

Prime Bank PLC.

**Interim Financial Statements
as at and for the period ended 31 March 2025**

Prime Bank PLC.
Consolidated Balance Sheet (Unaudited)
as at 31 March 2025

Particulars	Notes	Amount in Taka	
		31 Mar 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		5,277,169,656	7,266,619,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		18,985,428,177	21,931,474,479
		24,262,597,833	29,198,093,645
Balance with other banks and financial institutions	4		
In Bangladesh		2,981,065,830	1,254,715,478
Outside Bangladesh		17,548,902,525	3,192,238,640
		20,529,968,355	4,446,954,118
Money at call on short notice	5	-	-
Investments	6		
Government		143,607,936,185	125,017,853,880
Others		8,291,717,285	8,444,712,002
		151,899,653,470	133,462,565,882
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	330,672,542,273	338,888,925,130
Bills purchased and discounted	8	5,560,696,167	5,220,854,112
		336,233,238,440	344,109,779,242
Fixed assets including premises, furniture and fixtures	9	7,561,246,302	7,152,438,441
Other assets	10	35,626,265,130	31,604,257,006
Non - banking assets	11	220,500,640	220,500,640
Total assets		576,333,470,170	550,194,588,975
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	107,218,045,999	92,086,639,640
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		73,756,806,922	75,618,712,220
Bills payable		3,276,182,276	2,955,152,335
Savings bank / Mudaraba savings deposits		76,582,112,005	76,921,221,332
Term deposits / Mudaraba term deposits		214,300,027,891	203,156,738,238
Bearer certificate of deposit		-	-
Other deposits		-	-
		367,915,129,094	358,651,824,125
Other liabilities	14	62,202,779,319	60,883,397,893
Total liabilities		537,335,954,412	511,621,861,658
Capital / Shareholders' equity			
Paid -up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	64	63
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	494,250,568	179,163,243
Foreign currency translation gain	19	161,907,345	163,808,183
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	15,425,224,753	15,313,622,801
Total Shareholders' equity		38,997,515,758	38,572,727,318
Total liabilities and Shareholders' equity		576,333,470,170	550,194,588,975

Particulars	Notes	Amount in Taka	
		31 Mar 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	78,948,865,157	70,769,969,596
Letters of guarantee	21.2	42,656,636,908	46,201,751,040
Irrevocable letters of credit	21.3	50,927,281,913	49,842,056,273
Bills for collection	21.4	18,113,491,979	17,709,759,383
Other contingent liabilities		-	-
		190,646,275,957	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		41,761,205,400	17,593,842,261
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		41,761,205,400	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		232,407,481,357	202,117,378,554

Sd/-

Company Secretary

Sd/-

Acting Chief Financial Officer

Sd/-

Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2025

Prime Bank PLC.
Consolidated Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2025

Particulars	Notes	Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
Interest income / profit on investments	22	8,421,988,174	6,957,238,066
Interest / profit paid on deposits, borrowings, etc.	24	(6,749,194,543)	(4,470,764,348)
Net interest / net profit on investments		1,672,793,631	2,486,473,718
Investment income	25	3,547,068,199	1,925,782,626
Commission, exchange and brokerage	26	952,016,030	754,872,391
Other operating income	27	285,430,881	289,295,604
Total operating income (A)		6,457,308,741	5,456,424,339
Salaries and allowances	28	1,709,528,405	1,477,291,991
Rent, taxes, insurance, electricity, etc.	29	142,339,981	127,553,160
Legal expenses	30	37,751,719	10,748,036
Postage, stamp, telecommunication, etc.	31	78,229,280	25,994,836
Stationery, printing, advertisements, etc.	32	94,764,213	98,808,063
Managing Director's salary and fees	33	5,644,999	5,145,200
Directors' fees	34	1,062,336	1,329,031
Auditors' fees	35	1,100,729	860,564
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	256,306,577	268,736,404
Other expenses	38	568,973,321	528,181,826
Total operating expenses (B)		2,895,701,560	2,544,649,111
Profit / (loss) before provision (C=A-B)		3,561,607,181	2,911,775,228
Provision for loans & advances	39	65,000,000	(30,000,000)
Provision for diminution in value of investments	39	104,899,099	136,442,193
Provision for impairment of client margin loan	39	(187,389)	1,493,955
Other provisions	39	345,000,000	305,000,000
Total provision (D)		514,711,710	412,936,148
Total profit / (loss) before taxes (C-D)		3,046,895,471	2,498,839,080
Provision for taxation:			
Current tax	40	1,182,229,247	1,210,765,315
Deferred tax		(227,909,556)	(30,490,022)
Net profit after taxation		954,319,691	1,180,275,294
Retained earnings brought forward from previous year	20.1	2,092,575,780	1,318,563,786
		13,332,648,977	10,234,623,542
		15,425,224,757	11,553,187,328

Particulars	Notes	Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
Appropriations			
Statutory reserve		-	-
Non controlling interest		4	2
General reserve		-	-
		<u>4</u>	<u>2</u>
Retained surplus	20	<u>15,425,224,753</u>	<u>11,553,187,327</u>
Earnings per share (EPS)	41	<u>1.85</u>	<u>1.16</u>

Sd/-

Company Secretary

Sd/-

Acting Chief Financial Officer

Sd/-

Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2025

Prime Bank PLC.
Consolidated Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2025

Particulars	Amount in Taka	
	Jan-Mar-2025	Jan-Mar-2024
A) Cash flows from operating activities		
Interest receipts in cash	10,923,265,967	8,034,843,881
Interest payments	(6,288,342,826)	(3,935,701,698)
Dividend receipt	19,306,506	16,941,142
Fees and commission receipts in cash	952,016,030	754,872,391
Recoveries of loans previously written off	123,950,134	71,617,519
Cash payments to employees	(2,190,272,496)	(1,311,999,193)
Cash payments to suppliers	(281,391,589)	(263,221,496)
Income taxes paid	(909,255,863)	(570,971,277)
Receipts from other operating activities	458,885,593	815,503,263
Payments for other operating activities	(713,603,190)	(627,330,754)
Cash generated from operating activities before changes in operating assets and liabilities	2,094,558,267	2,984,553,778
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(14,713,923,351)	(14,002,375,030)
Loans and advances to customers	7,797,032,848	6,092,968,363
Other assets	(2,034,658,221)	15,860,134
Deposits from other banks / borrowings	15,208,643,727	2,701,503,730
Deposits from customers	6,468,545,133	10,991,426,946
Other liabilities account of customers	321,029,940	(10,920,226,368)
Other liabilities	68,471,721	784,520,884
	13,115,141,798	(4,336,321,342)
Net cash from operating activities	15,209,700,065	(1,351,767,564)
B) Cash flows from investing activities		
Proceeds from sale of securities	-	4,497,331
Payments for purchases of securities	(3,405,283,873)	-
Purchase of property, plant and equipment	(646,641,551)	(47,864,965)
Proceeds from sale of property, plant and equipment	570,866	15,067,686
Net cash used in investing activities	(4,051,354,559)	(28,299,948)
C) Cash flows from financing activities		
Dividend paid	-	-
Net cash used in financing activities	-	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	11,158,345,506	(1,380,067,512)
E) Effects of exchange rate changes on cash and cash equivalents	(1,378,579)	722,489
F) Cash and cash equivalents at beginning of the year	33,648,408,763	34,369,010,039
G) Cash and cash equivalents at end of the period (D+E+F)	44,805,375,688	32,989,665,016
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3)	5,277,169,656	5,908,930,919
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	18,985,428,177	14,131,611,965
Balance with other banks and financial institutions (note-4)	20,529,968,355	12,946,336,831
Prize bonds (note-6a)	12,809,500	2,785,300
	44,805,375,688	32,989,665,016

Sd/-

 Company Secretary

Sd/-

 Acting Chief Financial Officer

Sd/-

 Chief Executive Officer

Sd/-

 Director

Sd/-

 Chairman

Dated , 24 April 2025

Prime Bank PLC.
Consolidated Statement of Changes in Equity (Unaudited)
for the period from 01 January to 31 March 2025

Amount in Taka

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
Balance as at 1 January 2025	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	179,163,243	163,808,183	15,313,622,801	38,572,727,318
Adjustment of last year revaluation gain on investments	-	-	-	-	-	(1,250,886,295)	-	-	(1,250,886,295)
Adjustment of off-shore banking units	-	-	-	-	-	233,762	-	-	233,762
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	1,565,739,859	-	-	1,565,739,858
Currency translation differences	-	-	-	-	-	-	(1,900,838)	522,256	(1,378,581)
Net profit for the period	-	-	-	-	-	-	-	2,092,575,780	2,092,575,780
Cash dividend transferred to dividend payable account	-	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Minority interest	-	-	-	-	1	-	-	-	1
Balance as at 31 March 2025	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	64	494,250,568	161,907,345	15,425,224,753	38,997,515,758
Balance as at 31 March 2024 (Restated)	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	62	117,982,333	121,635,301	11,629,920,014	34,785,670,738

Sd/-

Company Secretary

Sd/-

Acting Chief Financial Officer

Sd/-

Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2025

Prime Bank PLC.
Balance Sheet (Unaudited)
as at 31 March 2025

Particulars	Notes	Amount in Taka	
		31 Mar 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	3a		
Cash in hand (including foreign currencies)		5,221,153,201	7,238,222,800
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		18,985,428,177	21,931,474,479
		24,206,581,378	29,169,697,279
Balance with other banks and financial institutions	4a		
In Bangladesh		2,402,647,836	770,435,916
Outside Bangladesh		17,274,459,369	2,896,602,385
		19,677,107,205	3,667,038,301
Money at call on short notice	5	-	-
Investments	6a		
Government	4	141,846,183,460	123,897,698,793
Others		5,751,653,883	5,712,813,953
		147,597,837,343	129,610,512,746
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	333,192,889,369	341,333,565,942
Bills purchased and discounted	8a	2,487,781,625	2,124,011,581
		335,680,670,994	343,457,577,523
Fixed assets including premises, furniture and fixtures	9a	7,397,351,153	6,976,553,047
Other assets	10a	38,986,436,560	35,016,572,684
Non - banking assets	11	220,500,640	220,500,640
Total assets		573,766,485,273	548,118,452,220
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	105,632,948,458	90,893,119,786
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		74,027,297,451	75,828,699,185
Bills payable		3,276,182,276	2,955,152,335
Savings bank / Mudaraba savings deposits		76,582,112,005	76,921,221,332
Term deposits / Mudaraba term deposits		214,321,434,712	203,163,234,249
Bearer certificate of deposit		-	-
Other deposits		-	-
		368,207,026,444	358,868,307,100
Other liabilities	14a	60,759,841,785	59,549,493,410
Total liabilities		534,599,816,687	509,310,920,298
Capital / Shareholders' equity			
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	18	388,922,135	80,256,510
Foreign currency translation gain	19a	161,621,536	161,343,671
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	15,727,994,774	15,677,801,601
Total Shareholders' equity		39,166,668,586	38,807,531,922
Total liabilities and Shareholders' equity		573,766,485,273	548,118,452,220

Particulars	Notes	Amount in Taka	
		31 Mar 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	78,948,865,157	70,769,969,596
Letters of guarantee	21a.2	42,656,636,908	46,201,751,040
Irrevocable letters of credit	21a.3	50,927,281,913	49,842,056,273
Bills for collection	21a.4	18,113,491,979	17,709,759,383
Other contingent liabilities		-	-
		190,646,275,957	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		41,761,205,400	17,593,842,261
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		41,761,205,400	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		232,407,481,357	202,117,378,554

Sd/-

Company Secretary

Sd/-

Acting Chief Financial Officer

Sd/-

Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2025

Prime Bank PLC.
Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2025

Particulars	Notes	Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
Interest income / profit on investments	23	8,329,365,567	6,879,759,445
Interest / profit paid on deposits, borrowings, etc.	24a	(6,747,402,453)	(4,451,752,123)
Net interest / net profit on investments		1,581,963,114	2,428,007,322
Investment income	25a	3,511,665,532	1,914,868,360
Commission, exchange and brokerage	26a	878,600,185	689,600,726
Other operating income	27a	280,531,944	282,640,804
Total operating income (A)		6,252,760,775	5,315,117,212
Salaries and allowances	28a	1,650,261,178	1,424,632,192
Rent, taxes, insurance, electricity, etc.	29a	136,327,321	121,097,289
Legal expenses	30a	36,964,955	10,081,618
Postage, stamp, telecommunication, etc.	31a	75,593,461	23,493,505
Stationery, printing, advertisements, etc.	32a	93,623,768	98,033,167
Managing Director's salary and fees	33	5,644,999	5,145,200
Directors' fees	34a	960,836	1,241,031
Auditors' fees	35a	575,000	574,999
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	242,118,660	256,998,266
Other expenses	38a	542,524,564	371,215,839
Total operating expenses (B)		2,784,594,742	2,312,513,105
Profit / (loss) before provision (C=A-B)		3,468,166,032	3,002,604,106
Provision for loans & advances	39a	65,000,000	(30,000,000)
Provision for diminution in value of investments	39a	90,000,000	100,000,000
Other provisions	39a	345,000,000	305,000,000
Total provision (D)		500,000,000	375,000,000
Total profit / (loss) before taxes (C-D)		2,968,166,032	2,627,604,106
Provision for taxation			
Current tax	40a	1,158,529,020	1,198,700,947
Deferred tax		(222,052,245)	(26,856,570)
		936,476,775	1,171,844,377
Net profit after taxation		2,031,689,257	1,455,759,729
Retained earnings brought forward from previous years	20.1a	13,696,305,516	10,484,036,522
		15,727,994,774	11,939,796,251

Particulars	Notes	Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus	20a	<u>15,727,994,774</u>	<u>11,939,796,251</u>
Earnings per share (EPS)	41a	<u>1.79</u>	<u>1.29</u>

Sd/-
Company Secretary

Sd/-
Acting Chief Financial Officer

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2025

Prime Bank PLC.
Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2025

Particulars	Amount in Taka	
	Jan-Mar-2025	Jan-Mar-2024
A) Cash flows from operating activities		
Interest receipts in cash	10,705,291,194	7,893,175,636
Interest payments	(6,161,198,570)	(3,852,499,849)
Dividend receipt	19,306,506	16,941,142
Fees and commission receipts in cash	878,600,185	689,600,726
Recoveries of loans previously written off	123,950,134	71,617,519
Cash payments to employees	(2,131,005,269)	(1,259,339,394)
Cash payments to suppliers	(280,251,145)	(262,446,599)
Income taxes paid	(909,255,863)	(570,971,277)
Receipts from other operating activities	418,583,987	797,934,196
Payments for other operating activities	(677,091,960)	(460,367,581)
Cash generated from operating activities before changes in operating assets and liabilities	1,986,929,201	3,063,644,519
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(14,072,325,712)	(14,014,788,005)
Loans and advances to customers	7,776,906,529	6,566,466,076
Other assets	(1,913,533,863)	(163,464,193)
Deposits from other banks / borrowings	14,737,587,251	2,212,855,601
Deposits from customers	6,468,545,133	10,991,426,946
Other liabilities account of customers	321,029,940	(10,920,226,368)
Other liabilities	(6,152,006)	867,565,563
	13,312,057,272	(4,460,164,380)
Net cash from operating activities	15,298,986,471	(1,396,519,862)
B) Cash flows from investing activities		
Payments for purchases of securities	(3,597,118,520)	-
Purchase of property, plant and equipment	(646,315,180)	(47,621,478)
Proceeds from sale of property, plant and equipment	570,866	15,067,686
Net cash used in investing activities	(4,242,862,834)	(32,553,792)
C) Cash flows from financing activities		
Dividend paid	-	-
Net cash used in financing activities	-	-
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)	11,056,123,637	(1,429,073,654)
E) Effects of exchange rate changes on cash and cash equivalents	277,865	-
F) Cash and cash equivalents at beginning of the year	32,840,096,580	33,903,137,450
G) Cash and cash equivalents at end of the period (D+E+F)	43,896,498,083	32,474,063,796
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3a)	5,221,153,201	5,858,569,073
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3a)	18,985,428,177	14,131,611,965
Balance with other banks and financial institutions (note-4a)	19,677,107,205	12,481,097,458
Prize bonds (note-6a)	12,809,500	2,785,300
	43,896,498,083	32,474,063,796

Sd/-

Company Secretary

Sd/-

Acting Chief Financial Officer

Sd/-

Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2025

Prime Bank PLC.
Statement of Changes in Equity (Unaudited)
for the period from 01 January to 31 March 2025

Amount in Taka

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
Balance as at 1 January 2025	11,322,834,770	1,211,881,786	10,353,413,584	80,256,510	161,343,671	15,677,801,601	38,807,531,922
Adjustment of last year revaluation gain on investments	-	-	-	(1,250,886,295)	-	-	(1,250,886,295)
Surplus / deficit on account of revaluation of investments	-	-	-	1,559,318,160	-	-	1,559,318,160
Currency translation differences	-	-	-	-	277,865	-	277,865
Net profit for the period	-	-	-	-	-	2,031,689,257	2,031,689,257
Cash dividend transferred to dividend payable account	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Balance as at 31 March 2025	11,322,834,770	1,211,881,786	10,353,413,584	388,922,135	161,621,536	15,727,994,774	39,166,668,586
Balance as at 31 March 2024 (Restated)	11,322,834,770	1,211,881,786	10,353,413,584	35,490,480	121,676,110	12,016,528,937	35,061,825,668

Sd/-

 Company Secretary

Sd/-

 Acting Chief Financial Officer

Sd/-

 Chief Executive Officer

Sd/-

 Director

Sd/-

 Chairman

Dated , 24 April 2025

Notes to the Financial Statements
as at and for the period ended 31 March 2025

1 Status of the bank

Prime Bank PLC. ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the Company at 89 Gulshan Avenue, Gulshan, Dhaka-1212. It commenced its banking business with one branch on April 17, 1995 under the license issued by Bangladesh Bank. At present, the Bank has 147 (One Hundred Forty Seven) branches including 18 (Eighteen) SME Centres/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 147 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 (OBUs), 5 (Five) Sub-branches, 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 centers/ 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 interim financial statements are same as that were applied in its last annual financial statements of 31 December 2024. The consolidated financial statements included 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 financial statements for the first quarter ended on 31 March 2025 have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Bangladesh Securities and Exchange Commission Rules 2020, and following the provisions of International Financial Reporting Standards (IFRS) and all other International Accounting Standards (IAS) 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 the Income Tax Act 2023.

2.5 The consolidated financial statements have been prepared for the period ended on 31 March 2025 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

2.6 The financial statements were approved by the Board of Directors on 24 April 2025.

2.7 General

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

		Amount in Taka	
		31 Mar 2025	31 Dec 2024
3 Consolidated cash			
i Cash in hand			
Prime Bank PLC. (note-3a.1)	5,221,153,201	7,238,222,800	
Prime Bank Investment Limited	33,242	41,848	
Prime Bank Securities Limited	12,050	35,692	
Prime Exchange Co. Pte. Ltd., Singapore	55,971,164	28,318,826	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	5,277,169,656	7,266,619,166	
ii Balance with Bangladesh Bank and its agent bank(s)			
Prime Bank PLC. (note-3a.2)	18,985,428,177	21,931,474,479	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	18,985,428,177	21,931,474,479	
	24,262,597,833	29,198,093,645	
3a Cash of the Bank			
3a.1 Cash in hand			
In local currency	4,969,175,338	7,006,500,775	
In foreign currency	251,977,863	231,722,025	
	5,221,153,201	7,238,222,800	
3a.2 Balance with Bangladesh Bank and its agent bank(s)			
In local currency	17,167,648,452	19,466,625,393	
In foreign currency	1,618,250,104	1,208,438,608	
	18,785,898,556	20,675,064,000	
Sonali Bank as agent of Bangladesh Bank (Local currency)	199,529,621	1,256,410,479	
	18,985,428,177	21,931,474,479	
	24,206,581,378	29,169,697,279	
4 Consolidated balance with other banks and financial institutions			
In Bangladesh			
Prime Bank PLC. (note-4a)	2,402,647,836	770,435,916	
Prime Bank Investment Limited	256,400,670	156,295,562	
Prime Bank Securities Limited	613,914,674	544,466,976	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	3,272,963,179	1,471,198,454	
Less: Inter-company transaction	291,897,350	216,482,976	
	2,981,065,830	1,254,715,478	
Outside Bangladesh			
Prime Bank PLC. (note-4a)	17,274,459,369	2,896,602,385	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	152,504,389	191,194,611	
PBL Exchange (UK) Ltd.	13,138,489	12,589,818	
PBL Finance (Hong Kong) Limited	108,800,277	91,851,826	
	17,548,902,525	3,192,238,640	
	20,529,968,355	4,446,954,118	
4a Balance with other banks and financial institutions of the Bank			
In Bangladesh (note-4a.1)	2,402,647,836	770,435,916	
Outside Bangladesh	17,274,459,369	2,896,602,385	
	19,677,107,205	3,667,038,301	

**4a.1 In Bangladesh
Current account**

Agrani Bank PLC., Principal Branch, Dhaka
Agrani Bank PLC., Mirzapur Branch, Mirzapur
The City Bank PLC., Dhaka
Islami Bank BD PLC., Local Office, Dhaka
Janata Bank PLC., Local Office, Dhaka
Janata Bank PLC., Ishwardi Branch
National Bank PLC., Ranqpur Branch
Sonali Bank PLC., Ranqpur Branch
Sonali Bank PLC., Local Office, Dhaka
Sonali Bank PLC., Narayanqanj
Sonali Bank PLC., Faridpur Branch, Faridpur
Sonali Bank PLC., Narsingdi Branch
Standard Chartered Bank, Bangladesh
Off-shore Banking Units

Less: Off-shore Banking Units

Special notice deposit accounts

Agrani Bank PLC., Principal Branch, Dhaka
Agrani Bank PLC., Takerhat Branch
ICB Islamic Bank PLC., Principal Office, Motijheel, Dhaka
ICB Islamic Bank PLC., Sylhet
Dutch-Banqla Bank PLC., Local Office
Janata Bank PLC., Local Office, Dhaka
Bank Al-Falah, Motijheel Branch

Savings accounts

Al Arafah Islami Bank PLC., Dhaka
Bank Al Falah PLC., Dhaka
Social Islami Bank PLC., Principal Branch, Dhaka

Fixed deposits

Shahjalal Islami Bank PLC
The City Bank PLC.
Union Capital PLC.

Amount in Taka	
31 Mar 2025	31 Dec 2024

3,252,567	3,252,567
29,713	30,058
264,144	264,144
2,056,515	2,056,515
7,380,714	7,380,714
3,942	3,942
37,925	38,270
340,049	42,361,119
1,056,873	1,056,873
50,755	50,755
371,265	26,622,898
20,502,000	30,002,000
401,460,519	521,475,278
1,477,667,915	535,055,448
1,914,474,895	1,169,650,580
1,477,667,915	535,055,448
436,806,980	634,595,132

540,012	540,012
38,027	37,984
11,574	11,574
15,751	15,866
990,799	990,799
3,296,450	3,296,305
14,702,219	14,702,219
19,594,831	19,594,759

89,497	89,497
41,676	41,676
79,385	79,385
210,559	210,559

610,000,000	-
1,220,000,000	-
116,035,466	116,035,466
1,946,035,466	116,035,466
2,402,647,836	770,435,916

5 Money at call on short notice

-	-
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6 Consolidated investments

Government

Prime Bank PLC. (note-6a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

141,846,183,460	123,897,698,793
885,637,523	767,506,887
876,115,202	352,648,200
-	-
-	-
-	-
143,607,936,185	125,017,853,880

Others

Prime Bank PLC. (note-6a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

5,751,653,883	5,712,813,953
1,424,294,561	1,503,893,578
1,115,768,840	1,228,004,471
-	-
-	-
-	-
8,291,717,285	8,444,712,002
151,899,653,470	133,462,565,882

6a Investments of the Bank

Investment classified as per Bangladesh Bank Circular:

Held for trading (HFT)

Held to maturity (HTM)

Other securities

a) Government securities:

Government bills:

91 days treasury bills

182 days treasury bills

364 days treasury bills

30 days Bangladesh Bank bills

Government bonds:

Prize bonds

Government bonds

b) Other investments:

Al-Arafah Islami Bank PLC. (Mudaraba Subordinated Bond)

Eastern Bank PLC. (3rd Subordinated Bond)

Dutch Bangla Bank PLC. (4th Subordinated Bond)

Mutual Trust Bank PLC. (Perpetual Bond)

Beximco Green Sukuk al Istisna'a

Bongo Building Materials Limited (1st Sukuk Trust)

Shares (note-6a.1)

Amount in Taka	
31 Mar 2025	31 Dec 2024

76,750,603,545	62,416,013,204
65,082,770,414	61,478,324,590
5,764,463,383	5,716,174,953
147,597,837,343	129,610,512,746

6,893,666,169	5,888,267,644
4,652,684,640	7,274,811,317
900,342,668	3,664,070,451
12,446,693,476	16,827,149,412

12,809,500	3,361,000
129,386,680,483	107,067,188,381
129,399,489,983	107,070,549,381
141,846,183,460	123,897,698,793

210,875,000	205,250,000
512,500,000	501,250,000
1,032,575,833	1,001,050,833
877,152,778	855,902,778
409,800,000	400,800,000
194,556,595	227,039,360
2,514,193,677	2,521,520,982
5,751,653,883	5,712,813,953
147,597,837,343	129,610,512,746

6a.1 Investment in shares**Quoted**

BARAKA POWER

BATBC

BSCCL

BERGERPBL

DESCO

UNILEVERCL

UNION CAPITAL

IDLC

NATIONAL BANK PLC.

SINGER BD

UPGDCL

UTTARA BANK PLC.

46,126,653	46,126,653
1,132,121,452	1,149,159,601
57,451,813	57,451,813
34,368,643	34,368,643
19,262,511	19,262,511
7,093,115	7,093,115
8,229,938	8,229,938
8,256,150	8,256,150
27,970,098	27,970,098
103,836,021	103,836,021
96,111,263	96,111,263
37,009,980	37,009,980
1,577,837,637	1,594,875,786

From Special Fund

BEXIMCO

Total

99,999,953	99,999,953
1,677,837,590	1,694,875,739

Unquoted

Central Depository Bangladesh Limited (CDBL)

Central Counterparty Bangladesh Limited (CCBL)

Investment in SWIFT

Blue-wealth 1st Balanced Fund

Preference Share (Summit)

Golden Harvest Ice Cream Ltd

15,694,430	15,694,430
37,500,000	37,500,000
4,184,430	4,184,430
20,000,000	20,000,000
519,217,227	509,506,383
239,760,000	239,760,000
836,356,087	826,645,243
2,514,193,677	2,521,520,982

Prime Bank PLC. (note-7a)

Prime Bank Investment Limited

Prime Bank Securities Limited

Prime Exchange Co. Pte. Ltd., Singapore

PBL Exchange (UK) Ltd.

PBL Finance (Hong Kong) Limited

333,192,889,369	341,333,565,942
3,047,813,384	3,025,272,852
510,977,483	529,716,344
-	-
-	-
-	-
336,751,680,236	344,888,555,139
6,079,137,963	5,999,630,009
330,672,542,273	338,888,925,130

Less: Inter-company transactions

Consolidated bills purchased and discounted (note-8)

5,560,696,167	5,220,854,112
336,233,238,440	344,109,779,242

		Amount in Taka	
		31 Mar 2025	31 Dec 2024
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard aqaint TDR	58,636,719,259	61,657,565,982
	Cash credit / Murabaha	18,439,291,112	22,455,350,181
	Loans (General)	70,341,455,653	68,895,642,061
	House building loan	647,591,857	678,668,682
	Loan against trust receipt	9,086,061,948	7,600,112,460
	Retail loan	18,950,154,287	20,073,091,901
	Lease finance / Izara	1,015,492,960	947,765,532
	Credit card	2,692,560,454	2,508,590,501
	Hire purchases	13,773,942,257	14,358,691,027
	Other loans and advances	139,572,432,742	142,158,087,615
		333,192,889,369	341,333,565,942
	Outside Bangladesh	-	-
		333,192,889,369	341,333,565,942
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	1,703,244,949	1,595,608,082
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	784,536,676	528,403,499
		2,487,781,625	2,124,011,581
		335,680,670,994	343,457,577,523
8	Consolidated bills purchased and discounted		
	Prime Bank PLC. (note-8a)	2,487,781,625	2,124,011,581
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Honq Konq) Limited	3,072,914,542	3,096,842,532
		5,560,696,167	5,220,854,112
8a	Bills purchased and discounted		
	Payable in Bangladesh	1,703,244,949	1,595,608,082
	Payable outside Bangladesh	784,536,676	528,403,499
		2,487,781,625	2,124,011,581
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank PLC. (note-9a)	7,397,351,153	6,976,553,047
	Prime Bank Investment Limited	60,677,040	64,405,713
	Prime Bank Securities Limited	68,018,575	73,186,293
	Prime Exchange Co. Pte. Ltd., Singapore	35,199,534	38,293,387
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Honq Konq) Limited	-	-
		7,561,246,302	7,152,438,441
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	2,256,940,593	2,256,940,593
	Building	1,724,817,577	1,724,817,577
	Capital work in progress (Building)	917,934,130	498,435,437
	Furniture and fixtures	1,218,596,561	1,187,503,635
	Capital work in progress (Furniture & Fixtures)	109,894,064	33,153,347
	Office equipment and machinery	2,497,976,756	2,418,399,435
	Capital work in progress (Equipment)	75,400,074	78,805,046
	Vehicles	284,265,749	276,116,283
		9,085,825,504	8,474,171,352
	Less: Accumulated depreciation	3,010,610,454	2,904,450,828
		6,075,215,050	5,569,720,524
	Lease assets-Premises		
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,361,136,208	2,264,445,655
		1,180,592,805	1,277,283,359
	Intangible assets		
	Software	806,344,922	806,344,922
	Capital work in proqress (Software)	73,637,268	52,091,253
	Total Cost of intanqibles assets	879,982,189	858,436,174
	Less: Accumulated amortization	738,438,892	728,887,010
		141,543,297	129,549,164
		7,397,351,153	6,976,553,047

Amount in Taka	
31 Mar 2025	31 Dec 2024

10 Consolidated other assets

Prime Bank PLC. (note-10a)
Less: Investment in Prime Bank Investment Limited (note-10a.5)
Less: Investment in Prime Bank Securities Limited (note-10a.5)
Less: PBIL investment in Prime Bank Securities Ltd.(below)
Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)
Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)

38,986,436,560	35,016,572,684
(2,999,999,940)	(2,999,999,940)
(950,000,000)	(950,000,000)
(50,000,000)	(50,000,000)
(56,352,624)	(56,352,624)
(10,993,235)	(10,993,235)
(34,365,722)	(34,365,722)

34,884,725,039 **30,914,861,163**

Prime Bank Investment Limited (investment in PBSL)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

50,000,000	50,000,000
533,387,884	516,268,737
501,122,421	447,771,146
11,319,654	10,764,222
743,525	712,475
101,615,238	51,547,783

1,198,188,721 **1,077,064,363**

Less: Inter-company transactions

456,648,630	387,668,519
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35,626,265,130 **31,604,257,006**

10a Other assets of the Bank

Stationery and stamps
Exchange adjustment account
Investment in subsidiary (note-10a.4)
Prepaid expenses
Interest / profit receivable on loan (note-10a.1)
Interest receivable on Govt. securities (note-10a.1)
Dividend receivable
Other interest receivable
Advance deposits and advance rent
Prepaid expenses against house furnishing
Balance with PBSL
Suspense account (note -10a.2)
Encashment of PSP / BSP
Advance income tax paid (note-10a.5)
Deferred Tax assets (note -10a.6)
Credit card & ATM Card
Sundry assets (note -10a.3)

48,649,029	48,702,392
84,108,187	28,226,249
4,051,711,521	4,051,711,521
214,351,369	164,754,701
2,789,892,793	2,845,077,023
2,819,533,903	1,787,396,455
3,107,279	5,908,188
138,219,318	140,122,288
128,503,450	86,236,788
20,347,424	19,125,848
346,083,718	328,071,206
881,628,613	445,976,815
15,483,295	12,016,851
20,932,430,531	20,023,174,668
4,234,241,394	4,012,189,148
144,212,025	399,600,373
2,133,932,713	618,282,172

38,986,436,560 **35,016,572,684**

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
Others

14,971,240	14,971,240
2,118,961,472	603,310,931

2,133,932,713 **618,282,172**

10a.4 Investment in subsidiaries

Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

2,999,999,940	2,999,999,940
950,000,000	950,000,000
10,993,235	10,993,235
56,352,624	56,352,624
34,365,722	34,365,722

4,051,711,521 **4,051,711,521**

10a.5 Advance income tax paid

Opening Balance
Add: Paid during the year
Less: Advance tax adjustment with tax provisions

20,023,174,668	15,989,612,206
909,255,863	4,033,562,462
-	-

20,932,430,531 **20,023,174,668**

10a.6 Deferred tax assets

Opening balance
Add/(Less): Net addition/(adjustment) during the year
Less: Adjustment during the year

4,012,189,148	3,476,163,980
222,052,246	536,025,168
-	-

4,234,241,394 **4,012,189,148**

Amount in Taka	
31 Mar 2025	31 Dec 2024
11,043,405,356	10,519,455,222
37.50%	37.50%
4,141,277,009	3,944,795,708

10a.6.1 Deferred tax assets on specific provision

Specific Provision for Loans and Advances
Tax rate
Deferred tax assets

10a.6.2 Deferred tax on fixed assets including RoU assets

Carrying amount
Tax base
Taxable temporary difference
Tax Rate
Deferred tax (assets)/liability

3,430,643,555	3,445,216,887
3,571,121,943	3,517,506,088
(140,478,388)	(72,289,201)
37.50%	37.50%
52,679,395	27,108,450

10a.6.3 Deferred tax on employee benefits

Opening balance
Addition during the year

40,284,990	-
-	40,284,990
40,284,990	40,284,990

11 Non-Banking Assets

Name of Parties

M/s Rima Flour Mills
M/s Ripon Motors
M/s Megna Bangla Trade
M/s Ampang Food Industries

124,438,400	124,438,400
51,902,240	51,902,240
18,399,360	18,399,360
25,760,640	25,760,640
220,500,640	220,500,640

The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total 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 reports of independent valuers.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank PLC. (note-12a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

105,632,948,458	90,893,119,786
2,375,145,928	2,316,550,155
2,343,831,588	1,937,063,145
927,431	898,268
-	-
2,944,330,557	2,938,638,296
113,297,183,961	98,086,269,649
6,079,137,963	5,999,630,009
107,218,045,999	92,086,639,640

Less: Inter-company transactions

12a Borrowings from other banks, financial institutions and agents of the Bank

In Bangladesh (note-12a.1)
Outside Bangladesh (note-12a.2)

59,923,732,332	46,297,473,227
45,709,216,126	44,595,646,559
105,632,948,458	90,893,119,786

12a.1 In Bangladesh

Call deposits
Borrowings from other Banks and FIS
Prime Bank Subordinated Bond
Financial Sector Support Project (FSSP)
Export Development Fund (EDF)
Green Transformation Fund (GTF)
Investment Promotion & Financing Facility (IPFF)
Technology Development Fund (TDF)
Urban Building Safety Project (UBSP)
Bangladesh Bank PC (packing credit) Refinance Scheme (RFS)
Safety Retrofits and Environmental Upgrades Program (SREUP)
Refinance Scheme against Digital Loan
Refinance Scheme against Green Product
Refinance scheme against Agriculture loan
Refinance scheme against SME loan
Repo of Treasury Bills
Southeast Bank PLC.
Eastern Bank PLC.
Trust Bank PLC.
Midland Bank PLC.
Commercial Bank of Ceylon PLC

300,000,000	-
4,726,000,000	360,000,000
4,400,000,000	4,400,000,000
1,031,077,184	1,099,389,006
15,258,650,484	14,588,158,547
934,180,719	1,039,971,322
377,240,919	389,541,362
4,013,715,676	3,839,820,920
210,000,000	210,000,000
830,573,334	1,494,845,001
131,447,368	138,750,000
599,720	817,668
240,000,010	266,666,676
86,855,000	128,965,000
2,014,234,917	1,929,390,727
18,171,157,000	14,371,157,000
1,220,000,000	600,000,000
-	600,000,000
854,000,000	-
610,000,000	-
4,514,000,000	840,000,000
59,923,732,332	46,297,473,227

Amount in Taka	
31 Mar 2025	31 Dec 2024

13 Consolidated deposits and other accounts
Current deposits and other accounts

Prime Bank PLC. (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

74,027,297,451	75,828,699,185
-	-
-	-
-	-
-	-
-	-
74,027,297,451	75,828,699,185
270,490,529	209,986,965
73,756,806,922	75,618,712,220

Less: Inter-company transactions

Bills payable

Prime Bank PLC. (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

3,276,182,276	2,955,152,335
-	-
-	-
-	-
-	-
-	-
3,276,182,276	2,955,152,335

Savings bank / Mudaraba savings deposits

Prime Bank PLC. (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

76,582,112,005	76,921,221,332
-	-
-	-
-	-
-	-
-	-
76,582,112,005	76,921,221,332

Term / Fixed deposits

Prime Bank PLC. (note-13a.1.c)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

214,321,434,712	203,163,234,249
-	-
-	-
-	-
-	-
-	-
214,321,434,712	203,163,234,249
21,406,821	6,496,011
214,300,027,891	203,156,738,238
367,915,129,094	358,651,824,125

Less: Inter-company transactions

13a Deposits and other accounts of the Bank

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b)

119,241,509	121,482,930
368,087,784,936	358,746,824,170
368,207,026,444	358,868,307,100

13a.1 a) Deposits from Banks

Current deposits and other accounts
Savings bank / Mudaraba savings deposits
Special notice deposits

61,565,893	31,588,215
22,074,454	22,074,454
35,601,162	67,820,262
119,241,509	121,482,930

b) Customer Deposits

i) Current deposits and other accounts

Current / Al-wadeeah current deposits
Foreign currency deposits
Security deposits
Sundry deposits (note - 13a.2)

29,180,537,889	32,538,997,044
13,958,924,159	12,898,655,836
6,346,661	6,384,709
32,297,590,764	30,888,128,829
75,443,399,473	76,332,166,418
1,477,667,915	535,055,448
73,965,731,558	75,797,110,970

Less: Off-shore Banking Units

ii) Bills payable

Pay orders issued
Pay slips issued
Demand draft payable

3,271,594,566	2,950,191,945
46,513	59,407
4,541,197	4,900,983
3,276,182,276	2,955,152,335

iii) Savings bank / Mudaraba savings deposits

76,560,037,551 **76,899,146,878**

Amount in Taka	
31 Mar 2025	31 Dec 2024
163,647,784,067	158,468,830,493
16,557,280,192	12,368,167,969
34,080,769,291	32,258,415,525
214,285,833,550	203,095,413,987
368,087,784,936	358,746,824,170
368,207,026,444	358,868,307,100

iv) Term / Fixed deposits

Fixed deposits / Mudaraba fixed deposits
Special notice deposits
Scheme deposits

c) Deposits and other accounts

Current deposits and other accounts

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.i)

61,565,893	31,588,215
73,965,731,558	75,797,110,970
74,027,297,451	75,828,699,185

Bills payable

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.ii)

-	-
3,276,182,276	2,955,152,335
3,276,182,276	2,955,152,335

Savings bank / mudaraba savings deposits

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.iii)

22,074,454	22,074,454
76,560,037,551	76,899,146,878
76,582,112,005	76,921,221,332

Term / Fixed deposits

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.iv)

35,601,162	67,820,262
214,285,833,550	203,095,413,987
214,321,434,712	203,163,234,249
368,207,026,444	358,868,307,100

13a.2 Sundry deposits

F.C. held against back to back L/C
Sundry creditors
Risk fund and service charges (CCS and lease finance)
Sale proceeds of PSP / BSP
Margin on letters of guarantee
Margin on letters of credit
Margin on FDBP / IDBP, export bills, etc.
Unclaimed dividend
Interest / profit payable on deposits
Withholding VAT/Tax /Excise duty payable to Government Authority
Others

14,954,579,495	14,780,347,968
176,787,568	184,447,527
56,356,428	56,356,428
29,710,000	11,560,000
943,110,564	940,974,519
4,525,272,338	5,280,936,359
100,410,307	214,088,812
34,935,859	35,240,855
6,083,764,187	5,513,874,579
807,982,561	724,057,278
4,584,681,457	3,146,244,503
32,297,590,764	30,888,128,829

13a.3 Payable on demand and time deposits

a) Demand deposits

Current deposits
Savings deposits (9%)
Foreign currency deposits (Non interest bearing)
Security deposits
Sundry deposits
Bills payable

29,242,103,782	32,570,585,259
6,892,390,080	6,922,909,920
12,481,256,244	12,363,600,388
6,346,661	6,384,709
32,297,590,764	30,888,128,829
3,276,182,276	2,955,152,335
84,195,869,807	85,706,761,440

b) Time deposits

Savings deposits (91%)
Fixed deposits
Special notice deposits
Deposits under schemes

69,689,721,924	69,998,311,412
163,647,784,067	158,468,830,493
16,592,881,355	12,435,988,231
34,080,769,291	32,258,415,525
284,011,156,637	273,161,545,661
368,207,026,444	358,868,307,100

14 Consolidated other liabilities

Prime Bank PLC. (note-14a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

60,759,841,785	59,549,493,410
650,235,663	569,995,790
983,418,621	880,502,340
146,481,345	174,206,885
53,520,697	51,285,640
65,929,838	45,582,347
62,659,427,949	61,271,066,412
456,648,630	387,668,519
62,202,779,319	60,883,397,893

Less: Inter-company transactions

Amount in Taka	
31 Mar 2025	31 Dec 2024

14a Other liabilities of the Bank

Expenditure and other payables	480,085,129	489,478,321
Provision for bonus	316,698,721	715,735,721
Lease liabilities	1,191,981,580	1,274,395,568
Provision for income tax (note - 14a.1)	28,623,429,258	27,464,900,238
Unearned commission on bank guarantee	3,636,201	3,636,201
Unearned income	9,154,243	9,154,243
Unearned profit (Markup)	333,428,820	566,785,822
Provision for off-balance sheet exposures (note-14a.4)	2,896,065,645	2,556,065,645
Provision for Off-shore Banking Units (note-14a.5)	662,019,370	612,019,370
Fund for Prime Bank Foundation (PBF)	267,315,658	192,858,021
Provision for loans and advances / investments (note - 14a.3)	16,801,706,843	16,662,756,709
Provision for Non-Banking Assets	220,500,640	220,500,640
Start-up fund	211,971,618	211,971,618
Provision for Interest receivable on loans and advances / investments	80,000,000	80,000,000
Provision for diminution in value of investments	455,335,360	365,335,360
Interest suspense account (note - 14a.6)	6,793,382,471	6,491,717,646
Branch adjustments account	35,364	-
CSR Fund	198,641,662	198,641,662
Provision for CSR activities	29,336,213	-
Net plan assets	165,815,884	165,815,884
Provision for Impairment loss for investment in subsidiaries	744,200,813	744,200,813
Climate risk fund	32,085,741	32,085,741
Provision for amortization	45,000,000	-
Other liabilities	135	298,423,776
Other provision (note - 14a.6)	198,014,410	193,014,410
	60,759,841,785	59,549,493,410

14a.1 Provision for income tax

Opening Balance	27,464,900,238	22,077,775,035
Add: Addition during the period	1,158,529,020	5,399,144,766
Less: Adjustment with advance tax	-	(12,019,563)
	28,623,429,258	27,464,900,238

14a.2 Reconciliation of effective tax rate of the bank

(i) A numerical reconciliation between tax expenses (income) and the product of accounting profit multiplied by the applicable tax rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) computed.

Profit before provision and income tax as per profit and loss account	3,468,166,032	3,002,604,106
Income tax as per applicable tax rate (37.5%)	1,300,562,262	1,125,976,540
Factors affecting the tax charged		
Tax on non deductible expenses (netting of deductible income)	143,242,092	79,454,054
Tax savings from exempted income (on govt. treasury securities)	(30,892,839)	-
Tax savings from reduced tax rates (on dividend income)	(3,922,412)	(6,729,647)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(267,950)	-
Tax adjustment for earlier years	(250,192,133)	-
Total income tax expenses	1,158,529,020	1,198,700,947

(ii) A numerical reconciliation between the average effective tax rate and the applicable tax rate, disclosing also the basis on which the applicable tax rate is computed.

Applicable tax rate

Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
Tax on non deductible expenses (netting of deductible income)	4.13%	2.65%
Tax savings from exempted income (on govt. treasury securities)	-0.89%	0.00%
Tax savings from reduced tax rates (on dividend income)	-0.11%	-0.22%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-0.01%	0.00%
Tax adjustment for earlier years	-7.21%	0.00%
Average effective tax rate (tax expense divided by profit before provision and tax)	33.40%	39.92%

14a.3 Provision for loans, advances and lease / investments

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	10,519,455,222	9,269,770,615
Less: Fully provided debts written off during the period	-	(1,514,003,162)
Add: Recoveries of amounts previously written off	123,950,134	775,853,587
Add: Net charge to profit and loss account (note-39a)	400,000,000	1,987,834,183
Provision held at the end of the period	11,043,405,356	10,519,455,222

Amount in Taka	
31 Mar 2025	31 Dec 2024
6,143,301,487	6,328,370,451
(385,000,000)	(185,068,964)
5,758,301,487	6,143,301,487
16,801,706,843	16,662,756,709

Movement in general provision on unclassified loans / investments

Provision held as on 1 January
Add: General provision made during the period (note-39a)
Provision held at the end of the period

14a.4 Provision for off-balance sheet exposures

Provision held as on 1 January
Add: Provision made during the period (note-39a)
Provision held at the end of the period

2,556,065,645	2,286,065,645
340,000,000	270,000,000
2,896,065,645	2,556,065,645

14a.5 Provision for Off-shore Banking Units

Movement in specific provision on classified loans / investments:
Provision held as on 1 January
Less: Fully provided debts written off/settlement during the period
Add: Net charge to profit and loss account (note-39a)
Provision held at the end of the period

-	-
-	-
-	-
-	-

Movement in general provision on unclassified loans / investments

Provision held as on 1 January
Add: General provision made during the period (note-39a)
Provision held at the end of the period

612,019,370	547,019,370
50,000,000	65,000,000
662,019,370	612,019,370
662,019,370	612,019,370

14a.6 Other provision for classified assets

Balance as on 1 January
Add: Addition during the period (note-39a)
Less: Adjustment during the period
Provision held at the end of the period

193,014,410	31,189,410
5,000,000	161,890,000
-	(65,000)
198,014,410	193,014,410

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
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15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash
986,756,137 ordinary shares of Taka 10 each issued as bonus shares
115,527,340 ordinary shares of Taka 10 each issued as right shares

300,000,000	300,000,000
9,867,561,370	9,867,561,370
1,155,273,400	1,155,273,400
11,322,834,770	11,322,834,770

15.3 History of paid-up capital

Given below the history of raising of share capital of Prime Bank PLC.:

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
2009	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	
		31 Mar 2025	31 Dec 2024
15.4 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 (through stock dividend)		1,029,348,610	1,029,348,610
		1,211,881,786	1,211,881,786
15.5 Non controlling interest			
Share capital		60	60
Retained earnings		4	3
		64	63
16 Statutory reserve			
Balance on 1 January		10,353,413,584	10,353,413,584
Addition (20% of pre-tax profit)		-	-
Balance held at the end of the period		10,353,413,584	10,353,413,584
17 Consolidated revaluation gain / loss on investments			
Prime Bank PLC. (note-18)		388,922,135	80,256,510
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore		62,360,528	60,053,858
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.		22,410,576	19,121,376
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited		20,557,328	19,731,498
		494,250,568	179,163,243
18 Revaluation gain / loss on investments of the Bank			
Opening balance on 1 January		80,256,510	35,219,905
Add: Amortized/Revaluation Gain		1,559,318,160	361,060,685
Less: Adjustment of amortization/revaluation gain against sale/maturity		(1,250,886,295)	(316,876,985)
Add: Adjustment of revaluation gain/(loss) of OBU		233,762	852,905
		388,922,135	80,256,510
19 Consolidated foreign currency translation gain/ (loss)			
Prime Bank PLC. (note-19a)		161,621,536	161,343,671
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		187,002	243,972
PBL Exchange (UK) Ltd.		-	(240,295)
PBL Finance (Hong Kong) Limited		98,806	2,460,835
		161,907,345	163,808,183
19a Foreign currency translation gain/ (loss)			
Balance on 1 January		161,343,671	121,676,110
Addition during the period		277,865	39,667,560
Balance held at the end of the period		161,621,536	161,343,671
20 Consolidated retained earnings / movement of profit and loss account			
Prime Bank PLC. (note-20a)		15,728,272,639	15,717,469,161
Prime Bank Investment Limited		204,859,825	169,136,347
Prime Bank Securities Limited		(641,320,964)	(641,736,363)
Prime Exchange Co. Pte. Ltd., Singapore		34,232,201	23,664,578
PBL Exchange (UK) Ltd.		(118,401,883)	(113,457,347)
PBL Finance (Hong Kong) Limited		218,146,612	240,071,286
		15,425,788,431	15,395,147,662
Less: Minority Interest		(4)	(3)
Less: Inter company transaction		-	-
Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore		-	(1,245,778)
Less: Profit Remitted by PBL Finance (Hong Kong) Limited		-	(38,147,007)
Less: Foreign currency translation gains		(563,674)	(42,132,072)
		15,425,224,753	15,313,622,801
20a Retained earnings / movement of profit and loss account of the Bank			
Balance on 1 January		15,677,801,601	10,568,528,029
Addition during the period		2,031,689,257	7,445,763,713
Cash dividend		-	(1,981,496,085)
Cash dividend amount transferred to dividend payable account		(1,981,496,085)	-
Remeasurement gain/(loss) of defined benefits liability/assets		-	(354,994,056)
Balance held at the end of the period		15,727,994,774	15,677,801,601
Add: Foreign currency translation gain/ (loss) (note-19a)		277,865	39,667,560
		15,728,272,639	15,717,469,161

Amount in Taka	
31 Mar 2025	31 Dec 2024

20.1 Consolidated retained earnings brought forward from previous year

Prime Bank PLC. (note-20.1 a)	13,696,305,516	13,341,311,460
Prime Bank Investment Ltd.	169,136,347	53,461,729
Prime Bank Securities Ltd.	(641,736,363)	(387,866,158)
Prime Exchange Co. Pte. Ltd., Singapore	22,418,800	14,092,197
PBL Exchange (UK) Ltd.	(113,457,347)	(99,158,080)
PBL Finance (Hong Kong) Limited	201,924,278	169,294,034
	13,334,591,231	13,091,135,183
Prior year adjustment of PBIL	-	-
Foreign currency translation gain on 1 January	(1,942,254)	(30,111,873)
Add: Inter-company transactions	-	39,392,785
	13,332,648,977	13,100,416,096

20.1.a Retained earnings brought forward from previous year of the Bank

Balance on 1 January	15,677,801,601	15,677,801,601
Remeasurement gain/(loss) of defined benefits liability/assets	-	(354,994,056)
Cash dividend paid	-	(1,981,496,085)
Cash dividend amount transferred to dividend payable account	(1,981,496,085)	-
Balance held at the end of the period	13,696,305,516	13,341,311,460
Foreign currency translation gain on 1 January	-	-
	13,696,305,516	13,341,311,460

21 Consolidated contingent liabilities

21.1 Acceptances and endorsements

Prime Bank PLC. (note-21a.1)	78,948,865,157	70,769,969,596
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	78,948,865,157	70,769,969,596

21.2 Letters of guarantee

Prime Bank PLC. (note-21a.2)	42,656,636,908	46,201,751,040
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	42,656,636,908	46,201,751,040

21.3 Irrevocable Letters of Credit

Prime Bank PLC. (note-21a.3)	50,927,281,913	49,842,056,273
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	50,927,281,913	49,842,056,273

21.4 Bills for collection

Prime Bank PLC. (note-21a.4)	18,113,491,979	17,709,759,383
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	18,113,491,979	17,709,759,383
	190,646,275,957	184,523,536,293

21a Contingent liabilities of the Bank

21a.1 Acceptances and endorsements

Back to back bills (Foreign)	66,978,023,030	58,990,222,692
Back to back bills (Local)	10,535,901,978	10,327,475,196
Back to back bills (EPZ)	1,434,940,148	1,452,271,708
	78,948,865,157	70,769,969,596
Less: Margin	(14,954,579,495)	(14,780,347,968)
	63,994,285,662	55,989,621,629

Amount in Taka	
31 Mar 2025	31 Dec 2024
20,186,935,452	19,617,964,206
22,469,701,456	26,583,786,834
-	-
42,656,636,908	46,201,751,040
(943,110,564)	(940,974,519)
41,713,526,344	45,260,776,521

13,599,613,946	12,537,461,126
18,871,229,501	19,334,467,865
18,456,438,466	17,970,127,282
50,927,281,913	49,842,056,273
(4,525,272,338)	(5,280,936,359)
46,402,009,575	44,561,119,914

18,113,491,979	17,709,759,383
18,113,491,979	17,709,759,383
(100,410,307)	(214,088,812)
18,013,081,673	17,495,670,571
190,646,275,957	184,523,536,294

21a.2 Letters of guarantee

Letters of guarantee (Local)
Letters of guarantee (Foreign)
Foreign counter guarantees

Less: Margin

21a.3 Irrevocable Letters of Credit

Letters of credit (Sight)
Letters of credit (Deferred)
Back to back L/C

Less: Margin

21a.4 Bills for collection

Outward bills for collection

Less: Margin

Amount in Taka	
Jan-Mar-2025	Jan-Mar-2024

22 Consolidated interest income / profit on investments

Prime Bank PLC. (note-23)
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

8,329,365,567	6,879,759,445
112,292,446	88,470,755
39,901,667	11,518,539
-	-
-	-
65,780,660	41,678,951
8,547,340,340	7,021,427,690
125,352,166	64,189,624
8,421,988,174	6,957,238,066

23 Interest income / profit on investments of the Bank

Loans (General) / Musharaka
Loans against trust receipts
Packing credit
House building loan
Lease finance / Izara
Hire purchase
Payment against documents
Cash credit / Bai-Muajjal
Secured overdraft
Consumer credit scheme
Staff loan
Agricultural Loan
Forced loan
Documentary bills purchased
Interest income from credit card
Other loans and advances / Investments

Total interest / profit on loans and advances / investments

Interest / profit on balance with other banks and financial institutions
Interest on call loans
Interest / profit received from foreign banks (note-23a.1)

1,520,378,631	1,460,783,986
256,761,354	103,410,131
89,424,281	47,915,934
14,290,402	19,167,498
33,139,549	24,854,725
279,197,243	249,912,579
42,294	6,511
471,984,430	475,177,163
1,416,012,912	1,019,255,668
507,602,505	408,563,155
29,097,969	25,619,035
4,867,057	3,988,980
44,194,383	7,948,942
1,128,737,610	1,060,179,760
54,362,087	58,239,929
2,385,905,410	1,811,544,072
8,235,998,118	6,776,568,066
50,865,105	20,394,490
-	-
42,502,345	82,796,888
8,329,365,567	6,879,759,445

23a.1 Interest received from foreign banks Less: Inter-company transactions

91,525,519	107,564,067
49,023,174	24,767,179
42,502,345	82,796,888

24 Consolidated interest / profit paid on deposits, borrowings, etc.

Prime Bank PLC. (note-24a)
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

6,747,402,453	4,451,752,123
26,912,037	22,478,724
51,820,396	30,870,534
644,506	640,133
-	-
47,767,318	29,212,458
6,874,546,709	4,534,953,972
125,352,166	64,189,624
6,749,194,543	4,470,764,348

24a Interest / profit paid on deposits, borrowings, etc. of the Bank

i) Interest / profit paid on deposits:
Savings bank / Mudaraba savings deposits
Special notice deposits
Term deposits / Mudaraba term deposits
Deposits under scheme
Foreign currency deposits (note-24a.1)
Others

363,256,904	308,159,919
70,463,236	50,805,432
3,660,142,393	2,055,817,566
601,288,527	436,184,908
78,482,207	49,238,299
78,641,926	22,219,087
4,852,275,194	2,922,425,212

ii) Interest / Profit paid for borrowings:
Call deposits
Repurchase agreement (repo)
Interest expenses of lease liabilities
Bangladesh Bank-refinance
Local bank accounts
Foreign bank accounts
PBL bond

58,154,611	18,151,056
628,040,070	347,969,757
16,314,276	14,149,511
243,110,717	161,396,210
49,023,174	24,767,179
839,288,407	876,627,323
110,219,178	111,033,055
1,944,150,433	1,554,094,090
49,023,174	24,767,179
1,895,127,259	1,529,326,911
6,747,402,453	4,451,752,123

Less: Inter-company transactions

Amount in Taka	
Jan-Mar-2025	Jan-Mar-2024

24a.1 Foreign currency deposits

Interest / profit paid on F.C
Interest / profit paid on R. F.C.D

70,859,129	46,460,725
7,623,079	2,777,574
78,482,207	49,238,299

25 Consolidated investment income

Prime Bank PLC. (note-25a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

3,511,665,532	1,914,868,360
10,432,748	8,659,172
24,969,920	2,255,095
-	-
-	-
-	-
3,547,068,199	1,925,782,626
-	-
3,547,068,199	1,925,782,626

Less: Inter-company transactions

25a Investment income of the bank

Interest on treasury bills /bonds/ Reverse repo
Gain on sale of shares
Gain on Govt. security trading
Dividend on shares

3,350,975,876	1,817,085,396
974,364	-
191,361,821	206,283,410
22,413,785	38,455,127
3,565,725,846	2,061,823,934
54,060,314	146,955,574
3,511,665,532	1,914,868,360

Less: Loss on sale/revaluation of security trading

26 Consolidated commission, exchange and brokerage

Prime Bank PLC. (note-26a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

878,600,185	689,600,726
2,415,990	8,834,168
30,487,465	30,511,438
35,375,991	21,508,380
-	-
5,136,399	4,417,678
952,016,030	754,872,391
-	-
952,016,030	754,872,391

Less: Inter-company transactions

26a Commission, exchange and brokerage of the Bank

Commission on L/Cs
Commission on L/Cs-back to back
Commission on L/Gs
Commission on remittance
Merchant Commission
Underwriting Commission regarding Treasury bill/ Bond
Commission from sale of BSP /PSP/Others

121,507,875	82,784,089
218,042,777	147,440,447
49,535,154	50,610,358
3,912,721	3,741,037
637,686	431,542
27,590,778	10,065,648
22,058,267	19,309,800
443,285,260	314,382,922
435,314,925	375,217,804
-	-
878,600,185	689,600,726

Exchange gain (note - 26a.1) - including gain from FC dealings
Settlement fees / Brokerage

26a.1 Exchange gain

Exchange gain
Less: Exchange loss

448,013,863	382,072,638
(12,698,938)	(6,854,833)
435,314,925	375,217,804

27 Consolidated other operating income

Prime Bank PLC. (note-27a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

280,531,944	282,640,804
116,471	2,209,396
141,659	144,046
482,292	783,933
-	-
4,158,516	3,517,425
285,430,881	289,295,604
-	-
285,430,881	289,295,604

Less: Inter-company transactions

		Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
27a Other operating income of the Bank			
Locker rent	10,900,525	9,647,850	
Service and other charges	85,761,939	73,292,892	
Retail Income	41,252,160	45,539,728	
Income from ATM service	9,468,485	13,922,565	
Credit card income (note-27a.2)	40,874,949	56,773,482	
Postage / telex / SWIFT/ fax	11,664,853	10,832,940	
Rebate from foreign Bank outside Bangladesh	40,516,218	29,985,261	
Profit on sale of fixed assets	223,827	12,541,203	
Miscellaneous earnings (note-27a.1)	39,868,987	30,104,883	
	280,531,944	282,640,804	
27a.1	Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2 Credit card income			
Annual fees	10,240,834	12,186,069	
Inter-change fees	13,693,929	16,663,183	
Others	16,940,186	27,924,230	
	40,874,949	56,773,482	
28 Consolidated salaries and allowances			
Prime Bank PLC. (note-28a)	1,650,261,178	1,424,632,192	
Prime Bank Investment Limited	17,927,213	18,753,477	
Prime Bank Securities Limited	21,518,760	16,589,388	
Prime Exchange Co. Pte. Ltd., Singapore	11,382,872	9,695,060	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	8,438,382	7,621,875	
	1,709,528,405	1,477,291,991	
28a Salaries and allowances of the Bank			
Basic pay	571,161,959	539,158,478	
Allowances	469,376,522	390,434,057	
Bonus	449,762,232	341,700,352	
Bank's contribution to provident fund	53,176,279	52,919,149	
Retirement benefits/ Leave encashment	1,784,186	5,020,156	
Gratuity	105,000,000	95,400,000	
	1,650,261,178	1,424,632,192	
29 Consolidated rent, taxes, insurance, electricity, etc.			
Prime Bank PLC. (note-29a)	136,327,321	121,097,289	
Prime Bank Investment Limited	490,560	541,518	
Prime Bank Securities Limited	2,414,592	3,274,223	
Prime Exchange Co. Pte. Ltd., Singapore	1,117,711	1,078,511	
PBL Exchange (UK) Ltd.	-	(189,972)	
PBL Finance (Hong Kong) Limited	1,989,797	1,751,592	
	142,339,981	127,553,160	
29a Rent, taxes, insurance, electricity, etc. of the Bank			
Rent, rates and taxes	37,622,976	35,695,311	
Insurance	64,831,020	58,173,817	
Power and electricity	33,873,324	27,228,162	
	136,327,321	121,097,289	
30 Consolidated legal expenses			
Prime Bank PLC. (note-30a)	36,964,955	10,081,618	
Prime Bank Investment Limited	34,500	103,500	
Prime Bank Securities Limited	115,250	65,125	
Prime Exchange Co. Pte. Ltd., Singapore	637,014	430,695	
PBL Exchange (UK) Ltd.	-	67,098	
PBL Finance (Hong Kong) Limited	-	-	
	37,751,719	10,748,036	
30a Legal expenses of the Bank			
Legal expenses	8,854,834	3,556,649	
Other professional charges	28,110,121	6,524,969	
	36,964,955	10,081,618	

		Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
31 Consolidated postage, stamp, telecommunication, etc.			
Prime Bank PLC. (note-31a)	75,593,461	23,493,505	
Prime Bank Investment Limited	240,507	220,627	
Prime Bank Securities Limited	8,055	-	
Prime Exchange Co. Pte. Ltd., Singapore	520,165	748,103	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	1,867,091	1,532,601	
	78,229,280	25,994,836	
31a Postage, stamp, telecommunication, etc. of the Bank			
Postage & Courier	2,371,414	1,725,085	
Telegram, telex, fax and internet	12,083,078	5,059,516	
Data communication	46,521,256	11,257,883	
Telephone - office	14,617,713	5,435,403	
Telephone - residence	-	15,618	
	75,593,461	23,493,505	
32 Consolidated stationery, printing and advertisements, etc.			
Prime Bank PLC. (note-32a)	93,623,768	98,033,167	
Prime Bank Investment Limited	473,966	215,280	
Prime Bank Securities Limited	224,609	118,812	
Prime Exchange Co. Pte. Ltd., Singapore	394,367	312,466	
PBL Exchange (UK) Ltd.	-	21,108	
PBL Finance (Hong Kong) Limited	47,503	107,231	
	94,764,213	98,808,063	
32a Stationery, printing and advertisements, etc. of the Bank			
Office and security stationery	17,135,704	14,685,529	
Computer consumable stationery	48,653,674	69,086,336	
Publicity and advertisement	27,834,390	14,261,302	
	93,623,768	98,033,167	
33 Managing Director's salary and fees			
Basic salary	3,000,000	2,556,653	
Bonus	1,000,000	1,000,000	
House rent allowance	600,000	539,516	
Other allowances	1,044,999	1,049,031	
	5,644,999	5,145,200	
34 Consolidated Directors' fees			
Prime Bank PLC. (note-34a)	960,836	1,241,031	
Prime Bank Investment Limited	57,500	44,000	
Prime Bank Securities Limited	44,000	44,000	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	1,062,336	1,329,031	
34a Directors' fees of the Bank			
Meeting fees	920,000	380,600	
Other benefits	40,836	860,431	
	960,836	1,241,031	
As per BRPD circular no. 02 dated 11 February 2024, Taka 10,000/- has been paid as Honorary to the Directors, for attending per Board Meeting, Executive Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period of January to March 2025.			
35 Consolidated Auditors' fees			
Prime Bank PLC. (note-35a)	575,000	574,999	
Prime Bank Investment Limited	198,375	71,875	
Prime Bank Securities Limited	86,250	-	
Prime Exchange Co. Pte. Ltd., Singapore	100,935	92,711	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	140,169	120,979	
	1,100,729	860,564	
35a Auditors' fees of the Bank			
External Audit fee	575,000	574,999	
	575,000	574,999	

		Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
36 Charges on loan losses			
Loan -written off	-	-	-
Interest waived	-	-	-
	-	-	-
37 Consolidated depreciation and repair of Bank's assets			
Prime Bank PLC. (note-37a)	242,118,660	256,998,266	
Prime Bank Investment Limited	4,169,301	4,243,678	
Prime Bank Securities Limited	5,494,088	3,197,306	
Prime Exchange Co. Pte. Ltd., Singapore	4,524,528	4,274,554	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	22,599	
	256,306,577	268,736,404	
37a Depreciation and repair of Bank's assets			
Depreciation - (see annexure-A for detail)			
Fixed assets	117,094,899	118,074,066	
Leased assets	96,690,553	84,121,919	
	213,785,452	202,195,985	
Amortization -(see annexure-A for detail)			
Software	9,551,882	17,569,955	
	9,551,882	17,569,955	
Repairs			
Building	9,016,751	14,877,274	
Furniture and fixtures	652,762	6,129,712	
Office equipment	6,787,164	13,419,148	
Bank's vehicles	1,944,363	2,551,443	
Maintenance	380,286	254,750	
	18,781,326	37,232,327	
	242,118,660	256,998,266	
38 Consolidated other expenses			
Prime Bank PLC. (note-38a)	542,524,564	371,215,839	
Prime Bank Investment Limited	5,779,807	5,297,645	
Prime Bank Securities Limited	15,323,584	148,749,064	
Prime Exchange Co. Pte. Ltd., Singapore	4,620,121	1,918,447	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	725,244	1,000,830	
	568,973,321	528,181,826	
38a Other expenses of the Bank			
Security and cleaning	73,859,858	41,107,929	
Car expenses	72,571,211	72,178,056	
ATM expenses	70,361,654	40,700,929	
Retail/Consumer expenses (Service Charge & Others)	104,495	278,825	
Books, magazines and newspapers, etc.	89,190	43,189	
Liveries and uniforms	189,700	40,347	
Bank charges and commission	9,248,870	6,307,614	
Loss on sale of fixed assets	2,155,210	1,109,249	
Impairment/written-off of fixed assets	62,300	-	
House furnishing expenses	1,718,800	1,503,700	
Subscription to institutions	15,367,692	12,034,009	
Donations/CSR Expenses	27,441,309	35,231,276	
Sponsorship	30,268,462	24,813,607	
Prime Bank Cricket Club	13,835,000	(1,674,105)	
Traveling expenses	9,542,729	5,932,465	
Local conveyance, labor, etc.	5,101,979	3,710,032	
Business development	60,156,470	18,507,821	
Training and internship	6,013,558	11,991,304	
Remittance charges	5,319,567	4,082,633	
Cash reward to branches	512,500	1,631,087	
Laundry, cleaning and photographs, etc.	2,274,036	2,015,500	
Credit card expenses	27,011,328	16,888,316	
Consolidated salary (staff)	8,110,445	7,891,069	
Cash incentive (Remittance)	-	173,332	
Exgratia	2,610,625	900,000	
Entertainment	21,136,092	13,811,584	
Prime Bank Foundation	74,457,637	48,214,506	
Miscellaneous expenses	3,003,849	1,791,563	
	542,524,564	371,215,839	

		Amount in Taka	
		Jan-Mar-2025	Jan-Mar-2024
39 Consolidated provision			
Provision for loans & advances (note-39a)	65,000,000	(30,000,000)	
Provision for diminution in value of investments (note-39.1)	104,899,099	136,442,193	
Provision for impairment of client margin loan (note-39.2)	(187,389)	1,493,955	
Provision for impairment of investment (PBIL)	-	-	
Other provisions (note-39a2)	345,000,000	305,000,000	
	514,711,710	412,936,148	
39.1 Provision for diminution in value of investments			
Prime Bank PLC. (note-39a)	90,000,000	100,000,000	
Prime Bank Investment Limited	20,000,000	20,000,000	
Prime Bank Securities Limited	(5,100,901)	16,442,193	
	104,899,099	136,442,193	
39.2 Provision for impairment of client margin loan			
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	(187,389)	1,493,955	
	(187,389)	1,493,955	
39a Provision of the Bank			
Provision for loans & advances (note-39a1)	65,000,000	(30,000,000)	
Provision for diminution in value of investments	90,000,000	100,000,000	
Other provisions (note-39a2)	345,000,000	305,000,000	
	500,000,000	375,000,000	
39a1 Provision for loans & advances			
Bad and doubtful loans and advances / investments	400,000,000	-	
Unclassified loans and advances / investments	(385,000,000)	(30,000,000)	
Bad and doubtful loans and advances (OBU)	-	-	
Unclassified loans and advances / investments (OBU)	50,000,000	-	
Special general provision-COVID 19	-	-	
	65,000,000	(30,000,000)	
39a2 Other provisions			
Off-balance sheet exposure	340,000,000	120,000,000	
Impairment loss for investment in subsidiaries	-	175,000,000	
Other assets	5,000,000	10,000,000	
	345,000,000	305,000,000	
40 Consolidated tax expenses			
Current tax			
Prime Bank PLC. (note-40a)	1,158,529,020	1,198,700,947	
Prime Bank Investment Limited	13,250,410	4,306,169	
Prime Bank Securities Limited	9,180,056	7,075,935	
Prime Exchange Co. Pte. Ltd., Singapore	210,708	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	1,059,052	682,265	
	1,182,229,247	1,210,765,315	
Deferred tax			
Prime Bank PLC. (note-40a)	(222,052,245)	(26,856,570)	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	(5,857,311)	(3,633,452)	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	(227,909,556)	(30,490,022)	
	954,319,691	1,180,275,294	
40a Tax expenses of the Bank			
Current tax	1,158,529,020	1,198,700,947	
Deferred tax (note-40a.1)	(222,052,245)	(26,856,570)	
	936,476,775	1,171,844,377	

Amount in Taka	
Jan-Mar-2025	Jan-Mar-2024

40a.1 Deferred tax

Decrease/(Increase) in Deferred Tax Asset	(222,052,245)	(26,856,570)
Increase/(Decrease) in Deferred Tax Liability	-	-
Deferred tax Expense/(Income)	(222,052,245)	(26,856,570)

41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator)	2,092,575,780	1,318,563,786
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Consolidated earnings per share (CEPS)	1.85	1.16

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

41a Earnings per share (EPS) of the Bank

Net profit after tax (Numerator)	2,031,689,257	1,455,759,729
Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
Earnings per share (EPS)	1.79	1.29

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

42 Significant deviations

Following significant deviations observed between the financial statements for the Q1 ended 31 March 2025 and with the same of its corresponding period:

- Both the interest income and interest expense increased during this period due to increase of volume and rate of loans & advances, deposits, borrowings, etc.
- Investment income increased in Q1 2025 compared to the corresponding period as volume of investment has increased during the period under reporting.
- Commission, exchange income and other operating income of the bank also increased due to better business performance during this period.
- As a result of contribution of the above elements Bank's consolidated NPAT increased by Tk 77 crore and EPS increased by Tk 0.68 compared to the same of the earlier period.
- Net operating cash flow increased during the period ended 31 March 2025 compared to the same of the earlier period mainly due to increased of deposits, borrowings and interest receipt in cash, etc. As a result, Net operating cash flow per share (NOCFPS) stood at BDT 13.43 for the period ended 31 March 2025.

Amount in Taka	
31 Mar 2025	31 Mar 2024

43 Shareholders' Equity

Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	388,922,135	35,490,480
Foreign currency translation gain	161,621,536	121,676,110
Surplus in profit and loss account / Retained earnings	15,727,994,774	12,016,528,937
	39,166,668,586	35,061,825,668

44 Earnings Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)".

Calculation of EPS

Profit after tax for the year (Solo)	2,031,689,257	1,455,759,729
Profit after tax for the year (Consolidated)	2,092,575,780	1,318,563,786
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	1.79	1.29
Earnings per share (Consolidated)	1.85	1.16

The bank has no dilutive instruments that is why we are not considering the diluted earnings per share.

45 Calculation of Net Asset value per Share (NAVPS)

Shareholders' Equity (Solo)	39,166,668,586	35,061,825,668
Shareholders' Equity (Consolidated)	38,997,515,758	34,785,670,738
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	34.59	30.97
Net Asset value per Share (NAVPS) (Consolidated)	34.44	30.72

46 Calculation of Net Cash Flow Per Share (NOCFPS)

Net Cash from Operating Activities (Solo)	15,298,986,471	(1,396,519,862)
Net Cash from Operating Activities (Consolidated)	15,209,700,065	(1,351,767,564)
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	13.51	(1.23)
Net operating cash flow per share (Consolidated)	13.43	(1.19)

47 Reconciliation of statement of cash flows from operating activities

Profit before provision	3,468,166,032	3,002,604,106
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Adjustment for non cash items:

Depreciation on fixed asset	213,785,452	202,195,985
Impairment of fixed assets	62,300	-
Amortization on software	9,551,882	17,569,955
Amortization on House Furnishing	1,718,800	1,503,700
Adjustment with non-operating activities	225,118,434	221,269,639

Recovery of write-off loan

Accounts Receivable	123,950,134	71,617,519
Accounts payable on deposits	(975,050,249)	(331,044,912)
Gain on sale of asset	569,889,608	599,252,274
Loss on sale of asset	(223,827)	(12,541,203)
Prime Bank Foundation	2,155,210	1,109,249
Lease rent expenses	74,457,637	48,214,506
Dividend receivable	(114,646,545)	(111,246,860)
Provision for Audit Fee	(3,107,279)	(25,631,519)
Incentive Bonus	575,000	574,999
	(475,099,092)	170,437,998
	(797,099,404)	410,742,052

Changes in operating assets and liabilities

Changes in loans & advances	7,776,906,529	6,566,466,076
Changes in deposit and other accounts	6,789,575,073	71,200,578
Changes in investment	(14,072,325,712)	(14,014,788,005)
Changes in borrowings	14,737,587,251	2,212,855,601
Changes in other assets	(1,913,533,863)	(163,464,194)
Changes in other liabilities	(6,152,006)	867,565,563
	13,312,057,272	(4,460,164,382)
Income Tax Paid	(909,255,863)	(570,971,277)
Net cash flows from operating activities	15,298,986,471	(1,396,519,862)

**Schedule of fixed assets of the Bank
as at 31 March 2025**

Amount in Taka

Particulars	COST				DEPRECIATION				Net book value as at 31.03.2025
	Opening balance as on 01.01.2025	Additions during the period	Disposals/ adjustments during the period	Total balance as at 31.03.2025	Opening balance as on 01.01.2025	Charge for the period	Disposals/ adjustments during the period	Total balance as at 31.03.2025	
Land	2,256,940,593	-	-	2,256,940,593	-	-	-	-	2,256,940,593
Building	1,724,817,577	-	-	1,724,817,577	329,530,607	10,780,110	-	340,310,716	1,384,506,860
Capital work in progress (Building)	498,435,437	419,498,693	-	917,934,130	-	-	-	-	917,934,130
Furniture and fixtures	1,187,503,635	38,623,332	7,530,405	1,218,596,561	701,319,534	27,279,369	5,551,674	723,047,230	495,549,332
Capital work in progress (Furnitures)	33,153,347	76,740,717	-	109,894,064	-	-	-	-	109,894,064
Office equipment and machinery	2,418,399,435	85,161,930	5,584,609	2,497,976,756	1,663,273,660	74,024,643	5,383,600	1,731,914,703	766,062,053
Capital work in progress (Equipment)	78,805,046	-	3,404,972	75,400,074	-	-	-	-	75,400,074
Vehicles	276,116,283	8,149,466	-	284,265,749	210,327,028	5,010,777	-	215,337,804	68,927,945
Sub-total	8,474,171,352	628,174,137	16,519,986	9,085,825,504	2,904,450,828	117,094,899	10,935,273	3,010,610,454	6,075,215,050
Lease assets-Premises									
Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,264,445,655	96,690,553	-	2,361,136,208	1,180,592,805
Sub-total	3,541,729,013	-	-	3,541,729,013	2,264,445,655	96,690,553	-	2,361,136,208	1,180,592,805
Software-Amortization									
Software	806,344,922	-	-	806,344,922	728,887,010	9,551,882	-	738,438,892	67,906,030
Capital work in progress (Software)	52,091,253	21,546,015	-	73,637,268	-	-	-	-	73,637,268
Sub-total	858,436,174	21,546,015	-	879,982,189	728,887,010	9,551,882	-	738,438,892	141,543,297
As at 31 March 2025	12,874,336,540	649,720,152	16,519,986	13,507,536,706	5,897,783,493	223,337,334	10,935,273	6,110,185,554	7,397,351,153
As at 31 December 2024	11,962,201,427	1,153,085,100	240,949,987	12,874,336,540	5,202,707,007	921,625,143	226,548,658	5,897,783,493	6,976,553,047