Financial Statements (Un-Audited)
as at 30 September 2018 (3rd Quarter)

Prime Bank

Consolidated Balance Sheet as at 30 September 2018

Particulars	Notes	Amount in Taka	
		Sep-18	2017
PROPERTY AND ASSETS			
Cash	**3**		
In hand (including foreign currencies)		3,967,311,535	3,140,588,297
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		12,841,693,121	14,973,037,651
		16,809,004,656	**18,113,625,948**
Balance with other banks and financial institutions	**4**		
In Bangladesh		19,557,433,315	7,471,466,377
Outside Bangladesh		1,970,139,982	2,773,249,334
		21,527,573,296	**10,244,715,711**
Money at call and short notice	**5**	**1,850,000,000**	**1,500,000,000**
Investments	**6**		
Government		27,761,302,411	23,657,686,975
Others		2,283,659,608	2,222,449,188
		30,044,962,019	**25,880,136,163**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	**7**	188,458,387,232	184,066,239,687
Bills purchased and discounted	**8**	13,755,896,733	16,552,939,609
		202,214,283,966	**200,619,179,296**
Fixed assets including premises, furniture and fixtures	**9**	7,166,800,843	6,487,041,211
Other assets	**10**	20,142,101,485	19,329,742,018
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**299,975,226,904**	**282,394,940,987**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12**	35,311,743,885	22,137,997,510
Deposits and other accounts	**13**		
Current / Al-wadeeah current deposits		34,599,223,176	33,182,700,323
Bills payable		3,187,773,369	4,212,571,458
Savings bank / Mudaraba savings deposits		41,060,792,846	38,397,699,341
Term deposits / Mudaraba term deposits		121,161,694,881	123,207,326,047
Bearer certificate of deposit		-	-
Other deposits		-	-
		200,009,484,272	**199,000,297,169**
Other liabilities	**14**	**39,323,643,549**	**36,443,698,543**
Total liabilities		**274,644,871,706**	**257,581,993,222**
Capital / Shareholders' equity			
Paid -up capital	**15.2**	11,322,834,770	10,293,486,160
Share premium	**15.8**	1,211,881,786	2,241,230,396
Minority Interest	**15.9**	62	61
Statutory reserve	**16**	10,090,251,160	9,565,853,177
Revaluation gain / loss on investments	**17**	54,569,224	55,285,288
Revaluation reserve	**18**	1,496,759,104	1,496,759,104
Foreign currency translation gain	**19**	14,592,102	15,334,146
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	**20**	1,111,464,103	1,116,996,544
Total Shareholders' equity		**25,330,355,199**	**24,812,947,765**
Total liabilities and Shareholders' equity		**299,975,226,904**	**282,394,940,987**

AMARSTOCK

Particulars	Notes	Amount in Taka	
		Sep-18	2017
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21**		
Acceptances and endorsements	**21.1**	54,264,574,703	49,721,797,256
Letters of guarantee	**21.2**	59,088,304,004	72,966,435,302
Irrevocable letters of credit	**21.3**	31,177,724,307	34,112,938,262
Bills for collection	**21.4**	10,388,820,903	10,766,851,918
Other contingent liabilities		-	-
		154,919,423,918	**167,568,022,737**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,485,801,075	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		-	-
		-	-
		1,485,801,075	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		**156,405,224,993**	**167,808,846,187**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 28 October 2018

AMARSTOCK

Prime Bank Limited
and its subsidiaries
Consolidated Profit and Loss Account
for the period from January to September 30, 2018

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17	Jul-Sep-18	Jul-Sep-17
Interest income / profit on investments	23	13,634,313,053	10,952,270,643	4,672,280,792	3,822,141,357
Interest / profit paid on deposits, borrowings, etc.	24	(7,962,667,912)	(7,409,072,420)	(2,736,446,518)	(2,411,705,257)
Net interest / net profit on investments		**5,671,645,142**	**3,543,198,223**	**1,935,834,274**	**1,410,436,100**
Investment income	25	1,822,181,228	3,879,806,964	629,755,438	663,061,493
Commission, exchange and brokerage	26	1,667,095,909	1,738,955,262	576,881,272	631,309,237
Other operating income	27	624,223,578	575,287,273	151,340,267	180,541,842
Total operating income (A)		**9,785,145,856**	**9,737,247,722**	**3,293,811,251**	**2,885,348,672**
Salaries and allowances	28	3,276,553,342	2,860,601,208	1,020,559,377	957,882,595
Rent, taxes, insurance, electricity, etc.	29	782,514,396	699,858,707	248,224,976	245,283,451
Legal expenses	30	91,340,119	43,986,886	51,481,380	12,001,601
Postage, stamp, telecommunication, etc.	31	102,313,888	94,209,453	37,064,044	33,380,874
Stationery, printing, advertisements, etc.	32	170,032,522	160,876,360	39,765,934	47,862,994
Managing Director's salary and fees	33	7,850,000	8,394,500	2,750,000	2,596,500
Directors' fees	34	3,152,531	3,327,913	1,059,578	742,178
Auditors' fees	35	2,123,296	1,856,188	699,609	806,517
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	314,997,576	287,050,647	108,602,504	94,805,260
Other expenses	38	941,127,874	952,849,945	286,151,716	365,106,446
Total operating expenses (B)		**5,692,005,544**	**5,113,011,808**	**1,796,359,117**	**1,760,468,415**
Profit / (loss) before provision (C=A-B)		**4,093,140,312**	**4,624,235,914**	**1,497,452,134**	**1,124,880,257**
Provision for loans & advances	39	1,391,100,000	2,602,500,000	345,400,000	631,500,000
Provision for diminution in value of investments	39	21,459,168	(133,335,464)	7,781,647	-
Provision for impairment of client margin loan	39	(4,623,202)	100,280,766	2,025,437	13,690,483
Other provisions	39	(40,000,000)	261,800,000	22,000,000	137,800,000
Total provision (D)		**1,367,935,966**	**2,831,245,302**	**377,207,084**	**782,990,483**
Total profit / (loss) before taxes (C-D)		**2,725,204,346**	**1,792,990,611**	**1,120,245,050**	**341,889,774**
Provision for taxation:					
Current tax	40	1,420,988,462	322,422,703	613,986,445	(249,469,025)
Deferred tax		48,649	(505,230)	(33,670)	(286,860)
		1,421,037,111	**321,917,473**	**613,952,775**	**(249,755,885)**
Net profit after taxation		**1,304,167,235**	**1,471,073,138**	**506,292,275**	**591,645,658**
Retained earnings brought forward from previous year	20.1	331,694,853	253,267,455	331,694,853	253,267,455
		1,635,862,088	**1,724,340,593**	**837,987,128**	**844,913,113**
Appropriations					
Statutory reserve		524,397,983	331,428,945	209,602,888	53,393,491
Minority interest		2	1	1	1
General reserve		-	-	-	-
		524,397,985	**331,428,946**	**209,602,889**	**53,393,492**
Retained surplus	20	**1,111,464,103**	**1,392,911,648.49**	**628,384,239**	**791,519,621**
Earnings per share (EPS)	41	**1.15**	**1.30**	**0.45**	**0.52**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 28 October 2018

Prime Bank Limited
and its subsidiaries
Consolidated Cash Flow Statement
for the period from January to September 30, 2018

	Particulars	Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
A)	**Cash flows from operating activities**		
	Interest receipts in cash	15,321,593,920	12,764,434,464
	Interest payments	(7,124,451,487)	(7,699,039,219)
	Dividend receipts	133,654,076	79,582,898
	Fees and commission receipts in cash	1,667,095,909	1,738,955,262
	Recoveries of loans previously written off	92,708,582	192,824,785
	Cash payments to employees	(3,202,376,020)	(3,089,176,757)
	Cash payments to suppliers	(600,838,005)	(544,606,500)
	Income taxes paid	(277,132,213)	(398,650,376)
	Receipts from other operating activities	810,466,903	2,565,334,823
	Payments for other operating activities	(1,607,542,404)	(1,551,584,593)
	Cash generated from operating activities before changes in operating assets and liabilities	**5,213,179,262**	**4,058,074,788**
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	(1,699,304,576)	17,114,133,114
	Loans and advances to customers	(2,545,788,808)	(14,546,937,114)
	Other assets	(3,166,693,153)	8,383,956,674
	Deposits from other banks / borrowings	5,736,670,774	4,138,853,539
	Deposits from customers	2,314,638,534	(2,923,331,585)
	Other liabilities account of customers	(1,024,798,089)	(729,721,437)
	Other liabilities	547,300,841	2,080,453,941
		162,025,522	**13,517,407,133**
	Net cash from operating activities	**5,375,204,785**	**17,575,481,920**
B)	**Cash flows from investing activities**		
	Payments for purchases of securities	(61,210,420)	236,917,747
	Purchase of property, plant and equipment	(701,520,581)	(279,611,972)
	Proceeds from sale of property, plant and equipment	527,310	624,244
	Net cash used in investing activities	**(762,203,691)**	**(42,069,981)**
C)	**Cash flows from financing activities**		
	Receipts from issue of sub-ordinated bond	7,000,000,000	-
	Payments for redemption of sub-ordinated bond	(500,000,000)	-
	Dividend paid	(788,631,461)	(1,705,034,284)
	Net cash used in financing activities	**5,711,368,539**	**(1,705,034,284)**
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	10,324,369,633	15,828,377,655
E)	Effects of exchange rate changes on cash and cash equivalents	6,390,161	17,106,017
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)**	**40,191,476,552**	**37,754,970,258**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,967,311,535	2,549,072,376
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,841,693,121	14,950,968,398
	Balance with other banks and financial institutions	21,527,573,296	20,250,336,085
	Money at call and short notice	1,850,000,000	-
	Prize bonds **(note-6a)**	4,898,600	4,593,400
		40,191,476,552	**37,754,970,258**

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

Dated , 28 October 2018

Prime Bank Limited
and its subsidiaries
Consolidated Statement of Changes in Equity
for the period from January to September 30, 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	1,116,996,544	24,812,947,765
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(20,079,232)	-	-	(20,079,232)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	19,363,167	-	-	19,363,167
Currency translation differences	-	-	-	-	-	-	-	(742,044)	3,329,768	2,587,724
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	54,569,224	14,592,102	1,120,326,313	24,814,819,425
Net profit for the year	-	-	-	-	-	-	-	-	1,304,167,235	1,304,167,235
Dividends (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(788,631,461)	(788,631,461)
Minority interest	-	-	-	-	1.08	-	-	-	-	1.08
Share premium	1,029,348,610	-	-	(1,029,348,610)	-	-	-	-	-	-
Appropriation made during the year	-	524,397,983	-	-	-	-	-	-	(524,397,983)	-
Balance as at 30 September 2018	**11,322,834,770**	**10,090,251,160**	**28,002,888**	**1,211,881,786**	**62**	**1,496,759,104**	**54,569,224**	**14,592,102**	**1,111,464,103**	**25,330,355,199**
Balance as at 30 September 2017	**10,293,486,160**	**9,204,058,242**	**28,002,888**	**2,241,230,396**	**61**	**1,506,285,073**	**47,036,218**	**9,136,064**	**1,724,340,593**	**25,053,575,694**

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

Dated , 28 October 2018

Prime Bank Limited
Balance Sheet as at 30 September 2018

Particulars	Notes	Amount in Taka	
		Sep-18	2017
PROPERTY AND ASSETS			
Cash	**3a**		
In hand (including foreign currencies)		3,915,351,691	3,031,607,478
Balance with Bangladesh Bank and its agent bank (s)			
(including foreign currencies)		12,841,693,121	14,973,037,651
		16,757,044,812	**18,004,645,129**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		19,506,150,387	7,380,647,955
Outside Bangladesh		1,847,476,897	2,701,942,497
		21,353,627,283	**10,082,590,452**
Money at call and short notice	**5**	**1,850,000,000**	**1,500,000,000**
Investments	**6a**		
Government		27,761,302,411	23,657,686,975
Others		150,432,283	149,457,283
		27,911,734,694	**23,807,144,258**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	**7a**	188,437,627,573	183,593,663,315
Bills purchased and discounted	**8a**	11,588,465,645	14,729,065,476
		200,026,093,219	**198,322,728,791**
Fixed assets including premises, furniture and fixtures	**9a**	7,116,109,602	6,434,047,671
Other assets	**10a**	23,701,500,321	22,903,009,700
Non - banking assets	**11**	220,500,640	220,500,640
Total assets		**298,936,610,571**	**281,274,666,641**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	35,311,743,885	22,087,479,113
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		34,626,286,405	33,196,233,861
Bills payable		3,187,773,369	4,212,571,458
Savings bank / Mudaraba savings deposits		41,060,792,846	38,397,699,341
Term deposits / Mudaraba term deposits		121,163,647,821	123,207,471,241
Bearer certificate of deposit		-	-
Other deposits		-	-
		200,038,500,441	**199,013,975,901**
Other liabilities	**14a**	**38,371,250,461**	**35,465,414,699**
Total liabilities		**273,721,494,788**	**256,566,869,713**
Capital / Shareholders' equity			
Paid up capital	**15 .2**	11,322,834,770	10,293,486,160
Share premium	**15.8**	1,211,881,786	2,241,230,396
Statutory reserve	**16**	10,090,251,160	9,565,853,177
Revaluation gain / (loss) on investments	**17a**	22,618,445	17,749,598
Revaluation reserve	**18**	1,496,759,104	1,496,759,104
Foreign currency translation gain	**19a**	14,418,215	13,414,088
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	**20a**	1,056,352,305	1,079,304,405
Total Shareholders' equity		**25,215,115,783**	**24,707,796,928**
Total liabilities and Shareholders' equity		**298,936,610,571**	**281,274,666,641**

AMARSTOCK

Particulars	Notes	Amount in Taka	
		Sep-18	2017
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	54,264,574,703	49,721,797,256
Letters of guarantee	**21a.2**	59,088,304,004	72,966,435,302
Irrevocable letters of credit	**21a.3**	31,177,724,307	34,112,938,262
Bills for collection	**21a.4**	10,388,820,903	10,766,851,918
Other contingent liabilities		-	-
		154,919,423,918	**167,568,022,737**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		1,485,801,075	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		-	-
		1,485,801,075	240,823,450
Total Off-Balance Sheet exposures including contingent liabilities		**156,405,224,993**	**167,808,846,187**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 28 October 2018

AMARSTOCK

Prime Bank Limited
Profit and Loss Account
for the period from January to September 30, 2018

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17	Jul-Sep-18	Jul-Sep-17
Interest income / profit on investments	23a	13,581,184,139	10,924,284,036	4,652,211,002	3,793,336,399
Interest / profit paid on deposits, borrowings, etc.	24a	(7,961,529,264)	(7,400,240,250)	(2,736,446,518)	(2,409,171,395)
Net interest / net profit on investments		**5,619,654,875**	**3,524,043,786**	**1,915,764,484**	**1,384,165,004**
Investment income	25a	1,692,231,338	3,771,303,127	548,856,279	604,956,696
Commission, exchange and brokerage	26a	1,523,968,583	1,560,094,822	515,538,426	572,317,483
Other operating income	27a	599,919,125	540,640,441	148,992,194	168,624,134
Total operating income (A)		**9,435,773,922**	**9,396,082,176**	**3,129,151,383**	**2,730,063,317**
Salaries and allowances	28a	3,161,659,172	2,769,580,368	978,494,985	926,663,574
Rent, taxes, insurance, electricity, etc.	29a	728,619,082	658,354,139	229,340,735	229,896,834
Legal expenses	30a	87,953,210	40,230,215	51,371,906	10,900,089
Postage, stamp, telecommunication, etc.	31a	95,503,388	87,398,014	35,377,487	31,691,045
Stationery, printing, advertisements, etc.	32a	165,629,767	157,499,688	38,531,482	46,977,635
Managing Director's salary and fees	33	7,850,000	8,394,500	2,750,000	2,596,500
Directors' fees	34a	2,517,731	2,903,963	875,578	588,478
Auditors' fees	35a	1,035,000	1,035,000	345,000	345,000
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	303,888,840	280,276,711	104,658,926	92,323,980
Other expenses	38a	896,327,819	918,964,851	271,490,844	351,812,728
Total operating expenses (B)		**5,450,984,008**	**4,924,637,450**	**1,713,236,944**	**1,693,795,863**
Profit / (loss) before provision (C=A-B)		**3,984,789,913**	**4,471,444,727**	**1,415,914,438**	**1,036,267,455**
Provision for loans & advances	39a	1,391,100,000	2,602,500,000	345,400,000	631,500,000
Provision for diminution in value of investments	39a	11,700,000	(50,000,000)	500,000	-
Other provisions	39a	(40,000,000)	261,800,000	22,000,000	137,800,000
Total provision (D)		**1,362,800,000**	**2,814,300,000**	**367,900,000**	**769,300,000**
Total profit / (loss) before taxes (C-D)		**2,621,989,913**	**1,657,144,726**	**1,048,014,438**	**266,967,455**
Provision for taxation					
Current tax	40a	1,400,000,000	305,000,000	600,000,000	(255,000,000)
Deferred tax		-	-	-	-
		1,400,000,000	305,000,000	600,000,000	(255,000,000)
Net profit after taxation		**1,221,989,913**	**1,352,144,726**	**448,014,438**	**521,967,455**
Retained earnings brought forward from previous years	20.1a	358,760,374	370,917,643	358,760,374	370,917,643
		1,580,750,287	**1,723,062,369**	**806,774,812**	**892,885,098**
Appropriations					
Statutory reserve		524,397,983	331,428,945	209,602,888	53,393,491
General reserve		-	-	-	-
		524,397,983	331,428,945	209,602,888	53,393,491
Retained surplus	20a	**1,056,352,305**	**1,391,633,424**	**597,171,925**	**839,491,607**
Earnings per share (EPS)	41a	**1.08**	**1.19**	**0.40**	**0.46**

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

Dated , 28 October 2018

Prime Bank Limited
Cash Flow Statement
for the period from January to September 30, 2018

	Particulars	Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
A)	**Cash flows from operating activities**		
	Interest receipts in cash	15,095,387,038	12,494,655,663
	Interest payments	(6,950,143,523)	(7,448,072,519)
	Dividend receipts	85,322,876	79,582,898
	Fees and commission receipts in cash	1,523,968,583	1,560,094,822
	Recoveries of loans previously written off	92,708,582	192,824,785
	Cash payments to employees	(3,087,481,850)	(2,998,155,916)
	Cash payments to suppliers	(527,163,171)	(541,229,829)
	Income taxes paid	(261,629,885)	(398,650,376)
	Receipts from other operating activities	656,121,214	2,421,841,818
	Payments for other operating activities	(1,496,926,529)	(1,464,381,682)
	Cash generated from operating activities before changes in operating assets and liabilities	**5,130,163,334**	**3,898,509,664**
	Increase / (decrease) in operating assets and liabilities		
	Purchase of trading securities (Treasury bills)	(1,699,304,576)	17,114,133,114
	Loans and advances to customers	(2,314,422,522)	(14,754,737,043)
	Other assets	(3,152,824,308)	8,392,194,260
	Deposits from other banks / borrowings	5,447,563,126	4,446,580,979
	Deposits from customers	2,314,638,534	(2,946,183,794)
	Other liabilities account of customers	(1,024,798,089)	(729,721,437)
	Other liabilities	573,191,597	2,058,919,220
		144,043,763	**13,581,185,299**
	Net cash from operating activities	**5,274,207,097**	**17,479,694,963**
B)	**Cash flows from investing activities**		
	Proceeds from sale of securities	(975,000)	262,713,698
	Purchase of property, plant and equipment	(682,061,931)	(279,611,972)
	Proceeds from sale of property, plant and equipment	527,310	624,244
	Net cash used in investing activities	**(682,509,621)**	**(16,274,030)**
C)	**Cash flows from financing activities**		
	Receipts from issue of sub-ordinated bond	7,000,000,000	-
	Payments for redemption of sub-ordinated bond	(500,000,000)	-
	Dividend paid	(720,544,031)	(1,646,957,786)
	Net cash used in financing activities	**5,779,455,969**	**(1,646,957,786)**
D)	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	10,371,153,445	15,816,463,147
E)	Effects of exchange rate changes on cash and cash equivalents	4,806,568	18,192,145
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)**	**39,965,570,695**	**37,477,239,762**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,915,351,691	2,532,756,788
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,841,693,121	14,950,968,398
	Balance with other banks and financial institutions	21,353,627,283	19,988,921,176
	Money at call and short notice	1,850,000,000	-
	Prize bonds **(note-6a)**	4,898,600	4,593,400
		39,965,570,695	**37,477,239,762**

Chairman Director Managing Director Chief Financial Officer Company Secretary

Dated , 28 October 2018

Prime Bank Limited
Statement of Changes in Equity
for the period from January to September 30, 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	-	-	-	-	(20,079,232)	-	-	(20,079,232)
Surplus / deficit on account of revaluation of investments	-	-	-	-	24,948,078	-	-	24,948,078
Currency translation differences	-	-	-	-	-	1,004,127	-	1,004,127
Net gains and losses not recognized in the income statement	-	-	-	-	22,618,445	14,418,215	1,079,304,405	24,713,669,901
Net profit for the year	-	-	-	-	-	-	1,221,989,913	1,221,989,913
Dividends (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(720,544,031)	(720,544,031)
Share premium	1,029,348,610	(1,029,348,610)	-	-	-	-	-	-
Issue of share capital (Right share)	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	524,397,983	-	-	-	(524,397,983)	-
Balance as at 30 September 2018	**11,322,834,770**	**1,211,881,786**	**10,090,251,160**	**1,496,759,104**	**22,618,445**	**14,418,215**	**1,056,352,305**	**25,215,115,783**
Balance as at 30 September 2017	**10,293,486,160**	**2,241,230,396**	**9,204,058,242**	**1,506,285,073**	**13,890,099**	**8,147,296**	**1,723,062,370**	**24,990,159,635**

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

Dated , 28 October 2018

Prime Bank Limited
Selective Notes to the Quarterly Financial Statements
For the period ended September 30, 2018

1 Status of the Bank

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

1.1 Principal activities

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

2 Accounting policies

2.1 Accounting policies in the quarterly financial statements are same as that were applied in its last annual financial statements of 31 December 2017. The consolidated financial statements include the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment Limited, Prime Bank Securities Limited, Prime Exchange Co. (Pte) Limited, Singapore, PBL Exchange (UK) Limited and PBL Finance (Hong Kong) Limited.

2.2 Basis of preparation

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

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

2.4 Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2018 and the Income Tax Ordinance 1984.

2.5 The consolidated financial statements have been prepared for the period ended on September 30, 2018 in accordance with Bangladesh Accounting Standard (BAS)-27, "Separate Financial Statements" and Bangladesh Financial Reporting Standard (BFRS)- 10, "Consolidated Financial Statements".

2.6 Shareholders' Equity

	30 September 2018	30 September 2017
Paid up capital	11,322,834,770	10,293,486,160
Share premium	1,211,881,786	2,241,230,396
Statutory reserve	10,090,251,160	9,204,058,242
Revaluation gain / (loss) on investments	22,618,445	13,890,099
Revaluation reserve	1,496,759,104	1,506,285,073
Foreign currency translation gain	14,418,215	8,147,296
Surplus in profit and loss account / Retained earnings	1,056,352,305	1,723,062,370
	25,215,115,783	**24,990,159,635**

2.7 Earning Per Share (EPS) has been calculated in accordance with BAS-33: "Earnings Per Share (EPS)". Previous year/period figures have been adjusted for the issue of Bonus Shares during the year.

Calculation of EPS (Basic)	Jan-Sep-18	Jan-Sep-17	Jul-Sep-18	Jul-Sep-17
Profit after tax for the period (Solo)	1,221,989,913	1,352,144,726	448,014,438	521,967,455
Profit after tax for the period	1,304,167,235	1,471,073,138	506,292,275	591,645,658
Weighted average number of share	1,132,283,477	1,029,348,616	1,132,283,477	1,029,348,616
Earnings per share (Solo)	1.08	1.31	0.40	0.51
Earnings per share (Consolidated)	1.15	1.43	0.45	0.57

Calculation of EPS (Diluted)	Jan-Sep-18	Jan-Sep-17	Jul-Sep-18	Jul-Sep-17
Profit after tax for the period (Solo)	1,221,989,913	1,352,144,726	448,014,438	521,967,455
Profit after tax for the period	1,304,167,235	1,471,073,138	506,292,275	591,645,658
Weighted average number of share	1,132,283,477	1,132,283,477	1,132,283,477	1,132,283,477
Earnings per share (Solo)	1.08	1.19	0.40	0.46
Earnings per share (Consolidated)	1.15	1.30	0.45	0.52

2.7.1 Calculation of Net Asset value per Share (NAVPS)

	30 Sept.-2018	30 Sept.-2017
Shareholdersrs' Equity (Solo)	25,215,115,783	24,990,159,635
Shareholdersrs' Equity (Consolidated)	25,330,355,199	25,053,575,694
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	22.27	22.07
Net Asset value per Share (NAVPS) (Consolidated)	22.37	22.13

2.7.2 Calculation of Net Cash Flow Per Share (NOCFPS)

	30 Sept.-2018	30 Sept.-2017
Net Cash from Operating Activities (Solo)	5,274,207,097	17,479,694,963
Net Cash from Operating Activities (Consolidated)	5,375,204,785	17,575,481,920
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	4.66	15.44
Net operating cash flow per share (Consolidated)	4.75	15.52

2.7.3 Explanation regarding significant change in quarterly financial statements

1) During the period of 2018, the volume of loans and advances has been increased by Taka 2,462 crore compared to the corresponding period. Which resulted in increase of Net interest income.

2) Investment income of the bank decreased significantly in the current period as bank has earned significant investment income from sale of Govt. treasury bill/bond during the corresponding period of previous year.

3) Bank has been maintaining adequate provision against loans and advances as per regulatory directives and the reason of reducing expense for provision for loans and advances is that, bank has strengthen its monitoring and recovery process. Moreover, bank has also kept adequate provision against vulnerable accounts in the earlier period which ultimately reduces current requirement of provision expense.

4) Tax provision of the bank is being maintained as per Income Tax Ordinance 1984. Tax expenses increased during the current period as there were some tax exempted elements during the same period of previous year; such as capital gain from sale of Govt. treasury bill/bond and write off of loans and advances etc.

5) Net Operating Cash Flow per Share (NOCPFS) decreased during current period. The reason is that, significant operating cash flow was generated from sale of Govt. treasury bill/bond during the corresponding period of previous year.

2.8 The financial statements were approved by the Board of Directors on 28 October 2018.

2.9 General

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.

		Amount in Taka	
		Sep-18	2017
3	**Consolidated cash**		
i	**Cash in hand**		
	Prime Bank Limited (**note-3a.1**)	3,915,351,691	3,031,607,478
	Prime Bank Investment Limited	25,786	13,263
	Prime Bank Securities Limited	50,000	13,004
	Prime Exchange Co. Pte. Ltd., Singapore	51,884,058	108,954,552
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,967,311,535	**3,140,588,297**
ii	**Balance with Bangladesh Bank and its agent bank(s)**		
	Prime Bank Limited (**note-3a.2**)	12,841,693,121	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	-	-
		12,841,693,121	**14,973,037,651**
		16,809,004,656	**18,113,625,948**
3a	**Cash of the Bank**		
3a.1	**Cash in hand**		
	In local currency	3,833,382,154	2,969,745,031
	In foreign currency	81,969,537	61,862,447
		3,915,351,691	**3,031,607,478**
3a.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency	11,470,418,519	13,327,279,601
	In foreign currency	850,556,013	882,931,213
		12,320,974,532	14,210,210,815
	Sonali Bank as agent of Bangladesh Bank (Local currency)	520,718,589	762,826,836
		12,841,693,121	**14,973,037,651**
		16,757,044,812	**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 and MPD Circular no.01 dated April 03, 2018.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 5.5% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking , excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:

a)	**Cash Reserve Requirement**		
	Required reserve	11,182,715,010	12,819,834,250
	Actual reserve maintained **(note-3a.2)**	11,470,418,519	13,327,279,601
	Surplus / (deficit)	**287,703,509**	**507,445,351**
b)	**Statutory Liquidity Ratio**		
	Required reserve	25,369,821,070	24,618,572,690
	Actual reserve maintained- **(note-3a.5)**	33,047,928,704	28,335,052,502
	Surplus / (deficit)	**7,678,107,634**	**3,716,479,812**
	Total required reserve	36,552,536,080	37,438,406,940
	Actual reserve held	44,518,347,223	41,662,332,104
	Total surplus	**7,965,811,143**	**4,223,925,164**

3a.5	**Held for Statutory Liquidity Ratio**		
	Cash in hand **(note -3a.1)**	3,915,351,691	3,031,607,478
	Balance with Bangladesh Bank and its agent bank(s) **(note-3a.2)**	1,371,274,602	1,645,758,050
	Government securities **(note-6a.ii)**	4,000,617,495	-
	Government bonds **(note-6a.ii)**	23,760,684,917	21,356,374,056
	Bangladesh Bank bills **(note-6a.ii)**	-	2,301,312,919
	Debenture of HBFC **(note-6a.ii)**	-	-
		33,047,928,704	**28,335,052,502**
4	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	Prime Bank Limited (**note-4a.1**)	19,506,150,387	7,380,647,955
	Prime Bank Investment Limited	9,582,153	5,988,774
	Prime Bank Securities Limited	70,716,944	98,508,380
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		19,586,449,484	7,485,145,109
	Less: Inter-company transaction	29,016,169	13,678,732
		19,557,433,315	**7,471,466,377**

		Amount in Taka	
		Sep-18	2017
	Outside Bangladesh		
	Prime Bank Limited (**note-4a.2**)	1,847,476,897	2,701,942,497
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	57,061,446	-
	PBL Exchange (UK) Ltd.	25,862,485	32,063,881
	PBL Finance (Hong Kong) Limited	39,739,154	39,242,956
		1,970,139,982	**2,773,249,334**
		21,527,573,296	**10,244,715,711**
4a	**Balance with other banks and financial institutions of the Bank**		
	In Bangladesh	19,506,150,387	7,380,647,955
	Outside Bangladesh	1,847,476,897	2,701,942,497
		21,353,627,283	**10,082,590,452**
5	**Money at call and short notice**	1,850,000,000	1,500,000,000
6	**Consolidated investments**		
	Government		
	Prime Bank Limited (**note-6a**)	27,761,302,411	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	-	-
		27,761,302,411	**23,657,686,975**
	Others		
	Prime Bank Limited (**note-6a**)	150,432,283	149,457,283
	Prime Bank Investment Limited	1,275,894,790	1,286,057,720
	Prime Bank Securities Limited	857,332,535	786,934,185
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		2,283,659,608	**2,222,449,188**
		30,044,962,019	**25,880,136,163**
6a	**Investments of the Bank**		
	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	8,024,714,196	2,301,312,919
	Held to maturity (HTM)	19,731,689,615	21,353,998,956
	Other securities	155,330,883	151,832,383
		27,911,734,694	**23,807,144,258**
	ii) Investment classified as per nature:		
	a) Government securities:		
	28 days treasury bills	-	-
	91 days treasury bills	4,000,617,495	-
	182 days treasury bills	-	-
	364 days treasury bills	-	-
	5 years treasury bills	-	-
		4,000,617,495	-
	30 days Bangladesh Bank bills	-	**2,301,312,919**
	Government bonds:		
	Prize bonds	4,898,600	2,375,100
	Government bonds - **(note-6a.1)**	23,755,786,317	21,353,998,956
		23,760,684,917	**21,356,374,056**
		27,761,302,411	**23,657,686,975**
	b) Other investments:		
	Shares **(note-6a.2)**	150,432,283	149,457,283
		150,432,283	**149,457,283**
		27,911,734,694	**23,807,144,258**
6a.1	**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%)	11,953,315,558	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
		19,731,689,615	**21,353,998,956**

		Amount in Taka	
		Sep-18	2017
	HFT		
	3 years T & T bonds	-	-
	2 years Bangladesh Government treasury bonds	-	-
	5 years Bangladesh Government treasury bonds	2,574,543,500	-
	10 years Bangladesh Government treasury bonds	1,449,553,202	-
	15 years Bangladesh Government treasury bonds	-	-
	20 years Bangladesh Government treasury bonds	-	-
		4,024,096,702	**-**
		23,755,786,317	**21,353,998,956**
6a.2	**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**
	Details are shown in Annexure-A	**150,432,283**	**149,457,283**
7	**Consolidated loans, advances and lease / Investments**		
	Prime Bank Limited (**note-7a**)	188,437,627,573	183,593,663,315
	Prime Bank Investment Limited	5,537,772,981	5,559,563,333
	Prime Bank Securities Limited	212,994,182	303,394,498
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		194,188,394,736	189,456,621,146
	Less: Inter-company transactions	5,730,007,504	5,390,381,459
		188,458,387,232	**184,066,239,687**
	Consolidated bills purchased and discounted (note-8)	**13,755,896,733**	**16,552,939,609**
		202,214,283,966	**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	29,693,714,880	31,689,318,860
	Cash credit / Murabaha	27,440,429,181	27,491,571,481
	Loans (General)	64,269,546,652	43,307,835,504
	House building loans	2,232,442,532	2,377,824,399
	Loans against trust receipt	5,587,705,991	7,549,221,685
	Payment against document	5,513,800	5,473,814
	Retail loan	15,567,702,342	16,502,624,225
	Lease finance / Izara	4,272,740,398	4,574,176,766
	Credit card	931,629,807	943,911,975
	Hire purchase	11,205,367,159	8,258,639,171
	Other loans and advances	27,230,834,832	40,893,065,436
		188,437,627,573	**183,593,663,315**
	Outside Bangladesh	-	-
		188,437,627,573	**183,593,663,315**
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	7,931,436,309	10,305,266,336
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	3,657,029,337	4,423,799,140
		11,588,465,645	**14,729,065,476**
		200,026,093,219	**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 37,789.13 million as at 30 September 2018 (Taka 32,250.88 million in December 2017).

Number of clients	42	29
Amount of outstanding advances / investments	113,086,900,000	117,967,600,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

	Amount in Taka	
	Sep-18	2017

Name of clients	Outstanding (Tk. in million)		Total	Total
	Funded	Non-funded	(Tk. in million)	(Tk. in million)
Abdul Monem Group	484.10	1,454.70	1,938.80	3,350.00
ACI Group	2,172.60	1,838.50	4,011.10	4,861.70
Annata Apparel Group	1,711.10	1,718.80	3,429.90	3,170.60
Abul Khair Group	1,830.30	2,204.40	4,034.70	4,474.10
BSRM Group	818.10	1,630.10	2,448.20	4,405.30
BSRM Limited	106.70	472.50	579.20	947.50
Bangladesh Rural Advancement Committee	2,427.90	22.00	2,449.90	4,226.70
BSM Group	-	-	-	1,223.40
BSA Group	11.60	510.40	522.00	150.70
BPC Group	-	195.60	195.60	1,155.30
BRB Group	349.40	293.60	643.00	2,726.40
birds Group	1,032.90	824.80	1,857.70	-
City Group	744.40	590.70	1,335.10	4,685.90
Confidence Group	1,219.50	4,502.20	5,721.70	5,781.10
Confidence Cement Ltd	-	-	-	-
Dipon Group	909.50	1,106.40	2,015.90	1,367.10
Energypac Group	436.40	502.80	939.20	1,179.10
Envoy Group	463.60	424.80	888.40	554.70
Globe Group	-	-	-	2,015.70
GMS Group	896.20	1,235.60	2,131.80	622.90
Hameem Group	367.30	1,206.70	1,574.00	1,402.00
Index Group	1,506.50	3,783.60	5,290.10	-
Kabir Group	1,825.10	1,187.10	3,012.20	4,155.10
KDS Group	2,411.60	1,399.00	3,810.60	3,775.40
Labib Group	1,256.80	1,518.80	2,775.60	2,988.90
Meghna Group	-	4,765.90	4,765.90	4,800.60
Molla Group	1,983.60	1,100.90	3,084.50	3,310.00
Nasir Group	2,698.90	638.80	3,337.70	4,283.60
Noman Group	2,417.00	1,056.50	3,473.50	3,075.60
NDE Group	857.70	1,911.70	2,769.40	3,011.20
Prime Bank Investment Ltd & Prime Bank Securities Ltd	3,581.80	100.00	3,681.80	3,711.90
Pran-RFL Group	2,476.20	667.70	3,143.90	4,018.20
Pakiza Group	1,794.80	384.70	2,179.50	2,307.40
Reedisha Group	416.50	1,035.80	1,452.30	1,404.00
RB Group	659.50	426.10	1,085.60	2,053.40
Square Group	332.00	980.40	1,312.40	1,180.70
Seacom Group	516.70	898.60	1,415.30	-
Standard Group	4,108.40	2,407.30	6,515.70	3,576.80
Summit Group	1,415.40	8,532.30	9,947.70	10,608.70
TK Group	789.80	1,654.30	2,444.10	2,493.00
Transcom Group	1,221.20	861.40	2,082.60	1,612.90
Toma Group	1,578.20	775.40	2,353.60	3,462.10
Uttara Group	17.40	2,596.50	2,613.90	2,743.50
Youth Group	1,151.60	556.40	1,708.00	-
Viyellatex Group	898.40	1,216.40	2,114.80	1,094.40
	51,896.70	**61,190.20**	**113,086.90**	**117,967.60**

7a.2 Large loan restructuring

i) The outstanding of restructured Loan (General) liability against Jamuna Denims Limited stands at BDT 166,71,17,650 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 74,76,68,060 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	180,314,176,807	183,760,782,299
Special mention account (SMA)	4,892,686,724	3,762,897,487
	185,206,863,531	**187,523,679,786**
Classified		
Sub-standard	691,728,323	1,263,564,872
Doubtful	2,619,682,297	441,392,332
Bad / Loss	11,507,819,069	9,094,091,802
	14,819,229,688	**10,799,049,005**
	200,026,093,219	**198,322,728,791**

			Amount in Taka	
			Sep-18	2017

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

Status	Base for provision	Rate (%)		
General Provision				
Loans/investments (Including SMA)	185,206,863,531	*Various	3,493,092,889	4,635,009,488
Interest receivable on loans/investments	666,609,866	1	6,666,099	6,978,955
(Less: Staff loan)			**3,499,758,988**	**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	378,089,301	20	75,617,860	92,552,409
Doubtful	1,803,202,536	50	901,601,268	56,575,819
Bad / Loss	5,055,057,078	100	5,055,057,078	4,116,989,852
			6,032,276,207	4,266,118,080
Required provision for loans, advances and lease / investments			9,532,035,195	8,908,106,523
Total provision maintained **(note - 14, 14a3 & 14a.5)**			9,683,085,721	8,915,603,361
Excess / (short) provision			**151,050,526**	**7,496,838**

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

	Base for provision	Rate 1%	
Acceptances and endorsements	54,264,574,703	542,645,747	497,217,973
Letter of guarantee	59,088,304,004	590,883,040	729,664,353
Letter of credit	31,177,724,307	311,777,243	341,129,383
Bills for collection	-	-	107,668,519
Forward assets purchased and forward deposits placed	1,485,801,075	14,858,011	2,408,235
Required provision on Off-balance Sheet Exposures		**1,460,164,041**	**1,678,088,462**
Total provision maintained **(note - 14a.4)**		1,633,090,000	1,678,090,000
Excess / (short) provision		**172,925,959**	**1,538**

Bank has maintained provision against Off-balance Sheet items as per BRPD Circular No. 14 dated 23 September 2012 and BRPD Circular No. 07 dated 21 June 2018 issued by Bangladesh Bank.

8 Consolidated bills purchased and discounted

Prime Bank Limited (**note-8a**)	11,588,465,645	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	2,167,431,088	1,823,874,133
	13,755,896,733	**16,552,939,609**

8a Bills purchased and discounted

Payable in Bangladesh	7,931,436,309	10,305,266,336
Payable outside Bangladesh	3,657,029,337	4,423,799,140
	11,588,465,645	**14,729,065,476**

9 Consolidated fixed assets including premises, furniture and fixtures

Prime Bank Limited (**note-9a**)	7,116,109,602	6,434,047,671
Prime Bank Investment Limited	31,487,233	30,507,630
Prime Bank Securities Limited	9,824,288	9,902,298
Prime Exchange Co. Pte. Ltd., Singapore	2,466,828	3,702,920
PBL Exchange (UK) Ltd.	6,806,968	8,707,332
PBL Finance (Hong Kong) Limited	105,924	173,360
	7,166,800,843	**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	1,641,416,422	1,571,435,193
Furniture and fixtures	521,174,499	428,728,304
Office equipment and machinery	789,639,020	479,294,230
Vehicles	72,402,027	58,182,368
Library books	228,618	228,618
	6,744,305,373	**6,257,313,500**
Leased property:		
Leased vehicles	13	13

		Amount in Taka	
		Sep-18	2017
	ATM		
	Hardware & equipment	59,827,892	44,440,964
	Furniture & fixtures	21,330,789	20,485,894
		81,158,681	**64,926,858**
	Off-shore Banking Units		
	Furniture and fixtures	909,559	941,601
	Office equipment and machinery	331,231	349,160
	Vehicles	-	-
		1,240,790	**1,290,761**
		6,826,704,857	**6,323,531,132**
	Less: Accumulated depreciation	-	-
		6,826,704,857	**6,323,531,132**
	Intangibles assets		
	Software-core banking	276,801,147	108,502,942
	Software-ATM	12,603,597	2,013,597
	Cost of intangibles assets	**289,404,745**	**110,516,539**
	Less: Accumulated amortization	-	-
		289,404,745	**110,516,539**
		7,116,109,602	**6,434,047,671**
10	**Consolidated other assets**		
	Prime Bank Limited (**note-10a**)	23,701,500,321	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)
		19,849,788,800.09	**19,051,298,179**
	Prime Bank Investment Limited (investment in PBSL)	37,500,000	37,500,000
	Prime Bank Investment Limited	87,237,001	101,594,607
	Prime Bank Securities Limited	94,123,737	96,018,372
	Prime Exchange Co. Pte. Ltd., Singapore	5,586,979	5,204,094
	PBL Exchange (UK) Ltd.	7,351,399	7,347,628
	PBL Finance (Hong Kong) Limited	60,513,569	30,779,137
		292,312,684	**278,443,839**
		20,142,101,485	**19,329,742,018**
10a	**Other assets of the Bank**		
	Stationery and stamps	51,498,576	38,027,828
	Exchange adjustment account	2,322,871	-
	Investment in subsidiary **(note-10a.5)**	3,814,211,521	3,814,211,521
	Off-shore Banking Units	12,178,253,332	9,360,494,044
	Due from Off-shore Banking Units	202,688,892	248,339,125
	Prepaid expenses	195,193,481	20,129,129
	Interest / profit receivable on loan **(note-10a.1)**	925,910,959	963,842,394
	Interest receivable on Govt. securities	689,170,275	614,889,406
	Advance deposits and advance rent	311,787,971	355,000,715
	Prepaid expenses against house furnishing	13,772,076	8,460,103
	Branch adjustments account	18,517,961	18,516,520
	Suspense account **(note -10a.2)**	98,698,980	283,396,487
	Encashment of PSP / BSP	917,959,365	457,207,387
	Advance income tax paid **(note-10a.6)**	16,444,046,627	16,182,416,743
	Credit card	133,346,773	92,911,810
	Sundry assets **(note -10a.3)**	85,062,884	53,999,656
		36,082,442,545	**32,511,842,870**
	Less: Off-shore Banking Units	**12,380,942,224**	**9,608,833,170**
		23,701,500,321	**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	18,970,436	17,827,354
Islamic Transit Account	-	2,876,066
Others	66,092,448	33,296,235
	85,062,884	**53,999,656**

			Amount in Taka	
			Sep-18	2017
10a.4	**Particulars of required provision for other assets**			
		Rate		
	Purchase of credit card bills	71,000,000 100%	71,000,000	71,000,000
	Protested bills	18,970,436 100%	18,970,436	17,827,354
	Legal Expenses	2,177,894 50%	1,088,947	1,170,272
	Others	104,160,747 100%	104,160,747	114,085,282
	Required provision for other assets		195,220,130	204,082,908
	Total provision maintained **(note - 14a.8)**		195,583,148	204,083,148
	Excess / (short) provision		**363,018**	**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		261,629,885	587,515,461
	Less: Advance tax adjustment with tax provisions		-	-
			16,444,046,627	**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**)	35,311,743,885	22,087,479,113
	Prime Bank Investment Limited	3,151,941,600	3,228,886,961
	Prime Bank Securities Limited	429,878,404	433,499,527
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,148,187,500	1,778,513,368
		41,041,751,389	27,528,378,969
	Less: Inter-company transactions	5,730,007,504	5,390,381,459
		35,311,743,885	**22,137,997,510**
12a	**Borrowings from other banks, financial institutions and agents of the Bank**		
	In Bangladesh **(note-12a.1)**	17,223,817,302	8,728,345,506
	Outside Bangladesh **(note-12a.2)**	18,087,926,583	13,359,133,607
		35,311,743,885	**22,087,479,113**
12a.1	**In Bangladesh**		
	Call deposits	-	-
	Prime Bank Subordinated Bond	9,000,000,000	2,500,000,000
	Financial Sector Support Program	1,081,127,933	762,068,738
	EDF borrowings from Bangladesh Bank	7,069,318,985	5,397,210,402
	Refinance against SME loan from Bangladesh Bank	73,370,384	69,066,366
		17,223,817,302	**8,728,345,506**
12a.2	**Outside Bangladesh**		
	Emirates NBD, Dubai, UAE	502,500,000	573,524,500
	Emirates Islami Bank	-	1,930,032,752
	Bank MUSCAT	-	855,696,900

		Amount in Taka	
		Sep-18	2017
12a.2	**Outside Bangladesh**		
	First Abu Dhabi Bank	1,117,392,500	643,406,000
	FMO, Netherlands	697,916,666	1,378,333,333
	Noor Bank Limited	569,500,000	827,000,000
	HDFC, Mumbai	774,687,500	-
	SCB, Singapore	7,998,452,417	691,195,022
	SCB, Hong Kong	-	1,293,924,200
	Commercial Bank Qatar	1,905,815,000	-
	National Bank of Rash-Al Khaima	-	481,065,900
	International Finance Corporation	4,521,662,500	4,684,955,000
		18,087,926,583	**13,359,133,607**
12a.3	**Security against borrowings from other banks, financial institutions and agents**		
	Secured (Treasury bills)	-	-
	Unsecured	35,311,743,885	22,087,479,113
		35,311,743,885	**22,087,479,113**
13	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	Prime Bank Limited (**note-13a.1.c**)	34,626,286,405	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	-	-
		34,626,286,405	**33,196,233,861**
	Less: Inter-company transactions	27,063,229	13,533,538
		34,599,223,176	**33,182,700,323**
	Bills payable		
	Prime Bank Limited (**note-13a.1.c**)	3,187,773,369	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	-	-
		3,187,773,369	**4,212,571,458**
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (**note-13a.1.c**)	41,060,792,846	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	-	-
		41,060,792,846	**38,397,699,341**
	Term / Fixed deposits		
	Prime Bank Limited (**note-13a.1.c**)	121,163,647,821	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	-	-
		121,163,647,821	**123,207,471,241**
	Less: Inter-company transactions	1,952,940	145,194
		121,161,694,881	**123,207,326,047**
		200,009,484,272	**199,000,297,168**
13a	**Deposits and other accounts of the Bank**		
	Deposits from banks **(note -13a.1.a)**	895,641,606	2,172,343,252
	Deposits from customers **(note-13a.1.b)**	199,142,858,835	196,841,632,649
		200,038,500,441	**199,013,975,901**
13a.1	**a) Deposits from Banks**		
	Current deposits and other accounts	71,515,599	18,742,909
	Savings bank / Mudaraba savings deposits	564,736,424	711,519,437
	Special notice deposits	257,483,125	940,174,448
	Fixed deposits	1,906,458	501,906,458
		895,641,606	**2,172,343,252**
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	15,070,191,961	15,235,757,391
	Foreign currency deposits	6,184,512,502	6,458,348,587
	Security deposits	7,945,616	8,362,116
	Sundry deposits **(note - 13a.2)**	13,863,510,859	11,718,541,620
		35,126,160,938	**33,421,009,713**
	Less: Off-shore Banking Units	571,390,131	243,518,761

		Amount in Taka	
		Sep-18	2017
		34,554,770,807	**33,177,490,952**
	ii) Bills payable		
	Pay orders issued	3,174,968,579	4,193,952,419
	Pay slips issued	2,484,749	2,484,749
	Demand draft payable	9,968,628	15,806,529
	Foreign demand draft	313,592	313,592
	T. T. payable	21,046	-
	Bill Pay ATM	16,775	14,169
		3,187,773,369	**4,212,571,458**
	iii) Savings bank / Mudaraba savings deposits	**40,496,056,422**	**37,686,179,903**
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	74,405,117,621	62,175,439,920
	Special notice deposits	11,874,539,137	12,567,863,806
	Non resident Taka deposits	1,504,302,321	1,516,641,540
	Scheme deposits	33,120,299,158	45,505,445,071
		120,904,258,238	**121,765,390,336**
		199,142,858,835	**196,841,632,649**
		200,038,500,441	**199,013,975,901**
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks **(note -13a.1.a)**	71,515,599	18,742,909
	Deposits from customers **(note-13a.1.b.i)**	34,554,770,807	33,177,490,952
		34,626,286,405	**33,196,233,861**
	Bills payable		
	Deposits from banks **(note -13a.1.a)**	-	-
	Deposits from customers **(note-13a.1.b.ii)**	3,187,773,369	4,212,571,458
		3,187,773,369	**4,212,571,458**
	Savings bank / mudaraba savings deposits		
	Deposits from banks **(note -13a.1.a)**	564,736,424	711,519,437
	Deposits from customers **(note-13a.1.b.iii)**	40,496,056,422	37,686,179,903
		41,060,792,846	**38,397,699,341**
	Term / Fixed deposits		
	Deposits from banks **(note -13a.1.a)**	259,389,583	1,442,080,906
	Deposits from customers **(note-13a.1.b.iv)**	120,904,258,238	121,765,390,336
		121,163,647,821	**123,207,471,241**
		200,038,500,441	**199,013,975,901**
13a.2	**Sundry deposits**		
	F.C. held against back to back L/C	5,828,443,277	5,258,292,710
	Sundry creditors	1,002,268,115	728,433,241
	Risk fund and service charges (CCS and lease finance)	56,094,781	56,200,155
	Sale proceeds of PSP / BSP	454,885,000	217,085,000
	Margin on letters of guarantee	959,021,740	956,397,206
	Margin on letters of credit	1,998,039,363	1,891,208,659
	Margin on FDBP / IDBP, export bills, etc	154,253,967	167,063,116
	Lease deposits	62,016,303	64,845,357
	Interest / profit payable on deposits	1,877,760,813	866,375,072
	Withholding VAT/Tax /Excise duty payable to Government Authority	473,631,837	546,056,541
	Others	997,095,665	966,584,562
		13,863,510,859	**11,718,541,620**
13a.3	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current deposits	15,141,707,560	15,254,500,299
	Savings deposits (9%)	3,695,471,356	3,455,792,941
	Foreign currency deposits (Non interest bearing)	5,613,122,371	6,214,829,826
	Security deposits	7,945,616	8,362,116
	Sundry deposits	13,863,510,859	11,718,541,620
	Bills payable	3,187,773,369	4,212,571,458
		41,509,531,130	**40,864,598,260**
	b) Time deposits		
	Savings deposits (91%)	37,365,321,490	34,941,906,400
	Fixed deposits	74,407,024,079	62,677,346,377
	Special notice deposits	12,132,022,262	13,508,038,254
	Deposits under schemes	33,120,299,158	45,505,445,071
	Non resident Taka deposits	1,504,302,321	1,516,641,540
		158,528,969,310	**158,149,377,641**
		200,038,500,441	**199,013,975,901**

		Amount in Taka	
		Sep-18	2017
14	**Consolidated other liabilities**		
	Prime Bank Limited (**note-14a**)	38,371,250,461	35,465,414,699
	Prime Bank Investment Limited	678,904,947	697,688,931
	Prime Bank Securities Limited	143,802,457	169,586,547
	Prime Exchange Co. Pte. Ltd., Singapore	66,772,845	57,330,044
	PBL Exchange (UK) Ltd.	16,428,411	28,492,648
	PBL Finance (Hong Kong) Limited	46,484,427	25,185,674
		39,323,643,549	**36,443,698,543**
	Less: Inter-company transactions	-	-
		39,323,643,549	**36,443,698,543**
14a	**Other liabilities of the Bank**		
	Exchange adjustment account	-	29,385
	Expenditure and other payables	405,088,071	142,722,657
	Provision for bonus	189,006,209	106,978,887
	Provision for income tax **(note - 14a.1)**	19,735,551,971	18,335,551,971
	Deferred tax liability **(note-14a.2)**	930,373,650	930,373,650
	Unearned commission on bank guarantee	44,031,321	32,536,560
	Unearned profit	262,076,193	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)**	783,550,000	716,350,000
	Fund for employee welfare fund (EWF)	9,000,000	3,617,950
	Fund for Prime Bank Foundation (PBF)	81,000,000	72,358,987
	Provision for loans and advances / investments **(note - 14a.3)**	8,890,018,421	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	28,628,249	16,928,249
	Interest suspense account	4,908,403,527	4,693,505,469
	Provision for Impairement loss for investment in subsidiaries	107,494,092	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	140,631,199	64,025,157
	Other provision **(note - 14a.6)**	195,583,148	204,083,148
		38,371,250,461	**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	1,400,000,000	750,000,000
	Less: Adjustment with advance tax	-	-
		19,735,551,971	**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	(716,326,222)	(2,112,525,235)
	Add: Recoveries of amounts previously written off	92,708,582	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)**	2,429,900,000	2,076,000,000
	Provision held as on	**5,580,024,697**	**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)**	(1,106,000,000)	1,056,000,000
	Provision held as on	**3,309,993,724**	**4,415,993,724**
		8,890,018,421	**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**

	Amount in Taka	
	Sep-18	**2017**

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)**	10,700,000	72,500,000
Provision held as on	**506,900,000**	**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)**	56,500,000	51,000,000
Provision held as on	**276,650,000**	**220,150,000**
	783,550,000	**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)**	(8,500,000)	83,966,500
Less: Adjustment during the year	-	-
Balance as on	**195,583,148**	**204,083,148**

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
986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	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
	11,322,834,770	**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
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
		1,132,283,477	**11,322,834,770**	

	Amount in Taka	
	Sep-18	2017

15.4 Capital to risk weighted assets ratio (Consolidated)

In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 adted May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 30 September 2018 was Taka 27,141,138,607 as against available Tier-I capital of Taka 23,434,675,010 and Tier-II capital of Taka 14,416,265,060 making a total capital of Taka 37,850,940,070 thereby showing a surplus capital / equity of Taka 10,709,801,464 at that date. Details are shown below:

Tier-1 Capital		
Common Equity Tier-1 (CET-1) Capital		
Paid-up capital **(note-15.2)**	11,322,834,770	10,293,486,160
Share premium **(note-15.8)**	1,211,881,786	2,241,230,396
Minority interest**(note-15.9)**	62	61
Statutory reserve **(note-16)**	10,090,251,160	9,565,853,177
General reserve	28,002,888	28,002,888
Surplus in consolidated profit and loss account / Retained earnings **(note-20)**	1,111,464,103	1,116,996,544
	23,764,434,769	**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	290,355,324	110,516,539
Reciprocal Crossholdings	39,404,434	25,271,120
	329,759,758	**135,787,659**
Total Tier-1 Capital	**23,434,675,010**	**23,109,781,568**
Tier-2 Capital		
General provision maintained against unclassified loan / investments **(note-14a.3)**	3,309,993,724	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)**	276,650,000	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	9,000,000,000	2,500,000,000
	15,202,390,402	**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	**14,416,265,060**	**9,207,296,395**
A) **Total Regulatory capital**	**37,850,940,070**	**32,317,077,963**
Total assets including off-balance sheet exposures	456,380,451,898	450,203,787,174
B) Total risk weighted assets	228,556,956,688	235,119,393,387
C) Required capital based on risk weighted assets (11.875% on B)	27,141,138,607	23,511,939,339
D) **Surplus (A-C)**	**10,709,801,464**	**8,805,138,626**
Capital to risk weighted assets ratio	**16.56%**	**13.74%**

Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	10.25%	5.00%	9.83%
Tier -2 Capital	4.50%	6.31%	5.00%	3.92%
Total Capital to risk weighted assets ratio	**10.00%**	**16.56%**	**10.00%**	**13.74%**

Capital to risk weighted assets ratio (Solo)

Tier-1 Capital		
Common Equity Tier-1 (CET-1) Capital		
Paid-up capital **(note-15.2)**	11,322,834,770	10,293,486,160
Share premium **(note-15.8)**	1,211,881,786	2,241,230,396
Statutory reserve **(note-16)**	10,090,251,160	9,565,853,177
Surplus in consolidated profit and loss account / Retained earnings **(note-20a)**	1,056,352,305	1,079,304,405
	23,681,320,020	**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	289,404,745	110,516,539
Reciprocal Crossholdings	17,018,602	21,707,400
	306,423,347	**132,223,939**
Total Tier-1 Capital	**23,374,896,674**	**23,047,650,199**

		Amount in Taka	
		Sep-18	2017
	Tier-2 Capital		
	General provision maintained against unclassified loan / investments **(note-14a.3)**	3,309,993,724	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)**	276,650,000	220,150,000
	Revaluation gain / loss on investments-50% of total **(note-17a)**	220,734,813	220,734,813
	Revaluation reserve-50% of total **(note-18)**	751,759,278	751,759,278
	Prime Bank Sub-ordinated Bond	9,000,000,000	2,500,000,000
		15,192,227,815	**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	**14,414,232,542**	**9,203,231,360**
	A) **Total Regulatory capital**	**37,789,129,215**	**32,250,881,560**
	Total assets including off-balance sheet exposures	455,341,835,564	449,083,512,828
	B) Total risk weighted assets	226,936,835,852	230,211,415,637
	C) Required capital based on risk weighted assets (11.875% on B)	26,948,749,257	23,021,141,564
	D) **Surplus (A-C)**	**10,840,379,958**	**9,229,739,996**
	Capital to risk weighted assets ratio	**16.65%**	**14.01%**

Capital requirement	**Required**	**Held**	**Required**	**Held**
Tier -1 Capital	5.50%	10.30%	5.00%	10.01%
Tier -2 Capital	4.50%	6.35%	5.00%	4.00%
Total Capital to risk weighted assets ratio	**10.00%**	**16.65%**	**10.00%**	**14.01%**

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
	Less: Transferred to Paid-up Capital	1,029,348,610	-
		1,211,881,786	**2,241,230,396**
15.6	**Minority interest**		
	Share capital	60	60
	Retained earnings	2	1
		62	**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)	524,397,983	361,794,935
	Balance at	**10,090,251,160**	**9,565,853,177**
17	**Consolidated revaluation gain / loss on investments**		
	Prime Bank Limited **(note-17a)**	22,618,445	17,749,598
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	38,344,891	38,757,000
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	(1,789,499)	(480,524)
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	(4,604,613)	(740,786)
		54,569,224	**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	24,948,078	39,631,941
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(20,056,905)	(37,076,239)
	Add: Adjustment of revaluation gain/(loss) of OBU fixed assets	(22,327)	(85,082)
	Less: Adjustment of Revaluation loss	-	-
		22,618,445	**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	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**
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank Limited (**note-19a**)	14,418,215	13,414,088
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	(3,710)	660,837
	PBL Exchange (UK) Ltd.	(53,091)	93,100
	PBL Finance (Hong Kong) Limited	230,688	1,166,122
		14,592,102	**15,334,146**

		Amount in Taka	
		Sep-18	2017
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	13,414,088	6,637,162
	Addition during the year	1,004,127	6,776,926
	Balance at	**14,418,215**	**13,414,088**
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank Limited (**note-20a**)	1,057,356,431	1,086,081,331
	Prime Bank Investment Limited	120,650,510	66,646,548
	Prime Bank Securities Limited	(78,639,175)	(58,315,338)
	Prime Exchange Co. Pte. Ltd., Singapore	11,791,910	13,487,817
	PBL Exchange (UK) Ltd.	(30,970,685)	(36,245,907)
	PBL Finance (Hong Kong) Limited	100,540,558	112,115,577
		1,180,729,549	**1,183,770,029**
	Less: Minority Interest	(2.41)	(1.33)
	Less: Transfer to statutory reserve	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(10,903,571)	(2,706,530)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(57,183,859)	(55,369,969)
	Less: Foreign currency translation gains	(1,178,014)	(8,696,984)
		1,111,464,103	**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	1,221,989,913	1,058,974,674
	Transfer to statutory reserve	(524,397,983)	(361,794,935)
	Cash dividend	(720,544,031)	(1,646,957,786)
	Issue of bonus shares	-	-
	Balance at	**1,056,352,305**	**1,079,304,405**
	Add: Foreign currency translation gain/ (loss)	1,004,127	6,776,926
		1,057,356,431	**1,086,081,331**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank Limited (**note-20.1 a**)	358,760,374	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	(122,277)	(225,043)
	PBL Exchange (UK) Ltd.	(36,245,907)	(32,358,465)
	PBL Finance (Hong Kong) Limited	(438,251)	(1,715,278)
		330,285,148	266,549,373
	Foreign currency translation gain on 1 January	1,409,706	(3,286,152)
		331,694,853	**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	(720,544,031)	(1,646,957,786)
	Balance at	**358,760,374**	**382,124,666**
	Foreign currency translation gain on 1 January	-	-
		358,760,374	**382,124,666**
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank Limited (**note-21a.1**)	54,264,574,703	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	-	-
		54,264,574,703	**49,721,797,256**
21.2	**Letters of guarantee**		
	Prime Bank Limited (**note-21a.2**)	59,088,304,004	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	-	-
		59,088,304,004	**72,966,435,302**

		Amount in Taka	
		Sep-18	2017
21.3	**Irrevocable Letters of Credit**		
	Prime Bank Limited (**note-21a.3**)	31,177,724,307	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	-	-
		31,177,724,307	**34,112,938,262**
21.4	**Bills for collection**		
	Prime Bank Limited (**note-21a.4**)	10,388,820,903	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	-	-
		10,388,820,903	**10,766,851,918**
		154,919,423,918	**167,568,022,737**
21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	47,685,384,664	45,317,201,322
	Back to back bills (Local)	5,477,045,352	3,919,321,492
	Back to back bills (EPZ)	1,102,144,687	485,274,442
		54,264,574,703	49,721,797,256
	Less: Margin	(5,828,443,277)	(5,258,292,710)
		48,436,131,426	**44,463,504,546**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	18,379,418,195	18,760,045,926
	Letters of guarantee (Foreign)	40,708,885,809	54,206,389,376
	Foreign counter guarantees	-	-
		59,088,304,004	72,966,435,302
	Less: Margin	(959,021,740)	(956,397,206)
		58,129,282,265	**72,010,038,095**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	8,171,813,036	10,929,931,499
	Letters of credit (Deferred)	14,664,477,658	16,474,904,713
	Back to back L/C	8,341,433,613	6,708,102,050
		31,177,724,307	34,112,938,262
	Less: Margin	(1,998,039,363)	(1,891,208,659)
		29,179,684,945	**32,221,729,603**
21a.4	**Bills for collection**		
	Outward bills for collection	10,388,820,903	10,766,851,918
		10,388,820,903	10,766,851,918
	Less: Margin	(154,253,967)	(167,063,116)
		10,234,566,936	**10,599,788,801**
		154,919,423,918	**167,568,022,737**

AMAR STOCK

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
22	**Income statement**		
	Income:		
	Interest, discount and similar income **(note-22.1)**	15,188,092,600	14,616,004,265
	Dividend income **(note-25a)**	85,322,876	79,582,898
	Fees, commission and brokerage **(note-22.2)**	750,321,556	804,330,809
	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)**	773,647,027	755,764,013
	Income from non-banking assets	-	-
	Other operating income **(note-27a)**	599,919,125	540,640,441
	Profit *less* losses on interest rate changes	-	-
		17,397,303,185	**16,796,322,426**
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. **(note-24a)**	7,961,529,264	7,400,240,250
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses **(note-22.3)**	4,313,199,117	3,793,805,602
	Other operating expenses **(note-38a)**	896,327,819	918,964,851
	Depreciation on banking assets **(note-37a)**	241,457,072	211,866,997
		13,412,513,272	**12,324,877,700**
		3,984,789,913	**4,471,444,726**
22.1	**Interest, discount and similar income**		
	Interest income / Profit on investments **(note-23a)**	13,581,184,139	10,924,284,036
	Interest income on treasury bills / reverse repo / bonds **(note-25a)**	1,539,085,638	1,770,050,946
	Gain on Discounted bond / bills **(note-25a)**	76,002,144	333,989,731
	Gain on sale of shares **(note-25a)**	-	45,767,648
	Gain on Govt. security trading **(note-25a)**	18,667,564	1,559,180,081
	Interest on debentures **(note-25a)**	11,466,695	20,224,945
		15,226,406,180	**14,653,497,387**
	Less: Loss on revaluation of security trading **(note-25a)**	38,313,580	37,493,122
		15,188,092,600	**14,616,004,265**
22.2	**Fees, commission and brokerage**		
	Commission **(note-26a)**	750,321,556	804,330,809
	Settlement fee-PBIL **(note-26a)**	-	-
		750,321,556	**804,330,809**
22.3	**Administrative expenses**		
	Salary and allowances **(note-28a)**	3,161,659,172	2,769,580,368
	Rent, taxes, insurance, electricity, etc. **(note-29a)**	728,619,082	658,354,139
	Legal expenses **(note-30a)**	87,953,210	40,230,215
	Postage, stamp, telecommunication, etc. **(note-31a)**	95,503,388	87,398,014
	Stationery, printing, advertisement, etc. **(note-32a)**	165,629,767	157,499,688
	Managing Director's salary and fees **(note-33)**	7,850,000	8,394,500
	Directors' fees **(note-34a)**	2,517,731	2,903,963
	Auditors' fees **(note-35a)**	1,035,000	1,035,000
	Repair of Bank's assets **(note-37a)**	62,431,767	68,409,715
		4,313,199,117	**3,793,805,602**
23	**Consolidated interest income / profit on investment**		
	Prime Bank Limited (**note-23a**)	13,581,184,139	10,924,284,036
	Prime Bank Investment Limited	121,416,176	155,279,916
	Prime Bank Securities Limited	13,201,424	28,466,709
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	91,589,283	86,032,176
		13,807,391,021	**11,194,062,836**
	Less: Inter-company transactions	173,077,969	241,792,193
		13,634,313,053	**10,952,270,643**

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
23a	**Interest income / profit on investment of the Bank**		
	Loans (General) / Musharaka	3,030,895,411	1,714,576,587
	Loans against trust receipts	611,771,704	387,397,535
	Packing credit	21,430,841	22,259,341
	House building loan	165,729,750	184,455,020
	Lease finance / Izara	295,623,688	277,249,129
	Hire purchase	694,960,492	506,419,161
	Payment against documents	1,580,168	436,105
	Cash credit / Bai-Muajjal	1,797,109,938	1,177,454,398
	Secured overdraft	1,806,634,927	1,379,057,820
	Consumer credit scheme	1,387,902,573	1,392,477,596
	Staff loan	77,819,894	84,714,505
	Small and Medium Enterprise (SME)	-	623,802,003
	Agricultural Loan	290,929,372	250,053,300
	Forced loan	63,557,966	5,416,250
	Documentary bills purchased	514,653,792	490,783,913
	Interest income from credit card	147,334,659	140,910,718
	Other loans and advances / Investments	1,822,019,593	1,514,831,156
	Total interest / profit on loans and advances / investments	12,729,954,769	10,152,294,538
	Interest / profit on balance with other banks and financial institutions	512,476,942	498,555,053
	Interest on call loans	72,836,556	33,782,347
	Interest / profit received from foreign banks	265,915,872	239,652,098
		13,581,184,139	**10,924,284,036**
24	**Consolidated interest / profit paid on deposits, borrowings, etc.**		
	Prime Bank Limited (**note-24a**)	7,961,529,264	7,400,240,250
	Prime Bank Investment Limited	109,926,321	186,943,757
	Prime Bank Securities Limited	14,818,934	22,859,419
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	49,562,709	41,163,524
		8,135,837,227	**7,651,206,950**
	Less: Inter-company transactions	173,169,316	242,134,530
		7,962,667,912	**7,409,072,420**
24a	**Interest / profit paid on deposits, borrowings, etc. of the Bank**		
	i) Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	756,142,665	613,833,370
	Special notice deposits	218,199,850	243,971,555
	Term deposits / Mudaraba term deposits	3,341,214,623	1,807,313,449
	Deposits under scheme	2,694,604,563	3,934,199,970
	Foreign currency deposits **(note-24a.1)**	29,966,808	21,460,579
	Others	26,573,677	25,080,082
		7,066,702,185	**6,645,859,003**
	ii) Interest / Profit paid for borrowings:		
	Call deposits	3,414,083	1,697,889
	Repurchase agreement (repo)	-	-
	Bangladesh Bank-refinance	918,181	-
	Local bank accounts	143,640,411	200,710,129
	Foreign bank accounts	474,733,033	324,763,436
	PBL bond	272,121,370	227,209,793
		894,827,078	**754,381,247**
		7,961,529,264	**7,400,240,250**
24a.1	**Foreign currency deposits**		
	Interest / profit paid on F.C	24,389,215	17,647,370
	Interest / profit paid on N.F.C.D	5,577,593	3,813,208
	Interest / profit paid on R. F.C.D	-	-
		29,966,808	**21,460,579**
25	**Consolidated investment income**		
	Prime Bank Limited (**note-25a**)	1,692,231,338	3,771,303,127
	Prime Bank Investment Limited	113,204,175	93,659,970
	Prime Bank Securities Limited	16,745,715	14,843,867
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		1,822,181,228	**3,879,806,964**
	Less: Inter-company transactions	-	-

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
		1,822,181,228	**3,879,806,964**
25a	**Investment income of the bank**		
	Interest on treasury bills / Reverse repo / bonds	1,539,085,638	1,770,050,946
	Interest on debentures / bonds	11,466,695	20,224,945
	Gain on discounted bond / bills	76,002,144	333,989,731
	Gain on sale of shares	-	45,767,648
	Gain on Govt. security trading	18,667,564	1,559,180,081
	Dividend on shares	85,322,876	79,582,898
		1,730,544,918	**3,808,796,249**
	Less: Loss on sale/revaluation of security trading	38,313,580	37,493,122
		1,692,231,338	**3,771,303,127**
26	**Consolidated commission, exchange and brokerage**		
	Prime Bank Limited (**note-26a**)	1,523,968,583	1,560,094,822
	Prime Bank Investment Limited	33,439,969	50,449,966
	Prime Bank Securities Limited	12,490,171	28,606,715
	Prime Exchange Co. Pte. Ltd., Singapore	38,833,620	48,869,154
	PBL Exchange (UK) Ltd.	46,651,594	36,015,521
	PBL Finance (Hong Kong) Limited	11,711,972	14,919,084
		1,667,095,909	**1,738,955,262**
26a	**Commission, exchange and brokerage of the Bank**		
	Commission on L/Cs	202,188,616	215,641,192
	Commission on L/Cs-back to back	289,384,038	313,422,566
	Commission on L/Gs	185,536,573	199,361,984
	Commission on remittance	54,606,263	64,513,535
	Commission for services rendered to issue of shares	-	
	Merchant Commission	-	2,500
	Underwriting Commission regarding Treasury bill/ Bond	2,412,970	3,529,865
	Commission from sale of BSP /PSP/Others	16,193,097	7,859,167
		750,321,556	804,330,809
	Exchange gain **(note - 26a.1)** - including gain from FC dealings	773,647,027	755,764,013
	Settlement fees / Brokerage	-	-
		1,523,968,583	**1,560,094,822**
26a.1	**Exchange gain**		
	Exchange gain	786,455,043	766,936,628
	Exchange gain-credit card	-	-
	Less: Exchange loss	(12,808,016)	(11,172,616)
		773,647,027	**755,764,013**
27	**Consolidated other operating income**		
	Prime Bank Limited (**note-27a**)	599,919,125	540,640,441
	Prime Bank Investment Limited	128,847	8,022,974
	Prime Bank Securities Limited	837,710	341,218
	Prime Exchange Co. Pte. Ltd., Singapore	201,175	157,870
	PBL Exchange (UK) Ltd.	499,167	-
	PBL Finance (Hong Kong) Limited	22,728,901	26,467,107
		624,314,925	**575,629,610**
	Less: Inter-company transactions	91,347	342,337
		624,223,578	**575,287,273**
27a	**Other operating income of the Bank**		
	Rent recovered	11,187,857	8,071,066
	Service and other charges	199,243,136	135,799,606
	Retail Income	149,547,656	119,878,153
	Income from ATM service	10,698,121	9,433,605
	Credit card income **(note-27a.2)**	54,540,621	57,712,464
	Postage / telex / SWIFT/ fax recoveries	69,677,226	69,966,182
	Incidental charges	-	-
	Rebate from foreign Bank outside Bangladesh	32,745,318	26,189,383
	Profit on sale of fixed assets	154,040	15,883
	Miscellaneous earnings **(note-27a.1)**	72,125,150	113,574,100
		599,919,125	**540,640,441**

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		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
27a.1	Miscellaneous earnings include syndication fee, commission from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2	**Credit card income**		
	Annual fees	11,608,399	17,633,316
	Inter-change fees	21,625,615	19,838,331
	Others	21,306,607	20,240,817
		54,540,621	**57,712,464**
28	**Consolidated salaries and allowances**		
	Prime Bank Limited (**note-28a**)	3,161,659,172	2,769,580,368
	Prime Bank Investment Limited	37,062,164	23,731,602
	Prime Bank Securities Limited	21,654,202	13,686,146
	Prime Exchange Co. Pte. Ltd., Singapore	19,225,231	18,951,121
	PBL Exchange (UK) Ltd.	17,321,434	14,715,654
	PBL Finance (Hong Kong) Limited	19,631,139	19,936,318
		3,276,553,342	**2,860,601,208**
28a	**Salaries and allowances of the Bank**		
	Basic pay	1,420,692,998	1,293,543,877
	Allowances	947,779,886	881,311,006
	Bonus	424,268,008	251,288,108
	Bank's contribution to provident fund	133,421,085	124,687,722
	Leave encashment	26,397,196	16,249,655
	Gratuity	209,100,000	202,500,000
		3,161,659,172	**2,769,580,368**
29	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Prime Bank Limited (**note-29a**)	728,619,082	658,354,139
	Prime Bank Investment Limited	20,927,226	10,029,561
	Prime Bank Securities Limited	6,967,656	7,182,047
	Prime Exchange Co. Pte. Ltd., Singapore	9,755,455	9,638,619
	PBL Exchange (UK) Ltd.	8,615,052	7,449,017
	PBL Finance (Hong Kong) Limited	7,629,926	7,205,323
		782,514,396	**699,858,707**
29a	**Rent, taxes, insurance, electricity, etc. of the Bank**		
	Rent, rates and taxes	506,107,359	447,195,867
	Lease rent	101,247	64,597
	Insurance	110,452,496	109,424,739
	Power and electricity	111,957,980	101,668,937
		728,619,082	**658,354,139**
30	**Consolidated legal expenses**		
	Prime Bank Limited (**note-30a**)	87,953,210	40,230,215
	Prime Bank Investment Limited	531,950	638,250
	Prime Bank Securities Limited	80,850	379,075
	Prime Exchange Co. Pte. Ltd., Singapore	755,574	689,424
	PBL Exchange (UK) Ltd.	2,018,535	2,049,923
	PBL Finance (Hong Kong) Limited	-	-
		91,340,119	**43,986,886**
30a	**Legal expenses of the Bank**		
	Legal expenses	39,594,049	29,603,358
	Other professional charges	48,359,161	10,626,857
		87,953,210	**40,230,215**
31	**Consolidated postage, stamp, telecommunication, etc.**		
	Prime Bank Limited (**note-31a**)	95,503,388	87,398,014
	Prime Bank Investment Limited	1,254,251	747,814
	Prime Bank Securities Limited	2,107	2,364
	Prime Exchange Co. Pte. Ltd., Singapore	1,122,841	994,247
	PBL Exchange (UK) Ltd.	584,202	456,617
	PBL Finance (Hong Kong) Limited	3,847,098	4,610,397
		102,313,888	**94,209,453**
31a	**Postage, stamp, telecommunication, etc. of the Bank**		
	Postage & Courier	19,375,548	14,590,241
	Telegram, telex, fax and internet	28,376,708	18,792,621
	Data communication	20,183,727	24,272,700
	Telephone - office	27,334,264	29,422,048

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
	Telephone - residence	233,141	320,405
		95,503,388	**87,398,014**
32	**Consolidated stationery, printing and advertisements, etc.**		
	Prime Bank Limited (**note-32a**)	165,629,767	157,499,688
	Prime Bank Investment Limited	1,667,611	870,678
	Prime Bank Securities Limited	477,476	257,898
	Prime Exchange Co. Pte. Ltd., Singapore	1,510,003	1,536,239
	PBL Exchange (UK) Ltd.	443,066	412,171
	PBL Finance (Hong Kong) Limited	304,599	299,685
		170,032,522	**160,876,360**
32a	**Stationery, printing and advertisements, etc. of the Bank**		
	Office and security stationery	50,250,431	53,108,158
	Computer consumable stationery	61,132,466	55,868,917
	Publicity and advertisement	54,246,870	48,522,613
		165,629,767	**157,499,688**
33	**Managing Director's salary and fees**		
	Basic salary	4,500,000	5,445,000
	Bonus	1,100,000	605,000
	House rent allowance	900,000	900,000
	Bank's contribution to provident fund	450,000	544,500
	Utility allowance	270,000	270,000
	House maintenance allowance	360,000	360,000
	Others	270,000	270,000
		7,850,000	**8,394,500**
34	**Consolidated Directors' fees**		
	Prime Bank Limited (**note-34a**)	2,517,731	2,903,963
	Prime Bank Investment Limited	368,000	293,250
	Prime Bank Securities Limited	266,800	130,700
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,152,531	**3,327,913**
34a	**Directors' fees of the Bank**		
	Meeting fees	1,360,000	1,768,000
	Other benefits	1,157,731	1,135,963
		2,517,731	**2,903,963**

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)**	1,035,000	1,035,000
	Prime Bank Investment Limited	131,250	-
	Prime Bank Securities Limited	129,375	86,250
	Prime Exchange Co. Pte. Ltd., Singapore	184,699	170,326
	PBL Exchange (UK) Ltd.	380,118	349,436
	PBL Finance (Hong Kong) Limited	262,854	215,176
		2,123,296	**1,856,188**
35a	**Auditors' fees of the Bank**		
	External Audit fee	1,035,000	1,035,000
		1,035,000	**1,035,000**
36	**Charges on loan losses**		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	**Consolidated depreciation and repair of Bank's assets**		
	Prime Bank Limited **(note-37a)**	303,888,840	280,276,711
	Prime Bank Investment Limited	5,049,661	2,093,707
	Prime Bank Securities Limited	2,082,320	730,873
	Prime Exchange Co. Pte. Ltd., Singapore	1,852,460	1,631,480
	PBL Exchange (UK) Ltd.	2,002,632	2,005,579
	PBL Finance (Hong Kong) Limited	121,663	312,297

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
		314,997,576	**287,050,647**
37a	**Depreciation and repair of Bank's assets**		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	204,068,085	195,686,316
	Leased assets	-	-
		204,068,085	**195,686,316**
	Amortization -(see annexure-C for detail)		
	Software-core banking	34,878,453	13,929,684
	Software-ATM	2,510,534	2,250,997
		37,388,987	**16,180,681**
	Repairs		
	Building	11,841,264	13,183,015
	Furniture and fixtures	10,069,042	14,823,092
	Office equipment	29,888,105	29,474,402
	Bank's vehicles	8,587,120	7,378,390
	Maintenance	2,046,236	3,550,816
		62,431,767	**68,409,715**
		303,888,840	**280,276,711**
38	**Consolidated other expenses**		
	Prime Bank Limited **(note-38a)**	896,327,819	918,964,851
	Prime Bank Investment Limited	22,061,738	11,527,758
	Prime Bank Securities Limited	6,105,093	6,867,382
	Prime Exchange Co. Pte. Ltd., Singapore	3,782,487	5,253,378
	PBL Exchange (UK) Ltd.	11,306,579	6,894,517
	PBL Finance (Hong Kong) Limited	1,544,158	3,342,059
		941,127,874	**952,849,945**
38a	**Other expenses of the Bank**		
	Security and cleaning	135,296,719	142,163,126
	Entertainment	22,488,912	30,757,506
	Car expenses	139,184,518	140,161,784
	ATM expenses	126,770,099	111,908,037
	Retail expenses	10,600,607	44,366,742
	Books, magazines and newspapers, etc.	1,277,268	1,257,850
	Liveries and uniforms	854,220	980,160
	Medical expenses	-	49,520
	Bank charges and commission paid	7,645,031	5,742,946
	Loss on sale of fixed assets	873,468	1,599,040
	House furnishing expenses	2,250,000	2,700,000
	Subscription to institutions	14,793,231	9,804,495
	Donations	72,174,361	85,312,109
	Sponsorship	25,797,952	26,272,345
	Prime Bank Cricket Club	46,288,395	42,123,974
	Traveling expenses	16,308,175	33,606,271
	Corporate action fees	3,571,788	1,450
	Local conveyance, labor, etc.	16,274,388	15,481,999
	Business development	34,497,575	35,390,156
	Training and internship	8,367,833	15,226,461
	Remittance charges	6,828,069	7,463,580
	Cash reward to branches	5,878,040	2,339,500
	Laundry, cleaning and photographs, etc.	4,968,854	4,708,329
	Credit card expenses	31,529,904	27,675,035
	Consolidated salary (staff)	25,585,880	24,971,765
	Annual General Meeting	2,517,900	3,179,250
	Exgratia	16,575,240	16,627,802
	Welfare fund	9,000,000	3,314,290
	Prime Bank Foundation	81,000,000	66,285,789
	Miscellaneous expenses	27,129,391	17,493,541
		896,327,819	**918,964,851**

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	Amount in Taka	
	Jan-Sep-18	Jan-Sep-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)**	2,429,900,000	1,310,000,000
Provision for unclassified loans and advances / investments-PBL **(note-39a)**	(1,106,000,000)	1,230,000,000
Provision for bad and doubtful loans and advances (OBU) **(note-39a)**	10,700,000	22,500,000
Provision for unclassified loans and advances / investments (OBU) **(note-39a)**	56,500,000	40,000,000
Provision for off-balance sheet exposure-PBL **(note-39a)**	(45,000,000)	227,200,000
Provision for diminution in value of investments-PBL **(note-39a)**	11,700,000	(50,000,000)
Provision for diminution in value of investments-PBIL	5,336,771	(83,335,464)
Provision for impairment of client margin loan-PBIL	(5,336,771)	83,335,464
Provision for impairement loss for investment (PBSL)-PBIL	-	-
Provision for diminution in value of investments-PBSL	4,422,397	-
Provision for impairment of client margin loan-PBSL	713,569	16,945,302
Provision for impairement loss for investment in subsidiaries **(note-39a)**	13,500,000	-
Provision for climate risk fund **(note-39a)**	-	-
Provision for Good Borrower rebate **(note-39a)**	-	-
Provision for other assets **(note-39a)**	(8,500,000)	34,600,000
	1,367,935,966	**2,831,245,302**

As per BSEC instruction circular reference # BSEC/Mukhopatro (3rd Khondo)/2011/06 dated July 02, 2018 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	2,429,900,000	1,310,000,000
Provision for unclassified loans and advances / investments	(1,106,000,000)	1,230,000,000
Provision for bad and doubtful loans and advances (OBU)	10,700,000	22,500,000
Provision for unclassified loans and advances / investments (OBU)	56,500,000	40,000,000
Provision for off-balance sheet exposure	(45,000,000)	227,200,000
Provision for diminution in value of investments	11,700,000	(50,000,000)
Provision for impairement loss for investment in subsidiaries	13,500,000	-
Provision for climate risk fund	-	-
Provision for Good Borrower rebate	-	-
Provision for other assets	(8,500,000)	34,600,000
	1,362,800,000	**2,814,300,000**

40 Consolidated tax expenses

Current tax

Prime Bank Limited **(note-40a)**	1,400,000,000	305,000,000
Prime Bank Investment Limited	15,205,033	13,459,692
Prime Bank Securities Limited	5,783,429	3,327,078
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	635,933
PBL Finance (Hong Kong) Limited	-	-
	1,420,988,462	**322,422,703**

Deferred tax

Prime Bank Limited **(note-40a)**	-	-
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	48,649	(505,230)
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	48,649	**(505,230)**
	1,421,037,111	**321,917,473**

40a Tax expenses of the Bank

Current tax	1,400,000,000	305,000,000
Deferred tax	-	-
	1,400,000,000	**305,000,000**

		Amount in Taka	
		Jan-Sep-18	Jan-Sep-17
41	**Consolidated earnings per share (CEPS)**		
	Net profit after tax (Numerator)	1,304,167,235	1,471,073,138
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
	Consolidated earnings per share (CEPS)	**1.15**	**1.30**

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)". Previous year/period figures have been adjusted for the issue of Bonus Shares during the year.

41a	**Earnings per share (EPS) of the Bank**		
	Net profit after tax (Numerator)	1,221,989,913	1,352,144,726
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
	Earnings per share (EPS)	**1.08**	**1.19**

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)". Previous year/period figures have been adjusted for the issue of Bonus Shares during the year.

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Annexure-A

Investment in shares of the Bank
As at 30 September 2018

SL. No.	Name of the Company	Face Value	No of shares	Cost / present value of holdings	Average cost	Quoted rate per share as on 30.09.2018	Total market value as at 30.09.2018
Quoted:							
1	DESCO	10	329,700	19,262,511	58.42	43.80	14,440,860
2	National Bank Ltd.	10	1,870,176	27,970,098	14.96	9.10	17,018,602
3	Uttara Bank Ltd.	10	968,000	37,009,980	38.23	25.00	24,200,000
Sub Total				**84,242,590**			**55,659,462**
Unquoted:							
1	Central Depository Bangladesh Ltd.	10	5,711,804	15,694,430	2.75	-	15,694,430
2	Investment in SWIFT			4,184,430	-	-	4,184,430
3	Market Stabilization Fund			5,000,000			5,000,000
4	Star Ceramics Preference Share			41,310,833			41,310,833
	Sub Total			**66,189,693**			**66,189,693**
Total				**150,432,283**			**121,849,155**

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