

Consolidated Balance Sheet

Particulars	Notes	Amount in Taka	
		Jun-17	2016
PROPERTY AND ASSETS			
Cash	**3**		
In hand (including foreign currencies)		3,754,797,089	2,772,028,445
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,625,714,210	15,013,759,704
		19,380,511,299	**17,785,788,149**
Balance with other banks and financial institutions	**4**		
In Bangladesh		320,936,810	706,407,180
Outside Bangladesh		5,115,628,715	2,872,544,857
		5,436,565,526	**3,578,952,037**
Money at call and short notice	**5**	**150,000,000**	**540,000,000**
Investments	**6**		
Government		24,543,653,295	47,653,799,061
Others		2,427,664,388	2,618,012,934
		26,971,317,683	**50,271,811,995**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	**7**	161,498,047,585	158,022,379,691
Bills purchased and discounted	**8**	16,845,538,465	14,467,473,496
		178,343,586,049	**172,489,853,187**
Fixed assets including premises, furniture and fixtures	**9**	6,784,530,716	6,610,488,699
Other assets	**10**	25,365,862,910	6,055,998,848
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**262,652,874,822**	**257,553,393,555**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12**	13,637,781,513	13,088,287,002
Deposits and other accounts	**13**		
Current / Al-wadeeah current deposits		34,705,906,227	31,868,669,008
Bills payable		4,438,642,478	5,168,363,915
Savings bank / Mudaraba savings deposits		37,162,801,796	35,628,622,433
Term deposits / Mudaraba term deposits		121,367,210,925	125,169,606,738
Bearer certificate of deposit		-	-
Other deposits		-	-
		197,674,561,427	**197,835,262,094**
Other liabilities	**14**	**26,879,440,816**	**21,336,454,114**
Total liabilities		**238,191,783,756**	**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**	45,951,290	53,313,727
Revaluation reserve	**18**	1,506,285,073	1,506,285,073
Foreign currency translation gain	**19**	8,331,673	5,907,315
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	**20**	1,133,745,284	1,961,106,485
Total Shareholders' equity		**24,461,091,065**	**25,293,390,345**
Total liabilities and Shareholders' equity		**262,652,874,822**	**257,553,393,555**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21**		
Acceptances and endorsements	**21.1**	41,663,251,486	35,566,350,756
Letters of guarantee	**21.2**	65,814,128,465	67,416,908,068
Irrevocable letters of credit	**21.3**	32,267,676,131	27,311,640,065
Bills for collection	**21.4**	9,818,709,821	8,263,541,574
Other contingent liabilities		-	-
		149,563,765,904	**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		**149,563,765,904**	**138,558,440,463**

For
Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration (Acting)

AMARSTOCK

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16	Apr-Jun-17	Apr-Jun-16
Interest income / profit on investments	23	7,143,837,213	6,963,515,631	3,652,120,372	3,465,454,904
Interest / profit paid on deposits, borrowings, etc.	24	(4,997,367,163)	(5,488,790,606)	(2,451,243,273)	(2,616,385,423)
Net interest / net profit on investments		**2,146,470,051**	**1,474,725,025**	**1,200,877,099**	**849,069,482**
Investment income	25	3,216,745,471	4,334,640,523	791,593,535	1,646,009,845
Commission, exchange and brokerage	26	1,107,646,026	894,292,956	615,227,304	476,902,701
Other operating income	27	381,037,503	393,163,905	241,524,009	233,449,702
Total operating income (A)		**6,851,899,050**	**7,096,822,410**	**2,849,221,946**	**3,205,431,730**
Salaries and allowances	28	1,902,718,613	1,845,165,117	983,646,745	923,647,289
Rent, taxes, insurance, electricity, etc.	29	454,575,256	383,840,148	239,076,259	202,776,795
Legal expenses	30	31,985,286	32,777,226	21,645,203	13,290,554
Postage, stamp, telecommunication, etc.	31	60,828,579	56,280,926	34,962,847	34,646,627
Stationery, printing, advertisements, etc.	32	113,013,365	93,787,578	66,437,830	51,392,093
Managing Director's salary and fees	33	5,798,000	5,380,000	3,201,500	2,965,000
Directors' fees	34	2,585,735	2,062,574	1,602,774	1,222,894
Auditors' fees	35	1,049,671	1,071,112	628,588	726,850
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	192,245,388	192,637,504	112,283,868	99,660,731
Other expenses	38	587,743,500	510,447,725	342,776,790	278,815,027
Total operating expenses (B)		**3,352,543,393**	**3,123,449,911**	**1,806,262,403**	**1,609,143,860**
Profit / (loss) before provision (C=A-B)		**3,499,355,657**	**3,973,372,499**	**1,042,959,543**	**1,596,287,870**
Provision for loans / investments	39				
Specific provision		710,000,000	1,962,000,000	(470,000,000)	1,822,000,000
General provision		1,200,000,000	1,114,950,000	940,000,000	(281,550,000)
Provision for Off-Shore Banking Units		61,000,000	23,350,000	41,000,000	21,250,000
Provision for off-balance sheet exposures		111,000,000	69,500,000	10,000,000	34,500,000
		2,082,000,000	3,169,800,000	521,000,000	1,596,200,000
Provision for diminution in value of investments		(50,000,000)	106,367,036	91,335,464	91,277,153
Provision for impairment of client margin loan		3,254,819	233,427,702	(80,080,645)	213,516,690
Other provisions		13,000,000	40,069,577	13,000,000	-
Total provision (D)		**2,048,254,819**	**3,549,664,315**	**545,254,819**	**1,900,993,843**
Total profit / (loss) before taxes (C-D)		**1,451,100,838**	**423,708,184**	**497,704,724**	**(304,705,973)**
Provision for taxation:					
Current tax	40	571,891,727	102,768,721	417,984,862	(98,711,048)
Deferred tax		(218,370)	(834,974)	(244,688)	(18,820)
		571,673,357	**101,933,747**	**417,740,174**	**(98,729,868)**
Net profit after taxation		**879,427,480**	**321,774,437**	**79,964,551**	**(205,976,105)**
Retained earnings brought forward from previous year	20.1	254,317,803	238,672,797	254,317,803	238,672,797
		1,133,745,284	**560,447,234**	**334,282,354**	**32,696,692**
Appropriations					
Statutory reserve		-	-	-	-
Minority interest		(0.42)	(6.49)	(0.14)	(6.17)
General reserve		-	-	-	-
		(0.42)	**(6.49)**	**(0.14)**	**(6)**
Retained surplus	20	**1,133,745,284**	**560,447,240**	**334,282,354**	**32,696,698**
Earnings per share (EPS)		**0.85**	**0.31**	**0.07**	**(0.20)**

For
Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration (Acting)

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

Particulars		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
A)	**Cash flows from operating activities**		
	Interest receipts in cash	8,486,519,233	9,170,257,409
	Interest payments	(5,399,627,623)	(6,189,110,288)
	Dividend receipts	76,295,593	91,831,257
	Fees and commission receipts in cash	1,107,646,026	894,292,956
	Recoveries of loans previously written off	71,572,352	87,196,574
	Cash payments to employees	(2,128,064,038)	(1,850,545,117)
	Cash payments to suppliers	(363,609,343)	(400,586,818)
	Income taxes paid	(232,425,994)	(298,826,108)
	Receipts from other operating activities	2,307,671,012	2,784,559,673
	Payments for other operating activities	(1,033,727,598)	(894,912,281)
	Cash generated from operating activities before changes in operating assets and liabilities	**2,892,249,619**	**3,394,157,257**
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	17,464,708,815	(5,569,723,415)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(5,975,561,758)	(8,808,874,072)
	Other assets	(13,300,501,374)	17,137,205,124
	Deposits from other banks / borrowings	1,248,412,713	44,807,701
	Deposits from customers	(294,428,143)	(3,352,724,630)
	Other liabilities account of customers	(729,721,437)	1,512,336,938
	Trading liabilities	-	-
	Other liabilities	3,437,875,565	1,268,699,522
		1,850,784,381	**2,231,727,169**
	Net cash from operating activities	**4,743,034,000**	**5,625,884,426**
B)	**Cash flows from investing activities**		
	Debentures	-	-
	Payments for purchases of securities	175,201,415	(175,470,231)
	Purchase of property, plant and equipment	(166,541,290)	(100,548,314)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	622,394	319,150
	Net cash used in investing activities	**9,282,519**	**(275,699,395)**
C)	**Cash flows from financing activities**		
	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	(1,705,034,284)	(1,620,672,401)
	Net cash used in financing activities	**(1,705,034,284)**	**(1,620,672,401)**
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	3,047,282,235	3,729,512,630
E)	Effects of exchange rate changes on cash and cash equivalents	15,453,404	4,130,662
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)**	**24,972,222,225**	**23,688,614,224**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,754,797,089	2,748,808,973
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,625,714,210	14,501,041,201
	Balance with other banks and financial institutions	5,436,565,526	3,784,367,250
	Money at call and short notice	150,000,000	2,650,000,000
	Reverse repo	-	-
	Prize bonds **(note-6a)**	5,145,400	4,396,800
		24,972,222,225	**23,688,614,224**

For
Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration (Acting)

AMARSTOCK

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

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Minority interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	10,293,486,160	9,204,058,242	28,002,888	2,241,230,396	60	1,506,285,073	53,313,727	5,907,315	1,961,106,485	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	-	-	-	-	-	-	(37,088,639)	-	-	(37,088,639)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	29,726,202	-	-	29,726,202
Currency translation differences	-	-	-	-	-	-	-	2,424,358	(1,754,395)	669,963
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	45,951,290	8,331,673	1,959,352,090	25,286,697,870
Net profit for the year	-	-	-	-	-	-	-	-	879,427,480	879,427,480
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,705,034,284)	(1,705,034,284)
Minority interest	-	-	-	-	0.03	-	-	-	-	0.03
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2017	**10,293,486,160**	**9,204,058,242**	**28,002,888**	**2,241,230,396**	**60**	**1,506,285,073**	**45,951,290**	**8,331,673**	**1,133,745,286**	**24,461,091,065**
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 (Acting)

AMARSTOCK

Prime Bank Limited
Balance Sheet as at 30 June 2017

Particulars	Notes	Amount in Taka	
		June-17	2016
PROPERTY AND ASSETS			
Cash	**3a**		
In hand (including foreign currencies)		3,692,872,372	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,625,714,210	15,013,759,704
		19,318,586,582	**17,732,611,278**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		231,698,738	651,897,760
Outside Bangladesh		5,021,170,368	2,713,329,031
		5,252,869,106	**3,365,226,791**
Money at call and short notice	**5**	**150,000,000**	**540,000,000**
Investments	**6a**		
Government		24,543,653,295	47,653,799,061
Others		316,572,128	595,407,957
		24,860,225,423	**48,249,207,018**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	**7a**	161,593,429,975	157,818,461,771
Bills purchased and discounted	**8a**	14,513,856,841	12,393,363,484
		176,107,286,817	**170,211,825,255**
Fixed assets including premises, furniture and fixtures	**9a**	6,756,223,699	6,589,682,409
Other assets	**10a**	28,975,243,452	9,690,072,675
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**261,640,935,718**	**256,599,126,065**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	13,493,213,046	12,929,786,860
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		34,756,555,787	31,905,539,890
Bills payable		4,438,642,478	5,168,363,915
Savings bank / Mudaraba savings deposits		37,162,801,796	35,628,622,433
Term deposits / Mudaraba term deposits		121,385,151,416	125,231,442,610
Bearer certificate of deposit		-	-
Other deposits		-	-
		197,743,151,478	**197,933,968,848**
Other liabilities	**14a**	**25,936,799,650**	**20,450,518,917**
Total liabilities		**237,173,164,174**	**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**	13,894,832	15,278,978
Revaluation reserve	**18**	1,506,285,073	1,506,285,073
Foreign currency translation gain	**19a**	7,721,927	6,637,162
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	**20a**	1,201,094,915	2,017,875,429
Total Shareholders' equity		**24,467,771,545**	**25,284,851,440**
Total liabilities and Shareholders' equity		**261,640,935,718**	**256,599,126,065**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	41,663,251,486	35,566,350,756
Letters of guarantee	**21a.2**	65,814,128,465	67,416,908,068
Irrevocable letters of credit	**21a.3**	32,267,676,131	27,311,640,065
Bills for collection	**21a.4**	9,818,709,821	8,263,541,574
Other contingent liabilities		-	-
		149,563,765,904	**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		**149,563,765,904**	**138,558,440,463**

For

Chairman Director Managing Director Company Secretary Head of Financial Administration (Acting)

AMARSTOCK

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16	Apr-Jun-17	Apr-Jun-16
Interest income / profit on investments	23a	7,144,655,564	7,002,014,601	3,638,750,341	3,482,956,995
Interest / profit paid on deposits, borrowings, etc.	24a	(4,991,068,855)	(5,472,775,216)	(2,448,369,848)	(2,605,615,070)
Net interest / net profit on investments		**2,153,586,709**	**1,529,239,385**	**1,190,380,493**	**877,341,925.56**
Investment income	25a	3,166,346,431	4,321,687,352	769,846,124	1,635,903,764
Commission, exchange and brokerage	26a	987,777,339	812,776,096	562,528,495	434,847,935
Other operating income	27a	358,308,380	370,425,188	234,860,208	223,313,273
Total operating income (A)		**6,666,018,859**	**7,034,128,021**	**2,757,615,319**	**3,171,406,898**
Salaries and allowances	28a	1,842,916,794	1,789,927,945	952,080,075	894,112,506
Rent, taxes, insurance, electricity, etc.	29a	428,457,306	362,361,214	225,693,590	191,763,820
Legal expenses	30a	29,330,126	30,930,720	20,543,575	11,825,495
Postage, stamp, telecommunication, etc.	31a	55,706,969	51,303,284	32,427,434	31,938,931
Stationery, printing, advertisements, etc.	32a	110,522,053	91,713,095	65,420,472	50,287,137
Managing Director's salary and fees	33	5,798,000	5,380,000	3,201,500	2,965,000
Directors' fees	34a	2,315,485	1,891,524	1,447,524	1,093,244
Auditors' fees	35a	690,000	690,000	345,000	402,510
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	187,952,732	188,197,572	109,931,385	97,011,162
Other expenses	38a	567,152,123	497,114,124	333,243,685	274,893,827
Total operating expenses (B)		**3,230,841,587**	**3,019,509,480**	**1,744,334,238**	**1,556,293,631**
Profit / (loss) before provision (C=A-B)		**3,435,177,272**	**4,014,618,541**	**1,013,281,082**	**1,615,113,266**
Provision for loans / investments	39a				
Specific provision		710,000,000	1,962,000,000	(470,000,000)	1,822,000,000
General provision		1,200,000,000	1,114,950,000	940,000,000	(281,550,000)
Provision for Off-Shore Banking Units		61,000,000	23,350,000	41,000,000	21,250,000
Provision for off-balance sheet exposures		111,000,000	69,500,000	10,000,000	34,500,000
		2,082,000,000	3,169,800,000	521,000,000	1,596,200,000
Provision for diminution in value of investments		(50,000,000)	9,120,000	8,000,000	-
Other provisions		13,000,000	40,069,577	13,000,000	-
Total provision (D)		**2,045,000,000**	**3,218,989,577**	**542,000,000**	**1,596,200,000**
Total profit / (loss) before taxes (C-D)		**1,390,177,272**	**795,628,964**	**471,281,082**	**18,913,266**
Provision for taxation					
Current tax	40a	560,000,000	100,000,000	410,000,000	(100,000,000)
Deferred tax		-	-	-	-
		560,000,000	100,000,000	410,000,000	(100,000,000)
Net profit after taxation		**830,177,272**	**695,628,964**	**61,281,082**	**118,913,266**
Retained earnings brought forward from previous years	20.1a	370,917,643	291,842,201	370,917,643	291,842,201
		1,201,094,915	**987,471,165**	**432,198,725**	**410,755,467**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus	20a	**1,201,094,915**	**987,471,165**	**432,198,725**	**410,755,467**
Earnings per share (EPS)		**0.81**	**0.68**	**0.06**	**0.12**

For

Chairman | Director | Managing Director | Company Secretary | Head of Financial Administration (Acting)

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

	Particulars	Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
A)	**Cash flows from operating activities**		
	Interest receipts in cash	8,300,774,949	9,208,756,379
	Interest payments	(5,206,424,343)	(6,173,094,898)
	Dividend receipts	76,295,593	91,831,257
	Fees and commission receipts in cash	987,777,339	812,776,096
	Recoveries of loans previously written off	71,572,352	87,196,574
	Cash payments to employees	(2,068,262,219)	(1,795,307,945)
	Cash payments to suppliers	(361,118,031)	(345,726,444)
	Income taxes paid	(232,425,994)	(298,826,108)
	Receipts from other operating activities	2,234,200,512	2,748,774,776
	Payments for other operating activities	(978,611,580)	(852,723,437)
	Cash generated from operating activities before changes in operating assets and liabilities	**2,823,778,577**	**3,483,656,250**
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	17,464,708,815	(5,569,723,415)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(5,916,877,426)	(8,780,549,070)
	Other assets	(13,275,808,090)	17,170,709,270
	Deposits from other banks / borrowings	1,161,931,357	(64,511,464)
	Deposits from customers	(291,844,995)	(3,351,937,411)
	Other liabilities account of customers	(729,721,437)	1,512,336,938
	Trading liabilities	-	-
	Other liabilities	3,381,169,595	818,871,199
		1,793,557,819	**1,735,196,048**
	Net cash from operating activities	**4,617,336,396**	**5,218,852,298**
B)	**Cash flows from investing activities**		
	Debentures	-	-
	Proceeds from sale of securities	263,688,698	-
	Payments for purchases of securities	-	(50,899,306)
	Purchase of property, plant and equipment	(166,541,290)	(100,313,514)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	622,394	319,150
	Net cash used in investing activities	**97,769,802**	**(150,893,670)**
	Cash flows from financing activities		
C)	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	(1,646,957,786)	(1,544,022,924)
	Net cash used in financing activities	**(1,646,957,786)**	**(1,544,022,924)**
	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	3,068,148,412	3,523,935,704
D)	Effects of exchange rate changes on cash and cash equivalents	15,868,207	(255,583)
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)**	**24,726,601,088**	**23,368,773,440**
G)			
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,692,872,372	2,731,251,158
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	15,625,714,210	14,501,041,201
	Balance with other banks and financial institutions	5,252,869,106	3,482,084,281
	Money at call and short notice	150,000,000	2,650,000,000
	Reverse repo	-	-
	Prize bonds **(note-6a)**	5,145,400	4,396,800
		24,726,601,088	**23,368,773,440**

For
Chairman Director Managing Director Company Secretary Head of Financial Administration (Acting)

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

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2017	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Changes in accounting policy / Last year's profit	-	-	-	-	-		-	-
Restated balance	10,293,486,160	2,241,230,396	9,204,058,242	1,506,285,073	15,278,978	6,637,162	2,017,875,429	25,284,851,440
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(37,088,639)	-	-	(37,088,639)
Surplus / deficit on account of revaluation of investments	-	-	-	-	35,704,493	-	-	35,704,493
Currency translation differences	-	-	-	-	-	1,084,765	-	1,084,765
Net gains and losses not recognized in the income statement	-	-	-	-	13,894,832	7,721,927	2,017,875,429	25,284,552,059
Net profit for the year	-	-	-	-	-	-	830,177,272	830,177,272
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,646,957,786)	(1,646,957,786)
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 30 June 2017	**10,293,486,160**	**2,241,230,396**	**9,204,058,242**	**1,506,285,073**	**13,894,832**	**7,721,927**	**1,201,094,915**	**24,467,771,545**
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 (Acting)

AMARSTOCK

		Amount in Taka	
		June-17	2016
3	**Consolidated cash**		
i	**Cash in hand**		
	Prime Bank Limited (**note-3a.1**)	3,692,872,372	2,718,851,574
	Prime Bank Investment Limited	28,947	8,801
	Prime Bank Securities Limited	20,906	20,906
	Prime Exchange Co. Pte. Ltd., Singapore	61,874,864	53,147,164
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,754,797,089	**2,772,028,445**
ii	**Balance with Bangladesh Bank and its agent bank(s)**		
	Prime Bank Limited (**note-3a.2**)	15,625,714,210	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	-	-
		15,625,714,210	**15,013,759,704**
		19,380,511,299	**17,785,788,149**
3a	**Cash of the Bank**		
3a.1	**Cash in hand**		
	In local currency	3,630,397,186	2,679,060,117
	In foreign currency	62,475,186	39,791,457
		3,692,872,372	**2,718,851,574**
3a.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency	13,592,718,274	12,956,788,248
	In foreign currency	998,809,136	1,353,504,737
		14,591,527,410	14,310,292,984
	Sonali Bank as agent of Bangladesh Bank (Local currency)	1,034,186,800	703,466,720
		15,625,714,210	**15,013,759,704**
		19,318,586,582	**17,732,611,278**

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

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

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

a)	**Cash Reserve Requirement**		
	Required reserve	12,741,860,160	12,662,168,670
	Actual reserve maintained **(note-3a.2)**	13,592,718,274	12,956,788,248
	Surplus / (deficit)	**850,858,114**	**294,619,578**
b)	**Statutory Liquidity Ratio**		
	Required reserve	24,461,519,450	24,303,456,050
	Actual reserve maintained- **(note-3a.5)**	30,269,521,603	52,429,622,091
	Surplus / (deficit)	**5,808,002,153**	**28,126,166,041**
	Total required reserve	37,203,379,610	36,965,624,720
	Actual reserve held	43,862,239,877	65,386,410,339
	Total surplus	**6,658,860,267**	**28,420,785,619**

3a.4 Held for Statutory Liquidity Ratio

Cash in hand **(note -3a.1)**	3,692,872,372	2,718,851,574
Balance with Bangladesh Bank and its agent bank(s) **(note-3a.2)**	2,032,995,936	2,056,971,456
Government securities **(note-6a.ii)**	499,350,723	332,065,658
Government bonds **(note-6a.ii)**	22,794,914,583	28,440,351,533
Bangladesh Bank bills **(note-6a.ii)**	1,249,387,989	18,881,381,869
Debenture of HBFC **(note-6a.ii)**	-	-
	30,269,521,603	**52,429,622,091**

4	**Consolidated balance with other banks and financial institutions**	
In Bangladesh		
Prime Bank Limited (**note-4a.1**)	231,698,738	651,897,760
Prime Bank Investment Limited	33,947,335	45,835,946
Prime Bank Securities Limited	123,880,788	107,380,228
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	389,526,861	805,113,934
Less: Inter-company transaction	68,590,051	98,706,754
	320,936,810	**706,407,180**
Outside Bangladesh		
Prime Bank Limited (**note-4a.2**)	5,021,170,368	2,713,329,031
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	22,519,061	15,093,793
PBL Finance (Hong Kong) Limited	71,939,286	144,122,034
	5,115,628,715	**2,872,544,857**
	5,436,565,526	**3,578,952,037**

		Amount in Taka	
		June-17	2016
4a	**Balance with other banks and financial institutions of the Bank**		
	In Bangladesh	231,698,738	651,897,760
	Outside Bangladesh	5,021,170,368	2,713,329,031
		5,252,869,106	**3,365,226,791**
5	**Money at call and short notice**	150,000,000	540,000,000
6	**Consolidated investments**		
	Government		
	Prime Bank Limited (**note-6a**)	24,543,653,295	47,653,799,061
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		24,543,653,295	**47,653,799,061**
	Others		
	Prime Bank Limited (**note-6a**)	316,572,128	595,407,957
	Prime Bank Investment Limited	1,372,346,423	1,280,491,784
	Prime Bank Securities Limited	738,745,837	742,113,193
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,427,664,388	**2,618,012,934**
		26,971,317,683	**50,271,811,995**
6a	**Investments of the Bank**		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	1,757,133,995	19,223,222,987
	Held to maturity (HTM)	22,781,373,900	28,425,829,673
	Other securities	321,717,528	600,154,357
		24,860,225,423	**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	499,350,723	132,357,150
	5 years treasury bills	-	-
		499,350,723	**332,065,658**
	30 days Bangladesh Bank bills	**1,249,387,989**	**18,881,381,869**
	Government bonds:		
	Prize bonds	5,145,400	4,746,400
	Government bonds - **(note-6a.2)**	22,789,769,183	28,435,605,133
		22,794,914,583	**28,440,351,533**
		24,543,653,295	**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)**	68,572,144	68,572,144
	National Bank Subordinated Bond interest rate @ 11.50% **(note-6a.4)**	82,600,391	82,600,391
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% **(note-6a.5)**	15,942,310	31,089,440
	Shares **(note-6a.6)**	149,457,283	413,145,981
	Reverse Repo	-	-
		316,572,128	**595,407,957**
		24,860,225,423	**48,249,207,018**
6a.2	**Government bonds**		
	Name of the bonds		
	HTM		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	800,000,000	900,000,000
	5 years Bangladesh Government treasury bonds (9.66%)	204,047,896	204,047,896
	10 years Bangladesh Government treasury bonds(8.75%-11.74%)	14,999,462,070	16,499,462,070
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	4,990,668,599	6,123,581,480
	20 years Bangladesh Government treasury bonds(9.10%-10.25%)	1,787,195,335	4,698,738,227
		22,781,373,900	**28,425,829,673**
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (8.40%-8.75%)	-	-
	5 years Bangladesh Government treasury bonds (11.50%)	8,395,283	9,775,460
	10 years Bangladesh Government treasury bonds(8.50%-11.75%)	-	-
	15 years Bangladesh Government treasury bonds(11.60%-12.30%)	-	-
	20 years Bangladesh Government treasury bonds	-	-
		8,395,283	**9,775,460**
		22,789,769,183	**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	4,005,011	13,626,940
	Less: Principal redemption during the year		(51,000,000)
	Less: Interest received during the year	(4,005,011)	(14,056,049)
	Redeemable value	**68,572,144**	**68,572,144**

AMARSTOCK

		Amount in Taka	
		June-17	2016
6a.4	**National Bank Ltd. Subordinated Bond**		
	Opening balance	82,600,391	103,250,489
	Add: Interest accrued during the year	4,762,738	11,802,169
	Less: Principal redemption during the year	-	(20,480,000)
	Less: Interest received during the year	(4,762,738)	(11,972,267)
	Redeemable value	**82,600,391**	**82,600,391**
6a.5	**Lanka Bangla Finance Zerocoupon Bond**		
	Opening balance	31,089,440	58,832,107
	Add: Interest accrued during the year	1,518,869	5,589,334
	Less: Principal redemption during the year	(12,601,710)	(27,418,880)
	Less: Interest received during the year	(4,064,290)	(5,913,120)
	Redeemable value	**15,942,310**	**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
	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	40,335,833	40,335,833
	Summit Barisal Power Preference Share	-	50,899,306
		65,214,693	**116,113,999**
	(Annexure -B)	**149,457,283**	**413,145,981**
7	**Consolidated loans, advances and lease / Investments**		
	Prime Bank Limited (**note-7a**)	161,593,429,975	157,818,461,771
	Prime Bank Investment Limited	5,448,227,882	5,585,519,854
	Prime Bank Securities Limited	293,033,753	354,629,060
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		167,334,691,610	163,758,610,685
	Less: Inter-company transactions	5,836,644,026	5,736,230,995
		161,498,047,585	**158,022,379,691**
	Consolidated bills purchased and discounted (note-8)	**16,845,538,465**	**14,467,473,496**
		178,343,586,049	**172,489,853,187**
7a	**Loans, advances and lease / investments of the Bank**		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	28,813,249,372	27,290,994,902
	Cash credit / Murabaha	18,149,347,686	23,055,501,252
	Loans (General)	36,600,118,933	35,184,706,137
	House building loans	2,414,082,339	2,717,300,308
	Loans against trust receipt	6,649,915,096	4,986,322,521
	Payment against document	2,005,095	13,038,825
	Retail loan	15,346,057,824	14,989,383,816
	Lease finance / Izara	5,218,802,442	5,159,876,733
	Credit card	1,022,461,677	1,037,631,670
	SME loan	9,006,719,943	739,061,565
	Hire purchase	7,362,555,748	7,021,592,617
	Other loans and advances	31,008,113,821	35,623,051,427
		161,593,429,975	**157,818,461,771**
	Outside Bangladesh	-	-
		161,593,429,975	**157,818,461,771**
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	9,331,166,338	6,684,930,303
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	5,182,690,503	5,708,433,181
		14,513,856,841	**12,393,363,484**
		176,107,286,817	**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 32,050.89 million as at 30 June 2017 (Tk. 31,632.05 million in 2016).

Number of clients	37	29
Amount of outstanding advances / investments	99,424,400,000	80,904,400,000
Amount of classified advances / investments	-	
Measures taken for recovery	N/A	N/A

AMAR STOCK

Name of clients	Outstanding (Tk. in million)		Amount in Taka	
			June-17	2016
	Funded	Non-funded	Total (Tk. in million)	Total (Tk. in million)
Abdul Monem Group	1,711.30	1,458.00	3,169.30	3,332.50
ACI Group	2,637.50	1,135.40	3,772.90	-
Annata Apparel Group	970.60	1,497.60	2,468.20	2,983.90
Abul Khair Group	2,633.00	1,789.30	4,422.30	4,768.20
BSRM Group	2,440.40	2,173.90	4,614.30	4,392.30
Bangladesh Rural Advancement Committee	4,241.70	967.60	5,209.30	4,809.30
BSM Group	10.00	1,039.90	1,049.90	-
BSA Group	552.60	387.30	939.90	659.40
BPC Group	-	2,134.50	2,134.50	1,439.80
BRB Group	-	1,699.50	1,699.50	8.40
City Group	1,581.60	2,336.00	3,917.60	3,604.70
Confidence Group	1,076.10	3,305.70	4,381.80	3,869.50
Dipon Group	259.70	555.40	815.10	-
Energypac Group	20.50	12.50	33.00	86.10
Envoy Group	126.50	4.70	131.20	-
Globe Group	1,696.90	342.60	2,039.50	-
Hameem Group	118.70	853.50	972.20	-
Kabir Group	3,042.40	562.10	3,604.50	4,340.10
KDS Group	1,847.90	1,786.10	3,634.00	2,889.50
MAX Group	-	-	-	1,493.70
Meghna Group	-	9,101.50	9,101.50	7,172.60
Molla Group	1,352.20	654.20	2,006.40	1,106.40
Nasir Group	2,202.90	2,183.00	4,385.90	4,438.20
NDE Group	450.60	2,163.40	2,614.00	-
Noman Group	1,883.80	857.80	2,741.60	2,070.40
Prime Bank Investment Ltd &PBSL	3,513.10	100.00	3,613.10	3,183.60
Pran-RFL Group	2,225.90	1,342.00	3,567.90	2,465.00
Project Builders Ltd.	-	-	-	2,903.00
Pakiza Group	1,530.10	888.70	2,418.80	2,221.70
RB Group	274.20	2,565.20	2,839.40	1,021.10
Reedisha Group	484.40	1,117.50	1,601.90	-
Square Group	1,070.70	928.40	1,999.10	1,225.50
Standard Group	1,102.90	685.10	1,788.00	3,092.20
Summit Group	779.50	1,739.00	2,518.50	3,387.70
TK Group	195.40	2,529.20	2,724.60	3,998.50
Toma Group	1,488.90	1,462.20	2,951.10	2,624.00
Transcom Group	651.40	714.30	1,365.70	
Uttara Group	-	1,710.90	1,710.90	1,317.10
Viyellatex Group	292.60	174.40	467.00	-
	44,466.00	**54,958.40**	**99,424.40**	**80,904.40**

7a.3 Large loan restructuring

i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,826,579,882.00 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 721,097,024.90 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	159,056,666,510	155,587,951,886
Special mention account (SMA)	4,528,098,828	4,484,398,129
	163,584,765,338	**160,072,350,015**
Classified		
Sub-standard	1,218,630,387	1,178,687,613
Doubtful	1,739,856,184	291,804,036
Bad / Loss	9,564,034,909	8,668,983,591
	12,522,521,479	**10,139,475,240**
	176,107,286,817	**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)	163,584,765,338	*Various	4,748,997,334	3,496,608,348
Interest receivable on loans/investments	732,391,691	1	7,323,917	6,338,240
			4,756,321,250	**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	633,444,087	20	126,688,817	188,801,733
Doubtful	1,219,900,396	50	609,950,198	62,362,971
Bad / Loss	3,847,027,374	100	3,847,027,374	3,536,080,700
			4,583,666,390	**3,787,245,404**
Required provision for loans, advances and lease / investments			**9,339,987,640**	**7,290,191,992**
Total provision maintained **(note - 14, 14a3 & 14a.5)**			**9,390,011,199**	**7,362,724,435**
Excess / (short) provision			**50,023,559**	**72,532,443**

		Amount in Taka	
		June-17	2016

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

	Base for provision	Rate 1%	
Acceptances and endorsements	41,663,251,486	416,632,515	355,663,508
Letter of guarantee	65,814,128,465	658,141,285	674,169,081
Letter of credit	32,267,676,131	322,676,761	273,116,401
Bills for collection	9,818,709,821	98,187,098	82,635,416
Required provision on Off-balance Sheet Exposures		**1,495,637,659**	**1,385,584,405**
Total provision maintained **(note - 14a.4)**		1,496,640,000	1,385,640,000
Excess / (short) provision		**1,002,341**	**55,595**

8 Consolidated bills purchased and discounted

Prime Bank Limited (**note-8a**)	14,513,856,841	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	2,331,681,624	2,074,110,013
	16,845,538,465	**14,467,473,496**

8a Bills purchased and discounted

Payable in Bangladesh	9,331,166,338	6,684,930,303
Payable outside Bangladesh	5,182,690,503	5,708,433,181
	14,513,856,841	**12,393,363,484**

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (**note-9a**)	6,756,223,699	6,589,682,409
Prime Bank Investment Limited	9,241,285	7,429,503
Prime Bank Securities Limited	5,489,156	333,638
Prime Exchange Co. Pte. Ltd., Singapore	4,051,666	3,034,610
PBL Exchange (UK) Ltd.	9,398,258	9,620,175
PBL Finance (Hong Kong) Limited	126,653	388,365
	6,784,530,716	**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	1,685,398,153	1,663,125,792
Furniture and fixtures	456,354,072	441,130,268
Office equipment and machinery	742,735,227	608,225,360
Vehicles	49,403,892	43,403,892
Library books	292,033	292,033
	6,640,628,165	**6,462,622,133**
Leased property:		
Leased vehicles	13	13
ATM		
Hardware & equipment	65,159,712	55,289,688
Furniture & fixtures	24,697,337	23,780,729
	89,857,050	**79,070,417**
Off-shore Banking Units		
Furniture and fixtures	1,047,416	1,081,394
Office equipment and machinery	295,123	316,306
Vehicles	-	-
	1,342,538	**1,397,700**
	6,731,827,766	**6,543,090,264**
Less: Accumulated depreciation	-	-
	6,731,827,766	**6,543,090,264**
Intangibles assets		
Software-core banking	19,382,480	41,578,692
Software-ATM	5,013,453	5,013,453
Cost of intangibles assets	**24,395,933**	**46,592,145**
Less: Accumulated amortization	-	-
	24,395,933	**46,592,145**
	6,756,223,699	**6,589,682,409**

10 Consolidated other assets

Prime Bank Limited (**note-10a**)	28,975,243,452	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)
	25,123,531,931	**5,838,361,154**
Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
Prime Bank Investment Limited	56,745,467	75,034,820
Prime Bank Securities Limited	91,250,333	86,068,562
Prime Exchange Co. Pte. Ltd., Singapore	5,331,247	5,705,624
PBL Exchange (UK) Ltd.	6,574,475	6,550,447
PBL Finance (Hong Kong) Limited	44,929,457	6,778,242
	242,330,979	**217,637,695**
	25,365,862,910	**6,055,998,848**

AMAR STOCK

		Amount in Taka	
		June-17	2016
10a	**Other assets of the Bank**		
	Stationery and stamps	39,117,903	35,984,087
	Exchange adjustment account	1,014,695	4,038,333
	Investment in subsidiary **(note-10a.5)**	3,814,211,521	3,814,211,521
	Off-shore Banking Units	10,421,435,518	8,964,114,616
	Due from Off-shore Banking Units	104,528,949	362,270,449
	National Bank Limited	500,000,000	-
	Standard Bank Limited	1,800,000,000	200,000,000
	BRAC Bank Limited	2,800,000,000	600,000,000
	IFIC Bank	400,000,000	-
	Commercial Bank of Ceylon	300,000,000	-
	The City Bank	3,150,000,000	-
	EXIM Bank	2,800,000,000	-
	Eastern Bank	2,500,000,000	-
	National Credit and Commerce Bank	500,000,000	-
	Shahjalal Islami Bank	1,000,000,000	-
	Mercantile Bank	500,000,000	-
	SIBL	500,000,000	-
	Bank Al-falah	-	100,000,000
	AB Bank Limited	-	800,000,000
	Dhaka Bank Limited	1,550,000,000	550,000,000
	Southeast Bank Limited	1,000,000,000	700,000,000
	United Finance	600,000,000	-
	IDLC Finance Limited	1,600,000,000	350,000,000
	Delta Brac Housing Finance Corporation	700,000,000	150,000,000
	Prepaid expenses	21,570,596	10,670,383
	Interest / profit receivable on loan **(note-10a.1)**	732,391,691	633,823,969
	Interest receivable on Govt. securities	659,556,422	700,100,706
	Advance deposits and advance rent	340,345,521	348,574,727
	Prepaid expenses against house furnishing	10,346,076	6,371,911
	Branch adjustments account	18,524,978	18,501,509
	Suspense account **(note -10a.2)**	317,004,431	132,163,478
	Encashment of PSP / BSP	484,086,359	284,886,250
	Credit card	72,260,263	78,212,407
	Sundry assets **(note -10a.3)**	264,812,997	172,533,393
		39,501,207,919	**19,016,457,739**
	Less: Off-shore Banking Units	**10,525,964,467**	**9,326,385,065**
		28,975,243,452	**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	18,025,104	19,196,468
Others	246,787,894	153,336,925
	264,812,997	**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	18,025,104	100%	18,025,104	19,196,468
Legal Expenses	2,341,243	50%	1,170,622	1,548,389
Others	42,822,511	100%	42,822,511	23,082,531
Required provision for other assets			133,018,236	114,827,387
Total provision maintained **(note - 14a.8)**			133,116,648	120,116,648
Excess / (short) provision			**98,412**	**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.

		Amount in Taka	
		June-17	2016
12	**Consolidated borrowings from other banks, financial institutions and agents**		
	Prime Bank Limited (**note-12a**)	13,493,213,046	12,929,786,860
	Prime Bank Investment Limited	3,270,607,282	3,342,064,734
	Prime Bank Securities Limited	387,017,465	450,927,651
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,323,587,746	2,101,738,752
		19,474,425,539	18,824,517,996
	Less: Inter-company transactions	5,836,644,026	5,736,230,995
		13,637,781,513	**13,088,287,002**
12a	**Borrowings from other banks, financial institutions and agents of the Bank**		
	In Bangladesh **(note-12a.1)**	2,580,959,446	3,845,103,196
	Outside Bangladesh **(note-12a.2)**	10,912,253,600	9,084,683,663
		13,493,213,046	**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	80,959,446	95,103,196
		2,580,959,446	**3,845,103,196**
12a.2	**Outside Bangladesh**		
	Emirates NBD, Dubai, UAE	1,407,533,783	558,785,620
	Habib Bank,Singapore	358,653,535	-
	Habib Bank Ltd, Kabul, Afganistan	201,490,750	236,106,600
	Habib Finance Int Ltd	201,490,750	-
	Habib Bank Ltd, Hong Kong	-	236,106,600
	First Gulf Bank, UAE	-	388,315,081
	FMO, Netherlands	1,679,089,583	1,967,555,000
	SCB, Singapore	-	677,238,334
	SCB, Hong Kong	1,267,779,799	534,605,254
	SCB Thailand	1,329,838,950	-
	National Bank of Rash-Al Khaima	1,619,985,630	787,022,000
	Commercial Bank of Qatar	1,702,193,856	1,337,883,174
	United Bank Limited, Dubai	501,038,490	-
	International Finance Corporation	643,158,474	2,361,066,000
		10,912,253,600	**9,084,683,663**
13	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	Prime Bank Limited (**note-13a.1.c**)	34,756,555,787	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	-	-
		34,756,555,787	**31,905,539,890**
	Less: Inter-company transactions	50,649,560	36,870,882
		34,705,906,227	**31,868,669,008**
	Bills payable		
	Prime Bank Limited (**note-13a.1.c**)	4,438,642,478	5,168,363,915
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		4,438,642,478	**5,168,363,915**
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (**note-13a.1.c**)	37,162,801,796	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	-	-
		37,162,801,796	**35,628,622,433**
	Term / Fixed deposits		
	Prime Bank Limited (**note-13a.1.c**)	121,385,151,416	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	-	-
		121,385,151,416	**125,231,442,610**
	Less: Inter-company transactions	17,940,491	61,835,872
		121,367,210,925	**125,169,606,738**
		197,674,561,427	**197,835,262,094**
13a	**Deposits and other accounts of the Bank**		
	Deposits from banks **(note -13a.1.a)**	903,275,253	304,770,082
	Deposits from customers **(note-13a.1.b)**	196,839,876,225	197,629,198,766
		197,743,151,478	**197,933,968,848**
13a.1	**a) Deposits from Banks**		
	Current deposits and other accounts	24,026,953	3,811,272
	Savings bank / Mudaraba savings deposits	7,124,013	7,045,261
	Special notice deposits	872,124,287	293,913,549
	Fixed deposits	-	-
		903,275,253	**304,770,082**

AMARSTOCK

		Amount in Taka	
		June-17	2016
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	15,940,345,361	14,446,391,872
	Foreign currency deposits	5,090,027,108	5,214,000,665
	Security deposits	8,362,116	8,509,416
	Sundry deposits **(note - 13a.2)**	13,815,342,714	12,801,974,510
		34,854,077,299	**32,470,876,462**
	Less: Off-shore Banking Units	121,548,465	569,147,844
		34,732,528,834	**31,901,728,618**
	ii) Bills payable		
	Pay orders issued	4,188,012,112	5,137,961,158
	Pay slips issued	3,874,085	3,759,339
	Demand draft payable	246,431,476	25,466,324
	Foreign demand draft	313,592	313,592
	T. T. payable	-	855,000
	Bill Pay ATM	11,214	8,502
		4,438,642,478	**5,168,363,915**
	iii) Savings bank / Mudaraba savings deposits	**37,155,677,783**	**35,621,577,172**
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	56,645,073,177	60,156,202,902
	Special notice deposits	12,938,958,958	13,223,095,870
	Non resident Taka deposits	1,418,433,195	1,368,757,538
	Scheme deposits	49,510,561,799	50,189,472,752
		120,513,027,129	**124,937,529,061**
		196,839,876,225	**197,629,198,766**
		197,743,151,478	**197,933,968,848**
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks **(note -13a.1.a)**	24,026,953	3,811,272
	Deposits from customers **(note-13a.1.b.i)**	34,732,528,834	31,901,728,618
		34,756,555,787	**31,905,539,890**
	Bills payable		
	Deposits from banks **(note -13a.1.a)**	-	-
	Deposits from customers **(note-13a.1.b.ii)**	4,438,642,478	5,168,363,915
		4,438,642,478	**5,168,363,915**
	Savings bank / mudaraba savings deposits		
	Deposits from banks **(note -13a.1.a)**	7,124,013	7,045,261
	Deposits from customers **(note-13a.1.b.iii)**	37,155,677,783	35,621,577,172
		37,162,801,796	**35,628,622,433**
	Term / Fixed deposits		
	Deposits from banks **(note -13a.1.a)**	872,124,287	293,913,549
	Deposits from customers **(note-13a.1.b.iv)**	120,513,027,129	124,937,529,061
		121,385,151,416	**125,231,442,610**
		197,743,151,478	**197,933,968,848**
13a.2	**Sundry deposits**		
	F.C. held against back to back L/C	6,553,394,066	6,577,134,629
	Sundry creditors	765,520,891	616,122,807
	Risk fund and service charges (CCS and lease finance)	57,501,004	57,534,004
	Sale proceeds of PSP / BSP	775,005,000	255,810,000
	Margin on letters of guarantee	1,063,521,396	1,055,916,182
	Margin on letters of credit	2,194,784,643	1,580,235,761
	Margin on FDBP / IDBP, export bills, etc	91,076,500	105,704,456
	Lease deposits	77,693,555	80,732,755
	Interest / profit payable on deposits	767,381,676	982,737,164
	Withholding VAT/Tax /Excise duty payable to Government Authority	336,168,384	389,942,729
	Others	1,133,295,599	1,100,104,022
		13,815,342,714	**12,801,974,510**
13a.3	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current deposits	15,964,372,314	14,450,203,144
	Savings deposits (9%)	3,344,652,162	3,206,576,019
	Foreign currency deposits (Non interest bearing)	4,968,478,643	4,644,852,821
	Security deposits	8,362,116	8,509,416
	Sundry deposits	13,815,342,714	12,801,974,510
	Bills payable	4,438,642,478	5,168,363,915
		42,539,850,427	**40,280,479,824**
	b) Time deposits		
	Savings deposits (91%)	33,818,149,635	32,422,046,414
	Fixed deposits	56,645,073,177	60,156,202,902
	Special notice deposits	13,811,083,246	13,517,009,419
	Deposits under schemes	49,510,561,799	50,189,472,752
	Non resident Taka deposits	1,418,433,195	1,368,757,538
		155,203,301,051	**157,653,489,024**
		197,743,151,478	**197,933,968,848**
14	**Consolidated other liabilities**		
	Prime Bank Limited (**note-14a**)	25,936,799,650	20,450,518,917
	Prime Bank Investment Limited	680,341,328	684,060,772
	Prime Bank Securities Limited	168,729,528	148,586,756
	Prime Exchange Co. Pte. Ltd., Singapore	17,230,296	15,754,540
	PBL Exchange (UK) Ltd.	19,750,624	15,520,080
	PBL Finance (Hong Kong) Limited	56,589,392	22,013,050
		26,879,440,816	**21,336,454,114**
	Less: Inter-company transactions	-	-
		26,879,440,816	**21,336,454,114**

		Amount in Taka	
		June-17	2016
14a	**Other liabilities of the Bank**		
	Foreign currency held against EDF loan	5,503,233,132	3,478,762,031
	Exchange adjustment account	-	-
	Expenditure and other payables	270,308,811	145,660,513
	Provision for bonus	2,985,138	222,532,563
	Gratuity	-	-
	Provision for income tax **(note - 14a.1)**	2,318,224,696	1,990,650,689
	Deferred tax liability **(note-14a.2)**	932,054,703	932,054,703
	Unearned commission on bank guarantee	69,218,950	10,277,531
	Credit card	-	-
	Provision for off-balance sheet exposures **(note-14a.4)**	1,496,640,000	1,385,640,000
	Provision for Off-shore Banking Units **(note-14a.5)**	653,850,000	592,850,000
	Fund for employee welfare fund (EWF)	-	4,690,083
	Fund for Prime Bank Foundation (PBF)	-	93,801,662
	Provision for loans and advances / investments **(note - 14a.3)**	8,726,643,899	6,760,357,135
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	27,444,749	77,444,749
	Interest suspense account	4,925,980,911	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	9,242,111	15,000,000
	Other liabilities	744,344,509	8,927,340
	Other provision **(note - 14a.6)**	133,116,648	120,116,648
		25,936,799,650	**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	232,425,994	433,679,075
	Settlement of previous year's tax liability	-	-
		15,827,327,275	**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**)	560,000,000	150,000,000
		18,145,551,971	**17,585,551,971**
	Net balance	**2,318,224,696**	**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	71,572,352	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)**	710,000,000	1,622,000,000
	Provision held as on date	**4,166,650,175**	**3,400,363,411**
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	3,359,993,724	1,915,043,724
	Add: Amount transferred to classified provision	-	-
	Add: General provision made during the year **(note-39a)**	1,200,000,000	1,444,950,000
	Provision held as on date	**4,559,993,724**	**3,359,993,724**
		8,726,643,899	**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)**	111,000,000	228,750,000
	Provision held as on date	**1,496,640,000**	**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)**	21,000,000	1,000,000
	Provision held as on date	**444,700,000**	**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)**	40,000,000	53,450,000
	Provision held as on date	**209,150,000**	**169,150,000**
		653,850,000	**592,850,000**

	Amount in Taka	
	June-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)**	13,000,000	7,610,000
Less: Adjustment during the year	-	-
Balance as on date	**133,116,648**	**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 30 June 2017 was Taka 26,023,148,264 as against available Tier-I capital of Taka 22,816,180,925 and Tier-II capital of Taka 9,158,846,395 making a total capital of Taka 31,975,027,320 thereby showing a surplus capital / equity of Taka 5,951,879,056 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)**	1,133,745,284	1,961,106,485
	22,900,523,030	**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	24,395,933	77,856,907
Reciprocal Crossholdings	59,946,172	88,351,597
	84,342,105	**166,208,504**
Total Tier-1 Capital	**22,816,180,925**	**23,561,675,726**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	4,559,993,724	3,359,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,496,640,000	1,385,640,000
General provision on off-shore Banking Units **(note-14a.5)**	209,150,000	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
	9,748,440,402	**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	**9,158,846,395**	**8,004,377,731**
A) **Total Regulatory capital**	**31,975,027,320**	**31,566,053,457**
Total assets including off-balance sheet exposures	412,216,640,727	396,111,834,017
B) Total risk weighted assets	260,231,482,642	256,595,355,777
C) Required capital based on risk weighted assets (10% on B)	26,023,148,264	25,659,535,578
D) **Surplus (A-C)**	**5,951,879,056**	**5,906,517,880**
Capital to risk weighted assets ratio	**12.29%**	**12.30%**

	Amount in Taka			
	June-17		2016	
Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	8.77%	5.50%	9.18%
Tier -2 Capital	4.50%	3.52%	4.50%	3.12%
Total Capital to risk weighted assets ratio	**10.00%**	**12.29%**	**10.00%**	**12.30%**

Leverage Ratio

Particulars	**Required**	**Held**	**Required**	**Held**
Leverage ratio	3.00%	6.86%	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)**	1,201,094,915	2,017,875,429
	22,939,869,713	**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	24,395,933	46,592,145
Reciprocal Crossholdings	19,369,680	76,293,178
	43,765,613	**122,885,323**
Total Tier-1 Capital	**22,896,104,100**	**23,633,764,904**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	4,559,993,724	3,359,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,496,640,000	1,385,640,000
General provision on off-shore Banking Units **(note-14a.5)**	209,150,000	169,150,000
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
	9,738,277,815	**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	**9,154,781,360**	**7,998,280,179**
A) **Total Regulatory capital**	**32,050,885,461**	**31,632,045,084**
Total assets including off-balance sheet exposures	411,204,701,623	395,157,566,528
B) Total risk weighted assets	256,548,716,183	254,001,469,464
C) Required capital based on risk weighted assets (10% on B)	25,654,871,618	25,400,146,946
D) **Surplus (A-C)**	**6,396,013,842**	**6,231,898,137**
Capital to risk weighted assets ratio	**12.49%**	**12.45%**

Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	8.92%	5.50%	9.30%
Tier -2 Capital	4.50%	3.57%	4.50%	3.15%
Total Capital to risk weighted assets ratio	**10.00%**	**12.49%**	**10.00%**	**12.45%**

Leverage Ratio

Particulars	**Required**	**Held**	**Required**	**Held**
Leverage ratio	3.00%	6.93%	3.00%	7.36%

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	(0.42)	(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)**	13,894,832	15,278,978
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	36,143,408	32,658,135
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(3,842,524)	(8,249,824)
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(244,426)	13,626,438
	45,951,290	**53,313,727**

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

Opening balance on 1 January	15,278,978	1,791,992,895
Add: Amortized/Revaluation Gain	35,704,493	366,728,827
Less: Adjustment of amortization/revaluation gain against sale/maturity	(37,045,898)	(2,143,380,756)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(42,741)	(61,988)
Less: Adjustment of Revaluation loss	-	-
	13,894,832	**15,278,978**

		Amount in Taka	
		June-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**)	7,721,927	6,637,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	254,754	(28,574)
	PBL Exchange (UK) Ltd.	65,232	(756,277)
	PBL Finance (Hong Kong) Limited	289,760	55,003
		8,331,673	**5,907,315**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	6,637,162	5,995,523
	Addition during the year	1,084,765	641,640
	Balance as on date	**7,721,927**	**6,637,162**
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank Limited (**note-20a**)	1,202,179,680	2,018,517,069
	Prime Bank Investment Limited	(20,914,159)	(22,307,686)
	Prime Bank Securities Limited	(53,326,221)	(58,968,820)
	Prime Exchange Co. Pte. Ltd., Singapore	9,597,368	8,152,744
	PBL Exchange (UK) Ltd.	(33,768,930)	(32,358,465)
	PBL Finance (Hong Kong) Limited	89,748,555	124,632,911
		1,193,516,293	**2,037,667,753**
	Less: Minority Interest	0.42	0.45
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(2,706,530)	(5,671,257)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(55,369,969)	(70,978,220)
	Less: Foreign currency translation gains	(1,694,510)	88,208
		1,133,745,284	**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	830,177,272	2,195,041,535
	Transfer to statutory reserve	-	(469,008,307)
	Cash dividend	(1,646,957,786)	(1,544,022,924)
	Issue of bonus shares	-	-
	Balance as on date	**1,201,094,915**	**2,017,875,429**
	Add: Foreign currency translation gain/ (loss)	1,084,765	641,640
		1,202,179,680	**2,018,517,069**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank Limited (n**ote-20.1 a**)	370,917,643	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	(225,043)	(280,399)
	PBL Exchange (UK) Ltd.	(32,358,465)	(47,872,274)
	PBL Finance (Hong Kong) Limited	(1,715,278)	732,243
		255,342,352	234,218,089
	Foreign currency translation gain on 1 January	(1,024,548)	7,808,351
		254,317,803	**242,026,440**
20.1.a	**Retained earnings brought forward from previous year of the Bank**		
	Balance on 1 January	2,017,875,429	1,835,865,125
	Bonus shares issued	-	-
	Cash dividend paid	(1,646,957,786)	(1,544,022,924)
	Balance as on date	**370,917,643**	**291,842,201**
	Foreign currency translation gain on 1 January	-	-
		370,917,643	**291,842,201**
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank Limited (**note-21a.1**)	41,663,251,486	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	-	-
		41,663,251,486	**35,566,350,756**
21.2	**Letters of guarantee**		
	Prime Bank Limited (**note-21a.2**)	65,814,128,465	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	-	-
		65,814,128,465	**67,416,908,068**

AMAR STOCK

		Amount in Taka	
		June-17	2016
21.3	**Irrevocable Letters of Credit**		
	Prime Bank Limited (**note-21a.3**)	32,267,676,131	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	-	-
		32,267,676,131	**27,311,640,065**
21.4	**Bills for collection**		
	Prime Bank Limited (**note-21a.4**)	9,818,709,821	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	-	-
		9,818,709,821	**8,263,541,574**
		149,563,765,904	**138,558,440,463**
21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	36,804,098,033	30,667,409,651
	Back to back bills (Local)	4,384,453,513	4,282,915,295
	Back to back bills (EPZ)	474,699,940	616,025,810
		41,663,251,486	35,566,350,756
	Less: Margin	(6,553,394,066)	(6,577,134,629)
		35,109,857,420	**28,989,216,127**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	18,660,911,179	17,979,885,396
	Letters of guarantee (Foreign)	47,153,217,286	49,437,022,672
	Foreign counter guarantees	-	-
		65,814,128,465	67,416,908,068
	Less: Margin	(1,063,521,396)	(1,055,916,182)
		64,750,607,069	**66,360,991,886**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	11,443,965,228	7,715,413,296
	Letters of credit (Deferred)	14,417,520,658	13,360,187,105
	Back to back L/C	6,406,190,246	6,236,039,663
		32,267,676,131	27,311,640,065
	Less: Margin	(2,194,784,643)	(1,580,235,761)
		30,072,891,489	**25,731,404,303**
21a.4	**Bills for collection**		
	Outward bills for collection	9,818,709,821	8,263,541,574
		9,818,709,821	8,263,541,574
	Less: Margin	(91,076,500)	(105,704,456)
		9,727,633,321	**8,157,837,118**

AMAR STOCK

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
22	**Income statement**		
	Income:		
	Interest, discount and similar income **(note-22.1)**	10,234,706,402	11,231,870,695
	Dividend income **(note-25a)**	76,295,593	91,831,257
	Fees, commission and brokerage **(note-22.2)**	497,370,846	490,787,670
	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)**	490,406,493	321,988,426
	Income from non-banking assets	-	-
	Other operating income **(note-27a)**	358,308,380	370,425,188
	Profit *less* losses on interest rate changes	-	-
		11,657,087,714	**12,506,903,237**
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. **(note-24a)**	4,991,068,855	5,472,775,216
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses **(note-22.3)**	2,518,152,648	2,368,715,807
	Other operating expenses **(note-38a)**	567,152,123	497,114,124
	Depreciation on banking assets **(note-37a)**	145,536,816	153,679,549
		8,221,910,442	**8,492,284,696**
		3,435,177,272	**4,014,618,540**
22.1	**Interest, discount and similar income**		
	Interest income / Profit on investments **(note-23a)**	7,144,655,564	7,002,014,601
	Interest income on treasury bills / reverse repo / bonds **(note-25a)**	1,205,471,423	1,833,759,661
	Gain on Discounted bond / bills **(note-25a)**	307,964,220	399,530,940
	Gain on sale of shares **(note-25a)**	45,767,648	-
	Gain on Govt. security trading **(note-25a)**	1,559,669,268	2,031,744,693
	Interest on debentures **(note-25a)**	8,671,400	17,644,903
		10,272,199,524	**11,284,694,799**
	Less: Loss on revaluation of security trading **(note-25a)**	37,493,122	52,824,103
		10,234,706,402	**11,231,870,695**
22.2	**Fees, commission and brokerage**		
	Commission **(note-26a)**	497,370,846	490,787,670
	Settlement fee-PBIL **(note-26a)**	-	-
		497,370,846	**490,787,670**
22.3	**Administrative expenses**		
	Salary and allowances **(note-28a)**	1,842,916,794	1,789,927,945
	Rent, taxes, insurance, electricity, etc. **(note-29a)**	428,457,306	362,361,214
	Legal expenses **(note-30a)**	29,330,126	30,930,720
	Postage, stamp, telecommunication, etc. **(note-31a)**	55,706,969	51,303,284
	Stationery, printing, advertisement, etc. **(note-32a)**	110,522,053	91,713,095
	Managing Director's salary and fees **(note-33)**	5,798,000	5,380,000
	Directors' fees **(note-34a)**	2,315,485	1,891,524
	Auditors' fees **(note-35a)**	690,000	690,000
	Repair of Bank's assets **(note-37a)**	42,415,916	34,518,023
		2,518,152,648	**2,368,715,807**
23	**Consolidated interest income / profit on investment**		
	Prime Bank Limited (**note-23a**)	7,144,655,564	7,002,014,601
	Prime Bank Investment Limited	107,148,420	74,238,996
	Prime Bank Securities Limited	21,889,271	3,003,408
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	56,706,593	42,031,722
		7,330,399,848	**7,121,288,727**
	Less: Inter-company transactions	186,562,635	157,773,096
		7,143,837,213	**6,963,515,631**
23a	**Interest income / profit on investment of the Bank**		
	Loans (General) / Musharaka	1,163,052,865	1,145,864,619
	Loans against imported merchandise / Murabaha	-	-
	Loans against trust receipts	238,796,594	217,916,364
	Packing credit	14,238,265	17,505,249
	House building loan	137,268,210	286,000,947
	Lease finance / Izara	186,431,705	242,710,207
	Hire purchase	334,303,323	336,518,254
	Payment against documents	384,127	1,592,711
	Cash credit / Bai-Muajjal	775,209,667	878,006,557
	Secured overdraft	928,323,593	910,184,478
	Consumer credit scheme	934,421,110	984,875,046
	Staff loan	58,390,432	57,117,304
	Small and Medium Enterprise (SME)	391,438,290	420,041,905
	Agricultural Loan	164,135,017	64,907,381
	Forced loan	404,766	12,085,016
	Documentary bills purchased	325,211,749	224,013,872
	Interest income from credit card	108,897,903	104,526,172
	Other loans and advances / Investments	1,036,427,968	897,442,254
	Total interest / profit on loans and advances / investments	6,797,335,585	6,801,308,337
	Interest / profit on balance with other banks and financial institutions	162,222,027	73,540,962
	Interest on call loans	23,909,417	11,309,000
	Interest / profit received from foreign banks	161,188,536	115,856,301
		7,144,655,564	**7,002,014,601**

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
24	**Consolidated interest / profit paid on deposits, borrowings, etc.**		
	Prime Bank Limited (**note-24a**)	4,991,068,855	5,472,775,216
	Prime Bank Investment Limited	148,259,848	142,277,937
	Prime Bank Securities Limited	18,546,113	16,946,160
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	26,397,319	14,657,397
		5,184,272,135	**5,646,656,710**
	Less: Inter-company transactions	186,904,972	157,866,104
		4,997,367,163	**5,488,790,606**
24a	**Interest / profit paid on deposits, borrowings, etc. of the Bank**		
i)	Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	413,843,147	471,393,915
	Special notice deposits	160,797,186	170,061,041
	Term deposits / Mudaraba term deposits	1,242,026,028	1,795,695,274
	Deposits under scheme	2,665,064,727	2,541,314,877
	Foreign currency deposits **(note-24a.1)**	13,143,125	14,679,277
	Others	16,860,093	18,549,913
		4,511,734,305	**5,011,694,296**
ii)	Interest / Profit paid for borrowings:		
	Call deposits	702,708	1,386,194
	Repurchase agreement (repo)	-	37,614
	Bangladesh Bank-refinance	-	2,035,247
	Local bank accounts	143,224,791	110,947,627
	Foreign bank accounts	180,663,011	119,157,588
	PBL bond	154,744,040	227,516,649
		479,334,550	**461,080,919**
		4,991,068,855	**5,472,775,216**
24a.1	**Foreign currency deposits**		
	Interest / profit paid on F.C	9,329,917	9,149,574
	Interest / profit paid on N.F.C.D	3,813,208	5,529,702
	Interest / profit paid on R. F.C.D	-	-
		13,143,125	**14,679,277**
25	**Consolidated investment income**		
	Prime Bank Limited (**note-25a**)	3,166,346,431	4,321,687,352
	Prime Bank Investment Limited	38,110,841	11,127,751
	Prime Bank Securities Limited	12,288,199	1,825,420
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,216,745,471	**4,334,640,523**
	Less: Inter-company transactions	-	-
		3,216,745,471	**4,334,640,523**
25a	**Investment income of the bank**		
	Interest on treasury bills / Reverse repo / bonds	1,205,471,423	1,833,759,661
	Interest on debentures / bonds	8,671,400	17,644,903
	Gain on discounted bond / bills	307,964,220	399,530,940
	Gain on sale of shares	45,767,648	-
	Gain on Govt. security trading	1,559,669,268	2,031,744,693
	Dividend on shares	76,295,593	91,831,257
		3,203,839,553	**4,374,511,455**
	Less: Loss on sale/revaluation of security trading	37,493,122	52,824,103
		3,166,346,431	**4,321,687,352**
26	**Consolidated commission, exchange and brokerage**		
	Prime Bank Limited (**note-26a**)	987,777,339	812,776,096
	Prime Bank Investment Limited	33,524,454	12,669,197
	Prime Bank Securities Limited	18,751,783	9,892,733
	Prime Exchange Co. Pte. Ltd., Singapore	32,979,072	27,538,667
	PBL Exchange (UK) Ltd.	21,895,279	20,614,140
	PBL Finance (Hong Kong) Limited	12,718,099	10,802,123
		1,107,646,026	**894,292,956**
26a	**Commission, exchange and brokerage of the Bank**		
	Commission on L/Cs	121,993,443	109,913,896
	Commission on L/Cs-back to back	201,355,073	153,325,843
	Commission on L/Gs	123,982,778	170,663,080
	Commission on remittance	43,737,906	38,852,008
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	500	-
	Underwriting Commission regarding Treasury bill/ Bond	2,662,913	14,878,722
	Commission from sale of BSP /PSP/Others	3,638,233	3,154,121
		497,370,846	490,787,670
	Exchange gain **(note - 26a.1)** - including gain from FC dealings	490,406,493	321,988,426
	Settlement fees / Brokerage	-	-
		987,777,339	**812,776,096**

AMAR STOCK

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
26a.1	**Exchange gain**		
	Exchange gain	493,592,570	322,402,790
	Exchange gain-credit card	-	-
	Less: Exchange loss	(3,186,077)	(414,364)
		490,406,493	**321,988,426**
27	**Consolidated other operating income**		
	Prime Bank Limited (**note-27a**)	358,308,380	370,425,188
	Prime Bank Investment Limited	6,082,149	3,488,318
	Prime Bank Securities Limited	89,016	124,571
	Prime Exchange Co. Pte. Ltd., Singapore	156,851	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	16,743,444	19,218,836
		381,379,840	**393,256,913**
	Less: Inter-company transactions	342,337	93,008
		381,037,503	**393,163,905**
27a	**Other operating income of the Bank**		
	Rent recovered	7,002,004	6,684,736
	Service and other charges	87,003,962	21,369,275
	Retail Income	105,630,707	107,072,527
	Income from ATM service	5,972,374	7,546,877
	Credit card income **(note-27a.2)**	25,376,048	22,876,198
	Postage / telex / SWIFT/ fax recoveries	47,036,543	94,046,185
	Rebate from foreign Bank outside Bangladesh	26,085,982	26,171,231
	Profit on sale of fixed assets	15,883	101,942
	Miscellaneous earnings **(note-27a.1)**	54,184,878	84,556,217
		358,308,380	**370,425,188**

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	11,856,926	10,617,922
	Inter-change fees	13,509,883	12,239,335
	Others	9,239	18,940
		25,376,048	**22,876,198**
28	**Consolidated salaries and allowances**		
	Prime Bank Limited (**note-28a**)	1,842,916,794	1,789,927,945
	Prime Bank Investment Limited	14,791,156	16,128,178
	Prime Bank Securities Limited	8,912,804	6,537,740
	Prime Exchange Co. Pte. Ltd., Singapore	12,871,282	11,763,761
	PBL Exchange (UK) Ltd.	9,303,574	8,930,695
	PBL Finance (Hong Kong) Limited	13,923,003	11,876,798
		1,902,718,613	**1,845,165,117**
28a	**Salaries and allowances of the Bank**		
	Basic pay	848,714,374	800,539,771
	Allowances	582,006,569	543,185,938
	Bonus	171,032,155	156,583,528
	Bank's contribution to provident fund	82,426,030	76,557,410
	Retirement benefits	9,237,666	8,461,298
	Gratuity	149,500,000	204,600,000
		1,842,916,794	**1,789,927,945**
29	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Prime Bank Limited (**note-29a**)	428,457,306	362,361,214
	Prime Bank Investment Limited	4,935,334	2,957,872
	Prime Bank Securities Limited	5,143,442	2,923,143
	Prime Exchange Co. Pte. Ltd., Singapore	6,654,989	5,980,776
	PBL Exchange (UK) Ltd.	4,658,679	5,089,418
	PBL Finance (Hong Kong) Limited	4,725,506	4,527,725
		454,575,256	**383,840,148**
29a	**Rent, taxes, insurance, electricity, etc. of the Bank**		
	Rent, rates and taxes	294,063,769	227,408,878
	Lease rent	38,284	44,441
	Insurance	72,674,123	71,057,851
	Power and electricity	61,681,130	63,850,045
		428,457,306	**362,361,214**
30	**Consolidated legal expenses**		
	Prime Bank Limited (**note-30a**)	29,330,126	30,930,720
	Prime Bank Investment Limited	385,250	105,275
	Prime Bank Securities Limited	275,575	311,000
	Prime Exchange Co. Pte. Ltd., Singapore	552,049	515,221
	PBL Exchange (UK) Ltd.	1,442,286	915,010
	PBL Finance (Hong Kong) Limited	-	-
		31,985,286	**32,777,226**

AMARSTOCK

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
30a	**Legal expenses of the Bank**		
	Legal expenses	23,472,617	26,447,025
	Other professional charges	5,857,510	4,483,695
		29,330,126	**30,930,720**
31	**Consolidated postage, stamp, telecommunication, etc.**		
	Prime Bank Limited (**note-31a**)	55,706,969	51,303,284
	Prime Bank Investment Limited	541,125	552,094
	Prime Bank Securities Limited	1,869	360
	Prime Exchange Co. Pte. Ltd., Singapore	683,552	1,142,497
	PBL Exchange (UK) Ltd.	305,461	310,408
	PBL Finance (Hong Kong) Limited	3,589,604	2,972,282
		60,828,579	**56,280,926**
31a	**Postage, stamp, telecommunication, etc. of the Bank**		
	Postage & Courier	10,210,333	9,114,962
	Telegram, telex, fax and internet	12,769,129	12,921,210
	Data communication	15,563,426	11,705,530
	Telephone - office	16,913,268	17,258,451
	Telephone - residence	250,812	303,131
		55,706,969	**51,303,284**
32	**Consolidated stationery, printing and advertisements, etc.**		
	Prime Bank Limited (**note-32a**)	110,522,053	91,713,095
	Prime Bank Investment Limited	617,978	414,168
	Prime Bank Securities Limited	187,173	250,287
	Prime Exchange Co. Pte. Ltd., Singapore	1,156,562	945,815
	PBL Exchange (UK) Ltd.	272,359	303,128
	PBL Finance (Hong Kong) Limited	257,240	161,085
		113,013,365	**93,787,578**
32a	**Stationery, printing and advertisements, etc. of the Bank**		
	Office and security stationery	36,849,673	29,996,447
	Computer consumable stationery	40,925,854	30,177,827
	Publicity and advertisement	32,746,526	31,538,821
		110,522,053	**91,713,095**
33	**Managing Director's salary and fees**		
	Basic salary	3,630,000	3,300,000
	Bonus	605,000	550,000
	House rent allowance	600,000	600,000
	Bank's contribution to provident fund	363,000	330,000
	Utility allowance	180,000	180,000
	House maintenance allowance	240,000	240,000
	Others	180,000	180,000
		5,798,000	**5,380,000**
34	**Consolidated Directors' fees**		
	Prime Bank Limited (**note-34a**)	2,315,485	1,891,524
	Prime Bank Investment Limited	212,750	115,850
	Prime Bank Securities Limited	57,500	55,200
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,585,735	**2,062,574**
34a	**Directors' fees of the Bank**		
	Meeting fees	1,432,000	1,176,000
	Other benefits	883,485	715,524
		2,315,485	**1,891,524**

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)**	690,000	690,000
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	112,818	113,696
	PBL Exchange (UK) Ltd.	226,379	248,194
	PBL Finance (Hong Kong) Limited	20,474	19,222
		1,049,671	**1,071,112**
35a	**Auditors' fees of the Bank**		
	External Audit fee	690,000	690,000
		690,000	**690,000**
36	**Charges on loan losses**		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	**Consolidated depreciation and repair of Bank's assets**		
	Prime Bank Limited **(note-37a)**	187,952,732	188,197,572
	Prime Bank Investment Limited	1,409,481	1,447,397
	Prime Bank Securities Limited	322,113	444,881
	Prime Exchange Co. Pte. Ltd., Singapore	1,023,707	779,288
	PBL Exchange (UK) Ltd.	1,271,244	1,415,039
	PBL Finance (Hong Kong) Limited	266,112	353,327
		192,245,388	**192,637,504**

AMAR STOCK

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
37a	**Depreciation and repair of Bank's assets**		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	133,634,623	133,631,829
	Leased assets	-	-
		133,634,623	**133,631,828**
	Amortization -(see annexure-C for detail)		
	Software-core banking	10,404,476	16,671,580
	Software-ATM	1,497,717	3,376,140
		11,902,193	**20,047,720**
	Repairs		
	Building	6,790,352	6,567,735
	Furniture and fixtures	9,873,728	4,498,119
	Office equipment	17,937,115	15,609,174
	Bank's vehicles	5,238,200	5,531,857
	Maintenance	2,576,520	2,311,139
		42,415,916	**34,518,023**
		187,952,732	**188,197,572**
38	**Consolidated other expenses**		
	Prime Bank Limited **(note-38a)**	567,152,123	497,114,124
	Prime Bank Investment Limited	7,411,474	4,072,740
	Prime Bank Securities Limited	4,531,237	2,518,172
	Prime Exchange Co. Pte. Ltd., Singapore	3,444,880	2,675,408
	PBL Exchange (UK) Ltd.	2,303,734	1,320,504
	PBL Finance (Hong Kong) Limited	2,900,052	2,746,777
		587,743,500	**510,447,725**
38a	**Other expenses of the Bank**		
	Security and cleaning	94,173,545	103,830,458
	Entertainment	17,362,485	17,309,030
	Car expenses	94,780,122	82,758,220
	ATM expenses	71,582,818	74,038,699
	Retail expenses	34,912,004	35,373,391
	Books, magazines and newspapers, etc.	883,750	1,129,006
	Liveries and uniforms	980,160	1,085,421
	Medical expenses	44,590	379,708
	Bank charges and commission paid	4,350,784	1,918,061
	Loss on sale of fixed assets	1,562,520	926,965
	House furnishing expenses	1,800,000	1,500,000
	Subscription to institutions	8,266,334	6,379,383
	Donations	53,544,929	26,723,232
	Sponsorship	25,315,262	10,484,051
	Prime Bank Cricket Club	18,574,415	14,951,155
	Traveling expenses	20,295,415	15,281,803
	Expenses for merchant banking	1,000	10,703
	Local conveyance, labor, etc.	9,805,840	7,977,091
	Business development	29,695,690	22,318,529
	Training and internship	11,002,565	10,857,513
	Remittance charges	4,798,894	4,485,236
	Cash reward to branches	2,339,500	1,252,500
	Laundry, cleaning and photographs, etc.	2,949,148	2,996,487
	Credit card expenses	17,135,000	17,458,610
	Consolidated salary (staff)	16,815,110	12,032,058
	Annual General Meeting	2,880,000	2,630,499
	Exgratia	8,925,370	8,794,230
	Welfare fund	-	-
	Prime Bank Foundation	-	-
	Miscellaneous expenses	12,374,874	12,232,086
		567,152,123	**497,114,124**
39	**Consolidated provision for loans, investments, off balance sheet exposure & other assets**		
	Provision for bad and doubtful loans and advances / investments-PBL **(note-39a**)	710,000,000	1,962,000,000
	Provision for unclassified loans and advances / investments-PBL **(note-39a**)	1,200,000,000	1,114,950,000
	Provision for bad and doubtful loans and advances (OBU) **(note-39a)**	21,000,000	-
	Provision for unclassified loans and advances / investments (OBU) **(note-39a)**	40,000,000	23,350,000
	Provision for off-balance sheet exposure-PBL **(note-39a**)	111,000,000	69,500,000
	Provision for diminution in value of investments-PBL **(note-39a)**	(50,000,000)	9,120,000
	Provision for diminution in value of investments-PBIL	-	86,089,962
	Provision for impairment of client margin loan-PBIL	-	189,558,954
	Provision for diminution in value of investments-PBSL	-	11,157,074
	Provision for impairment of client margin loan-PBSL	3,254,819	43,868,748
	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)**	13,000,000	7,610,000
		2,048,254,819	**3,549,664,315**

AMAR STOCK

		Amount in Taka	
		Jan-Jun-17	Jan-Jun-16
39a	**Provision for loans, investments, off balance sheet exposure & other assets of the Bank**		
	Provision for bad and doubtful loans and advances / investments	710,000,000	1,962,000,000
	Provision for unclassified loans and advances / investments	1,200,000,000	1,114,950,000
	Provision for bad and doubtful loans and advances (OBU)	21,000,000	-
	Provision for unclassified loans and advances / investments (OBU)	40,000,000	23,350,000
	Provision for off-balance sheet exposure	111,000,000	69,500,000
	Provision for diminution in value of investments	(50,000,000)	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	13,000,000	7,610,000
		2,045,000,000	**3,218,989,577**
40	**Consolidated tax expenses**		
	Current tax		
	Prime Bank Limited **(note-40a)**	560,000,000	100,000,000
	Prime Bank Investment Limited	4,907,941	2,413,071
	Prime Bank Securities Limited	6,361,395	355,650
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	622,391	-
	PBL Finance (Hong Kong) Limited	-	-
		571,891,727	**102,768,721**
	Deferred tax		
	Prime Bank Limited **(note-40a)**	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	(218,370)	(834,974)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		(218,370)	**(834,974)**
		571,673,357	**101,933,747**
40a	**Tax expenses of the Bank**		
	Current tax	560,000,000	100,000,000
	Deferred tax	-	-
		560,000,000	**100,000,000**

AMAR STOCK