	889,760	1,126,651
	PBL Finance (Hong Kong) Limited	1,631,249	1,212,391
		244,966,709	**231,632,699**
38a	**Other expenses of the Bank**		
	Security and cleaning	45,043,010	51,292,888
	Entertainment	7,741,159	9,750,950
	Car expenses	46,954,716	42,332,867
	ATM expenses	36,307,395	34,108,200
	Retail expenses	13,860,894	18,920,526
	Books, magazines and newspapers, etc.	414,001	576,796
	Liveries and uniforms	502,680	496,296
	Medical expenses	35,710	195,193
	Bank charges and commission paid	1,364,572	683,832
	Loss on sale of fixed assets	716,663	51,754
	House furnishing expenses	900,000	900,000
	Subscription to institutions	5,860,269	3,993,448
	Donations	2,290,564	5,070,284
	Sponsorship	23,605,817	3,545,973
	Prime Bank Cricket Club	1,506,000	1,672,608
	Traveling expenses	6,021,406	7,288,583
	Expenses for merchant banking	-	-
	Local conveyance, labor, etc.	4,318,290	3,927,924
	Business development	10,048,429	8,571,308
	Training and internship	1,666,073	5,302,094
	Remittance charges	2,356,919	2,116,155
	Cash reward to branches	454,500	242,500
	Laundry, cleaning and photographs, etc.	1,503,954	1,566,868
	Credit card expenses	8,313,260	8,187,880
	Consolidated salary (staff)	8,397,625	5,964,663
	Annual General Meeting	-	-
	Exgratia	-	-
	Welfare fund	-	-
	Prime Bank Foundation	-	-
	Miscellaneous expenses	3,724,532	5,460,707
		233,908,438	**222,220,297**
39	**Consolidated provision for loans, investments, off balance sheet exposure & other assets**		
	Provision for bad and doubtful loans and advances / investments-PBL **(note-39a**)	1,180,000,000	140,000,000
	Provision for unclassified loans and advances / investments-PBL **(note-39a**)	260,000,000	1,396,500,000
	Provision for bad and doubtful loans and advances (OBU) **(note-39a)**	10,000,000	-
	Provision for unclassified loans and advances / investments (OBU) **(note-39a)**	10,000,000	2,100,000
	Provision for off-balance sheet exposure-PBL **(note-39a**)	101,000,000	35,000,000
	Provision for diminution in value of investments-PBL **(note-39a)**	(58,000,000)	9,120,000
	Provision for diminution in value of investments-PBIL	(83,335,464)	-
	Provision for impairment of client margin loan-PBIL	83,335,464	-
	Provision for diminution in value of investments-PBSL	-	5,969,883
	Provision for impairment of client margin loan-PBSL	-	19,911,012
	Provision for impairement loss for investment in subsidiaries **(note-39a)**	-	32,459,577
	Provision for climate risk fund **(note-39a)**	-	-
	Provision for Good Borrower rebate **(note-39a)**	-	-
	Provision for other assets **(note-39a)**	-	7,610,000
		1,503,000,000	**1,648,670,472**

AMARSTOCK

		Amount in Taka	
		Jan-Mar-17	Jan-Mar-16
39a	**Provision for loans, investments, off balance sheet exposure & other assets of the Bank**		
	Provision for bad and doubtful loans and advances / investments	1,180,000,000	140,000,000
	Provision for unclassified loans and advances / investments	260,000,000	1,396,500,000
	Provision for bad and doubtful loans and advances (OBU)	10,000,000	-
	Provision for unclassified loans and advances / investments (OBU)	10,000,000	2,100,000
	Provision for off-balance sheet exposure	101,000,000	35,000,000
	Provision for diminution in value of investments	(58,000,000)	9,120,000
	Provision for impairement loss for investment in subsidiaries	-	32,459,577
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	-	7,610,000
		1,503,000,000	**1,622,789,577**
40	**Consolidated tax expenses**		
	Current tax		
	Prime Bank Limited **(note-40a)**	150,000,000	200,000,000
	Prime Bank Investment Limited	2,979,974	943,541
	Prime Bank Securities Limited	724,709	536,228
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	202,183	-
	PBL Finance (Hong Kong) Limited	-	-
		153,906,866	**201,479,769**
	Deferred tax		
	Prime Bank Limited **(note-40a)**	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	26,318	(816,154)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		26,318	**(816,154)**
		153,933,184	**200,663,615**
40a	**Tax expenses of the Bank**		
	Current tax	150,000,000	200,000,000
	Deferred tax	-	-
		150,000,000	**200,000,000**

AMAR STOCK