Financial Statements (Un-Audited)
as at 31 March 2018 (1st Quarter)

Prime Bank

Consolidated Balance Sheet as at 31 March 2018

Particulars	Notes	Amount in Taka	
		Mar-18	2017
PROPERTY AND ASSETS			
Cash	**3**		
In hand (including foreign currencies)		3,047,244,156	3,140,588,297
Balance with Bangladesh Bank and its agent bank (s)			
(including foreign currencies)		14,723,156,732	14,973,037,651
		17,770,400,888	**18,113,625,948**
Balance with other banks and financial institutions	**4**		
In Bangladesh		9,247,268,786	7,471,466,377
Outside Bangladesh		3,049,434,877	2,773,249,334
		12,296,703,663	**10,244,715,711**
Money at call and short notice	**5**	**4,560,000,000**	**1,500,000,000**
Investments	**6**		
Government		25,324,054,126	23,657,686,975
Others		2,295,955,951	2,222,449,188
		27,620,010,077	**25,880,136,163**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	**7**	181,618,472,271	184,066,239,687
Bills purchased and discounted	**8**	15,013,697,441	16,552,939,609
		196,632,169,712	**200,619,179,296**
Fixed assets including premises, furniture and fixtures	**9**	6,886,488,402	6,487,041,211
Other assets	**10**	19,513,222,624	19,329,742,018
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**285,499,496,007**	**282,394,940,987**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12**	23,053,228,717	22,137,997,510
Deposits and other accounts	**13**		
Current / Al-wadeeah current deposits		32,999,772,918	33,182,700,323
Bills payable		3,116,157,983	4,212,571,458
Savings bank / Mudaraba savings deposits		42,358,964,144	38,397,699,341
Term deposits / Mudaraba term deposits		121,295,044,144	123,207,326,047
Bearer certificate of deposit		-	-
Other deposits		-	-
		199,769,939,189	**199,000,297,169**
Other liabilities	**14**	**37,521,644,390**	**36,443,698,543**
Total liabilities		**260,344,812,296**	**257,581,993,222**
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	61
Statutory reserve	**16**	9,565,853,177	9,565,853,177
Revaluation gain / loss on investments	**17**	47,636,313	55,285,288
Revaluation reserve	**18**	1,496,759,104	1,496,759,104
Foreign currency translation gain	**19**	13,500,449	15,334,146
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	**20**	1,468,215,164	1,116,996,544
Total Shareholders' equity		**25,154,683,712**	**24,812,947,765**
Total liabilities and Shareholders' equity		**285,499,496,007**	**282,394,940,987**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21**		
Acceptances and endorsements	**21.1**	47,685,449,398	49,721,797,256
Letters of guarantee	**21.2**	68,813,520,511	72,966,435,302
Irrevocable letters of credit	**21.3**	34,970,098,635	34,112,938,262
Bills for collection	**21.4**	10,146,387,342	10,766,851,918
Other contingent liabilities		-	-
		161,615,455,886	**167,568,022,737**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,408,617,488	240,823,450
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
		1,408,617,488	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		**163,024,073,374**	**167,808,846,187**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

AMARSTOCK

Prime Bank Limited
and its subsidiaries
Consolidated Profit and Loss Account
for the period from january to March 31, 2018

Particulars	Notes	Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
Interest income / profit on investments	23	4,295,030,091	3,491,716,841
Interest / profit paid on deposits, borrowings, etc.	24	(2,601,218,495)	(2,545,829,135)
Net interest / net profit on investments		**1,693,811,597**	**945,887,706**
Investment income	25	577,905,094	2,425,151,936
Commission, exchange and brokerage	26	507,917,853	492,418,721
Other operating income	27	191,852,009	139,218,740
Total operating income (A)		**2,971,486,552**	**4,002,677,104**
Salaries and allowances	28	1,068,044,336	919,071,869
Rent, taxes, insurance, electricity, etc.	29	263,173,445	215,498,997
Legal expenses	30	20,812,744	10,340,083
Postage, stamp, telecommunication, etc.	31	32,610,524	25,865,732
Stationery, printing, advertisements, etc.	32	72,102,677	46,575,536
Managing Director's salary and fees	33	2,250,000	2,596,500
Directors' fees	34	1,002,379	982,961
Auditors' fees	35	713,560	421,084
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	99,740,258	79,961,520
Other expenses	38	336,300,202	244,966,709
Total operating expenses (B)		**1,896,750,125**	**1,546,280,990**
Profit / (loss) before provision (C=A-B)		**1,074,736,428**	**2,456,396,114**
Provision for loans & advances	39	275,700,000	1,460,000,000
Provision for diminution in value of investments	39	9,200,000	(141,335,464)
Provision for impairment of client margin loan	39	-	83,335,464
Other provisions	39	(64,000,000)	101,000,000
Total provision (D)		**220,900,000**	**1,503,000,000**
Total profit / (loss) before taxes (C-D)		**853,836,428**	**953,396,113**
Provision for taxation:			
Current tax	40	503,099,056	153,906,866
Deferred tax		136,587	26,318
		503,235,643	**153,933,184**
Net profit after taxation		**350,600,785**	**799,462,929**
Retained earnings brought forward from previous year	20.1	1,117,614,380	1,960,093,820
		1,468,215,165	**2,759,556,749**
Appropriations			
Statutory reserve		-	-
Minority interest		1	1
General reserve		-	-
		1	**1**
Retained surplus	20	**1,468,215,164**	**2,759,556,749**
Earnings per share (EPS)	41	**0.34**	**0.78**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

AMARSTOCK

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to March 31, 2018

Particulars		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
A)	**Cash flows from operating activities**		
	Interest receipts in cash	4,884,747,335	4,344,346,348
	Interest payments	(2,280,778,810)	(2,554,316,867)
	Dividend receipts	25,818,769	16,362,566
	Fees and commission receipts in cash	507,917,853	492,418,721
	Recoveries of loans previously written off	14,736,678	36,009,685
	Cash payments to employees	(927,794,336)	(921,668,368)
	Cash payments to suppliers	(211,298,473)	(162,538,659)
	Income taxes paid	(103,813,284)	(81,187,662)
	Receipts from other operating activities	231,644,360	1,904,314,694
	Payments for other operating activities	(521,135,644)	(396,175,000)
	Cash generated from operating activities before changes in operating assets and liabilities	**1,620,044,450**	**2,677,565,458**
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	(1,797,413,787)	(7,472,242,290)
	Loans and advances to customers	3,698,984,334	1,802,974,517
	Other assets	(269,945,255)	5,959,069,137
	Deposits from other banks / borrowings	(70,698,375)	(1,062,124,133)
	Deposits from customers	3,177,820,892	(903,373,129)
	Other liabilities account of customers	(1,096,413,475)	(2,485,417,339)
	Other liabilities	95,005,002	1,162,162,628
		3,737,339,336	**(2,998,950,609)**
	Net cash from operating activities	**5,357,383,786**	**(321,385,151)**
B)	**Cash flows from investing activities**		
	Payments for purchases of securities	(73,506,763)	130,756,280
	Purchase of property, plant and equipment	(13,365,882)	(110,411,362)
	Proceeds from sale of property, plant and equipment	-	192,226
	Net cash used in investing activities	**(86,872,645)**	**20,537,144**
C)	**Cash flows from financing activities**		
	Payments for redemption of sub-ordinated bond	(500,000,000)	-
	Dividend paid	-	-
	Net cash used in financing activities	**(500,000,000)**	**-**
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	4,770,511,141	(300,848,007)
E)	Effects of exchange rate changes on cash and cash equivalents	(405,948)	7,377,047
F)	Cash and cash equivalents at beginning of the year	29,860,716,758	21,909,486,586
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**34,630,821,951**	**21,616,015,626**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,047,244,156	2,940,893,091
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	14,723,156,732	14,259,413,205
	Balance with other banks and financial institutions	12,296,703,663	3,141,836,530
	Money at call and short notice	4,560,000,000	1,270,000,000
	Prize bonds **(note-6a)**	3,717,400	3,872,800
		34,630,821,951	**21,616,015,626**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

AMARSTOCK

Prime Bank Limited
and its subsidiaries
Consolidated Statement of Changes in Equity
for the period from January to March 31, 2018

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 2018	10,293,486,160	9,565,853,177	28,002,888	2,241,230,396	61	1,496,759,104	55,285,288	15,334,146	1,116,996,544	24,812,947,765
Changes in accounting policy / Last year's profit	-	-		-	-	-	-	-	-	-
Restated balance	10,293,486,160	9,565,853,177	28,002,888	2,241,230,396	61	1,496,759,104	55,285,288	15,334,146	1,116,996,543	24,812,947,765
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(5,590)	-	-	(5,590)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	(7,643,386)	-	-	(7,643,386)
Currency translation differences	-	-	-	-	-	-	-	(1,833,697)	617,835	(1,215,862)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	47,636,313	13,500,449	1,117,614,379	24,804,082,928
Net profit for the year	-	-	-	-	-	-	-	-	350,600,785	350,600,785
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	(0.35)	-	-	-	-	(0.35)
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2018	**10,293,486,160**	**9,565,853,177**	**28,002,888**	**2,241,230,396**	**61**	**1,496,759,104**	**47,636,313**	**13,500,449**	**1,468,215,164**	**25,154,683,712**
Balance as at 31 March 2017	**10,293,486,160**	**9,204,058,242**	**28,002,888**	**2,241,230,396**	**60**	**1,506,285,073**	**51,157,763**	**7,044,107**	**2,759,556,749**	**26,090,821,438**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 13 May 2018

AMARSTOCK

Prime Bank Limited
Balance Sheet as at 31 March 2018

Particulars	Notes	Amount in Taka	
		Mar-18	2017
PROPERTY AND ASSETS			
Cash	**3a**		
In hand (including foreign currencies)		2,921,934,780	3,031,607,478
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,723,156,732	14,973,037,651
		17,645,091,512	**18,004,645,129**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		9,195,850,390	7,380,647,955
Outside Bangladesh		2,962,273,897	2,701,942,497
		12,158,124,287	**10,082,590,452**
Money at call and short notice	**5**	**4,560,000,000**	**1,500,000,000**
Investments	**6a**		
Government		25,324,054,126	23,657,686,975
Others		150,432,283	149,457,283
		25,474,486,409	**23,807,144,258**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	**7a**	181,352,553,414	183,593,663,315
Bills purchased and discounted	**8a**	13,074,080,822	14,729,065,476
		194,426,634,237	**198,322,728,791**
Fixed assets including premises, furniture and fixtures	**9a**	6,834,105,505	6,434,047,671
Other assets	**10a**	23,130,528,985	22,903,009,700
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**284,449,471,575**	**281,274,666,641**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	23,022,946,124	22,087,479,113
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		33,016,219,626	33,196,233,861
Bills payable		3,116,157,983	4,212,571,458
Savings bank / Mudaraba savings deposits		42,358,964,144	38,397,699,341
Term deposits / Mudaraba term deposits		121,296,300,338	123,207,471,241
Bearer certificate of deposit		-	-
Other deposits		-	-
		199,787,642,091	**199,013,975,901**
Other liabilities	**14a**	**36,566,455,390**	**35,465,414,699**
Total liabilities		**259,377,043,605**	**256,566,869,713**
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**	9,565,853,177	9,565,853,177
Revaluation gain / (loss) on investments	**17a**	17,744,008	17,749,598
Revaluation reserve	**18**	1,496,759,104	1,496,759,104
Foreign currency translation gain	**19a**	13,458,385	13,414,088
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	**20a**	1,443,896,739	1,079,304,405
Total Shareholders' equity		**25,072,427,970**	**24,707,796,928**
Total liabilities and Shareholders' equity		**284,449,471,575**	**281,274,666,641**
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	47,685,449,398	49,721,797,256
Letters of guarantee	**21a.2**	68,813,520,511	72,966,435,302
Irrevocable letters of credit	**21a.3**	34,970,098,635	34,112,938,262
Bills for collection	**21a.4**	10,146,387,342	10,766,851,918
Other contingent liabilities		-	-
		161,615,455,886	**167,568,022,737**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,408,617,488	240,823,450
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		1,408,617,488	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		**163,024,073,374**	**167,808,846,187**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 13 May 2018

Prime Bank Limited
Profit and Loss Account
for the period from January to March 31, 2018

Particulars	Notes	Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
Interest income / profit on investments	23a	4,288,111,283	3,505,905,223
Interest / profit paid on deposits, borrowings, etc.	24a	(2,600,154,300)	(2,542,699,007)
Net interest / net profit on investments		**1,687,956,982**	**963,206,216**
Investment income	25a	564,104,333	2,396,500,307
Commission, exchange and brokerage	26a	466,774,188	425,248,843
Other operating income	27a	183,357,341	123,448,173
Total operating income (A)		**2,902,192,845**	**3,908,403,539**
Salaries and allowances	28a	1,034,068,249	890,836,719
Rent, taxes, insurance, electricity, etc.	29a	245,726,548	202,763,716
Legal expenses	30a	19,271,062	8,786,551
Postage, stamp, telecommunication, etc.	31a	30,312,331	23,279,535
Stationery, printing, advertisements, etc.	32a	70,212,203	45,101,581
Managing Director's salary and fees	33	2,250,000	2,596,500
Directors' fees	34a	726,379	867,961
Auditors' fees	35a	345,000	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	96,065,019	78,021,347
Other expenses	38a	317,723,721	233,908,438
Total operating expenses (B)		**1,816,700,511**	**1,486,507,349**
Profit / (loss) before provision (C=A-B)		**1,085,492,334**	**2,421,896,190**
Provision for loans & advances	39a	275,700,000	1,460,000,000
Provision for diminution in value of investments	39a	9,200,000	(58,000,000)
Other provisions	39a	(64,000,000)	101,000,000
Total provision (D)		**220,900,000**	**1,503,000,000**
Total profit / (loss) before taxes (C-D)		**864,592,334**	**918,896,190**
Provision for taxation			
Current tax	40a	500,000,000	150,000,000
Deferred tax		-	-
		500,000,000	150,000,000
Net profit after taxation		**364,592,334**	**768,896,190**
Retained earnings brought forward from previous years	20.1a	1,079,304,405	2,017,875,429
		1,443,896,739	**2,786,771,619**
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus	20a	**1,443,896,739**	**2,786,771,619**
Earnings per share (EPS)	41a	**0.35**	**0.75**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

Prime Bank Limited
Cash Flow Statement
for the period from January to March 31, 2018

	Particulars	Notes	Amount in Taka	
			Jan-Mar-18	Jan-Mar-17
A)	**Cash flows from operating activities**			
	Interest receipts in cash		4,823,952,944	4,266,372,269
	Interest payments		(2,225,839,032)	(2,458,729,523)
	Dividend receipts		15,266,714	16,362,566
	Fees and commission receipts in cash		466,774,188	425,248,843
	Recoveries of loans previously written off		14,736,678	36,009,685
	Cash payments to employees		(893,818,249)	(893,433,219)
	Cash payments to suppliers		(194,254,030)	(161,064,704)
	Income taxes paid		(103,813,284)	(81,187,662)
	Receipts from other operating activities		209,348,932	1,859,597,743
	Payments for other operating activities		(480,627,830)	(368,050,637)
	Cash generated from operating activities before changes in operating assets and liabilities		**1,631,727,031**	**2,641,125,362**
	Increase / (decrease) in operating assets and liabilities			
	Purchase of trading securities (Treasury bills)		(1,797,413,787)	(7,472,242,290)
	Loans and advances to customers		3,804,196,217	1,770,256,518
	Other assets		(313,983,934)	5,998,896,388
	Deposits from other banks / borrowings		(246,589,484)	(1,070,096,634)
	Deposits from customers		3,177,820,892	(833,489,657)
	Other liabilities account of customers		(1,096,413,475)	(2,485,417,339)
	Other liabilities		118,099,846	1,049,197,974
			3,645,716,275	**(3,042,895,041)**
	Net cash from operating activities		**5,277,443,306**	**(401,769,679)**
B)	**Cash flows from investing activities**			
	Proceeds from sale of securities		(975,000)	210,720,643
	Purchase of property, plant and equipment		-	(110,411,362)
	Proceeds from sale of property, plant and equipment		-	192,226
	Net cash used in investing activities		**(975,000)**	**100,501,507**
C)	**Cash flows from financing activities**			
	Payments for redemption of sub-ordinated bond		(500,000,000)	-
	Dividend paid		-	-
	Net cash used in financing activities		**(500,000,000)**	**-**
D)	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**		4,776,468,306	(301,268,172)
E)	Effects of exchange rate changes on cash and cash equivalents		854,211	7,506,866
F)	Cash and cash equivalents at beginning of the year		29,589,610,681	21,642,584,469
G)	**Cash and cash equivalents at end of the year (D+E+F)**		**34,366,933,199**	**21,348,823,164**
	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies)		2,921,934,780	2,887,353,330
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,723,156,732	14,259,413,205
	Balance with other banks and financial institutions		12,158,124,287	2,928,183,829
	Money at call and short notice		4,560,000,000	1,270,000,000
	Prize bonds **(note-6a)**		3,717,400	3,872,800
			34,366,933,199	**21,348,823,164**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

AMARSTOCK

Prime Bank Limited
Statement of Changes in Equity
for the period from January to March 31, 2018

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 2018	10,293,486,160	2,241,230,396	9,565,853,177	1,496,759,104	17,749,598	13,414,088	1,079,304,405	24,707,796,928
Changes in accounting policy / Last year's profit	-	-	-	-	-		-	-
Restated balance	10,293,486,160	2,241,230,396	9,565,853,177	1,496,759,104	17,749,598	13,414,088	1,079,304,405	24,707,796,928
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(5,590)	-	-	(5,590)
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	44,298	-	44,298
Net gains and losses not recognized in the income statement	-	-	-	-	17,744,008	13,458,385	1,079,304,405	24,707,835,635
Net profit for the year	-	-	-	-	-	-	364,592,334	364,592,334
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2018	**10,293,486,160**	**2,241,230,396**	**9,565,853,177**	**1,496,759,104**	**17,744,008**	**13,458,385**	**1,443,896,739**	**25,072,427,970**
Balance as at 31 March 2017	**10,293,486,160**	**2,241,230,396**	**9,204,058,242**	**1,506,285,073**	**13,887,006**	**6,891,110**	**2,786,771,619**	**26,052,609,606**

Chairman | Director | Managing Director | Chief Financial Officer | Company Secretary

Dated , 13 May 2018

		Amount in Taka	
		Mar-18	2017

1) Accounting Policies:

Accounting policies in the interim financial reports as at and for the 1st quarter ended 31 March 2018 are same as that were applied in its last annual financial statements of 31 December 2017.

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 confirm to current year's presentation.

3 Consolidated cash

i Cash in hand

Prime Bank Limited (**note-3a.1**)	2,921,934,780	3,031,607,478
Prime Bank Investment Limited	51,525	13,263
Prime Bank Securities Limited	50,000	13,004
Prime Exchange Co. Pte. Ltd., Singapore	125,207,852	108,954,552
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	3,047,244,156	**3,140,588,297**

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

Prime Bank Limited (**note-3a.2**)	14,723,156,732	14,973,037,651
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	14,723,156,732	**14,973,037,651**
	17,770,400,888	**18,113,625,948**

3a Cash of the Bank

3a.1 Cash in hand

In local currency	2,877,333,415	2,969,745,031
In foreign currency	44,601,365	61,862,447
	2,921,934,780	**3,031,607,478**

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

In local currency	13,302,187,431	13,327,279,601
In foreign currency	990,292,178	882,931,213
	14,292,479,609	14,210,210,815
Sonali Bank as agent of Bangladesh Bank (Local currency)	430,677,123	762,826,836
	14,723,156,732	**14,973,037,651**
	17,645,091,512	**18,004,645,129**

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	12,795,704,250	12,819,834,250
Actual reserve maintained **(note-3a.2)**	13,302,187,431	13,327,279,601
Surplus / (deficit)	**506,483,181**	**507,445,351**

b) Statutory Liquidity Ratio

Required reserve	24,558,254,580	24,618,572,690
Actual reserve maintained- **(note-3a.5)**	29,666,958,207	28,335,052,502
Surplus / (deficit)	**5,108,703,627**	**3,716,479,812**
Total required reserve	37,353,958,830	37,438,406,940
Actual reserve held	42,969,145,638	41,662,332,104
Total surplus	**5,615,186,808**	**4,223,925,164**

3a.5 Held for Statutory Liquidity Ratio

Cash in hand **(note -3a.1)**	2,921,934,780	3,031,607,478
Balance with Bangladesh Bank and its agent bank(s) **(note-3a.2)**	1,420,969,301	1,645,758,050
Government securities **(note-6a.ii)**	-	-
Government bonds **(note-6a.ii)**	21,225,327,421	21,356,374,056
Bangladesh Bank bills **(note-6a.ii)**	4,098,726,706	2,301,312,919
Debenture of HBFC **(note-6a.ii)**	-	-
	29,666,958,207	**28,335,052,502**

4 Consolidated balance with other banks and financial institutions

In Bangladesh

Prime Bank Limited (**note-4a.1**)	9,195,850,390	7,380,647,955
Prime Bank Investment Limited	10,346,583	5,988,774
Prime Bank Securities Limited	58,774,715	98,508,380
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	9,264,971,688	7,485,145,109
Less: Inter-company transaction	17,702,902	13,678,732
	9,247,268,786	**7,471,466,377**

Outside Bangladesh

Prime Bank Limited (**note-4a.2**)	2,962,273,897	2,701,942,497
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	28,792,399	32,063,881
PBL Finance (Hong Kong) Limited	58,368,580	39,242,956
	3,049,434,877	**2,773,249,334**
	12,296,703,663	**10,244,715,711**

		Amount in Taka	
		Mar-18	2017
4a	**Balance with other banks and financial institutions of the Bank**		
	In Bangladesh **(note-4a.1)**	9,195,850,390	7,380,647,955
	Outside Bangladesh **(note-4a.2)**	2,962,273,897	2,701,942,497
		12,158,124,287	**10,082,590,452**
5	**Money at call and short notice**	4,560,000,000	1,500,000,000
6	**Consolidated investments**		
	Government		
	Prime Bank Limited (**note-6a**)	25,324,054,126	23,657,686,975
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		25,324,054,126	**23,657,686,975**
	Others		
	Prime Bank Limited (**note-6a**)	150,432,283	149,457,283
	Prime Bank Investment Limited	1,356,964,416	1,286,057,720
	Prime Bank Securities Limited	788,559,252	786,934,185
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,295,955,951	**2,222,449,188**
		27,620,010,077	**25,880,136,163**
6a	**Investments of the Bank**		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	4,098,726,706	2,301,312,919
	Held to maturity (HTM)	21,221,610,021	21,353,998,956
	Other securities	154,149,683	151,832,383
		25,474,486,409	**23,807,144,258**
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	-	-
	182 days treasury bills	-	-
	364 days treasury bills	-	-
	5 years treasury bills	-	-
		-	-
	30 days Bangladesh Bank bills	**4,098,726,706**	**2,301,312,919**
	Government bonds:		
	Prize bonds	3,717,400	2,375,100
	Government bonds - **(note-6a.2)**	21,221,610,021	21,353,998,956
		21,225,327,421	**21,356,374,056**
		25,324,054,126	**23,657,686,975**
	b) Other investments:		
	Dhaka Bank Subordinated Bond interest rate @ 11.65% **(note-6a.3)**	-	-
	National Bank Subordinated Bond interest rate @ 11.50% **(note-6a.4)**	-	-
	Lanka Bangla Finance Zero coupon bond interest rate @ 11.50% **(note-6a.5)**	-	-
	Shares **(note-6a.6)**	150,432,283	149,457,283
		150,432,283	**149,457,283**
		25,474,486,409	**23,807,144,258**
6a.2	**Government bonds**		
	Name of the bonds		
	HTM		
	3 years T & T bonds	-	-
	2 years Bangladesh Government Islami Investment Bonds	800,000,000	800,000,000
	5 years Bangladesh Government treasury bonds (9.66%)	204,094,416	204,094,416
	10 years Bangladesh Government treasury bonds(8.75%-11.72%)	13,443,235,963	13,575,624,899
	15 years Bangladesh Government treasury bonds(8.69%-14.00%)	4,986,920,433	4,986,920,433
	20 years Bangladesh Government treasury bonds(9.10%-10.25%)	1,787,359,208	1,787,359,208
		21,221,610,021	**21,353,998,956**
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds (8.40%-8.75%)	-	-
	5 years Bangladesh Government treasury bonds (11.50%)	-	-
	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	-	-
		-	-
		21,221,610,021	**21,353,998,956**
6a.3	**Dhaka Bank Ltd. Subordinated Bond**		
	Opening balance	-	68,572,144
	Add: Interest accrued during the year		7,459,883
	Less: Principal redemption during the year		(68,000,000)
	Less: Interest received during the year		(8,032,028)
	Redeemable value	-	-

AMARSTOCK

		Amount in Taka	
		Mar-18	2017
6a.4	**National Bank Ltd. Subordinated Bond**		
	Opening balance		82,600,391
	Add: Interest accrued during the year		8,871,253
	Less: Principal redemption during the year		(81,920,000)
	Less: Interest received during the year		(9,551,644)
	Redeemable value	-	-
6a.5	**Lanka Bangla Finance Zerocoupon Bond**		
	Opening balance		31,089,440
	Add: Interest accrued during the year		2,242,560
	Less: Principal redemption during the year		(24,518,222)
	Less: Interest received during the year		(8,813,778)
	Redeemable value	-	-
6a.6	**Investment in shares**		
	Quoted		
	DESCO	19,262,511	19,262,511
	National Bank Ltd.	27,970,098	27,970,098
	Uttara Bank Ltd.	37,009,980	37,009,980
		84,242,590	**84,242,590**
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Investment in SWIFT	4,184,430	4,184,430
	Market Stabilization Fund	5,000,000	5,000,000
	Star Ceramics Preference Share	41,310,833	40,335,833
		66,189,693	**65,214,693**
		150,432,283	**149,457,283**
7	**Consolidated loans, advances and lease / Investments**		
	Prime Bank Limited (**note-7a**)	181,352,553,414	183,593,663,315
	Prime Bank Investment Limited	5,560,541,288	5,559,563,333
	Prime Bank Securities Limited	291,885,940	303,394,498
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		187,204,980,642	189,456,621,146
	Less: Inter-company transactions	5,586,508,372	5,390,381,459
		181,618,472,271	**184,066,239,687**
	Consolidated bills purchased and discounted (note-8)	**15,013,697,441**	**16,552,939,609**
		196,632,169,712	**200,619,179,296**
7a	**Loans, advances and lease / investments of the Bank**		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	32,942,140,455	31,689,318,860
	Cash credit / Murabaha	24,777,624,228	27,491,571,481
	Loans (General)	50,761,634,662	43,307,835,504
	House building loans	2,375,650,525	2,377,824,399
	Loans against trust receipt	6,763,927,991	7,549,221,685
	Payment against document	3,691,793	5,473,814
	Retail loan	16,246,018,377	16,502,624,225
	Lease finance / Izara	4,501,818,408	4,574,176,766
	Credit card	931,650,563	943,911,975
	Hire purchase	8,644,161,045	8,258,639,171
	Other loans and advances	33,404,235,369	40,893,065,436
		181,352,553,414	**183,593,663,315**
	Outside Bangladesh	-	-
		181,352,553,414	**183,593,663,315**
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	10,585,786,477	10,305,266,336
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	2,488,294,345	4,423,799,140
		13,074,080,822	**14,729,065,476**
		194,426,634,237	**198,322,728,791**

7a.1 Details of large loans, advances and lease / investments

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 31,992.79 million as at 31 March 2018 (Taka 32,250.88 million in 2017).

Number of clients	42	29
Amount of outstanding advances / investments	111,596,800,000	111,356,230,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

Name of clients	Outstanding (Tk. in million)		Total (Tk. in million)	Total (Tk. in million)
	Funded	Non-funded		
Abdul Monem Group	1,024.20	1,715.70	2,739.90	3,350.00
ACI Group	3,299.60	1,173.10	4,472.70	4,861.70
Annata Apparel Group	1,247.10	2,164.40	3,411.50	3,170.60
Abul Khair Group	1,780.60	2,496.50	4,277.10	4,474.10
BSRM Limited	1,125.40	1,141.30	2,266.70	947.50
Bangladesh Rural Advancement Commit	4,736.60	21.40	4,758.00	4,226.70

AMAR STOCK

			Amount in Taka	
			Mar-18	2017
BSM Group	96.00	812.00	908.00	1,223.40
BSA Group	2.40	284.60	287.00	150.70
BPC Group	-	1,941.70	1,941.70	1,155.30
BRB Group	-	2,446.60	2,446.60	2,726.40
City Group	1,503.20	1,568.80	3,072.00	4,685.90
Confidence Group	1,015.70	4,722.00	5,737.70	5,781.10
Confidence Cement Ltd	346.60	287.50	634.10	-
Dipon Group	504.00	1,440.90	1,944.90	1,367.10
Energypac Group	553.30	844.50	1,397.80	1,179.10
Envoy Group	426.50	220.30	646.80	554.70
Globe Group	1,705.80	319.40	2,025.20	2,015.70
GMS Group	163.00	651.70	814.70	622.90
Hameem Group	357.10	1,028.80	1,385.90	1,402.00
Kabir Group	3,424.20	574.90	3,999.10	4,155.10
KDS Group	2,647.00	1,507.10	4,154.10	3,775.40
Labib Group	865.10	1,861.20	2,726.30	2,988.90
Meghna Group		2,678.20	2,678.20	4,800.60
Molla Group	1,811.50	448.60	2,260.10	3,310.00
Nasir Group	1,321.60	1,914.00	3,235.60	4,283.60
Noman Group	2,039.80	986.70	3,026.50	3,075.60
NDE Group	635.60	2,492.30	3,127.90	3,011.20
Prime Bank Investment Ltd & Prime Bank Securities Ltd	3,675.70	100.00	3,775.70	3,711.90
Pran-RFL Group	2,558.40	897.60	3,456.00	4,018.20
Pakiza Group	1,851.70	427.60	2,279.30	2,307.40
Reedisha Group	566.70	521.60	1,088.30	1,404.00
RB Group	1,513.80	385.80	1,899.60	2,053.40
Square Group	231.50	784.80	1,016.30	1,180.70
Seacom Group	407.60	1,257.20	1,664.80	-
Standard Group	3,559.50	1,837.40	5,396.90	3,576.80
Summit Group	1,220.60	7,569.70	8,790.30	10,608.70
TK Group	420.00	1,116.70	1,536.70	2,493.00
Transcom Group	981.20	618.80	1,600.00	1,612.90
Toma Group	1,690.40	1,872.80	3,563.20	3,462.10
Uttara Group	-	2,279.20	2,279.20	2,743.50
Youth Group	1,206.10	293.80	1,499.90	
Vivellatex Group	553.00	821.50	1,374.50	1,094.40
	53,068.10	**58,528.70**	**111,596.80**	**113,562.30**

7a.2 Large loan restructuring

i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 173,29,63,078.56 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".

ii) The outstanding of restructured Loan (General) liabilities of S. A. Oil Refinery Limited and Samannaz Super Oil Limited stand at BDT 74,65,48,536.70 which 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".

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

Unclassified		
Standard including staff loan	176,627,582,176	183,760,782,299
Special mention account (SMA)	6,826,883,138	3,762,897,487
	183,454,465,315	**187,523,679,786**
Classified		
Sub-standard	911,835,267	1,263,564,872
Doubtful	376,337,834	441,392,332
Bad / Loss	9,683,995,821	9,094,091,802
	10,972,168,922	**10,799,049,005**
	194,426,634,237	**198,322,728,791**

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

Status	Base for provision	Rate (%)		
General Provision				
Loans/investments (Including SMA)	183,454,465,315	*Various	4,812,822,795	4,635,009,488
Interest receivable on loans/investments	588,212,071	1	5,882,121	6,978,955
(Less: Staff loan)			**4,818,704,915**	**4,641,988,443**

*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	303,096,348	20	60,619,270	92,552,409
Doubtful	198,958,377	50	99,479,188	56,575,819
Bad / Loss	4,200,313,264	100	4,200,313,264	4,116,989,852
			4,360,411,722	4,266,118,080
Required provision for loans, advances and lease / investments			9,179,116,637	8,908,106,523
Total provision maintained **(note - 14, 14a3 & 14a.5)**			9,197,507,646	8,915,603,361
Excess / (short) provision			**18,391,009**	**7,496,838**

		Amount in Taka	
		Mar-18	2017

7a.5 Particulars of required provision on Off-balance Sheet Exposures

	Base for provision	Rate 1%	
Acceptances and endorsements	47,685,449,398	476,854,494	497,217,973
Letter of guarantee	68,813,520,511	688,135,205	729,664,353
Letter of credit	34,970,098,635	349,700,986	341,129,383
Bills for collection	10,146,387,342	101,463,873	107,668,519
Forward assets purchased and forward deposits placed	1,408,617,488	14,086,175	2,408,235
Required provision on Off-balance Sheet Exposures		**1,630,240,734**	**1,678,088,462**
Total provision maintained **(note - 14a.4)**		1,633,090,000	1,678,090,000
Excess / (short) provision		**2,849,266**	**1,538**

8 Consolidated bills purchased and discounted

Prime Bank Limited (**note-8a**)	13,074,080,822	14,729,065,476
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,939,616,619	1,823,874,133
	15,013,697,441	**16,552,939,609**

8a Bills purchased and discounted

Payable in Bangladesh	10,585,786,477	10,305,266,336
Payable outside Bangladesh	2,488,294,345	4,423,799,140
	13,074,080,822	**14,729,065,476**

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (**note-9a**)	6,834,105,505	6,434,047,671
Prime Bank Investment Limited	30,939,655	30,507,630
Prime Bank Securities Limited	9,575,742	9,902,298
Prime Exchange Co. Pte. Ltd., Singapore	3,330,143	3,702,920
PBL Exchange (UK) Ltd.	8,388,503	8,707,332
PBL Finance (Hong Kong) Limited	148,854	173,360
	6,886,488,402	**6,487,041,211**

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

Property, Plant & Equipment		
Land	3,719,444,788	3,719,444,788
Building	1,600,612,014	1,571,435,193
Furniture and fixtures	438,038,373	428,728,304
Office equipment and machinery	753,598,475	479,294,230
Vehicles	63,582,372	58,182,368
Library books	228,618	228,618
	6,575,504,640	**6,257,313,500**
Leased property:		
Leased vehicles	13	13
ATM		
Hardware & equipment	50,248,774	44,440,964
Furniture & fixtures	20,520,774	20,485,894
	70,769,548	**64,926,858**
Off-shore Banking Units		
Furniture and fixtures	941,601	941,601
Office equipment and machinery	349,160	349,160
Vehicles	-	-
	1,290,761	**1,290,761**
	6,647,564,962	**6,323,531,132**
Less: Accumulated depreciation	-	-
	6,647,564,962	**6,323,531,132**
Intangibles assets		
Software-core banking	184,526,945	108,502,942
Software-ATM	2,013,597	2,013,597
Cost of intangibles assets	**186,540,543**	**110,516,539**
Less: Accumulated amortization	-	-
	186,540,543	**110,516,539**
	6,834,105,505	**6,434,047,671**

10 Consolidated other assets

Prime Bank Limited (**note-10a**)	23,130,528,985	22,903,009,700
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)
	19,278,817,464.31	**19,051,298,179**
Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
Prime Bank Investment Limited	54,792,032	101,594,607
Prime Bank Securities Limited	78,545,566	96,018,372
Prime Exchange Co. Pte. Ltd., Singapore	6,088,433	5,204,094
PBL Exchange (UK) Ltd.	8,575,529	7,347,628
PBL Finance (Hong Kong) Limited	48,903,600	30,779,137
	234,405,160	**278,443,839**
	19,513,222,624	**19,329,742,018**

AMAR STOCK

		Amount in Taka	
		Mar-18	2017
10a	**Other assets of the Bank**		
	Stationery and stamps	36,601,350	38,027,828
	Exchange adjustment account	516,728	-
	Investment in subsidiary **(note-10a.5)**	3,814,211,521	3,814,211,521
	Off-shore Banking Units	8,222,522,946	9,360,494,044
	Due from Off-shore Banking Units	58,893,071	248,339,125
	Prepaid expenses	125,910,859	20,129,129
	Interest / profit receivable on loan **(note-10a.1)**	853,811,070	963,842,394
	Interest receivable on Govt. securities	711,925,096	614,889,406
	Advance deposits and advance rent	342,745,593	355,000,715
	Prepaid expenses against house furnishing	10,346,528	8,460,103
	Branch adjustments account	18,515,688	18,516,520
	Suspense account **(note -10a.2)**	189,738,986	283,396,487
	Encashment of PSP / BSP	573,364,566	457,207,387
	Advance income tax paid **(note-10a.6)**	16,286,230,027	16,182,416,743
	Credit card	92,651,084	92,911,810
	Sundry assets **(note -10a.3)**	73,959,888	53,999,656
		31,411,945,002	**32,511,842,870**
	Less: Off-shore Banking Units	**8,281,416,017**	**9,608,833,170**
		23,130,528,985	**22,903,009,700**

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

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

10a.3 Sundry assets

Protested Bills	19,039,014	17,827,354
Islamic Transit Account	-	2,876,066
Others	54,920,875	33,296,235
	73,959,888	**53,999,656**

10a.4 Particulars of required provision for other assets

		Rate		
Purchase of credit card bills	71,000,000	100%	71,000,000	71,000,000
Protested bills	19,039,014	100%	19,039,014	17,827,354
Legal Expenses	2,339,943	50%	1,169,972	1,170,272
Others	86,807,436	100%	86,807,436	114,085,282
Required provision for other assets			178,016,421	204,082,908
Total provision maintained **(note - 14a.8)**			179,083,148	204,083,148
Excess / (short) provision			**1,066,727**	**239**

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.

10a.6 Advance income tax paid

Opening Balance	16,182,416,743	15,594,901,282
Add: Paid during the year	103,813,284	587,515,461
Less: Advance tax adjustment with tax provisions	-	-
	16,286,230,027	**16,182,416,743**

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**)	23,022,946,124	22,087,479,113
Prime Bank Investment Limited	3,279,768,110	3,228,886,961
Prime Bank Securities Limited	426,140,281	433,499,527
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	1,910,882,574	1,778,513,368
	28,639,737,088	27,528,378,969
Less: Inter-company transactions	5,586,508,372	5,390,381,459
	23,053,228,717	**22,137,997,510**

		Amount in Taka	
		Mar-18	2017
12a	**Borrowings from other banks, financial institutions and agents of the Bank**		
	In Bangladesh **(note-12a.1)**	9,948,681,576	8,728,345,506
	Outside Bangladesh **(note-12a.2)**	13,074,264,547	13,359,133,607
		23,022,946,124	**22,087,479,113**
12a.1	**In Bangladesh**		
	Prime Bank Subordinated Bond	2,000,000,000	2,500,000,000
	Financial Sector Support Program	760,643,519	762,068,738
	EDF borrowings from Bangladesh Bank	7,118,971,691	5,397,210,402
	Refinance against SME loan from Bangladesh Bank	69,066,366	69,066,366
		9,948,681,576	**8,728,345,506**
12a.2	**Outside Bangladesh**		
	Emirates NBD, Dubai, UAE	-	573,524,500
	Emirates Islami Bank	2,052,188,986	1,930,032,752
	Bank MUSCAT	858,387,120	855,696,900
	First Abu Dhabi Bank	1,493,280,000	643,406,000
	FMO, Netherlands	1,036,999,999	1,378,333,333
	Noor Bank Limited	829,600,000	827,000,000
	SCB, Singapore	20,418,122	691,195,022
	SCB, Hong Kong	1,042,807,200	1,293,924,200
	National Bank of Rash-Al Khaima	1,151,235,920	481,065,900
	International Finance Corporation	4,589,347,200	4,684,955,000
		13,074,264,547	**13,359,133,607**
12a.3	**Security against borrowings from other banks, financial institutions and agents**		
	Secured (Treasury bills)	-	-
	Unsecured	23,022,946,124	22,087,479,113
		23,022,946,124	**22,087,479,113**
13	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	Prime Bank Limited (**note-13a.1.c**)	33,016,219,626	33,196,233,861
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		33,016,219,626	**33,196,233,861**
	Less: Inter-company transactions	16,446,708	13,533,538
		32,999,772,918	**33,182,700,323**
	Bills payable		
	Prime Bank Limited (**note-13a.1.c**)	3,116,157,983	4,212,571,458
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,116,157,983	**4,212,571,458**
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (**note-13a.1.c**)	42,358,964,144	38,397,699,341
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		42,358,964,144	**38,397,699,341**
	Term / Fixed deposits		
	Prime Bank Limited (**note-13a.1.c**)	121,296,300,338	123,207,471,241
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		121,296,300,338	**123,207,471,241**
	Less: Inter-company transactions	1,256,194	145,194
		121,295,044,144	**123,207,326,047**
		199,769,939,189	**199,000,297,168**
13a	**Deposits and other accounts of the Bank**		
	Deposits from banks **(note -13a.1.a)**	490,286,757	2,172,343,252
	Deposits from customers **(note-13a.1.b)**	199,297,355,334	196,841,632,649
		199,787,642,091	**199,013,975,901**
13a.1	**a) Deposits from Banks**		
	Current deposits and other accounts	12,579,660	18,742,909
	Savings bank / Mudaraba savings deposits	11,078,039	711,519,437
	Special notice deposits	464,725,101	940,174,448
	Fixed deposits	1,903,958	501,906,458
		490,286,757	**2,172,343,252**
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	14,223,281,404	15,235,757,391
	Foreign currency deposits	5,702,076,458	6,458,348,587
	Security deposits	8,345,616	8,362,116
	Sundry deposits **(note - 13a.2)**	13,628,444,845	11,718,541,620
		33,562,148,324	**33,421,009,713**
	Less: Off-shore Banking Units	558,508,358	243,518,761
		33,003,639,966	**33,177,490,952**

		Amount in Taka	
		Mar-18	2017
	ii) Bills payable		
	Pay orders issued	3,099,191,516	4,193,952,419
	Pay slips issued	2,484,749	2,484,749
	Demand draft payable	14,153,103	15,806,529
	Foreign demand draft	313,592	313,592
	T. T. payable	-	-
	Bill Pay ATM	15,024	14,169
		3,116,157,983	**4,212,571,458**
	iii) Savings bank / Mudaraba savings deposits	**42,347,886,105**	**37,686,179,903**
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	68,587,777,075	62,175,439,920
	Special notice deposits	11,200,709,083	12,567,863,806
	Non resident Taka deposits	1,471,340,835	1,516,641,540
	Scheme deposits	39,569,844,287	45,505,445,071
		120,829,671,279	**121,765,390,336**
		199,297,355,334	**196,841,632,649**
		199,787,642,091	**199,013,975,901**
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks **(note -13a.1.a)**	12,579,660	18,742,909
	Deposits from customers **(note-13a.1.b.i)**	33,003,639,966	33,177,490,952
		33,016,219,626	**33,196,233,861**
	Bills payable		
	Deposits from banks **(note -13a.1.a)**	-	-
	Deposits from customers **(note-13a.1.b.ii)**	3,116,157,983	4,212,571,458
		3,116,157,983	**4,212,571,458**
	Savings bank / mudaraba savings deposits		
	Deposits from banks **(note -13a.1.a)**	11,078,039	711,519,437
	Deposits from customers **(note-13a.1.b.iii)**	42,347,886,105	37,686,179,903
		42,358,964,144	**38,397,699,341**
	Term / Fixed deposits		
	Deposits from banks **(note -13a.1.a)**	466,629,058	1,442,080,906
	Deposits from customers **(note-13a.1.b.iv)**	120,829,671,279	121,765,390,336
		121,296,300,338	**123,207,471,241**
		199,787,642,091	**199,013,975,901**
13a.2	**Sundry deposits**		
	F.C. held against back to back L/C	6,712,935,704	5,258,292,710
	Sundry creditors	751,182,301	728,433,241
	Risk fund and service charges (CCS and lease finance)	55,283,716	56,200,155
	Sale proceeds of PSP / BSP	338,510,000	217,085,000
	Margin on letters of guarantee	940,441,871	956,397,206
	Margin on letters of credit	1,697,454,549	1,891,208,659
	Margin on FDBP / IDBP, export bills, etc	193,114,031	167,063,116
	Lease deposits	64,062,757	64,845,357
	Interest / profit payable on deposits	1,240,690,340	866,375,072
	Withholding VAT/Tax /Excise duty payable to Government Authority	405,337,181	546,056,541
	Others	1,229,432,395	966,584,562
		13,628,444,845	**11,718,541,620**
13a.3	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current deposits	14,235,861,064	15,254,500,299
	Savings deposits (9%)	3,812,306,773	3,455,792,941
	Foreign currency deposits (Non interest bearing)	5,143,568,101	6,214,829,826
	Security deposits	8,345,616	8,362,116
	Sundry deposits	13,628,444,845	11,718,541,620
	Bills payable	3,116,157,983	4,212,571,458
		39,944,684,383	**40,864,598,260**
	b) Time deposits		
	Savings deposits (91%)	38,546,657,371	34,941,906,400
	Fixed deposits	68,589,681,032	62,677,346,377
	Special notice deposits	11,665,434,183	13,508,038,254
	Deposits under schemes	39,569,844,287	45,505,445,071
	Non resident Taka deposits	1,471,340,835	1,516,641,540
		159,842,957,709	**158,149,377,641**
		199,787,642,091	**199,013,975,901**
14	**Consolidated other liabilities**		
	Prime Bank Limited (**note-14a**)	36,566,455,390	35,465,414,699
	Prime Bank Investment Limited	694,250,485	697,688,931
	Prime Bank Securities Limited	120,909,119	169,586,547
	Prime Exchange Co. Pte. Ltd., Singapore	72,280,730	57,330,044
	PBL Exchange (UK) Ltd.	22,998,422	28,492,648
	PBL Finance (Hong Kong) Limited	44,750,245	25,185,674
		37,521,644,390	**36,443,698,543**
	Less: Inter-company transactions	-	-
		37,521,644,390	**36,443,698,543**

		Amount in Taka	
		Mar-18	2017
14a	**Other liabilities of the Bank**		
	Exchange adjustment account	-	29,385
	Expenditure and other payables	234,275,781	142,722,657
	Provision for bonus	249,478,887	106,978,887
	Provision for income tax **(note - 14a.1)**	18,835,551,971	18,335,551,971
	Deferred tax liability **(note-14a.2)**	930,373,650	930,373,650
	Unearned commission on bank guarantee	54,989,245	32,536,560
	Unearned profit	240,174,010	156,808,065
	Provision for off-balance sheet exposures **(note-14a.4)**	1,633,090,000	1,678,090,000
	Provision for Off-shore Banking Units **(note-14a.5)**	702,050,000	716,350,000
	Fund for employee welfare fund (EWF)	6,617,950	3,617,950
	Fund for Prime Bank Foundation (PBF)	99,358,987	72,358,987
	Provision for loans and advances / investments **(note - 14a.3)**	8,485,940,346	8,189,736,061
	Provision for Interest receivable on loans and advances / investments	9,517,300	9,517,300
	Provision for diminution in value of investments	26,128,249	16,928,249
	Interest suspense account	4,749,926,455	4,693,505,469
	Provision for Impairement loss for investment in subsidiaries	99,994,092	93,994,092
	Provision for climate risk fund	8,000,000	8,000,000
	Provision of rebate for good borrower	10,207,111	10,207,111
	Other liabilities	11,698,208	64,025,157
	Other provision **(note - 14a.6)**	179,083,148	204,083,148
		36,566,455,390	**35,465,414,699**
14a.1	**Provision for income tax**		
	Opening Balance	18,335,551,971	17,585,551,971
	Add: Addition during the year	500,000,000	750,000,000
	Less: Adjustment with advance tax	-	-
		18,835,551,971	**18,335,551,971**
14a.2	**Deferred tax liability**		
	Deferred tax liability		
	Balance as on 1 January	930,373,650	932,054,703
	Add/(Less): Provision for revaluation of land and building	-	(1,681,053)
	Add: Addition / Adjustment during the year **(note-40a)**	-	-
	Balance as on	**930,373,650**	**930,373,650**
14a.3	**Provision for loans, advances and lease / investments**		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	3,773,742,337	3,400,363,411
	Less: Fully provided debts written off during the year	(8,532,393)	(2,112,525,235)
	Add: Recoveries of amounts previously written off	14,736,678	409,904,161
	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)**	85,000,000	2,076,000,000
	Provision held as on	**3,864,946,622**	**3,773,742,337**
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	4,415,993,724	3,359,993,724
	Add: Amount transferred to classified provision	-	-
	Add: General provision made during the year **(note-39a)**	205,000,000	1,056,000,000
	Provision held as on	**4,620,993,724**	**4,415,993,724**
		8,485,940,346	**8,189,736,061**
14a.4	**Provision for off-balance sheet exposures**		
	Provision held as on 1 January	1,678,090,000	1,385,640,000
	Add: Amount transferred from classified provision	-	-
	Add: Provision made during the year **(note-39a)**	(45,000,000)	292,450,000
	Provision held as on	**1,633,090,000**	**1,678,090,000**
14a.5	**Provision for Off-shore Banking Units**		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	496,200,000	423,700,000
	Add: Transferred from Unclassified Provision of OBU	-	-
	Add: Net charge to profit and loss account **(note-39a)**	700,000	72,500,000
	Provision held as on	**496,900,000**	**496,200,000**
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	220,150,000	169,150,000
	Add: Amount transferred to classified provision of OBU	-	-
	Add: General provision made during the year **(note-39a)**	(15,000,000)	51,000,000
	Provision held as on	**205,150,000**	**220,150,000**
		702,050,000	**716,350,000**
14a.6	**Other provision for classified assets**		
	Balance as on 1 January	204,083,148	120,116,648
	Add: Addition during the year **(note-39a)**	(25,000,000)	83,966,500
	Less: Adjustment during the year	-	-
	Balance as on 31 December	**179,083,148**	**204,083,148**

	Amount in Taka	
	Mar-18	2017

15 Share capital

15.1 Authorized capital

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

15.2 Issued, subscribed and fully paid up capital

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

15.3 History of paid-up capital

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

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

15.4 Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 adted May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 31 March 2018 was Taka 23,173,016,548 as against available Tier-I capital of Taka 23,376,509,672 and Tier-II capital of Taka 8,655,765,060 making a total capital of Taka 32,032,274,732 thereby showing a surplus capital / equity of Taka 8,859,258,184 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-15.8)**	2,241,230,396	2,241,230,396
Minority interest**(note-15.9)**	61	61
Statutory reserve **(note-16)**	9,565,853,177	9,565,853,177
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings **(note-20)**	1,468,215,164	1,116,996,544
	23,596,787,845	**23,245,569,227**
Additional Tier-1 (AT-1) Capital		
Non-cumulative irredeemable preference shares	-	-
	-	-
Less: Regulatory Adjustments for CET-1 Capital		
Goodwill and all other intangible assets	186,540,543	110,516,539
Reciprocal Crossholdings	33,737,631	25,271,120
	220,278,174	**135,787,659**
Total Tier-1 Capital	**23,376,509,672**	**23,109,781,568**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	4,620,993,724	4,415,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,633,090,000	1,678,090,000
General provision on off-shore Banking Units **(note-14a.5)**	205,150,000	220,150,000
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	2,000,000,000	2,500,000,000
	9,441,890,402	**9,796,890,402**
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	786,125,342	589,594,007
Total Tier-2 Capital	**8,655,765,060**	**9,207,296,395**
A) **Total Regulatory capital**	**32,032,274,732**	**32,317,077,963**
Total assets including off-balance sheet exposures	448,523,569,381	450,203,787,174
B) Total risk weighted assets	231,730,165,476	235,119,393,387
C) Required capital based on risk weighted assets (10% on B)	23,173,016,548	23,511,939,339
D) **Surplus (A-C)**	**8,859,258,184**	**8,805,138,626**
Capital to risk weighted assets ratio	**13.82%**	**13.74%**

Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	10.09%	5.00%	9.83%
Tier -2 Capital	4.50%	3.74%	5.00%	3.92%
Total Capital to risk weighted assets ratio	**10.00%**	**13.82%**	**10.00%**	**13.74%**

	Amount in Taka	
	Mar-18	2017

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	6.43%	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-15.8)**	2,241,230,396	2,241,230,396
Statutory reserve **(note-16)**	9,565,853,177	9,565,853,177
Surplus in consolidated profit and loss account / Retained earnings **(note-20a)**	1,443,896,739	1,079,304,405
	23,544,466,472	**23,179,874,138**
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	186,540,543	110,516,539
Reciprocal Crossholdings	18,868,740	21,707,400
	205,409,283	**132,223,939**
Total Tier-1 Capital	**23,339,057,189**	**23,047,650,199**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	4,620,993,724	4,415,993,724
General provision on off-balance sheet exposures **(note-14a.4)**	1,633,090,000	1,678,090,000
General provision on off-shore Banking Units **(note-14a.5)**	205,150,000	220,150,000
* General provision including off-balance sheet exposures	-	-
Revaluation gain / loss on investments-50% of total **(note-17a)**	220,734,813	220,734,813
Revaluation reserve-50% of total **(note-18)**	751,759,278	751,759,278
Prime Bank Sub-ordinated Bond	2,000,000,000	2,500,000,000
	9,431,727,815	**9,786,727,815**
Less: Regulatory Adjustments		
Revaluation Reserves for fixed assets, securities and equity securities	777,995,273	583,496,455
Total Tier-2 Capital	**8,653,732,542**	**9,203,231,360**
A) **Total Regulatory capital**	**31,992,789,731**	**32,250,881,560**
Total assets including off-balance sheet exposures	447,473,544,949	449,083,512,828
B) Total risk weighted assets	226,855,899,127	230,211,415,637
C) Required capital based on risk weighted assets (10% on B)	22,685,589,913	23,021,141,564
D) **Surplus (A-C)**	**9,307,199,818**	**9,229,739,996**
Capital to risk weighted assets ratio	**14.10%**	**14.01%**

Capital requirement	Required	Held	Required	Held
Tier -1 Capital	5.50%	10.29%	5.00%	10.01%
Tier -2 Capital	4.50%	3.81%	5.00%	4.00%
Total Capital to risk weighted assets ratio	**10.00%**	**14.10%**	**10.00%**	**14.01%**

Leverage Ratio

Particulars	Required	Held	Required	Held
Leverage ratio	3.00%	6.44 %	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	1	1
	61	**61**

16 Statutory reserve

Balance on 1 January	9,565,853,177	9,204,058,242
Addition during the year (20% of pre-tax profit)	-	361,794,935
Balance at 31 December 2017	**9,565,853,177**	**9,565,853,177**

17 Consolidated revaluation gain / loss on investments

Prime Bank Limited **(note-17a)**	17,744,008	17,749,598
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	39,929,809	38,757,000
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	1,802,326	(480,524)
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(11,839,831)	(740,786)
	47,636,313	**55,285,288**

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

Opening balance on 1 January	17,749,598	15,278,978
Add: Amortized/Revaluation Gain	-	39,631,941
Less: Adjustment of amortization/revaluation gain against sale/maturity	-	(37,076,239)
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(5,590)	(85,082)
Less: Adjustment of Revaluation loss	-	-
	17,744,008	**17,749,598**

18 Revaluation reserve

Balance on 1 January	1,767,012,161	1,778,219,183
Adjustment during the year	-	(11,207,022)
Balance at 31 December 2017	1,767,012,161	1,767,012,161
Less: Provision for deferred tax	(270,253,057)	(270,253,057)
	1,496,759,104	**1,496,759,104**

		Amount in Taka	
		Mar-18	2017
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank Limited (**note-19a**)	13,458,385	13,414,088
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	4,459	660,837
	PBL Exchange (UK) Ltd.	45,730	93,100
	PBL Finance (Hong Kong) Limited	(8,125)	1,166,122
		13,500,449	**15,334,146**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	13,414,088	6,637,162
	Addition during the year	44,298	6,776,926
	Balance at 31 December 2017	**13,458,385**	**13,414,088**
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank Limited (**note-20a**)	1,443,941,037	1,086,081,331
	Prime Bank Investment Limited	49,114,016	66,646,548
	Prime Bank Securities Limited	(69,658,183)	(58,315,338)
	Prime Exchange Co. Pte. Ltd., Singapore	11,422,654	13,487,817
	PBL Exchange (UK) Ltd.	(35,396,941)	(36,245,907)
	PBL Finance (Hong Kong) Limited	68,878,943	112,115,577
		1,468,301,526	**1,183,770,029**
	Less: Minority Interest	(0.98)	(1.33)
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(2,706,530)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(55,369,969)
	Less: Foreign currency translation gains	(86,361)	(8,696,984)
		1,468,215,164	**1,116,996,544**
20a	**Retained earnings / movement of profit and loss account of the Bank**		
	Balance on 1 January	1,079,304,405	2,017,875,429
	Revaluation reserve	-	11,207,022
	Addition during the year	364,592,334	1,058,974,674
	Transfer to statutory reserve	-	(361,794,935)
	Cash dividend	-	(1,646,957,786)
	Issue of bonus shares	-	-
	Balance at 31 December 2017	**1,443,896,739**	**1,079,304,405**
	Add: Foreign currency translation gain/ (loss)	44,298	6,776,926
		1,443,941,037	**1,086,081,331**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank Limited (**note-20.1 a**)	1,079,304,405	382,124,666
	Prime Bank Investment Ltd.	66,646,548	(22,307,687)
	Prime Bank Securities Ltd.	(58,315,338)	(58,968,820)
	Prime Exchange Co. Pte. Ltd., Singapore	10,781,288	(225,043)
	PBL Exchange (UK) Ltd.	(36,245,907)	(32,358,465)
	PBL Finance (Hong Kong) Limited	56,745,608	(1,715,278)
		1,118,916,603	266,549,373
	Foreign currency translation gain on 1 January	(1,302,223)	(3,286,152)
		1,117,614,380	**263,263,221**
20.1.a	**Retained earnings brought forward from previous year of the Bank**		
	Balance on 1 January	1,079,304,405	2,017,875,429
	Transferred from revaluation reserve	-	11,207,022
	Bonus shares issued	-	-
	Cash dividend paid	-	(1,646,957,786)
	Balance at 31 December 2017	**1,079,304,405**	**382,124,666**
	Foreign currency translation gain on 1 January	-	-
		1,079,304,405	**382,124,666**
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank Limited (**note-21a.1**)	47,685,449,398	49,721,797,256
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		47,685,449,398	**49,721,797,256**
21.2	**Letters of guarantee**		
	Prime Bank Limited (**note-21a.2**)	68,813,520,511	72,966,435,302
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		68,813,520,511	**72,966,435,302**
21.3	**Irrevocable Letters of Credit**		
	Prime Bank Limited (**note-21a.3**)	34,970,098,635	34,112,938,262
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		34,970,098,635	**34,112,938,262**

		Amount in Taka	
		Mar-18	**2017**
21.4	**Bills for collection**		
	Prime Bank Limited (**note-21a.4**)	10,146,387,342	10,766,851,918
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		10,146,387,342	**10,766,851,918**
		161,615,455,886	**167,568,022,737**
21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	41,865,424,767	45,317,201,322
	Back to back bills (Local)	5,012,748,068	3,919,321,492
	Back to back bills (EPZ)	807,276,563	485,274,442
		47,685,449,398	49,721,797,256
	Less: Margin	(6,712,935,704)	(5,258,292,710)
		40,972,513,693	**44,463,504,546**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	19,552,920,242	18,760,045,926
	Letters of guarantee (Foreign)	49,260,600,269	54,206,389,376
	Foreign counter guarantees	-	-
		68,813,520,511	72,966,435,302
	Less: Margin	(940,441,871)	(956,397,206)
		67,873,078,641	**72,010,038,095**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	11,963,252,273	10,929,931,499
	Letters of credit (Deferred)	14,849,271,122	16,474,904,713
	Back to back L/C	8,157,575,240	6,708,102,050
		34,970,098,635	34,112,938,262
	Less: Margin	(1,697,454,549)	(1,891,208,659)
		33,272,644,086	**32,221,729,603**
21a.4	**Bills for collection**		
	Outward bills for collection	10,146,387,342	10,766,851,918
		10,146,387,342	10,766,851,918
	Less: Margin	(193,114,031)	(167,063,116)
		9,953,273,311	**10,599,788,801**
		161,615,455,886	**167,568,022,737**

		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
22	**Income statement**		
	Income:		
	Interest, discount and similar income **(note-22.1)**	4,836,948,902	5,886,042,964
	Dividend income **(note-25a)**	15,266,714	16,362,566
	Fees, commission and brokerage **(note-22.2)**	215,542,562	249,216,372
	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)**	251,231,626	176,032,471
	Income from non-banking assets	-	-
	Other operating income **(note-27a)**	183,357,341	123,448,173
	Profit *less* losses on interest rate changes	-	-
		5,502,347,145	**6,451,102,546**
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. **(note-24a)**	2,600,154,300	2,542,699,007
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses **(note-22.3)**	1,424,571,389	1,189,885,121
	Other operating expenses **(note-38a)**	317,723,721	233,908,438
	Depreciation on banking assets **(note-37a)**	74,405,401	62,713,789
		4,416,854,811	**4,029,206,357**
		1,085,492,334	**2,421,896,190**
22.1	**Interest, discount and similar income**		
	Interest income / Profit on investments **(note-23a)**	4,288,111,283	3,505,905,223
	Interest income on treasury bills / reverse repo / bonds **(note-25a)**	522,846,028	639,649,330
	Gain on Discounted bond / bills **(note-25a)**	26,657,543	172,411,566
	Gain on sale of shares **(note-25a)**	-	45,767,648
	Gain on Govt. security trading **(note-25a)**	1,613,119	1,555,437,728
	Interest on debentures **(note-25a)**	-	4,335,700
		4,839,227,973	**5,923,507,194**
	Less: Loss on revaluation of security trading **(note-25a)**	2,279,071	37,464,230
		4,836,948,902	**5,886,042,964**
22.2	**Fees, commission and brokerage**		
	Commission **(note-26a)**	215,542,562	249,216,372
	Settlement fee-PBIL **(note-26a)**	-	-
		215,542,562	**249,216,372**
22.3	**Administrative expenses**		
	Salary and allowances **(note-28a)**	1,034,068,249	890,836,719
	Rent, taxes, insurance, electricity, etc. **(note-29a)**	245,726,548	202,763,716
	Legal expenses **(note-30a)**	19,271,062	8,786,551
	Postage, stamp, telecommunication, etc. **(note-31a)**	30,312,331	23,279,535
	Stationery, printing, advertisement, etc. **(note-32a)**	70,212,203	45,101,581
	Managing Director's salary and fees **(note-33)**	2,250,000	2,596,500
	Directors' fees **(note-34a)**	726,379	867,961
	Auditors' fees **(note-35a)**	345,000	345,000
	Repair of Bank's assets **(note-37a)**	21,659,618	15,307,557
		1,424,571,389	**1,189,885,121**
23	**Consolidated interest income / profit on investment**		
	Prime Bank Limited (**note-23a**)	4,288,111,283	3,505,905,223
	Prime Bank Investment Limited	33,481,065	47,258,293
	Prime Bank Securities Limited	1,527,875	3,521,355
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	25,785,451	27,194,431
		4,348,905,673	**3,583,879,302**
	Less: Inter-company transactions	53,875,582	92,162,461
		4,295,030,091	**3,491,716,841**
23a	**Interest income / profit on investment of the Bank**		
	Loans (General) / Musharaka	880,302,605	584,441,080
	Loans against trust receipts	153,593,299	113,232,593
	Packing credit	8,255,954	6,623,251
	House building loan	46,539,133	75,606,091
	Lease finance / Izara	89,503,050	105,476,603
	Hire purchase	206,498,548	166,327,075
	Payment against documents	156,797	221,702
	Cash credit / Bai-Muajjal	592,077,782	392,630,305
	Secured overdraft	673,364,797	461,605,544
	Consumer credit scheme	385,620,781	466,728,347
	Staff loan	26,411,142	26,545,921
	Small and Medium Enterprise (SME)	-	177,819,064
	Agricultural Loan	116,344,047	81,811,072
	Forced loan	12,009,126	4,558
	Documentary bills purchased	176,568,380	150,837,385
	Interest income from credit card	54,159,992	55,036,337
	Other loans and advances / Investments	570,251,268	531,491,811
	Total interest / profit on loans and advances / investments	3,991,656,701	3,396,438,739
	Interest / profit on balance with other banks and financial institutions	152,900,686	22,844,944
	Interest on call loans	34,049,654	13,695,736
	Interest / profit received from foreign banks	109,504,241	72,925,804
		4,288,111,283	**3,505,905,223**

		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
24	**Consolidated interest / profit paid on deposits, borrowings, etc.**		
	Prime Bank Limited (**note-24a**)	2,600,154,300	2,542,699,007
	Prime Bank Investment Limited	36,931,149	73,768,620
	Prime Bank Securities Limited	4,739,821	9,628,648
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	13,268,807	12,190,076
		2,655,094,077	**2,638,286,351**
	Less: Inter-company transactions	53,875,582	92,457,216
		2,601,218,495	**2,545,829,135**
24a	**Interest / profit paid on deposits, borrowings, etc. of the Bank**		
	i) Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	234,322,112	221,765,749
	Special notice deposits	75,979,024	79,429,100
	Term deposits / Mudaraba term deposits	945,799,514	650,273,893
	Deposits under scheme	1,031,113,667	1,342,705,391
	Foreign currency deposits **(note-24a.1)**	12,533,212	5,315,724
	Others	8,651,007	8,976,823
		2,308,398,536	**2,308,466,680**
	ii) Interest / Profit paid for borrowings:		
	Call deposits	-	38,125
	Repurchase agreement (repo)	-	-
	Bangladesh Bank-refinance	-	536,099
	Local bank accounts	44,026,487	66,033,703
	Foreign bank accounts	183,297,771	84,558,443
	PBL bond	64,431,507	83,065,957
		291,755,764	**234,232,327**
		2,600,154,300	**2,542,699,007**
24a.1	**Foreign currency deposits**		
	Interest / profit paid on F.C	10,691,919	5,315,724
	Interest / profit paid on N.F.C.D	1,841,294	-
	Interest / profit paid on R. F.C.D	-	-
		12,533,212	**5,315,724**
25	**Consolidated investment income**		
	Prime Bank Limited (**note-25a**)	564,104,333	2,396,500,307
	Prime Bank Investment Limited	11,728,968	25,028,085
	Prime Bank Securities Limited	2,071,793	3,623,544
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		577,905,094	**2,425,151,936**
	Less: Inter-company transactions	-	-
		577,905,094	**2,425,151,936**
25a	**Investment income of the bank**		
	Interest on treasury bills / Reverse repo / bonds	522,846,028	639,649,330
	Interest on debentures / bonds	-	4,335,700
	Gain on discounted bond / bills	26,657,543	172,411,566
	Gain on sale of shares	-	45,767,648
	Gain on Govt. security trading	1,613,119	1,555,437,728
	Dividend on shares	15,266,714	16,362,566
		566,383,404	**2,433,964,537**
	Less: Loss on sale/revaluation of security trading	2,279,071	37,464,230
		564,104,333	**2,396,500,307**
26	**Consolidated commission, exchange and brokerage**		
	Prime Bank Limited (**note-26a**)	466,774,188	425,248,843
	Prime Bank Investment Limited	4,785,539	24,766,916
	Prime Bank Securities Limited	2,580,996	14,376,156
	Prime Exchange Co. Pte. Ltd., Singapore	13,424,435	16,993,543
	PBL Exchange (UK) Ltd.	16,356,724	9,620,129
	PBL Finance (Hong Kong) Limited	3,995,971	1,413,134
		507,917,853	**492,418,721**
26a	**Commission, exchange and brokerage of the Bank**		
	Commission on L/Cs	67,866,411	65,555,956
	Commission on L/Cs-back to back	87,864,451	100,902,406
	Commission on L/Gs	40,260,558	60,718,322
	Commission on remittance	17,757,793	19,248,777
	Commission for services rendered to issue of shares	-	-
	Merchant Commission	-	-
	Underwriting Commission regarding Treasury bill/ Bond	-	1,516,783
	Commission from sale of BSP /PSP/Others	1,793,349	1,274,128
		215,542,562	249,216,372
	Exchange gain **(note - 26a.1)** - including gain from FC dealings	251,231,626	176,032,471
	Settlement fees / Brokerage	-	-
		466,774,188	**425,248,843**

		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
26a.1	**Exchange gain**		
	Exchange gain	255,163,221	189,589,322
	Exchange gain-credit card	-	-
	Less: Exchange loss	(3,931,594)	(13,556,850)
		251,231,626	**176,032,471**
27	**Consolidated other operating income**		
	Prime Bank Limited (**note-27a**)	183,357,341	123,448,173
	Prime Bank Investment Limited	1,805,511	2,765,712
	Prime Bank Securities Limited	10,794	14,211
	Prime Exchange Co. Pte. Ltd., Singapore	183,750	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	6,494,612	13,285,399
		191,852,009	**139,513,495**
	Less: Inter-company transactions	-	294,755
		191,852,009	**139,218,740**
27a	**Other operating income of the Bank**		
	Rent recovered	8,122,250	5,648,367
	Service and other charges	94,236,675	43,805,846
	Retail Income	26,635,883	17,167,816
	Income from ATM service	3,493,013	2,739,177
	Credit card income **(note-27a.2)**	12,546,449	12,001,199
	Postage / telex / SWIFT/ fax recoveries	17,677,998	23,713,596
	Incidental charges	-	-
	Rebate from foreign Bank outside Bangladesh	17,589	108,777
	Profit on sale of fixed assets	-	3,141
	Miscellaneous earnings **(note-27a.1)**	20,627,484	18,260,253
		183,357,341	**123,448,173**

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

27a.2	**Credit card income**		
	Annual fees	5,425,784	5,581,259
	Inter-change fees	7,074,736	6,410,500
	Others	45,929	9,440
		12,546,449	**12,001,199**
28	**Consolidated salaries and allowances**		
	Prime Bank Limited (**note-28a**)	1,034,068,249	890,836,719
	Prime Bank Investment Limited	9,977,248	6,435,478
	Prime Bank Securities Limited	5,773,421	3,805,764
	Prime Exchange Co. Pte. Ltd., Singapore	6,426,010	7,189,261
	PBL Exchange (UK) Ltd.	5,245,244	4,259,309
	PBL Finance (Hong Kong) Limited	6,554,163	6,545,337
		1,068,044,336	**919,071,869**
28a	**Salaries and allowances of the Bank**		
	Basic pay	460,785,323	419,482,187
	Allowances	309,515,993	288,823,504
	Bonus	142,500,000	65,072,615
	Bank's contribution to provident fund	42,902,213	38,259,953
	Leave encashment	4,264,720	4,198,460
	Gratuity	74,100,000	75,000,000
		1,034,068,249	**890,836,719**
29	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Prime Bank Limited (**note-29a**)	245,726,548	202,763,716
	Prime Bank Investment Limited	6,890,708	2,789,038
	Prime Bank Securities Limited	2,102,656	1,815,202
	Prime Exchange Co. Pte. Ltd., Singapore	3,272,315	3,703,799
	PBL Exchange (UK) Ltd.	2,665,496	2,168,168
	PBL Finance (Hong Kong) Limited	2,515,722	2,259,074
		263,173,445	**215,498,997**
29a	**Rent, taxes, insurance, electricity, etc. of the Bank**		
	Rent, rates and taxes	177,114,238	139,162,096
	Lease rent	25,431	17,637
	Insurance	37,726,740	36,263,236
	Power and electricity	30,860,139	27,320,746
		245,726,548	**202,763,716**
30	**Consolidated legal expenses**		
	Prime Bank Limited (**note-30a**)	19,271,062	8,786,551
	Prime Bank Investment Limited	112,125	347,875
	Prime Bank Securities Limited	75,100	42,875
	Prime Exchange Co. Pte. Ltd., Singapore	291,270	250,372
	PBL Exchange (UK) Ltd.	1,063,188	912,409
	PBL Finance (Hong Kong) Limited	-	-
		20,812,744	**10,340,083**

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		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
30a	**Legal expenses of the Bank**		
	Legal expenses	16,709,712	7,994,771
	Other professional charges	2,561,350	791,780
		19,271,062	**8,786,551**
31	**Consolidated postage, stamp, telecommunication, etc.**		
	Prime Bank Limited (**note-31a**)	30,312,331	23,279,535
	Prime Bank Investment Limited	396,739	228,053
	Prime Bank Securities Limited	527	1,394
	Prime Exchange Co. Pte. Ltd., Singapore	384,788	333,791
	PBL Exchange (UK) Ltd.	210,494	151,515
	PBL Finance (Hong Kong) Limited	1,305,645	1,871,444
		32,610,524	**25,865,732**
31a	**Postage, stamp, telecommunication, etc. of the Bank**		
	Postage & Courier	5,394,384	4,667,003
	Telegram, telex, fax and internet	8,886,431	6,869,999
	Data communication	5,607,092	3,763,174
	Telephone - office	10,280,449	7,872,325
	Telephone - residence	143,976	107,034
		30,312,331	**23,279,535**
32	**Consolidated stationery, printing and advertisements, etc.**		
	Prime Bank Limited (**note-32a**)	70,212,203	45,101,581
	Prime Bank Investment Limited	904,662	293,921
	Prime Bank Securities Limited	164,331	106,280
	Prime Exchange Co. Pte. Ltd., Singapore	514,240	775,583
	PBL Exchange (UK) Ltd.	169,558	121,739
	PBL Finance (Hong Kong) Limited	137,683	176,432
		72,102,677	**46,575,536**
32a	**Stationery, printing and advertisements, etc. of the Bank**		
	Office and security stationery	25,251,170	13,922,384
	Computer consumable stationery	22,753,689	16,828,202
	Publicity and advertisement	22,207,343	14,350,996
		70,212,203	**45,101,581**
33	**Managing Director's salary and fees**		
	Basic salary	1,500,000	1,815,000
	Bonus	-	-
	House rent allowance	300,000	300,000
	Bank's contribution to provident fund	150,000	181,500
	Utility allowance	90,000	90,000
	House maintenance allowance	120,000	120,000
	Others	90,000	90,000
		2,250,000	**2,596,500**
34	**Consolidated Directors' fees**		
	Prime Bank Limited (**note-34a**)	726,379	867,961
	Prime Bank Investment Limited	147,200	80,500
	Prime Bank Securities Limited	128,800	34,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		1,002,379	**982,961**
34a	**Directors' fees of the Bank**		
	Meeting fees	264,000	408,000
	Other benefits	462,379	459,961
		726,379	**867,961**

As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honarioum to the Directors, per Board or Board Committee Meeting.

35	**Consolidated Auditors' fees**		
	Prime Bank Limited (**note-35a**)	345,000	345,000
	Prime Bank Investment Limited	43,750	-
	Prime Bank Securities Limited	28,750	-
	Prime Exchange Co. Pte. Ltd., Singapore	62,551	55,682
	PBL Exchange (UK) Ltd.	130,903	-
	PBL Finance (Hong Kong) Limited	102,605	20,402
		713,560	**421,084**
35a	**Auditors' fees of the Bank**		
	External Audit fee	345,000	345,000
		345,000	**345,000**
36	**Charges on loan losses**		
	Loan -written off	-	-
	Interest waived	-	-
		-	-

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		Amount in Taka	
		Jan-Mar-18	Jan-Mar-17
37	**Consolidated depreciation and repair of Bank's assets**		
	Prime Bank Limited **(note-37a)**	96,065,019	78,021,347
	Prime Bank Investment Limited	1,588,342	642,601
	Prime Bank Securities Limited	659,770	85,118
	Prime Exchange Co. Pte. Ltd., Singapore	628,217	460,217
	PBL Exchange (UK) Ltd.	769,911	617,775
	PBL Finance (Hong Kong) Limited	28,999	134,462
		99,740,258	**79,961,520**
37a	**Depreciation and repair of Bank's assets**		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	64,477,500	59,368,002
	Leased assets	-	-
		64,477,500	**59,368,002**
	Amortization -(see annexure-C for detail)		
	Software-core banking	9,179,042	2,596,929
	Software-ATM	748,859	748,859
		9,927,901	**3,345,788**
	Repairs		
	Building	5,848,804	1,403,631
	Furniture and fixtures	3,646,207	3,752,012
	Office equipment	9,041,233	6,179,135
	Bank's vehicles	2,491,035	2,741,833
	Maintenance	632,340	1,230,946
		21,659,618	**15,307,557**
		96,065,019	**78,021,347**
38	**Consolidated other expenses**		
	Prime Bank Limited **(note-38a)**	317,723,721	233,908,438
	Prime Bank Investment Limited	10,277,032	3,646,451
	Prime Bank Securities Limited	2,690,144	3,108,676
	Prime Exchange Co. Pte. Ltd., Singapore	1,646,050	1,782,135
	PBL Exchange (UK) Ltd.	3,817,740	889,760
	PBL Finance (Hong Kong) Limited	145,515	1,631,249
		336,300,202	**244,966,709**
38a	**Other expenses of the Bank**		
	Security and cleaning	45,799,020	45,043,010
	Entertainment	8,801,510	7,741,159
	Car expenses	46,570,680	46,954,716
	ATM expenses	36,741,969	36,307,395
	Retail expenses	1,540,460	13,860,894
	Books, magazines and newspapers, etc.	483,900	414,001
	Liveries and uniforms	727,100	502,680
	Medical expenses	-	35,710
	Bank charges and commission paid	2,312,136	1,364,572
	Loss on sale of fixed assets	-	716,663
	House furnishing expenses	750,000	900,000
	Subscription to institutions	5,960,373	5,860,269
	Donations	57,561,908	2,290,564
	Sponsorship	22,525,730	23,605,817
	Prime Bank Cricket Club	-	1,506,000
	Traveling expenses	6,150,063	6,021,406
	Corporate action fees	10,000	-
	Local conveyance, labor, etc.	5,199,373	4,318,290
	Business development	11,990,115	10,048,429
	Training and internship	2,440,964	1,666,073
	Remittance charges	2,065,621	2,356,919
	Cash reward to branches	1,261,920	454,500
	Laundry, cleaning and photographs, etc.	1,777,470	1,503,954
	Credit card expenses	12,829,389	8,313,260
	Consolidated salary (staff)	8,912,988	8,397,625
	Annual General Meeting	-	-
	Exgratia	-	-
	Welfare fund	3,000,000	-
	Prime Bank Foundation	27,000,000	-
	Miscellaneous expenses	5,311,032	3,724,532
		317,723,721	**233,908,438**

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	Amount in Taka	
	Jan-Mar-18	Jan-Mar-17

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

Provision for bad and doubtful loans and advances / investments-PBL **(note-39a)**	85,000,000	1,180,000,000
Provision for unclassified loans and advances / investments-PBL **(note-39a)**	205,000,000	260,000,000
Provision for bad and doubtful loans and advances (OBU) **(note-39a)**	700,000	10,000,000
Provision for unclassified loans and advances / investments (OBU) **(note-39a)**	(15,000,000)	10,000,000
Provision for off-balance sheet exposure-PBL **(note-39a)**	(45,000,000)	101,000,000
Provision for diminution in value of investments-PBL **(note-39a)**	9,200,000	(58,000,000)
Provision for diminution in value of investments-PBIL	-	(83,335,464)
Provision for impairment of client margin loan-PBIL	-	83,335,464
Provision for impairement loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	-	-
Provision for impairment of client margin loan-PBSL	-	-
Provision for impairement loss for investment in subsidiaries **(note-39a)**	6,000,000	-
Provision for climate risk fund **(note-39a)**	-	-
Provision for Good Borrower rebate **(note-39a)**	-	-
Provision for other assets **(note-39a)**	(25,000,000)	-
	220,900,000	**1,503,000,000**

As per BSEC instruction circular reference # BSEC/CMRRCD/2009-193/203 dated December 28, 2017 and Bangladesh Bank DOS Circular Letter no 03, dated 12 March 2015. Accordingly, provision has been made by Prime Bank Securities Limited and Prime Bank Investment Limited against diminution in value of investments and impairment of client margin loan.

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

Provision for bad and doubtful loans and advances / investments	85,000,000	1,180,000,000
Provision for unclassified loans and advances / investments	205,000,000	260,000,000
Provision for bad and doubtful loans and advances (OBU)	700,000	10,000,000
Provision for unclassified loans and advances / investments (OBU)	(15,000,000)	10,000,000
Provision for off-balance sheet exposure	(45,000,000)	101,000,000
Provision for diminution in value of investments	9,200,000	(58,000,000)
Provision for impairement loss for investment in subsidiaries	6,000,000	-
Provision for climate risk fund	-	-
Provision for Good Borrower rebate	-	-
Provision for other assets	(25,000,000)	-
	220,900,000	**1,503,000,000**

40 Consolidated tax expenses

Current tax

Prime Bank Limited **(note-40a)**	500,000,000	150,000,000
Prime Bank Investment Limited	2,064,660	2,979,974
Prime Bank Securities Limited	1,034,396	724,709
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	202,183
PBL Finance (Hong Kong) Limited	-	-
	503,099,056	**153,906,866**

Deferred tax

Prime Bank Limited **(note-40a)**	-	-
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	136,587	26,318
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	136,587	**26,318**
	503,235,643	**153,933,184**

40a Tax expenses of the Bank

Current tax	500,000,000	150,000,000
Deferred tax	-	-
	500,000,000	**150,000,000**

41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator)	350,600,785	799,462,929
Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
Consolidated earnings per share (CEPS)	**0.34**	**0.78**

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

41a Earnings per share (EPS) of the Bank

Net profit after tax (Numerator)	364,592,334	768,896,190
Number of Ordinary shares outstanding (Denominator)	1,029,348,616	1,029,348,616
Earnings per share (EPS)	**0.35**	**0.75**

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

42 Explanation regarding significant change in quarterly financial statements:

a) The consolidated and standalone Bank's Earnings Per Share (EPS) decreased mainly due to increase the tax provision requirement of 227% in consolidated and 233% in standalone Prime Bank respectively the first quarter 2018 over the same quarter in 2017.

b) The presentation of the financial statements have been changed regarding 'Placement to other Banks' (in the form of term placement/FDR). Previously, it was presented under 'Other Assets' which are now being presented under 'Balance with other Banks'. As a result, there is a movement between two above stated heads which are affecting the balance of 'Net Operating Cash Flow Per Share'. Accordingly, figure of 'Net Operating Cash Flow Per Share' has increased compared to that of last year.

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