

Consolidated Balance Sheet as at 30 September 2017

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

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

AMARSTOCK

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

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16	Jul-Sep-17	Jul-Sep-16
Interest income / profit on investments	23	10,972,497,721	10,332,994,036	3,828,660,508	3,369,478,405
Interest / profit paid on deposits, borrowings, etc.	24	(7,409,072,420)	(8,086,841,725)	(2,411,705,257)	(2,598,051,120)
Net interest / net profit on investments		**3,563,425,302**	**2,246,152,311**	**1,416,955,251**	**771,427,286**
Investment income	25	3,879,806,964	5,386,607,776	663,061,493	1,051,967,253
Commission, exchange and brokerage	26	1,738,955,262	1,298,384,568	631,309,237	404,091,612
Other operating income	27	555,060,195	513,351,113	174,022,691	120,187,207
Total operating income (A)		**9,737,247,722**	**9,444,495,768**	**2,885,348,672**	**2,347,673,357**
Salaries and allowances	28	2,860,601,208	2,739,625,763	957,882,595	894,460,646
Rent, taxes, insurance, electricity, etc.	29	699,858,707	592,424,792	245,283,451	208,584,644
Legal expenses	30	43,986,886	45,906,972	12,001,601	13,129,746
Postage, stamp, telecommunication, etc.	31	94,209,453	89,781,349	33,380,874	33,500,423
Stationery, printing, advertisements, etc.	32	160,876,360	154,912,261	47,862,994	61,124,684
Managing Director's salary and fees	33	8,394,500	7,795,000	2,596,500	2,415,000
Directors' fees	34	3,327,913	3,747,383	742,178	1,684,809
Auditors' fees	35	1,856,188	1,591,584	806,517	520,472
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	287,050,648	288,661,272	94,805,260	96,023,768
Other expenses	38	952,849,945	831,161,441	365,106,446	320,713,716
Total operating expenses (B)		**5,113,011,808**	**4,755,607,818**	**1,760,468,415**	**1,632,157,907**
Profit / (loss) before provision (C=A-B)		**4,624,235,914**	**4,688,887,949**	**1,124,880,257**	**715,515,450**
Provision for loans / investments	39				
Specific provision		1,310,000,000	2,142,000,000	600,000,000	180,000,000
General provision		1,230,000,000	1,274,950,000	30,000,000	160,000,000
Provision for Off-Shore Banking Units		62,500,000	53,350,000	1,500,000	30,000,000
Provision for off-balance sheet exposures		227,200,000	183,750,000	116,200,000	114,250,000
		2,829,700,000	3,654,050,000	747,700,000	484,250,000
Provision for diminution in value of investments		(50,000,000)	178,862,955	-	72,495,919
Provision for impairment of client margin loan		16,945,302	472,135,225	13,690,483	238,707,523
Other provisions		34,600,000	40,069,577	21,600,000	-
Total provision (D)		**2,831,245,302**	**4,345,117,757**	**782,990,483**	**795,453,442**
Total profit / (loss) before taxes (C-D)		**1,792,990,612**	**343,770,192**	**341,889,774**	**(79,937,992)**
Provision for taxation:					
Current tax	40	322,422,703	109,953,539	(249,469,025)	7,184,818
Deferred tax		(505,230)	(831,262)	(286,860)	3,712
		321,917,473	**109,122,277**	**(249,755,885)**	**7,188,530**
Net profit after taxation		**1,471,073,139**	**234,647,915**	**591,645,658**	**(87,126,522)**
Retained earnings brought forward from previous year	20.1	253,267,455	238,672,797	253,267,455	238,672,797
		1,724,340,593	**473,320,712**	**844,913,113**	**151,546,275**
Appropriations					
Statutory reserve		-	-	-	-
Minority interest		0.70	(13)	1	(7)
General reserve		-	-	-	-
		0.70	**(13)**	**1**	**(7)**
Retained surplus	20	**1,724,340,593**	**473,320,725**	**844,913,112**	**151,546,282**
Earnings per share (EPS)		**1.43**	**0.23**	**0.58**	**(0.08)**
		1471073140.29			

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

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

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

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AMARSTOCK

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

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

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

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Prime Bank Limited
Balance Sheet as at 30 September 2017

Particulars	Notes	Amount in Taka	
		Sep-17	2016
PROPERTY AND ASSETS			
Cash	**3a**		
In hand (including foreign currencies)		2,532,756,788	2,718,851,574
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,950,968,398	15,013,759,704
		17,483,725,186	**17,732,611,278**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		17,417,830,274	4,101,897,760
Outside Bangladesh		2,571,090,902	2,713,329,031
		19,988,921,176	**6,815,226,791**
Money at call and short notice	**5**	**-**	**540,000,000**
Investments	**6a**		
Government		24,893,543,189	47,653,799,061
Others		322,281,507	595,407,957
		25,215,824,696	**48,249,207,018**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	**7a**	170,892,119,721	157,818,461,771
Bills purchased and discounted	**8a**	12,707,635,923	12,393,363,484
		183,599,755,644	**170,211,825,255**
Fixed assets including premises, furniture and fixtures	**9a**	6,869,294,381	6,589,682,409
Other assets	**10a**	7,083,904,031	6,240,072,675
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**260,461,925,754**	**256,599,126,065**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	14,848,323,293	12,929,786,860
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		31,233,193,815	31,905,539,890
Bills payable		4,807,329,496	5,168,363,915
Savings bank / Mudaraba savings deposits		39,805,889,688	35,628,622,433
Term deposits / Mudaraba term deposits		120,389,732,394	125,231,442,610
Bearer certificate of deposit		-	-
Other deposits		-	-
		196,236,145,393	**197,933,968,848**
Other liabilities	**14a**	**24,387,297,433**	**20,450,518,917**
Total liabilities		**235,471,766,119**	**231,314,274,625**
Capital / Shareholders' equity			
Paid up capital	**15 .2**	10,293,486,160	10,293,486,160
Share premium	**15.8**	2,241,230,396	2,241,230,396
Statutory reserve	**16**	9,204,058,242	9,204,058,242
Revaluation gain / (loss) on investments	**17a**	13,890,099	15,278,978
Revaluation reserve	**18**	1,506,285,073	1,506,285,073
Foreign currency translation gain	**19a**	8,147,296	6,637,162
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	**20a**	1,723,062,370	2,017,875,429
Total Shareholders' equity		**24,990,159,635**	**25,284,851,440**
Total liabilities and Shareholders' equity		**260,461,925,754**	**256,599,126,065**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	43,973,699,250	35,566,350,756
Letters of guarantee	**21a.2**	68,628,400,588	67,416,908,068
Irrevocable letters of credit	**21a.3**	39,091,836,900	67,432,187,046
Bills for collection	**21a.4**	9,588,756,977	8,263,541,574
Other contingent liabilities		-	-
		161,282,693,715	**138,558,440,463**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
Total Off-Balance Sheet exposures including contingent liabilities		**161,282,693,715**	**138,558,440,463**

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

AMARSTOCK

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

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

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

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

Particulars		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
A)	**Cash flows from operating activities**		
	Interest receipts in cash	12,494,655,663	13,226,067,287
	Interest payments	(7,448,072,519)	(8,616,370,492)
	Dividend receipts	79,582,898	106,716,262
	Fees and commission receipts in cash	1,560,094,822	1,187,879,837
	Recoveries of loans previously written off	192,824,785	123,410,198
	Cash payments to employees	(2,998,155,916)	(2,568,540,131)
	Cash payments to suppliers	(541,229,829)	(502,865,708)
	Income taxes paid	(398,650,376)	(349,786,539)
	Receipts from other operating activities	2,421,841,818	3,080,550,297
	Payments for other operating activities	(1,464,381,682)	(1,281,097,226)
	Cash generated from operating activities before changes in operating assets and liabilities	**3,898,509,664**	**4,405,963,784**
	Increase / (decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	17,114,133,114	(8,540,787,853)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(14,754,737,043)	(9,950,534,027)
	Other assets	8,392,194,260	20,371,686,343
	Deposits from other banks / borrowings	4,446,580,979	930,298,006
	Deposits from customers	(2,946,183,794)	(1,761,082,198)
	Other liabilities account of customers	(729,721,437)	183,436,235
	Trading liabilities	-	-
	Other liabilities	2,058,919,220	(229,766,063)
		13,581,185,300	**1,003,250,443**
	Net cash from operating activities	**17,479,694,964**	**5,409,214,227**
B)	**Cash flows from investing activities**		
	Debentures	-	-
	Proceeds from sale of securities	262,713,698	-
	Payments for purchases of securities	-	(51,993,056)
	Purchase of property, plant and equipment	(279,611,972)	(314,131,617)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	624,244	458,350
	Net cash used in investing activities	**(16,274,030)**	**(365,666,323)**
	Cash flows from financing activities		
C)	Receipts from issue of sub-ordinated bond	-	-
	Receipts from issue of ordinary share including premium net off Tax	-	-
	Dividend paid	(1,646,957,786)	(1,544,022,924)
	Net cash used in financing activities	**(1,646,957,786)**	**(1,544,022,924)**
	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	15,816,463,148	3,499,524,980
D)	Effects of exchange rate changes on cash and cash equivalents	18,192,145	(266,425)
E)	Cash and cash equivalents at beginning of the year	21,642,584,469	19,845,093,319
F)	**Cash and cash equivalents at end of the year (D+E+F)**	**37,477,239,762**	**23,344,351,874**
G)			
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	2,532,756,788	3,002,981,726
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,950,968,398	17,557,417,774
	Balance with other banks and financial institutions	19,988,921,176	2,719,717,516
	Money at call and short notice	-	60,000,000
	Reverse repo	-	-
	Prize bonds **(note-6a)**	4,593,400	4,234,858
		37,477,239,762	**23,344,351,874**

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

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

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

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

	Amount in Taka	
	Sep-17	**2016**

1 Accounting policies

Accounting policies in this quarterly financial statements are same as that applied in its last annual financial statements of December 31, 2016.

2 General

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.

3 Consolidated cash

i Cash in hand

Prime Bank Limited (**note-3a.1**)	2,532,756,788	2,718,851,574
Prime Bank Investment Limited	55,294	8,801
Prime Bank Securities Limited	20,906	20,906
Prime Exchange Co. Pte. Ltd., Singapore	16,239,387	53,147,164
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	2,549,072,376	**2,772,028,445**

ii Balance with Bangladesh Bank and its agent bank(s)

Prime Bank Limited (**note-3a.2**)	14,950,968,398	15,013,759,704
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	14,950,968,398	**15,013,759,704**
	17,500,040,773	**17,785,788,149**

3a Cash of the Bank

3a.1 Cash in hand

In local currency	2,477,567,168	2,679,060,117
In foreign currency	55,189,621	39,791,457
	2,532,756,788	**2,718,851,574**

3a.2 Balance with Bangladesh Bank and its agent bank(s)

In local currency	13,594,583,085	12,956,788,248
In foreign currency	903,192,672	1,353,504,737
	14,497,775,757	14,310,292,984
Sonali Bank as agent of Bangladesh Bank (Local currency)	453,192,640	703,466,720
	14,950,968,398	**15,013,759,704**
	17,483,725,186	**17,732,611,278**

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

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

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

a) Cash Reserve Requirement

Required reserve	12,925,204,120	12,662,168,670
Actual reserve maintained **(note-3a.2)**	13,594,583,085	12,956,788,248
Surplus / (deficit)	**669,378,965**	**294,619,578**

b) Statutory Liquidity Ratio

Required reserve	24,824,768,610	24,303,456,050
Actual reserve maintained- **(note-3a.5)**	28,782,685,289	52,429,622,091
Surplus / (deficit)	**3,957,916,679**	**28,126,166,041**
Total required reserve	37,749,972,730	36,965,624,720
Actual reserve held	42,377,268,375	65,386,410,339
Total surplus	**4,627,295,645**	**28,420,785,619**

3a.4 Held for Statutory Liquidity Ratio

Cash in hand **(note -3a.1)**	2,532,756,788	2,718,851,574
Balance with Bangladesh Bank and its agent bank(s) **(note-3a.2)**	1,356,385,312	2,056,971,456
Government securities **(note-6a.ii)**	-	332,065,658
Government bonds **(note-6a.ii)**	22,794,228,776	28,440,351,533
Bangladesh Bank bills **(note-6a.ii)**	2,099,314,413	18,881,381,869
Debenture of HBFC **(note-6a.ii)**	-	-
	28,782,685,289	**52,429,622,091**

4 Consolidated balance with other banks and financial institutions

In Bangladesh

Prime Bank Limited (**note-4a.1**)	17,417,830,274	4,101,897,760
Prime Bank Investment Limited	10,426,818	45,835,946
Prime Bank Securities Limited	96,426,932	107,380,228
Prime Exchange Co. Pte. Ltd., Singapore	11,781,204	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	8,778,581	-
	17,545,243,809	4,255,113,934
Less: Inter-company transaction	23,356,478	98,706,754
	17,521,887,331	**4,156,407,180**

Outside Bangladesh

Prime Bank Limited (**note-4a.2**)	2,571,090,902	2,713,329,031
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	43,190,164	-
PBL Exchange (UK) Ltd.	25,819,790	15,093,793
PBL Finance (Hong Kong) Limited	88,347,898	144,122,034
	2,728,448,754	**2,872,544,857**
	20,250,336,085	**7,028,952,037**

4a Balance with other banks and financial institutions of the Bank

In Bangladesh	17,417,830,274	4,101,897,760
Outside Bangladesh	2,571,090,902	2,713,329,031
	19,988,921,176	**6,815,226,791**

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

		Amount in Taka	
		Sep-17	2016
6a.6	**Investment in shares**		
	Quoted		
	AB Bank Ltd.	-	47,632,736
	Bank Asia Ltd.	-	24,429,908
	The City Bank Ltd.	-	29,538,943
	DESCO	19,262,511	19,262,511
	Dhaka Bank Ltd.	-	26,313,698
	Eastern Bank Ltd.	-	37,410,456
	Jamuna Bank Ltd.	-	18,370,447
	Mutual Trust Bank Ltd.	-	6,962,625
	National Bank Ltd.	27,970,098	27,970,098
	One Bank Ltd.	-	22,130,581
	Uttara Bank Ltd.	37,009,980	37,009,980
		84,242,590	**297,031,983**
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	MSF	5,000,000	5,000,000
	Star Ceramics Preference Share	41,310,833	40,335,833
	Summit Barisal Power Preference Share	-	50,899,306
		66,189,693	**116,113,999**
		150,432,283	**413,145,981**
7	**Consolidated loans, advances and lease / Investments**		
	Prime Bank Limited (**note-7a**)	170,892,119,721	157,818,461,771
	Prime Bank Investment Limited	5,464,249,953	5,585,519,854
	Prime Bank Securities Limited	304,290,690	354,629,060
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		176,660,660,364	163,758,610,685
	Less: Inter-company transactions	5,540,638,575	5,736,230,995
		171,120,021,789	**158,022,379,691**
	Consolidated bills purchased and discounted (note-8)	**14,745,554,278**	**14,467,473,496**
		185,865,576,067	**172,489,853,187**
7a	**Loans, advances and lease / investments of the Bank**		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	28,754,788,096	27,290,994,902
	Cash credit / Murabaha	18,148,473,203	23,055,501,252
	Loans (General)	39,057,491,528	35,184,706,137
	House building loans	2,403,145,662	2,717,300,308
	Loans against trust receipt	7,235,141,974	4,986,322,521
	Payment against document	1,986,404	13,038,825
	Retail loan	15,422,061,387	14,989,383,816
	Lease finance / Izara	4,926,706,943	5,159,876,733
	Credit card	906,823,360	1,037,631,670
	SME loan	10,334,105,122	739,061,565
	Hire purchase	7,791,245,905	7,021,592,617
	Other loans and advances	35,910,150,137	35,623,051,427
		170,892,119,721	**157,818,461,771**
	Outside Bangladesh	-	-
		170,892,119,721	**157,818,461,771**
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	8,174,456,772	6,684,930,303
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	4,533,179,151	5,708,433,181
		12,707,635,923	**12,393,363,484**
		183,599,755,644	**170,211,825,255**

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

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. T

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

AMAR STOCK

	Amount in Taka	
	Sep-17	2016

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

7a.3 Large loan restructuring

i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 1,796,304,119.81 which was restructured vide Bangladesh Bank's approval letter dated September 02, 2015 for a period of 12 years (including 12 months moratorium period) under BRPD Circular No. 04 dated January 29, 2015 on "Large Loan Restructuring". The account is regular.

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

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

Unclassified		
Standard including staff loan	168,147,362,867	155,587,951,886
Special mention account (SMA)	3,894,413,137	4,484,398,129
	172,041,776,005	**160,072,350,015**
Classified		
Sub-standard	1,243,391,085	1,178,687,613
Doubtful	265,959,906	291,804,036
Bad / Loss	10,048,628,648	8,668,983,591
	11,557,979,639	**10,139,475,240**
	183,599,755,644	**170,211,825,255**

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

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

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

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

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

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

8 Consolidated bills purchased and discounted

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

8a Bills purchased and discounted

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

9 Consolidated fixed assets including premises, furniture and fixtures

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

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

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

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

10a.3 Sundry assets

Protested Bills	18,325,181	19,196,468
Others	266,996,999	153,336,925
	285,322,179	**172,533,393**

10a.4 Particulars of required provision for other assets

		Rate		
Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	18,325,181	100%	18,325,181	19,196,468
Legal Expenses	2,340,543	50%	1,170,272	1,548,389
Others	64,215,770	100%	64,215,770	23,082,531
Required provision for other assets			154,711,222	114,827,387
Total provision maintained **(note - 14a.8)**			154,716,648	120,116,648
Excess / (short) provision			**5,425**	**5,289,260**

		Amount in Taka	
		Sep-17	2016
10a.5	**Investment in subsidiaries**		
	Prime Bank Investment Limited	2,999,999,940	2,999,999,940
	Prime Bank Securities Limited	712,500,000	712,500,000
	Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
	PBL Exchange (UK) Ltd.	56,352,624	56,352,624
	PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
		3,814,211,521	**3,814,211,521**

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

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

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

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

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

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

		Amount in Taka	
		Sep-17	2016
14a.6	**Other provision for classified assets**		
	Balance as on 1 January	120,116,648	112,506,648
	Add: Addition during the year **(note-39a)**	34,600,000	7,610,000
	Less: Adjustment during the year	-	-
	Balance as on date	**154,716,648**	**120,116,648**
15	**Share capital**		
15.1	**Authorized capital**		
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
15.2	**Issued, subscribed and fully paid up capital**		
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
	883,821,276 ordinary shares of Taka 10 each issued as bonus shares	8,838,212,760	8,838,212,760
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
		10,293,486,160	**10,293,486,160**

15.3 History of paid-up capital

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

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

15.5	**Share premium**		
	11,552,734 ordinary shares of Taka 200 each per share	2,310,546,800	2,310,546,800
	Less: Income tax deduction at source @ 3% on total premium	69,316,404	69,316,404
		2,241,230,396	**2,241,230,396**
15.6	**Minority interest**		
	Share capital	60	60
	Retained earnings	0.70	(0.45)
		61	**60**
16	**Statutory reserve**		
	Balance on 1 January	9,204,058,242	8,735,049,935
	Addition during the year (20% of pre-tax profit)	-	469,008,307
	Balance as on date	**9,204,058,242**	**9,204,058,242**
17	**Consolidated revaluation gain / loss on investments**		
	Prime Bank Limited **(note-17a)**	13,890,099	15,278,978
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	36,732,790	32,658,135
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(2,281,124)	(8,249,824)
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(1,305,546)	13,626,438
		47,036,218	**53,313,727**
17(a)	**Revaluation gain / loss on investments of the Bank**		
	Opening balance on 1 January	15,278,978	1,791,992,895
	Add: Amortized/Revaluation Gain	35,704,493	366,728,827
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(37,045,898)	(2,143,380,756)
	Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(47,474)	(61,988)
	Less: Adjustment of Revaluation loss	-	-
		13,890,099	**15,278,978**
18	**Revaluation reserve**		
	Balance on 1 January	1,778,219,183	1,778,219,183
	Addition during the year	-	-
	Balance as on date	1,778,219,183	1,778,219,183
	Less: Provision for deferred tax	(271,934,110)	(271,934,110)
		1,506,285,073	**1,506,285,073**
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank Limited (**note-19a**)	8,147,296	6,637,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	453,147	(28,574)
	PBL Exchange (UK) Ltd.	61,143	(756,277)
	PBL Finance (Hong Kong) Limited	474,478	55,003
		9,136,064	**5,907,315**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	6,637,162	5,995,523
	Addition during the year	1,510,133	641,640
	Balance as on date	**8,147,296**	**6,637,162**

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

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	Amount in Taka	
	Sep-17	**2016**
21a.3 Irrevocable Letters of Credit		
Letters of credit (Sight)	9,207,125,214	7,715,413,296
Letters of credit (Deferred)	23,550,318,543	13,360,187,105
Back to back L/C	6,334,393,143	6,236,039,663
	39,091,836,900	27,311,640,065
Less: Margin	(1,702,414,099)	(1,580,235,761)
	37,389,422,801	**25,731,404,303**
21a.4 Bills for collection		
Outward bills for collection	9,588,756,977	8,263,541,574
	9,588,756,977	8,263,541,574
Less: Margin	(139,964,176)	(105,704,456)
	9,448,792,801	**8,157,837,118**

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

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

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		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
26a.1	**Exchange gain**		
	Exchange gain	766,936,628	464,380,206
	Exchange gain-credit card	-	-
	Less: Exchange loss	(11,172,616)	(394,830)
		755,764,013	**463,985,375**
27	**Consolidated other operating income**		
	Prime Bank Limited (**note-27a**)	520,413,363	477,398,181
	Prime Bank Investment Limited	8,022,974	4,784,198
	Prime Bank Securities Limited	341,218	215,638
	Prime Exchange Co. Pte. Ltd., Singapore	157,870	155,941
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	26,467,107	30,890,163
		555,402,532	**513,444,121**
	Less: Inter-company transactions	342,337	93,008
		555,060,195	**513,351,113**
27a	**Other operating income of the Bank**		
	Rent recovered	8,071,066	7,681,188
	Service and other charges	135,799,606	37,240,191
	Retail Income	119,878,153	123,116,147
	Income from ATM service	9,433,605	10,005,060
	Credit card income **(note-27a.2)**	37,485,386	35,284,761
	Postage / telex / SWIFT/ fax recoveries	69,966,182	130,806,369
	Rebate from foreign Bank outside Bangladesh	26,189,383	26,538,980
	Profit on sale of fixed assets	15,883	105,754
	Miscellaneous earnings **(note-27a.1)**	113,574,100	106,619,731
		520,413,363	**477,398,181**

27a.1 Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.

27a.2	**Credit card income**		
	Annual fees	17,633,316	15,736,030
	Inter-change fees	19,838,331	19,300,160
	Others	13,739	248,571
		37,485,386	**35,284,761**
28	**Consolidated salaries and allowances**		
	Prime Bank Limited (**note-28a**)	2,769,580,368	2,655,745,131
	Prime Bank Investment Limited	23,731,602	24,232,006
	Prime Bank Securities Limited	13,686,146	10,017,640
	Prime Exchange Co. Pte. Ltd., Singapore	18,951,121	18,086,563
	PBL Exchange (UK) Ltd.	14,715,654	13,222,668
	PBL Finance (Hong Kong) Limited	19,936,318	18,321,754
		2,860,601,208	**2,739,625,763**
28a	**Salaries and allowances of the Bank**		
	Basic pay	1,293,543,877	1,197,276,797
	Allowances	881,311,006	812,613,786
	Bonus	251,288,108	284,366,384
	Bank's contribution to provident fund	124,687,722	114,698,623
	Retirement benefits/Leave encashment	16,249,655	12,189,541
	Gratuity	202,500,000	234,600,000
		2,769,580,368	**2,655,745,131**
29	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Prime Bank Limited (**note-29a**)	658,354,139	557,851,751
	Prime Bank Investment Limited	10,029,561	6,045,024
	Prime Bank Securities Limited	7,182,047	4,723,471
	Prime Exchange Co. Pte. Ltd., Singapore	9,638,619	9,108,466
	PBL Exchange (UK) Ltd.	7,449,017	7,854,209
	PBL Finance (Hong Kong) Limited	7,205,323	6,841,871
		699,858,707	**592,424,792**
29a	**Rent, taxes, insurance, electricity, etc. of the Bank**		
	Rent, rates and taxes	447,195,867	350,622,164
	Lease rent	64,597	63,872
	Insurance	109,424,739	105,979,358
	Power and electricity	101,668,937	101,186,357
		658,354,139	**557,851,751**
30	**Consolidated legal expenses**		
	Prime Bank Limited (**note-30a**)	40,230,215	42,871,514
	Prime Bank Investment Limited	638,250	21,775
	Prime Bank Securities Limited	379,075	518,750
	Prime Exchange Co. Pte. Ltd., Singapore	689,424	1,156,796
	PBL Exchange (UK) Ltd.	2,049,923	1,338,137
	PBL Finance (Hong Kong) Limited	-	-
		43,986,886	**45,906,972**

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		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
30a	**Legal expenses of the Bank**		
	Legal expenses	29,603,358	37,436,969
	Other professional charges	10,626,857	5,434,545
		40,230,215	**42,871,514**
31	**Consolidated postage, stamp, telecommunication, etc.**		
	Prime Bank Limited (**note-31a**)	87,398,014	83,650,974
	Prime Bank Investment Limited	747,814	820,836
	Prime Bank Securities Limited	2,364	1,137
	Prime Exchange Co. Pte. Ltd., Singapore	994,247	881,205
	PBL Exchange (UK) Ltd.	456,617	479,035
	PBL Finance (Hong Kong) Limited	4,610,397	3,948,163
		94,209,453	**89,781,349**
31a	**Postage, stamp, telecommunication, etc. of the Bank**		
	Postage & Courier	14,590,241	13,135,580
	Telegram, telex, fax and internet	18,792,621	21,447,347
	Data communication	24,272,700	22,272,698
	Telephone - office	29,422,048	26,386,218
	Telephone - residence	320,405	409,131
		87,398,014	**83,650,974**
32	**Consolidated stationery, printing and advertisements, etc.**		
	Prime Bank Limited (**note-32a**)	157,499,688	151,948,351
	Prime Bank Investment Limited	870,678	557,804
	Prime Bank Securities Limited	257,898	315,517
	Prime Exchange Co. Pte. Ltd., Singapore	1,536,239	1,358,378
	PBL Exchange (UK) Ltd.	412,171	445,137
	PBL Finance (Hong Kong) Limited	299,685	287,075
		160,876,360	**154,912,261**
32a	**Stationery, printing and advertisements, etc. of the Bank**		
	Office and security stationery	53,108,158	46,853,808
	Computer consumable stationery	55,868,917	49,662,836
	Publicity and advertisement	48,522,613	55,431,706
		157,499,688	**151,948,351**
33	**Managing Director's salary and fees**		
	Basic salary	5,445,000	4,950,000
	Bonus	605,000	550,000
	House rent allowance	900,000	900,000
	Bank's contribution to provident fund	544,500	495,000
	Utility allowance	270,000	270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		8,394,500	**7,795,000**
34	**Consolidated Directors' fees**		
	Prime Bank Limited (**note-34a**)	2,903,963	3,438,333
	Prime Bank Investment Limited	293,250	213,600
	Prime Bank Securities Limited	130,700	95,450
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,327,913	**3,747,383**
34a	**Directors' fees of the Bank**		
	Meeting fees	1,768,000	2,216,000
	Other benefits	1,135,963	1,222,333
		2,903,963	**3,438,333**

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

35	**Consolidated Auditors' fees**		
	Prime Bank Limited **(note-35a)**	1,035,000	1,035,000
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	86,250	-
	Prime Exchange Co. Pte. Ltd., Singapore	170,326	169,501
	PBL Exchange (UK) Ltd.	349,436	367,859
	PBL Finance (Hong Kong) Limited	215,176	19,224
		1,856,188	**1,591,584**
35a	**Auditors' fees of the Bank**		
	External Audit fee	1,035,000	1,035,000
		1,035,000	**1,035,000**
36	**Charges on loan losses**		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	**Consolidated depreciation and repair of Bank's assets**		
	Prime Bank Limited **(note-37a)**	280,276,712	282,730,089
	Prime Bank Investment Limited	2,093,707	1,495,184
	Prime Bank Securities Limited	730,873	563,037
	Prime Exchange Co. Pte. Ltd., Singapore	1,631,480	1,184,750
	PBL Exchange (UK) Ltd.	2,005,579	2,145,138
	PBL Finance (Hong Kong) Limited	312,297	543,074
		287,050,648	**288,661,272**

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

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		Amount in Taka	
		Jan-Sep-17	Jan-Sep-16
39a	**Provision for loans, investments, off balance sheet exposure & other assets of the Bank**		
	Provision for bad and doubtful loans and advances / investments	1,310,000,000	2,142,000,000
	Provision for unclassified loans and advances / investments	1,230,000,000	1,274,950,000
	Provision for bad and doubtful loans and advances (OBU)	22,500,000	-
	Provision for unclassified loans and advances / investments (OBU)	40,000,000	53,350,000
	Provision for off-balance sheet exposure	227,200,000	183,750,000
	Provision for diminution in value of investments	(50,000,000)	9,120,000
	Provision for impairement loss for investment in subsidiaries	-	32,459,577
	Provision for climate risk fund	-	-
	Provision for Good Borrower rebate	-	-
	Provision for other assets	34,600,000	7,610,000
		2,814,300,000	**3,703,239,577**
40	**Consolidated tax expenses**		
	Current tax		
	Prime Bank Limited **(note-40a)**	305,000,000	100,000,000
	Prime Bank Investment Limited	13,459,692	9,549,620
	Prime Bank Securities Limited	3,327,078	403,919
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	635,933	-
	PBL Finance (Hong Kong) Limited	-	-
		322,422,703	**109,953,539**
	Deferred tax		
	Prime Bank Limited **(note-40a)**	-	-
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	(505,230)	(831,262)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		(505,230)	**(831,262)**
		321,917,473	**109,122,277**
40a	**Tax expenses of the Bank**		
	Current tax	305,000,000	100,000,000
	Deferred tax	-	-
		305,000,000	**100,000,000**

41 **Significant Deviation**

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