

Financial Statements

for the year ended 31 December 2022

		Amount in Taka	
		31 Dec 2022	31 Dec 2021
12a	Borrowings from other banks, financial institutions and agents of the Bank		
In Bangladesh (note-12a.1)		40,710,875,158	27,665,712,468
Outside Bangladesh (note-12a.2)		36,368,191,805	34,395,620,090
		77,079,066,963	62,061,332,558
12a.1	In Bangladesh		
Call deposits		1,140,000,000	-
Borrowings from other Banks and FIS		703,292,700	-
Prime Bank Subordinated Bond		4,200,000,000	6,100,000,000
Borrowings from Bangladesh Bank (FSSP)		1,502,891,512	1,446,495,030
Borrowings from Bangladesh Bank (EDF)		20,898,783,671	15,747,808,578
Borrowings from Bangladesh Bank (GTF)		1,916,389,210	1,667,750,929
Borrowings from Bangladesh Bank (PSF)		1,767,016,602	1,076,796,021
Borrowings from Bangladesh Bank (IPFF)		189,866,712	233,557,461
Borrowings from Bangladesh Bank (TDF)		364,666,668	400,000,000
Borrowings from Bangladesh Bank (UBSP)		96,431,290	42,503,125
Borrowings from Bangladesh Bank BB-PC (RFS)		317,340,000	-
Repo of Treasury Bills		5,075,900,000	-
Refinance against Agriculture loan		301,500,000	425,656,035
Refinance against SME loan		2,254,736,433	525,145,288
		40,710,875,158	27,665,712,468
12a.2	Outside Bangladesh		
Abu Dhabi Commercial Bank, UAE		516,463,503	1,724,580,000
Axis Bank Limited, Singapore		-	2,145,000,000
Bank Al-Falah, Bangladesh		-	429,000,000
Bank of Montreal, Canada		-	429,000,000
Bank of Muscat, Oman		723,048,900	1,029,600,000
Cibao Bank, Spain		5,836,037,550	1,689,073,291
City Bank NA, New York		619,756,200	-
COC Group, PLC		3,098,781,000	2,574,000,000
Emirates Islamic Bank of Dubai, UAE		2,169,146,700	1,287,000,000
DBS Bank Limited, Singapore		3,864,546,596	2,360,000,000
Dubai Islamic Bank		1,549,390,500	-
Emirates Islamic Bank PSC, Dubai		826,341,600	945,112,740
Emirates NBD Bank, UAE		2,571,968,230	3,260,400,000
HDFC Bank		1,549,390,500	1,716,000,000
ICIC Bank Limited		-	429,000,000
Industrial Bank Limited		-	429,000,000
International Finance Corporation, USA		-	3,003,000,000
International Islamic Trade Finance Bank		99,886,651	-
JP Morgan Chase Bank, Singapore		2,788,902,900	858,000,000
Landesbank Baden-Württemberg (LBWW), Germany		599,574,227	621,310,337
Mizuho Bank PSC, Dubai		1,549,390,500	-
Nabul Bank Limited, Nepal		516,463,500	721,097,520
National Bank of Ras Al-Khaimah		2,375,732,100	-
NWB Bank Limited		-	858,000,000
Siddhartha Bank Limited		-	567,141,432
SCB, Hong Kong		-	658,000,000
SCL, Singapore		2,065,854,000	3,880,520,000
State Bank of India		1,291,158,750	1,458,600,000
Wachovia Bank NA, Philadelphia		723,048,900	-
Wells Fargo Bank, N.A		300,875,100	858,000,000
Yes Bank Limited		-	858,000,000
		36,368,191,805	34,395,620,090
12a.3	Security against borrowings from other banks, financial institutions and agents		
Secured (Treasury bills)		77,079,066,963	62,061,332,558
Unsecured		-	-
		77,079,066,963	62,061,332,558
12a.4	Maturity grouping of borrowings from other banks, financial institutions and agents		
Payable on demand		6,021,997,588	-
Up to 1 month		19,202,625,805	7,505,993,029
Over 1 month but within 3 months		20,543,492,231	20,304,342,484
Over 3 months but within 1 year		27,911,017,091	29,783,821,483
Over 1 year but within 5 years		2,800,000,000	-
Over 5 years		599,072,227	4,967,575,562
		77,079,066,963	62,061,332,558
13	Consolidated deposits and other accounts		
Current deposits and other accounts			
Prime Bank Limited (note-13a.1.a)		48,674,553,200	47,678,047,146
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
Less: Inter-company transactions		48,674,553,200	47,678,047,146
Bills payable		11,132,221	297,285,937
		48,559,436,979	47,420,761,550
Savings bank / Mudaraba savings deposits			
Prime Bank Limited (note-13a.1.a)		64,680,744,665	70,358,701,527
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
Less: Inter-company transactions		64,680,744,665	70,358,701,527
Term / Fixed deposits			
Prime Bank Limited (note-13a.1.a)		135,378,862,054	120,109,951,192
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
Less: Inter-company transactions		135,378,862,054	120,109,951,192
13a	Deposits and other accounts of the Bank		
Deposits from banks (note-13a.1.a)		2,138,193,452	1,132,658,000
Deposits from customers (note-13a.1.b)		263,703,271,668	243,079,491,793
		265,841,465,120	244,212,149,793
13a.1	a) Deposits from Banks		
Current deposits and other accounts			
Savings bank / Mudaraba savings deposits		13,559,694	11,296,209
Special notice deposits		21,663,760	20,680,470
Special notice deposits		2,103,465,992	1,100,681,321
		2,138,193,452	1,132,658,000
b) Customer Deposits			
i) Current deposits and other accounts			
Current / Al-wadeiah current deposits		24,309,076,345	24,309,076,345
Foreign currency deposits		7,369,978,323	7,560,123,821
Security deposits		6,452,867	6,553,647
Sundry deposits (note-13a.2)		49,005,441,448	47,852,396,736
Less: Off-shore Banking Units		344,447,535	185,608,799
		48,660,993,505	47,666,790,937
ii) Bills payable			
Pay orders issued		17,107,305,201	4,923,791,928
Pay slips issued		298,850	578,514
Demand draft payable		6,046,252	6,916,907
Foreign demand draft		313,552	313,552
T. T. payable		248	79
Bill Pay ATM		25,429	25,429
		17,107,305,201	4,923,791,928
iii) Savings bank / Mudaraba savings deposits			
Fixed deposits / Mudaraba fixed deposits		64,680,744,665	70,358,701,527
Special notice deposits		-	-
Scheme deposits		-	-
		64,680,744,665	70,358,701,527
c) Deposits and other accounts			
Current deposits and other accounts			
Deposits from banks (note-13a.1.a)		13,559,694	11,296,209
Deposits from customers (note-13a.1.b)		48,674,553,200	47,678,047,146
		48,674,553,200	47,678,047,146
Bills payable			
Deposits from banks (note-13a.1.a)		17,107,305,201	4,923,791,928
Deposits from customers (note-13a.1.b)		-	-
		17,107,305,201	4,923,791,928
Savings bank / Mudaraba savings deposits			
Deposits from banks (note-13a.1.a)		21,663,760	20,680,470
Deposits from customers (note-13a.1.b)		64,680,744,665	70,358,701,527
		64,680,744,665	70,358,701,527
Term / Fixed deposits			
Deposits from banks (note-13a.1.a)		2,103,465,992	1,100,681,321
Deposits from customers (note-13a.1.b)		135,378,862,054	120,109,951,192
		137,482,328,046	121,210,632,513
13a.2	Sundry deposits		
F. C. held against back to back U/C		10,195,799,460	8,308,110,000
Sundry creditors		203,901,399	203,901,399
Risk fund and service charges (CCS and lease finance)		56,356,428	56,355,521
Sale proceeds of PSP / BSP		14,546,000	13,096,000
Margin on letters of guarantee		784,593,132	757,255,407
Margin on letters of credit		4,062,685,372	2,535,956,203
Margin on FOBP / IDPP, export bills, etc.		124,652,515	129,734,260
Unclaimed dividend		50,418,664	50,418,664
Lease deposits		33,257,986	56,659,769
Interest / profit payable on deposits		1,963,928,673	1,289,178,392
Withholding VAT/Tax (Excise duty payable to Government Authority)		546,183,647	281,998,732
		1,411,188,001	1,364,352,263
		19,449,568,764	15,776,605,923
13a.3	Payable on demand and time deposits		
a) Demand deposits			
Current deposits		22,002,001,180	24,520,372,554
Savings deposits (91%)		5,871,357,620	6,332,283,137
Foreign currency deposits (Non interest bearing)		7,016,430,389	7,374,515,023
Security deposits		6,452,867	6,553,647
Sundry deposits		19,449,568,764	15,776,605,923
Bills payable		17,107,305,201	4,923,791,928
		71,603,12	