

Company Secretary

Dated, 18 October 2023

Dated, 18 October 2023

Dated, 18 October 2023

The address of the web-site is www.primebank.com.bd

# Financial Statements (Un-Audited)

for the period ended 30 September 2023 (3rd Quarter)



#### Consolidated Balance Sheet as at 30 September 2023 PROPERTY AND ASSETS 4,591,315,468 3,515,224,316 13,951,880,155 14,346,707,830 18,938,023,298 Balance with other banks and financial institution 8,908,789,153 93,232,193,686 8,693,822,257 **72,552,762,644** Loans, advances and lease /investments Loans, cash credits, overdrafts etc./ investments Bills purchased and discounted 250,985,208,261 52,782,190,862 303,767,399,123 46,094,715,922 298,202,985,942 9,013,898,468 32,527,241,715 36,756,149,347 435,460,393,490 467,142,898,371 LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents Deposits and other accounts Current / Al-wadeah current deposits Bills payable 84,982,078,729 77,718,293,062 48,559,420,979 17,107,305,201 64,680,744,665 135,378,667,680 59,732,616,231 8,070,374,724 Bills payable Savings bank / Mudaraba savings deposits Term deposits / Mudaraba term deposits Bearer certificate of deposit Other deposits 284,166,911,708 Other liabilities Total liabilities Capital / Shareholders' equity Paid -up capital Share premium Non-controlling Interest 64,312,493,628 59,845,271,291 433,461,484,065 403,289,722,879 11,322,834,770 1,211,881,786 59 10,353,413,584 248,932,487 1,441,619,025 126,605,640 28,002,888 10,353,413,584 ncy translation gain General reserve Surplus in profit and loss account / Retained earnings Total Shareholders' equity Total liabilities and Shareholders' equity OFF - BALANCE SHEET ITEMS Continuent (Isbilities) 69,160,801,021 36,942,173,730 37,867,388,098 14,697,739,443 41,136,251,759 29,898,992,356 14,017,362,605 158,668,102,292 159,315,234,908 4,364,844,642 773,449,556 **159,441,551,848** sd/sd/sd/-Chief Financial Officer Company Secretary Managing Director sd/sd/-Chairman Dated, 18 October 2023

	o i daniadi j i	o oo oop.	ember 20	23
Particulars		in Taka	Amount	in Taka
rerocusers	Jan to Sep 2023	Jan to Sep 2022	Jul to Sep 2023	Jul to Sep 2022
Interest income / profit on investments	17,847,094,990	13,335,140,516	6,334,351,917	4,734,822,423
interest / profit paid on deposits, borrowings, etc.	(10,856,636,963)	(6,874,343,491)	(3,892,951,409)	(2,487,206,419
Net interest / net profit on investments	6,990,458,027	6,460,797,025	2,441,400,508	2,247,616,004
nvestment income	3,777,611,311	3,013,977,149	1,423,116,135	1,440,711,83
Commission, exchange and brokerage	1,645,283,530	2,293,500,894	455,695,942	33,005,19
Other operating income	941,844,010	816,577,497	405,868,268	251,151,930
Total operating income (A)	13,355,196,877	12,584,852,565	4,726,080,852	3,972,484,961
Salaries and allowances	3,844,886,235	3,583,726,960	1,198,791,641	1,113,175,452
Rent, taxes, insurance, electricity, etc.	494,900,986	479,632,368	144,713,623	171,169,614
egal expenses	24,246,059	42,736,684	2,734,300	8,914,206
Postage, stamp, telecommunication, etc.	74,749,969	83,316,143	19,636,480	26,894,83
Stationery, printing, advertisements, etc.	226,623,768	191,922,473	90,754,159	54,225,89
faraging Director's salary and fees	13,529,613	12,729,194	4,025,250	3,802,50
Airectors' fees	3,462,475	5,694,131	1,693,386	2,227,29
uditors' fees	2,881,646	2,116,523	926,299	723,44
Charges on loan losses	2,001,010	2,110,323	320,233	723/11
Depreciation and repair of Bank's assets	582,537,230	558.198.193	195,539,073	176,387,414
Other expenses	1,123,118,923	1,016,083,616	390,181,550	320,897,57
otal operating expenses (B)	6,390,936,904	5,976,156,284	2,048,995,761	1,878,418,234
Profit / (loss) before provision (C=A-B)	6,964,259,973	6,608,696,281	2,677,085,092	2,094,066,727
Profit / (1085) before provision (C=A-B)	0,904,239,973	0,000,030,281	2,077,085,092	2,094,000,727
hovision for loans & advances	844,000,000	1,070,623,163	254,500,000	301,905,860
rovision for diminution in value of investments	8,855,165	97,333,474	12,019,798	43,519,40
rovision for impairment of client margin loan	123,490,837	252,210,331	52,304,738	43,902,89
Other provisions	56,000,000	29,376,837	45,500,000	48,094,13
Total provision (D)	1,032,346,003	1,449,543,805	364,324,536	437,422,296
Total profit / (loss) before taxes (C-D)	5,931,913,971	5,159,152,476	2,312,760,555	1,656,644,431
hovision for taxation:		g Brownsking		77-72-70-7
Current tax	2,944,565,205	1,996,792,591	1,145,292,711	754,510,34
Deferred tax	(464,429,189)	366,942,697	(98,231,736)	(91,512,83
	2,480,136,016	2,363,735,288	1,047,060,975	662,997,513
let profit after taxation	3,451,777,955	2,795,417,188	1,265,699,581	993,646,918
letained earnings brought forward from previous year	5,496,346,112	3,254,077,565	5,496,346,112	3,254,077,56
	8,948,124,067	6,049,494,753	6,762,045,693	4,247,724,483
Appropriations		25	23 29	
Rabutory reserve	•	*	331	
ion controlling interest Seneral reserve	(1)	(3)	0.15	0.2

(1) 8,948,124,068

sd/-

Chief Financial Officer

3.05

(3) 6,049,494,756

0.15 0.28 6,762,045,693 4,247,724,483

sd/-

Managing Director

sd/-

	Consoli	dated S	tatem	ent of C	Chanç	ges in E	Equity			
for the period from 01 January to 30 September 2023										
Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling 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 2023 Changes in accounting policy / Last year's profit	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315	122,985,293	105,135,102	7,471,288,815	32,170,670,611
Balance as at 1 January 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315	122,985,293	105,135,102	7,471,288,815	32,170,670,611
Intercompany transaction				¥		100	(4	9	43,673,311	43,673,311
Surplus / (deficit) on account of revaluation of properties	1	*	9	7.4	100	(113,509,290)		3	-	(113,509,290)
Adjustment of last year revaluation gain on investments				/ *	- 5/	1.0	(31,094,028)	9	-	(31,094,028)
Surplus / (deficit) on account of revaluation of investments	(4)	-	-	7/12	(4)	1 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	157,041,222			157,041,222
Currency translation differences	Asea	-			1/4			21,470,538	(37,119,929)	(15,649,391)
Net gains and losses not recognized in the income statement	(40)			, , , , , , , , , , , , , , , , , , ,	1/1/20		248,932,487	126,605,640	7,477,842,198	32,211,132,435
Net profit for the period	A 1000			1.0	- A	100	1 7	20.00	3,451,777,955	3,451,777,955
Dividend (Bonus shares)	100		- 3	7	// 42		1.0	- 5		
Cash dividend	100			77		-			(1,981,496,085)	(1,981,496,085)
Share Premium	1/2			4./					115.100.000.000.000.000	
Remeasurement gain/(loss) of defined benefits liability/assets	1,000			4	-				**	1000
Minority interest	A 7.5	+	-	/£	0.80		V 14 1		-	0.80
Issue of share capital-right share	100		-/-	./						
Balance as at 30 September 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	59	1,441,619,025	248,932,487	126,605,640	8,948,124,068	33,681,414,306
Balance as at 30 September 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,555,128,315	167,312,423	91,256,249	6,049,494,756	30,779,324,828
sd/-	sd/-		N.	sd/			sd/-	No.		sd/-

Retained surplus

Earnings per share (EPS)

Company Secretary

Dated, 18 October 2023

Managing Director

sd/-

Director

Baland	e She	et					
as at 30 September 2023							
Particulars		Amount					
PROPERTY AND ASSETS	-	30 Sep 2023	31 Dec 2022				
Cash Cash in hand (including foreign currencies)		4,570,032,725	3.515.103.92				
Balance with Bangladesh Bank and its agent bank (s)			3,313,103,363				
(including foreign currencies)		14,346,707,830 18,916,740,555	13,951,880,153				
Balance with other banks and financial institutions							
In Bangladesh Outside Bangladesh		298,753,110	3,197,398,94 1,860,036,57				
		4,631,221,106 4,929,974,216	5,057,435,513				
Money at call on short notice		Manager 1	2000 F 1000 m				
Investments		/					
Government Others		84,323,404,533	63,858,940,383				
		5,358,317,422 89,681,721,955	5,352,088,63 69,211,029,019				
Loans, advances and lease / Investments Loans, cash credits, overdrafts, etc./ Investments		252,038,975,747	253,345,232,74				
Bills purchased and discounted		50.117.095.022	43.136.116.52				
		302,156,070,769	296,481,349,271				
Fixed assets including premises, furniture and fixtures		8,824,706,014	8,917,065,250				
Other assets		40,315,786,923	36,055,297,579				
Non - banking assets Total assets		220,500,640 465,045,501,072	220,500,640				
Total assets		465,045,501,072	433,409,661,350				
LIABILITIES AND CAPITAL							
Liabilities Borrowings from other banks, financial institutions and a	ents	84,179,465,569	77,079,066,963				
Deposits and other accounts	2000 P						
Current / Al-wadeeah current deposits		59,848,827,128 8,070,374,724	48,674,553,200 17,107,305,200				
Savings bank / Mudaraba savings deposits		68,287,744,259	64,680,744,665				
Term deposits / Mudaraba term deposits Bearer certificate of deposit		148,076,324,113	135,378,862,054				
Other deposits							
		284,283,270,224	265,841,465,120				
Other liabilities		62,721,401,648	58,184,526,755				
Total liabilities Capital / Shareholders' equity		431,184,137,440	401,105,058,838				
Paid up capital		11,322,834,770	11,322,834,77				
Share premium Statutory reserve		1,211,881,786 10,353,413,584	1,211,881,780 10,353,413,584				
Revaluation gain / (loss) on investments		169,048,827	54,692,410				
Revaluation reserve Foreign currency translation gain		1,441,619,025 124,658,121	1,555,128,31: 98,758,78				
Other reserve		+					
Surplus in profit and loss account / Retained earnings Total Shareholders' equity		9,237,907,519 33,861,363,632 465,045,501,072	7,707,892,860				
Total liabilities and Shareholders' equity		465,045,501,072	433,409,661,350				
OFF - BALANCE SHEET ITEMS							
Contingent liabilities Acceptances and endorsements		74,262,628,188 ]	69,160,801,021				
Letters of guarantee		41,136,251,759	36,942,173,730				
Irrevocable letters of credit Bills for collection		29,898,992,356 14,017,362,605	37,867,388,098 14,697,739,443				
Other contingent liabilities			-				
Other commitments		159,315,234,908	158,668,102,292				
Documentary credits and short term trade -related transactions		*********	999 440 00				
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities		4,364,844,642	773,449,55				
Undrawn formal standby facilities, credit lines and other commitm	nents						
Liabilities against forward purchase and sale		4,364,844,642	773,449,556				
Total Off-Balance Sheet Items including contingent liabilit	les	163,680,079,550	159,441,551,848				
sd/-	sd/-		sd/-				
Company Secretary Chief	Financial Officer		Managing Director				
			60				
sd/-			sd/-				

The details of the published 3rd Quarter financial statements are available in the web-site of the company.

Chief Financial Officer

#### for the period from 01 January to 30 September 2023 17,618,760,849 13,056,130,464 6,257,870,142 4,684,513,472 (10,817,488,563) (6,872,479,980) (3,878,772,734) (2,509,701,566) Interest income / profit on investments Interest / profit paid on deposits, borrowings, etc. Net interest / net profit on investments 6,801,272,286 6.183,650,484 2,379,097,409 2.174.811.506 3,784,982,165 2,882,926,124 1,389,279,763 Investment income (19,332,232) 242,221,399 Commission, exchange and brokerage 1,491,518,782 2.114.887.233 413.987.902 Other operating income Total operating income (A) 13,005,517,236 11,975,101,889 4,599,404,689 3,786,980,436 3,704,170,824 1.152,936,390 Salaries and allowances 3,440,794,946 1.066.766.067 Rent, taxes, insurance, electricity, etc. 476,798,348 459,825,024 Legal expenses 21,275,132 36,394,816 1,961,748 7,340,338 Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. 223,405,721 188,025,525 89,565,362 52,995,796 13,529,613 12,729,194 Directors' fees 2,923,345 3,501,519 1,536,647 808,223 1,725,000 1,138,500 Charges on loan losses Depreciation and repair of Bank's assets 549,642,654 526,091,163 185,466,216 154,617,946 Other expenses 1,086,904,545 971,671,304 377,493,653 306,480,241 Profit / (loss) before provision (C=A-B) 6,856,355,423 6,257,857,047 2,629,308,582 1,992,075,551 Provision for loans & advances Provision for diminution in value of investments 56,000,000 45.500,000 48.094,137 Total provision (D) 5,956,355,423 Total profit / (loss) before taxes (C-D) 5,157,857,047 2,329,308,582 Provision for taxation Current tax 2,910,071,062 1,959,963,753 1,125,414,814 730,449,219 Deferred tax (465,226,383) 378,479,572 (96,766,399) (84,381,704) Net profit after taxation 3,511,510,744 2,819,413,722 1,300,660,168 996,008,035 Retained earnings brought forward from previous years 3.459.418.217 9,237,907,519 6,278,831,940 7,027,056,943 4,455,426,253 Statutory reserve 9,237,907,519 6,278,831,940 7,027,056,943 4,455,426,253 3.10 2.49 sd/sd/sd/-Company Secretary Chief Financial Officer Managing Director sd/sd/-

**Profit and Loss Account** 

Statement of Changes in Equity									
for the period from 01 January to 30 September 2023									
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 2023 Changes in accounting policy / Last year's profit	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	54,692,410	98,758,787	7,707,892,860	32,304,602,512	
Balance as at 1 January 2023	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	54,692,410	98,758,787	7,707,892,860	32,304,602,512	
Surplus / deficit on account of revaluation of properties	3		5.	(113,509,290)		-		(113,509,290	
Adjustment of last year revaluation gain on investments	%	27	2	-	(31,094,028)	- 2	27	(31,094,028	
Surplus / deficit on account of revaluation of investments	9	- 8	9		145,450,446			145,450,446	
Currency translation differences						25,899,334	50	25,899,334	
Net gains and losses not recognized in the income statement	*	*	9		169,048,827	124,658,121	7,707,892,860	32,331,348,972	
Net profit for the period		**			3.53		3,511,510,744	3,511,510,744	
Cash dividend	15	- 51	8			25	(1,981,496,085)	(1,981,496,085	
Appropriation made during the year					100				
Balance as at 30 September 2023	11,322,834,770	1,211,881,786	10,353,413,584	1,441,619,025	169,048,827	124,658,121	9,237,907,519	33,861,363,632	
Balance as at 30 September 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,555,128,315	111,287,389	85,254,137	6,278,831,940	30,918,631,920	

#### Consolidated Cash Flow Statement for the period from 01 January to 30 September 2023

	for the period from 0.1 January to 30 September 2023						
	(material constant)	Amount in Taka					
1	Particulars	Jan-Sep-2023	Jan-Sep-2022				
A)	Cash flows from operating activities						
	Interest receipts in cash	19,588,255,209	15,745,385,635				
	Interest payments	(9,314,789,766)	(6,121,202,842)				
	Dividend receipt	188.882,523	156,864,620				

Fees and commission receipts in cash Recoveries of loans previously written off 392,838,881 (3,896,640,064) 139,786,077 (3,599,502,751) Cash payments to employees Cash payments to suppliers (644,586,176) (601,805,091) Cash payments to suppliers
Income taxes paid
Receipts from other operating activities
Payments for other operating activities (Restated)
Cash generated from operating activities before
changes in operating assets and liabilities (2,350,054,171) 889,995,763 (1,723,968,896) 1,409,036,314 6,019,606,546

Increase / (decrease) in operating assets and liabilities Loans and advances to customers

Loans and advances to customers Other assets Deposits from other banks / borrowings Deposits from customers Other liabilities account of customers Other liabilities Net cash from operating activities

B) Cash flows from investing activities Payments for purchases of securities (Shares) Proceeds from sale of securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities C) Cash flows from financing activities Redemption of Prime Bank sub-ordinated bond Dividend paid

Net cash used in financing activities

Net increase / (decrease) in cash and cash equivalents (A+ B + C) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the period (D+E+F)

Cash and cash equivalents at end of the period Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions Prize bonds

22,946,687,280 24,278,294,965 28,265,687,613 24,005,576,565 4,591,315,468 5,124,763,376 5,337,249,667 6,011,859,886 3,240,100 **24,005,576,565** 

(20,666,690,124)

(407,313,211)

(1,400,000,000)

1,310,923,002

20,684,683

(20,666,690,124) (4,925,510,579) (5,123,938,447) (27,218,631,579) (452,188,206) (287,792,837) (6,101,277,144 13,721,674,957 27,747,184,121 (9,036,930,478) 8,191,073,348 476,607,628 (127,793,487) (954,678,362) (3,899,431,830) 5,064,928,184 1,230,380,457

(372,509,098) (1,690,332,637)

(524,893,109)

(1,900,000,000)

(4,341,448,265)

Managing Director

sd/-

sd/-

sd/-

81,337,217

sd/-Dated, 18 October 2023

### Cash Flow Statement

for the period from 01 January to 30 September 2023

	Post de la company de la compa	Amount	in Taka
	Particulars	Jan-Sep-2023	Jan-Sep-2022
A)	Cash flows from operating activities		
	Interest receipts in cash	19,150,580,856	15,275,881,955
	Interest payments	(9,065,198,894)	(5,928,597,993)
	Dividend receipt	188,882,523	156,864,620
	Fees and commission receipts in cash	1,491,518,782	2,114,887,233
	Recoveries of loans previously written off		
		392,838,881	139,786,077
	Cash payments to employees	(3,755,924,653)	(3,456,570,737)
	Cash payments to suppliers	(641,368,130)	(597,908,142)
	Income taxes paid	(1,723,968,896)	(2,350,054,171)
	Receipts from other operating activities	1,357,531,590	708,699,514
	Payments for other operating activities (Restated)	(1,559,757,952)	(1,343,180,395)
	Cash generated from operating activities before		
	changes in operating assets and liabilities	5,835,134,108	4,719,807,960
	Increase / (decrease) in operating assets and liabilities	100 00 10	F125 No. 172
	Purchase/sale of trading securities (BillyBonds)	(20,666,690,124)	(4,925,510,579)
	Loans and advances to customers	(5,820,737,115)	(27,695,811,615)
	Other assets		
		(426,598,223)	(301,476,332)
	Deposits from other banks / borrowings	6,665,894,804	14,496,504,225
	Deposits from customers	27,747,184,121	6,747,348,368
	Other liabilities account of customers	(9,036,930,478)	8,191,073,348
	Other liabilities	535,797,006	(136,210,492)
		(1,002,080,008)	(3,624,083,077)
	Net cash from operating activities	4,833,054,101	1,095,724,883
8)	Cash flows from investing activities		
9)	Payments for purchases of securities (Shares)		(1,095,144,063)
	Proceeds from sale of securities	243,542,220	(1,033,144,003)
			(500 434 000)
	Purchase of property, plant and equipment	(399,365,588)	(508,424,089)
	Proceeds from sale of property, plant and equipment	(455.033.350)	1,219,498
	Net cash used in investing activities	(155,823,368)	(1,602,348,654)
C)	Cash flows from financing activities Redemption of Prime Bank sub-ordinated bond	(1,400,000,000)	(1,900,000,000)
	Dividend paid		
		(1,981,496,085)	(1,981,496,085)
	Net cash used in financing activities	(3,381,496,085)	(3,881,496,086)
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	1,295,734,647	(4,388,119,857)
E)		25,899,334	65,132,729
F)	Cash and cash equivalents at beginning of the year	22,528,102,791	28,004,586,417
G)	Cash and cash equivalents at end of the period (D+E+F)	23,849,736,771	23,681,599,289
	Cash and cash equivalents at end of the period		7 - 1
	Cash in hand (including foreign currencies)	4,570,032,725	5,115,061,914
	Balance with Bangladesh Bank and its agent bank (s)		
	(including foreign currencies)	14,346,707,830	12,865,713,203
	Balance with other banks and financial institutions	4,929,974,216	5,697,584,073
	Prize bonds	3,022,000	3,240,100
	FINAL SPANIES		
		23,849,736,771	23,681,599,289

Chief Financial Officer Managing Director Company Secretary Dated, 18 October 2023

sd/-

## Notes to the Financial Statements

as at and for the period ended 30 September 2023

Principal activities
The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its trenches and 5Hz centers/ branches in Bangladesh. The Bank also provides off-shore benking services through its 3 (Three) OFf-shore Banking Units (OBU).

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 the Income Tax Act 2023.

2.5 The consolidated financial statements have been prepared for the period ended on 30 September 2023 in accordance with international Accounting Standard (1AS)-27, "Separata Financial Statements" and International Financial Reporting Standard (1PS)-30, "Consolidated Financial Statements".

2.6 The financial statements were approved by the Board of Directors on 18 October 2023.

sd/-

sd/-

2.7 General

3) These financial statements are presented in Talox, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Take. Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's presentation.

Amount in Taka 30 Sep 2023 30 Sep 2022 Bharsholders' Equity
Policy to control
Policy to control
Policy to control
Settulary receive
Bevelution gain / (bask) an investments
Revelution reserve
Puregai currency translation gain
Bupta in a profit and loss acquirit, / Retained servings Earning Per Share (EPS) has been calculated Calculation of EPS Profit Shares (Social Profit Shares (Social Profit Shares (Social Profit Shares (Social) Profit Shares (Social) Weighted sweege number of share Earnings per share (Social) Earnings per share (Consolidated) S Calculation of Net Asset value per Share (NAVPS) Shareholders' Equity (Soto) Shareholders' Equity (Consolidated)

33,661,363,632 33,681,414,306 1,132,283,477 29,93 29,78 Calculation of Net Cash Flow Per Share (NOCFPS) Net Cash from Obershing Albertess (Stolo Weighted Swerzage chamber of share Weighted swerzage chamber of share Net operating cash flow por share (Solo) Net operating cash flow per share (Consolidated) P. Reconciliation of statement a Frofit before provision. Adjustment for root cash items. Depreciation on fitted asset. Impairment of fixed assets. Americation on software. 374,689,592 32,017,807 82,992,258 Recovery of writer-off hash Accounts Receivable Accounts Receivable Condend Receivable Sain on sale of asset Lase on sale of select Prime Baris, Pountainton (%,000,000) (38,224,216) 146,522,752 209.109.429 Changes in operating assets Changes in loons & advances Changes in deposit and other ad Changes in investment. Changes in borrowings Changes in other assets Changes in other leastiff. (5,820,737,119) 18,710,253,643 (20,666,600,124) 6,665,894,804 (426,696,223) (27,698,811,618) 14,938,421,716 (4,928,516,579) 14,496,504,779

Income Tax Paid Not cash flows from ope Significant deviations between financial statements of Q3'2023 and financial statements Q3'2022: Following significant deviations observed during the period ended 30 September 2023 compared to the same period of last year: Met Interest Income (Consolidated) increased by BDT 53 crore Interest income of the bank increased by BDT 451 crore due to increase of be On the contany, interest expense of the bank size increased by BDT 398 cror cost. Both the above changes ultimately resulted increase of net interest size 3rd quarter anded on 30 September 2023 compared to the corresponding be

Commission, exchange and brokerage (Consolidated) decreased by BDT 65 crore
Consolidated commission, exchange and brokerage income decreased during this period due to decrease of trade business and exchange income of the bank.

housiness and exchange income of the bank.

Net Profit after Tax (Consolidated) increased by BDT 66 crore

Increase of both net interest income and investment income ultimately contributed to increase of consolidated net profit
after tax within resulting increased of consolidated Net Profit after tax (NPAT) by Taka 66 crore.

Barnings Per Share (Consolidated) increased by BDT 0.58

Earnings Per share (EPS) or consolidated basis increased by BDT 0.58

Earnings Per share (EPS) or consolidated basis increased by BDT 3.38

Net Operating Cash Flow Per Share (Consolidated) increased by BDT 3.38

Consolidated net operating cash flow per share increased by BDT 3.38 mainly due to increase of operating income, increase of deposit and decrease of lears and advances during the period ended 30 September 2023 compared to the same period of last year.

Head Office: Adamjee Court Annex Building-2, 119-120, Motijheel C/A, Dhaka-1000, Bangladesh. PABX: 223387265, 223390747-8, Fax: 880-2-55068685, e-mail: info@primebank.com.bd