

# **Prime Bank PLC.**

**Interim Financial Statements  
as at and for the period ended 30 June 2025**

**PRIME BANK PLC.**  
**CONSOLIDATED BALANCE SHEET (UNAUDITED)**  
**AS AT 30 JUNE 2025**

Particulars	Notes	Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3</b>		
Cash in hand (including foreign currencies)		7,879,485,717	7,266,619,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		23,132,440,466	21,931,474,479
		<b>31,011,926,183</b>	<b>29,198,093,645</b>
<b>Balance with other banks and financial institutions</b>	<b>4</b>		
In Bangladesh		1,141,796,601	1,254,715,478
Outside Bangladesh		8,542,999,329	3,192,238,640
		<b>9,684,795,930</b>	<b>4,446,954,118</b>
<b>Money at call on short notice</b>	<b>5</b>	-	-
<b>Investments</b>	<b>6</b>		
Government		168,998,739,109	125,017,853,880
Others		7,681,978,164	8,444,712,002
		<b>176,680,717,273</b>	<b>133,462,565,882</b>
<b>Loans, advances and lease /investments</b>			
Loans, cash credits, overdrafts etc./ investments	<b>7</b>	272,534,362,970	285,949,347,139
Bills purchased and discounted	<b>8</b>	62,181,068,354	58,160,432,103
		<b>334,715,431,324</b>	<b>344,109,779,242</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9</b>	7,443,793,116	7,152,438,441
<b>Other assets</b>	<b>10</b>	36,291,648,538	31,604,257,006
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>596,048,813,003</b>	<b>550,194,588,975</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12</b>	107,334,009,768	92,086,639,640
<b>Deposits and other accounts</b>	<b>13</b>		
Current / Al-wadeeah current deposits		82,174,449,528	75,618,712,220
Bills payable		12,238,996,294	2,955,152,335
Savings bank / Mudaraba savings deposits		79,322,206,948	76,921,221,332
Term deposits / Mudaraba term deposits		211,236,115,419	203,156,738,238
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>384,971,768,189</b>	<b>358,651,824,125</b>
<b>Other liabilities</b>	<b>14</b>	<b>62,781,649,135</b>	<b>60,883,397,893</b>
<b>Total liabilities</b>		<b>555,087,427,092</b>	<b>511,621,861,658</b>
<b>Capital / Shareholders' equity</b>			
Paid -up capital	<b>15.2</b>	11,605,905,630	11,322,834,770
Share premium	<b>15.4</b>	1,211,881,786	1,211,881,786
Non-controlling Interest	<b>15.5</b>	64	63
Statutory reserve	<b>16</b>	11,460,818,773	10,353,413,584
Revaluation gain / loss on investments	<b>17</b>	455,782,744	179,163,243
Foreign currency translation gain	<b>19</b>	167,269,943	163,808,183
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	<b>20</b>	16,031,724,083	15,313,622,801
<b>Total Shareholders' equity</b>		<b>40,961,385,911</b>	<b>38,572,727,318</b>
<b>Total liabilities and Shareholders' equity</b>		<b>596,048,813,003</b>	<b>550,194,588,975</b>

Particulars	Notes	Amount in Taka	
		30 Jun 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	85,053,952,599	70,769,969,596
Letters of guarantee	21.2	48,653,375,828	46,201,751,040
Irrevocable letters of credit	21.3	43,496,695,909	49,842,056,273
Bills for collection	21.4	16,926,946,154	17,709,759,383
Other contingent liabilities		-	-
		194,130,970,491	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		15,518,181,884	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		-	-
		15,518,181,884	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		209,649,152,375	202,117,378,554

Sd/-  
\_\_\_\_\_  
Company Secretary

Sd/-  
\_\_\_\_\_  
Acting Chief Financial Officer

Sd/-  
\_\_\_\_\_  
Chief Executive Officer

Sd/-  
\_\_\_\_\_  
Director

Sd/-  
\_\_\_\_\_  
Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 2025**

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024	Apr-Jun-2025	Apr-Jun-2024
Interest income / profit on investments	22	16,680,030,934	14,655,799,917	8,258,042,760	7,698,561,851
Interest / profit paid on deposits, borrowings, etc.	24	(13,969,607,075)	(9,579,733,080)	(7,220,412,533)	(5,108,968,732)
<b>Net interest / net profit on investments</b>		<b>2,710,423,859</b>	<b>5,076,066,836</b>	<b>1,037,630,228</b>	<b>2,589,593,118</b>
Investment income	25	7,453,507,272	4,267,432,514	3,906,439,073	2,341,649,888
Commission, exchange and brokerage	26	1,777,438,139	1,577,279,986	825,422,110	822,407,595
Other operating income	27	768,572,538	780,270,497	483,141,656	490,974,892
<b>Total operating income (A)</b>		<b>12,709,941,807</b>	<b>11,701,049,833</b>	<b>6,252,633,067</b>	<b>6,244,625,494</b>
Salaries and allowances	28	3,374,450,896	3,013,825,767	1,664,922,491	1,536,533,777
Rent, taxes, insurance, electricity, etc.	29	296,186,695	278,861,929	153,846,714	151,308,769
Legal expenses	30	106,724,927	38,894,467	68,973,208	28,146,431
Postage, stamp, telecommunication, etc.	31	151,138,392	59,640,346	72,909,112	33,645,509
Stationery, printing, advertisements, etc.	32	211,728,617	217,864,105	116,964,404	119,056,042
Managing Director's salary and fees	33	11,289,998	10,790,199	5,644,999	5,644,999
Directors' fees	34	3,011,336	4,682,455	1,949,000	3,353,424
Auditors' fees	35	3,714,271	1,791,189	2,613,542	930,625
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	563,728,504	544,463,152	307,421,927	275,726,748
Other expenses	38	1,155,082,925	958,008,822	586,109,604	429,826,997
<b>Total operating expenses (B)</b>		<b>5,877,056,560</b>	<b>5,128,822,431</b>	<b>2,981,355,000</b>	<b>2,584,173,321</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>6,832,885,247</b>	<b>6,572,227,402</b>	<b>3,271,278,066</b>	<b>3,660,452,173</b>
Provision for loans & advances	39	479,601,553	270,000,000	414,601,553	300,000,000
Provision for diminution in value of investments	39	316,213,756	200,570,212	211,314,657	64,128,019
Provision for impairment of client margin loan	39	39,008,675	1,959,520	39,196,064	465,565
Other provisions	39	365,000,000	330,000,000	20,000,000	25,000,000
<b>Total provision (D)</b>		<b>1,199,823,984</b>	<b>802,529,732</b>	<b>685,112,273</b>	<b>389,593,584</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>5,633,061,264</b>	<b>5,769,697,670</b>	<b>2,586,165,793</b>	<b>3,270,858,590</b>
Provision for taxation:					
Current tax	40	2,039,773,468	2,731,660,017	857,544,221	1,520,894,702
Deferred tax		(503,794,579)	(70,898,041)	(275,885,023)	(40,408,019)
		<b>1,535,978,889</b>	<b>2,660,761,976</b>	<b>581,659,198</b>	<b>1,480,486,683</b>
<b>Net profit after taxation</b>		<b>4,097,082,375</b>	<b>3,108,935,693</b>	<b>2,004,506,595</b>	<b>1,790,371,907</b>
Retained earnings brought forward from previous year	20.1	13,042,046,901	8,259,353,901	13,042,046,901	8,259,353,901
		<b>17,139,129,276</b>	<b>11,368,289,594</b>	<b>15,046,553,496</b>	<b>10,049,725,808</b>
<b>Appropriations</b>					
Statutory reserve		1,107,405,189	-	1,107,405,189	-
Non controlling interest		4	2	0.13	0.17
General reserve		-	-	-	-
		<b>1,107,405,193</b>	<b>2</b>	<b>1,107,405,189</b>	<b>0.17</b>
<b>Retained surplus</b>	20	<b>16,031,724,083</b>	<b>11,368,289,592</b>	<b>13,939,148,307</b>	<b>10,049,725,807</b>
<b>Earnings per share (EPS)</b>	41	<b>3.53</b>	<b>2.68</b>	<b>1.73</b>	<b>1.54</b>

Sd/-  
Company Secretary

Sd/-  
Acting Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 2025**

Particulars	Amount in Taka	
	Jan-Jun-2025	Jan-Jun-2024
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	22,650,353,084	17,417,604,605
Interest payments	(13,317,941,795)	(8,391,547,434)
Dividend receipt	113,100,898	116,476,814
Fees and commission receipts in cash	1,777,438,139	1,577,279,986
Recoveries of loans previously written off	263,195,642	120,382,004
Cash payments to employees	(3,674,315,562)	(3,200,112,770)
Cash payments to suppliers	(626,274,469)	(558,022,069)
Income taxes paid	(2,321,482,441)	(1,893,417,439)
Receipts from other operating activities	938,124,862	2,064,539,660
Payments for other operating activities	(1,666,350,156)	(1,190,203,968)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>4,135,848,202</b>	<b>6,062,979,388</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
Purchase/sale of trading securities (Bills/Bonds)	(32,922,479,451)	(18,304,032,286)
Loans and advances to customers	8,378,772,349	(12,908,515,397)
Other assets	(971,947,812)	178,111,596
Deposits from other banks / borrowings	15,266,055,974	16,114,150,275
Deposits from customers	16,874,332,554	26,777,180,529
Other liabilities account of customers	9,283,843,958	(8,739,121,276)
Other liabilities	(197,703,422)	632,865,163
	<b>15,710,874,150</b>	<b>3,750,638,606</b>
<b>Net cash from operating activities</b>	<b>19,846,722,351</b>	<b>9,813,617,994</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of securities	-	-
Payments for purchases of securities	(10,034,064,041)	(1,060,617,701)
Purchase of property, plant and equipment	(775,937,311)	(268,201,919)
Proceeds from sale of property, plant and equipment	989,535	18,433,769
<b>Net cash used in investing activities</b>	<b>(10,809,011,818)</b>	<b>(1,310,385,851)</b>
<b>C) Cash flows from financing activities</b>		
Dividend paid	(1,981,496,085)	(1,981,496,085)
<b>Net cash used in financing activities</b>	<b>(1,981,496,085)</b>	<b>(1,981,496,085)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>	<b>7,056,214,449</b>	<b>6,521,736,058</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>(3,547,198)</b>	<b>28,467,969</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>33,648,408,763</b>	<b>34,369,010,039</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>40,701,076,013</b>	<b>40,919,214,066</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies) (note-3)	7,879,485,717	6,150,011,121
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	23,132,440,466	17,709,894,177
Balance with other banks and financial institutions (note-4)	9,684,795,930	17,055,733,468
Prize bonds (note-6a)	4,353,900	3,575,300
	<b>40,701,076,013</b>	<b>40,919,214,066</b>

Sd/-  
Company Secretary

Sd/-  
Acting Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 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	-	-	-	-	-	(1,876,483,119)	-	-	(1,876,483,119)
Adjustment of off-shore banking units	-	-	-	-	-	100,079	-	-	100,079
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	2,153,002,541	-	-	2,153,002,541
Currency translation differences	-	-	-	-	-	-	3,461,760	(7,008,960)	(3,547,200)
Net profit for the period	-	-	-	-	-	-	-	4,097,082,375	4,097,082,375
Dividend (Bonus shares)	283,070,860	-	-	-	-	-	-	(283,070,860)	-
Dividend (Cash)	-	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Minority interest	-	-	-	-	1	-	-	-	1
Appropriation made during the year	-	1,107,405,189	-	-	-	-	-	(1,107,405,189)	-
<b>Balance as at 30 June 2025</b>	<b>11,605,905,630</b>	<b>11,460,818,773</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>64</b>	<b>455,782,744</b>	<b>167,269,943</b>	<b>16,031,724,083</b>	<b>40,961,385,911</b>
<b>Balance as at 30 June 2024 (Restated)</b>	<b>11,322,834,770</b>	<b>10,353,413,584</b>	<b>28,002,888</b>	<b>1,211,881,786</b>	<b>62</b>	<b>116,720,932</b>	<b>145,650,958</b>	<b>11,445,022,279</b>	<b>34,623,527,259</b>

Sd/-  
 \_\_\_\_\_  
 Company Secretary

Sd/-  
 \_\_\_\_\_  
 Acting Chief Financial Officer

Sd/-  
 \_\_\_\_\_  
 Chief Executive Officer

Sd/-  
 \_\_\_\_\_  
 Director

Sd/-  
 \_\_\_\_\_  
 Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**BALANCE SHEET (UNAUDITED)**  
**AS AT 30 JUNE 2025**

Particulars	Notes	Amount in Taka	
		30 June 2025	31 Dec 2024
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3a</b>		
Cash in hand (including foreign currencies)		7,770,766,789	7,238,222,800
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		23,132,440,466	21,931,474,479
		<b>30,903,207,255</b>	<b>29,169,697,279</b>
<b>Balance with other banks and financial institutions</b>	<b>4a</b>		
In Bangladesh		540,053,624	770,435,916
Outside Bangladesh		8,265,463,474	2,896,602,385
		<b>8,805,517,098</b>	<b>3,667,038,301</b>
<b>Money at call on short notice</b>	<b>5</b>	-	-
<b>Investments</b>	<b>6a</b>		
Government	<b>4</b>	166,710,707,868	123,897,698,793
Others		5,404,278,219	5,712,813,953
		<b>172,114,986,087</b>	<b>129,610,512,746</b>
<b>Loans, advances and lease / investments</b>			
Loans, cash credits, overdrafts, etc./ investments	<b>7a</b>	275,200,396,715	288,393,987,951
Bills purchased and discounted	<b>8a</b>	59,032,069,760	55,063,589,572
		<b>334,232,466,475</b>	<b>343,457,577,523</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>9a</b>	7,290,410,795	6,976,553,047
<b>Other assets</b>	<b>10a</b>	40,220,342,526	35,016,572,684
<b>Non - banking assets</b>	<b>11</b>	220,500,640	220,500,640
<b>Total assets</b>		<b>593,787,430,877</b>	<b>548,118,452,220</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	<b>12a</b>	105,604,125,592	90,893,119,786
<b>Deposits and other accounts</b>	<b>13a.1.c</b>		
Current / Al-wadeeah current deposits		82,478,128,207	75,828,699,185
Bills payable		12,238,996,294	2,955,152,335
Savings bank / Mudaraba savings deposits		79,341,404,344	76,921,221,332
Term deposits / Mudaraba term deposits		211,741,871,791	203,163,234,249
Bearer certificate of deposit		-	-
Other deposits		-	-
		<b>385,800,400,636</b>	<b>358,868,307,100</b>
<b>Other liabilities</b>	<b>14a</b>	<b>61,280,359,078</b>	<b>59,549,493,410</b>
<b>Total liabilities</b>		<b>552,684,885,306</b>	<b>509,310,920,298</b>
<b>Capital / Shareholders' equity</b>			
Paid up capital	<b>15.2</b>	11,605,905,630	11,322,834,770
Share premium	<b>15.4</b>	1,211,881,786	1,211,881,786
Statutory reserve	<b>16</b>	11,460,818,773	10,353,413,584
Revaluation gain / (loss) on investments	<b>18</b>	340,971,587	80,256,510
Foreign currency translation gain	<b>19a</b>	165,566,715	161,343,671
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	<b>20a</b>	16,317,401,080	15,677,801,601
<b>Total Shareholders' equity</b>		<b>41,102,545,571</b>	<b>38,807,531,922</b>
<b>Total liabilities and Shareholders' equity</b>		<b>593,787,430,877</b>	<b>548,118,452,220</b>

Particulars	Notes	Amount in Taka	
		30 June 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	85,053,952,599	70,769,969,596
Letters of guarantee	21a.2	48,653,375,828	46,201,751,040
Irrevocable letters of credit	21a.3	43,496,695,909	49,842,056,273
Bills for collection	21a.4	16,926,946,154	17,709,759,383
Other contingent liabilities		-	-
		194,130,970,491	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		15,518,181,884	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		-	-
		15,518,181,884	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		209,649,152,375	202,117,378,554

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Company Secretary

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Acting Chief Financial Officer

Sd/-  
\_\_\_\_\_  
Chief Executive Officer

Sd/-  
\_\_\_\_\_  
Director

Sd/-  
\_\_\_\_\_  
Chairman

Dated , 27 July 2025



**PRIME BANK PLC.**  
**PROFIT AND LOSS ACCOUNT (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 2025**

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2025	Jan-Jun2024	Apr-Jun-2025	Apr-Jun-2024
Interest income / profit on investments	23	16,396,846,079	14,482,697,697	8,067,480,512	7,602,938,252
Interest / profit paid on deposits, borrowings, etc.	24a	(13,901,160,603)	(9,531,629,411)	(7,153,758,150)	(5,079,877,288)
<b>Net interest / net profit on investments</b>		<b>2,495,685,476</b>	<b>4,951,068,286</b>	<b>913,722,362</b>	<b>2,523,060,964</b>
Investment income	25a	7,453,095,309	4,268,792,184	3,941,429,777	2,353,923,824
Commission, exchange and brokerage	26a	1,613,410,168	1,454,206,105	734,809,983	764,605,379
Other operating income	27a	758,536,560	764,693,617	478,004,616	482,052,813
<b>Total operating income (A)</b>		<b>12,320,727,513</b>	<b>11,438,760,191</b>	<b>6,067,966,739</b>	<b>6,123,642,979</b>
Salaries and allowances	28a	3,248,104,877	2,896,532,852	1,597,843,698	1,471,900,660
Rent, taxes, insurance, electricity, etc.	29a	283,818,866	268,620,948	147,491,546	147,523,659
Legal expenses	30a	105,048,487	33,318,744	68,083,532	23,237,126
Postage, stamp, telecommunication, etc.	31a	144,182,408	53,891,675	68,588,947	30,398,170
Stationery, printing, advertisements, etc.	32a	209,374,260	215,408,156	115,750,492	117,374,989
Managing Director's salary and fees	33	11,289,998	10,790,199	5,644,999	5,644,999
Directors' fees	34a	2,708,836	4,426,957	1,748,000	3,185,926
Auditors' fees	35a	2,875,000	1,149,998	2,300,000	574,999
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37a	534,429,865	520,927,404	292,311,205	263,929,138
Other expenses	38a	1,097,267,421	754,426,798	554,742,856	383,210,959
<b>Total operating expenses (B)</b>		<b>5,639,100,017</b>	<b>4,759,493,731</b>	<b>2,854,505,275</b>	<b>2,446,980,626</b>
<b>Profit / (loss) before provision (C=A-B)</b>		<b>6,681,627,496</b>	<b>6,679,266,460</b>	<b>3,213,461,464</b>	<b>3,676,662,354</b>
Provision for loans & advances	39a	479,601,553	270,000,000	414,601,553	300,000,000
Provision for diminution in value of investments	39a	300,000,000	150,000,000	210,000,000	50,000,000
Other provisions	39a	365,000,000	330,000,000	20,000,000	25,000,000
<b>Total provision (D)</b>		<b>1,144,601,553</b>	<b>750,000,000</b>	<b>644,601,553</b>	<b>375,000,000</b>
<b>Total profit / (loss) before taxes (C-D)</b>		<b>5,537,025,943</b>	<b>5,929,266,460</b>	<b>2,568,859,911</b>	<b>3,301,662,354</b>
Provision for taxation					
Current tax	40a	2,010,623,247	2,708,858,166	852,094,227	1,510,157,219
Deferred tax		(485,168,916)	(73,259,995)	(263,116,671)	(46,403,425)
		1,525,454,331	2,635,598,171	588,977,556	1,463,753,794
<b>Net profit after taxation</b>		<b>4,011,571,612</b>	<b>3,293,668,288</b>	<b>1,979,882,355</b>	<b>1,837,908,559</b>
Retained earnings brought forward from previous years	20.1a	13,413,234,657	8,502,540,437	13,413,234,657	8,502,540,437
		<b>17,424,806,269</b>	<b>11,796,208,725</b>	<b>15,393,117,011</b>	<b>10,340,448,996</b>
<b>Appropriations</b>					
Statutory reserve		1,107,405,189	-	1,107,405,189	-
General reserve		-	-	-	-
		1,107,405,189	-	1,107,405,189	-
<b>Retained surplus</b>	20a	<b>16,317,401,080</b>	<b>11,796,208,725</b>	<b>14,285,711,823</b>	<b>10,340,448,996</b>
<b>Earnings per share (EPS)</b>	41a	<b>3.46</b>	<b>2.84</b>	<b>1.71</b>	<b>1.58</b>

Sd/-  
Company Secretary

Sd/-  
Acting Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**CASH FLOW STATEMENT (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 2025**

Particulars	Amount in Taka	
	Jan-Jun-2025	Jan-Jun-2024
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	22,199,507,520	17,098,279,233
Interest payments	(13,064,780,804)	(8,196,773,813)
Dividend receipt	113,100,898	116,476,814
Fees and commission receipts in cash	1,613,410,168	1,454,206,105
Recoveries of loans previously written off	263,195,642	120,382,004
Cash payments to employees	(3,549,370,876)	(3,082,819,855)
Cash payments to suppliers	(623,920,112)	(555,566,120)
Income taxes paid	(2,321,482,441)	(1,893,417,439)
Receipts from other operating activities	891,834,653	2,011,728,642
Payments for other operating activities	(1,586,392,629)	(964,159,880)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>3,935,102,020</b>	<b>6,108,335,691</b>
<b>Increase / (decrease) in operating assets and liabilities</b>		
Purchase/sale of trading securities (Bills/Bonds)	(31,754,603,297)	(18,208,940,290)
Loans and advances to customers	8,259,372,701	(11,026,226,860)
Other assets	(939,499,535)	291,349,510
Deposits from other banks / borrowings	14,679,936,360	14,037,274,523
Deposits from customers	16,874,332,554	26,777,180,529
Other liabilities account of customers	9,283,843,958	(8,739,121,276)
Other liabilities	(225,346,495)	627,156,766
	<b>16,178,036,244</b>	<b>3,758,672,904</b>
<b>Net cash from operating activities</b>	<b>20,113,138,264</b>	<b>9,867,008,595</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchases of securities	(10,488,262,145)	(950,743,538)
Purchase of property, plant and equipment	(775,610,940)	(267,363,670)
Proceeds from sale of property, plant and equipment	989,535	18,433,769
<b>Net cash used in investing activities</b>	<b>(11,262,883,550)</b>	<b>(1,199,673,439)</b>
<b>C) Cash flows from financing activities</b>		
Cash Dividend paid	(1,981,496,085)	(1,981,496,085)
<b>Net cash used in financing activities</b>	<b>(1,981,496,085)</b>	<b>(1,981,496,085)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>6,868,758,629</b>	<b>6,685,839,072</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>4,223,044</b>	<b>23,129,818</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>32,840,096,580</b>	<b>33,903,137,450</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>39,713,078,253</b>	<b>40,612,106,340</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies) (note-3a)	7,770,766,789	6,091,278,138
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3a)	23,132,440,466	17,709,894,177
Balance with other banks and financial institutions (note-4a)	8,805,517,098	16,807,358,725
Prize bonds (note-6a)	4,353,900	3,575,300
	<b>39,713,078,253</b>	<b>40,612,106,340</b>

Sd/-  
Company Secretary

Sd/-  
Acting Chief Financial Officer

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Chairman

Dated , 27 July 2025

**PRIME BANK PLC.**  
**STATEMENT OF CHANGES IN EQUITY (UNAUDITED)**  
**FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 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	-	-	-	(1,876,483,119)	-	-	(1,876,483,119)
Surplus / deficit on account of revaluation of investments	-	-	-	2,137,098,117	-	-	2,137,098,117
Currency translation differences	-	-	-	-	4,223,044	-	4,223,044
Net profit for the period	-	-	-	-	-	4,011,571,612	4,011,571,612
Dividend (Bonus shares)	283,070,860	-	-	-	-	(283,070,860)	-
Dividend (Cash)	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Appropriation made during the period	-	-	1,107,405,189	-	-	(1,107,405,189)	-
<b>Balance as at 30 June 2025</b>	<b>11,605,905,630</b>	<b>1,211,881,786</b>	<b>11,460,818,773</b>	<b>340,971,587</b>	<b>165,566,715</b>	<b>16,317,401,080</b>	<b>41,102,545,571</b>
<b>Balance as at 30 June 2024 (Restated)</b>	<b>11,322,834,770</b>	<b>1,211,881,786</b>	<b>10,353,413,584</b>	<b>20,948,171</b>	<b>144,805,929</b>	<b>11,872,941,412</b>	<b>34,926,825,652</b>

Sd/-  
 \_\_\_\_\_  
 Company Secretary

Sd/-  
 \_\_\_\_\_  
 Acting Chief Financial Officer

Sd/-  
 \_\_\_\_\_  
 Chief Executive Officer

Sd/-  
 \_\_\_\_\_  
 Director

Sd/-  
 \_\_\_\_\_  
 Chairman

Dated , 27 July 2025

**NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT AND FOR THE PERIOD ENDED 30 JUNE 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 149 (One Hundred Forty Nine) 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 149 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), 10 (Ten) Sub-branches, 6 (Six) subsidiary Companies (3 Foreign subsidiaries & 3 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, PBL Finance (Hong Kong) Limited and Prime Bank Fintech Limited.

**2.2 Basis of preparation**

The financial statements for the half year ended on 30 June 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 Consolidated and separate financial statements**

The consolidated financial statements have been prepared for the period ended on 30 June 2025 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

**2.4 Provisions**

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

**2.5 Provision for current taxation**

Provision for current tax has been made based on tax rates and tax laws which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Provision for current income tax has been made @ 37.5% on the taxable business income and @ 20% on taxable dividend income and @ 15% on net capital gain on govt. securities and @ 10% on realized gain on trading of shares as prescribed in the Income Tax Act 2023.

**2.6 Reporting period**

These interim financial statements cover the period from 01 January 2025 to 30 June 2025.

**2.7 Approval of financial statements**

These interim condensed financial statements were approved by the Board of Directors on 27 July 2025.

**2.8 Disclosure on Credit Rating information**

As per BRPD circular no. 06 dated 5 July 2006, the Banks was conducted credit rating by 'Credit Rating Agency of Bangladesh Limited' based on the financial statements for the year ended 31 December 2024. The following ratings have been awarded.

Particulars	Long Term	Short Term
Credit Rating	AAA	ST-1
Rating Outlook	Stable	
Valid Till	30 June 2026	

**2.9 General**

- 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.
- Figures of previous year/period have been rearranged and/or restated whenever necessary to conform to current year's presentation.

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>3 Consolidated cash</b>			
<b>i Cash in hand</b>			
Prime Bank PLC. (note-3a.1)	7,770,766,789	7,238,222,800	
Prime Bank Investment Limited	25,710	41,848	
Prime Bank Securities Limited	12,050	35,692	
Prime Exchange Co. Pte. Ltd., Singapore	108,681,168	28,318,826	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>7,879,485,717</b>	<b>7,266,619,166</b>	
<b>ii Balance with Bangladesh Bank and its agent bank(s)</b>			
Prime Bank PLC. (note-3a.2)	23,132,440,466	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	-	-	
Prime Bank Fintech Limited	-	-	
	<b>23,132,440,466</b>	<b>21,931,474,479</b>	
	<b>31,011,926,183</b>	<b>29,198,093,645</b>	
<b>3a Cash of the Bank</b>			
<b>3a.1 Cash in hand</b>			
In local currency	7,505,165,845	7,006,500,775	
In foreign currency	265,600,944	231,722,025	
	<b>7,770,766,789</b>	<b>7,238,222,800</b>	
<b>3a.2 Balance with Bangladesh Bank and its agent bank(s)</b>			
In local currency	17,531,748,562	19,466,625,393	
In foreign currency	4,501,184,352	1,208,438,608	
	22,032,932,914	20,675,064,000	
Sonali Bank as agent of Bangladesh Bank (Local currency)	1,099,507,552	1,256,410,479	
	<b>23,132,440,466</b>	<b>21,931,474,479</b>	
	<b>30,903,207,255</b>	<b>29,169,697,279</b>	
<b>4 Consolidated balance with other banks and financial institutions In Bangladesh</b>			
Prime Bank PLC. (note-4a)	540,053,624	770,435,916	
Prime Bank Investment Limited	289,910,194	156,295,562	
Prime Bank Securities Limited	641,267,833	544,466,976	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	499,197,396	-	
	1,970,429,048	1,471,198,454	
Less: Inter-company transaction	828,632,447	216,482,976	
	<b>1,141,796,601</b>	<b>1,254,715,478</b>	
<b>Outside Bangladesh</b>			
Prime Bank PLC. (note-4a)	8,265,463,474	2,896,602,385	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	227,920,438	191,194,611	
PBL Exchange (UK) Ltd.	14,049,873	12,589,818	
PBL Finance (Hong Kong) Limited	35,565,545	91,851,826	
Prime Bank Fintech Limited	-	-	
	<b>8,542,999,329</b>	<b>3,192,238,640</b>	
	<b>9,684,795,930</b>	<b>4,446,954,118</b>	
<b>4a Balance with other banks and financial institutions of the Bank</b>			
In Bangladesh	540,053,624	770,435,916	
Outside Bangladesh	8,265,463,474	2,896,602,385	
	<b>8,805,517,098</b>	<b>3,667,038,301</b>	
<b>5 Money at call on short notice</b>	-	-	

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
6	Consolidated investments		
	Government		
	Prime Bank PLC. (note-6a)	166,710,707,868	123,897,698,793
	Prime Bank Investment Limited	1,012,827,376	767,506,887
	Prime Bank Securities Limited	1,275,203,864	352,648,200
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		168,998,739,109	125,017,853,880
	Others		
	Prime Bank PLC. (note-6a)	5,404,278,219	5,712,813,953
	Prime Bank Investment Limited	1,406,180,163	1,503,893,578
	Prime Bank Securities Limited	871,519,782	1,228,004,471
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		7,681,978,164	8,444,712,002
		176,680,717,273	133,462,565,882
6a	Investments of the Bank		
	Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	94,457,978,702	62,416,013,204
	Held to maturity (HTM)	72,248,375,267	61,478,324,590
	Other securities	5,408,632,119	5,716,174,953
		172,114,986,087	129,610,512,746
	a) Government securities:		
	Government bills:		
	91 days treasury bills	10,790,703,194	5,888,267,644
	182 days treasury bills	11,831,192,682	7,274,811,317
	364 days treasury bills	5,482,500,640	3,664,070,451
		28,104,396,517	16,827,149,412
	Government bonds:		
	Prize bonds	4,353,900	3,361,000
	Government bonds	138,601,957,452	107,067,188,381
		138,606,311,352	107,070,549,381
		166,710,707,868	123,897,698,793
	b) Other investments:		
	Al-Arafah Islami Bank PLC. (Mudaraba Subordinated Bond)	205,688,667	205,250,000
	Eastern Bank PLC. (3rd Subordinated Bond)	501,250,000	501,250,000
	Dutch Banqla Bank PLC. (4th Subordinated Bond)	1,001,050,833	1,001,050,833
	Mutual Trust Bank PLC. (Perpetual Bond)	855,902,778	855,902,778
	Beximco Green Sukuk al Istisna'a	400,800,000	400,800,000
	Bongo Building Materials Limited (1st Sukuk Trust)	199,853,491	227,039,360
	Shares (note-6a.1)	2,239,732,450	2,521,520,982
		5,404,278,219	5,712,813,953
		172,114,986,087	129,610,512,746
6a.1	Investment in shares		
	Quoted		
	BARAKA POWER	46,126,653	46,126,653
	BATBC	1,132,121,452	1,149,159,601
	BSCCL	57,451,813	57,451,813
	BERGERPBL	34,368,643	34,368,643
	DESCO	19,262,511	19,262,511
	UNILEVERCL	7,093,115	7,093,115
	UNION CAPITAL	8,229,938	8,229,938
	IDLC	8,256,150	8,256,150
	NATIONAL BANK PLC.	27,970,098	27,970,098
	SINGER BD	103,836,021	103,836,021
	UPGDCL	96,111,263	96,111,263
	UTTARA BANK PLC.	37,009,980	37,009,980
		1,577,837,637	1,594,875,786
	From Special Fund		
	BEXIMCO	99,999,953	99,999,953
	Total	1,677,837,590	1,694,875,739

		<b>Amount in Taka</b>	
		<b>30 Jun 2025</b>	<b>31 Dec 2024</b>
<b>Unquoted</b>			
Central Depository Bangladesh Limited (CDBL)		15,694,430	15,694,430
Central Counterparty Bangladesh Limited (CCBL)		37,500,000	37,500,000
Investment in SWIFT		4,184,430	4,184,430
Blue-wealth 1st Balanced Fund		20,000,000	20,000,000
Preference Share (Summit)		244,756,000	509,506,383
Golden Harvest Ice Cream Ltd		239,760,000	239,760,000
		<b>561,894,860</b>	<b>826,645,243</b>
		<b>2,239,732,450</b>	<b>2,521,520,982</b>
<b>7 Consolidated loans, advances and lease / investments</b>			
Prime Bank PLC. (note-7a)		275,200,396,715	288,393,987,951
Prime Bank Investment Limited		2,952,849,684	3,025,272,852
Prime Bank Securities Limited		430,583,802	529,716,344
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
Prime Bank Fintech Limited		-	-
		278,583,830,202	291,948,977,148
Less: Inter-company transactions		6,049,467,231	5,999,630,009
		<b>272,534,362,970</b>	<b>285,949,347,139</b>
<b>Consolidated bills purchased and discounted (note-8)</b>		<b>62,181,068,354</b>	<b>58,160,432,103</b>
		<b>334,715,431,324</b>	<b>344,109,779,242</b>
<b>7a Loans, advances and lease / investments of the Bank</b>			
<b>i) Loans, cash credits, overdrafts, etc.</b>			
<b>Inside Bangladesh</b>			
Secured overdraft / Quard against TDR		59,415,775,208	61,657,565,982
Cash credit / Murabaha		19,385,529,778	22,455,350,181
Loans (General)		69,185,699,367	68,895,642,061
House building loan		359,073,789	678,668,682
Loan against trust receipt		7,422,098,451	7,600,112,460
Retail loan		20,183,294,453	20,073,091,901
Lease finance / Izara		990,429,169	947,765,532
Credit card		2,951,483,813	2,508,590,501
Hire purchases		13,837,308,108	14,358,691,027
Other loans and advances		81,469,704,579	89,218,509,624
		<b>275,200,396,715</b>	<b>288,393,987,951</b>
<b>Outside Bangladesh</b>		-	-
		<b>275,200,396,715</b>	<b>288,393,987,951</b>
<b>ii) Bills purchased and discounted (note-8a)</b>			
<b>Payable Inside Bangladesh</b>			
Inland bills purchased		4,026,714,973	4,252,162,796
<b>Payable Outside Bangladesh</b>			
Foreign bills purchased and discounted		55,005,354,786	50,811,426,775
		<b>59,032,069,760</b>	<b>55,063,589,572</b>
		<b>334,232,466,475</b>	<b>343,457,577,523</b>
<b>8 Consolidated bills purchased and discounted</b>			
Prime Bank PLC. (note-8a)		59,032,069,760	55,063,589,572
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		3,148,998,594	3,096,842,532
Prime Bank Fintech Limited		-	-
		<b>62,181,068,354</b>	<b>58,160,432,103</b>
<b>8a Bills purchased and discounted</b>			
Payable in Bangladesh		4,026,714,973	4,252,162,796
Payable outside Bangladesh		55,005,354,786	50,811,426,775
		<b>59,032,069,760</b>	<b>55,063,589,572</b>

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>9 Consolidated fixed assets including premises, furniture and fixtures</b>			
Prime Bank PLC. (note-9a)	7,290,410,795	6,976,553,047	
Prime Bank Investment Limited	57,180,535	64,405,713	
Prime Bank Securities Limited	63,289,075	73,186,293	
Prime Exchange Co. Pte. Ltd., Singapore	32,912,711	38,293,387	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>7,443,793,116</b>	<b>7,152,438,441</b>	
<b>9a Fixed assets including premises, furniture and fixtures of the Bank</b>			
<b>Property, Plant &amp; Equipment</b>			
Land	2,256,940,593	2,256,940,593	
Building	1,724,817,577	1,724,817,577	
Capital work in progress (Building)	950,250,662	498,435,437	
Furniture and fixtures	1,224,947,076	1,187,503,635	
Capital work in progress (Furniture & Fixtures)	164,438,742	33,153,347	
Office equipment and machinery	2,561,416,898	2,418,399,435	
Capital work in progress (Equipment)	17,026,211	78,805,046	
Vehicles	284,265,749	276,116,283	
	<b>9,184,103,507</b>	<b>8,474,171,352</b>	
Less: Accumulated depreciation	3,121,365,796	2,904,450,828	
	<b>6,062,737,711</b>	<b>5,569,720,524</b>	
<b>Lease assets-Premises</b>			
Right-of-use assets	3,541,729,013	3,541,729,013	
Less: Accumulated amortization	2,456,015,450	2,264,445,655	
	<b>1,085,713,563</b>	<b>1,277,283,359</b>	
<b>Intangible assets</b>			
Software	823,112,589	806,344,922	
Capital work in progress (Software)	71,130,218	52,091,253	
Total Cost of intangibles assets	<b>894,242,806</b>	<b>858,436,174</b>	
Less: Accumulated amortization	752,283,285	728,887,010	
	<b>141,959,521</b>	<b>129,549,164</b>	
	<b>7,290,410,795</b>	<b>6,976,553,047</b>	
<b>10 Consolidated other assets</b>			
Prime Bank PLC. (note-10a)	40,220,342,526	35,016,572,684	
Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)	
Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)	
Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)	
Less: PBIL investment in Prime Bank Fintech Ltd.	(50,000)	-	
Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)	
Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)	
Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)	
Less: Investment in Prime Bank Fintech Limited (note-10a.5)	(499,950,000)	-	
	<b>35,618,631,005</b>	<b>30,914,861,163</b>	
Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000	
Prime Bank Investment Limited (investment in Fintech Ltd)	50,000	-	
Prime Bank Investment Limited	491,472,714	516,268,737	
Prime Bank Securities Limited	504,012,741	447,771,146	
Prime Exchange Co. Pte. Ltd., Singapore	10,222,825	10,764,222	
PBL Exchange (UK) Ltd.	795,101	712,475	
PBL Finance (Hong Kong) Limited	53,009,258	51,547,783	
Prime Bank Fintech Limited	8,541,530	-	
	<b>1,118,104,169</b>	<b>1,077,064,363</b>	
Less: Inter-company transactions	445,086,637	387,668,519	
	<b>36,291,648,538</b>	<b>31,604,257,006</b>	



		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>10a Other assets of the Bank</b>			
Stationery and stamps		45,955,509	48,702,392
Exchange adjustment account		17,755,912	28,226,249
Investment in subsidiary (note-10a.5)		4,551,661,521	4,051,711,521
Prepaid expenses		253,926,423	164,754,701
Interest / profit receivable on loan (note-10a.1)		2,990,345,949	2,845,077,023
Interest receivable on Govt. securities (note-10a.1)		3,046,347,634	1,787,396,455
Dividend receivable		3,107,279	5,908,188
Other interest receivable		136,338,158	140,122,288
Advance deposits and advance rent		131,061,168	86,236,788
Prepaid expenses against house furnishing		27,571,935	19,125,848
Balance with PBSL		346,083,718	328,071,206
Suspense account (note -10a.2)		861,326,551	445,976,815
Encashment of PSP / BSP		-	12,016,851
Advance income tax paid (note-10a.6)		22,344,657,109	20,023,174,668
Deferred Tax assets (note -10a.7)		4,497,358,064	4,012,189,148
Credit card & ATM Card		66,982,734	399,600,373
Sundry assets ( note -10a.3)		899,862,862	618,282,172
		<b>40,220,342,526</b>	<b>35,016,572,684</b>
<b>10a.1</b>	Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.		
<b>10a.2</b>	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.		
<b>10a.3 Sundry assets</b>			
Protested Bills		14,971,240	14,971,240
Others		884,891,621	603,310,931
		<b>899,862,862</b>	<b>618,282,172</b>
<b>10a.4 Particulars of required provision for other assets</b>			
		<b>Rate</b>	
Protested bills	14,971,240	100%	14,971,240
Others	203,461,458	50%-100%	175,393,716
Required provision for other assets			190,364,956
Total provision maintained (note - 14a.6)			193,014,410
Excess / (short) provision			<b>2,649,454</b>
<b>10a.5 Investment in subsidiaries</b>			
Prime Bank Investment Limited		2,999,999,940	2,999,999,940
Prime Bank Securities Limited		950,000,000	950,000,000
Prime Exchange Co. Pte. Ltd., Singapore		10,993,235	10,993,235
PBL Exchange (UK) Ltd.		56,352,624	56,352,624
PBL Finance (Hong Kong) Limited		34,365,722	34,365,722
Prime Bank Fintech Limited		499,950,000	-
		<b>4,551,661,521</b>	<b>4,051,711,521</b>
<b>10a.6 Advance income tax paid</b>			
Opening Balance		20,023,174,668	15,989,612,206
Add: Paid during the period/year		2,321,482,441	4,033,562,462
		<b>22,344,657,109</b>	<b>20,023,174,668</b>
<b>10a.7 Deferred tax assets</b>			
Opening balance		4,012,189,148	3,476,163,980
Add/(Less): Net addition/(adjustment) during the period/year		485,168,916	536,025,168
		<b>4,497,358,064</b>	<b>4,012,189,148</b>
<b>10a.7.1 Deferred tax assets on specific provision</b>			
Specific Provision for Loans and Advances		11,511,423,696	10,519,455,222
Tax rate		37.50%	37.50%
Deferred tax assets		<b>4,316,783,886</b>	<b>3,944,795,708</b>

	Amount in Taka	
	30 Jun 2025	31 Dec 2024
<b>10a.7.2 Deferred tax on fixed assets including RoU assets</b>		
Carrying amount	3,219,624,124	3,445,216,887
Tax base	3,593,728,627	3,517,506,088
Taxable temporary difference	(374,104,504)	(72,289,201)
Tax Rate	37.50%	37.50%
Deferred tax (assets)/liability	<b>140,289,188</b>	<b>27,108,449</b>

**10a.7.3 Deferred tax on employee benefits**

Opening balance	40,284,990	-
Addition during the period/year	-	40,284,990
	<b>40,284,990</b>	<b>40,284,990</b>

**11 Non-Banking Assets**

**Name of Parties**

M/s Rima Flour Mills	124,438,400	124,438,400
M/s Ripon Motors	51,902,240	51,902,240
M/s Megna Bangla Trade	18,399,360	18,399,360
M/s Ampang Food Industries	25,760,640	25,760,640
	<b>220,500,640</b>	<b>220,500,640</b>

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)	105,604,125,592	90,893,119,786
Prime Bank Investment Limited	2,356,968,440	2,316,550,155
Prime Bank Securities Limited	2,505,485,885	1,937,063,145
Prime Exchange Co. Pte. Ltd., Singapore	980,198	898,268
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	2,915,916,884	2,938,638,296
Prime Bank Fintech Limited	-	-
	113,383,476,999	98,086,269,649
Less: Inter-company transactions	6,049,467,231	5,999,630,009
	<b>107,334,009,768</b>	<b>92,086,639,640</b>

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

In Bangladesh (note-12a.1)	49,177,344,864	46,297,473,227
Outside Bangladesh	56,426,780,728	44,595,646,559
	<b>105,604,125,592</b>	<b>90,893,119,786</b>

**12a.1 In Bangladesh**

Call deposits	400,000,000	-
Borrowings from other Banks and FIS	-	360,000,000
Prime Bank Subordinated Bond	4,400,000,000	4,400,000,000
Financial Sector Support Project (FSSP)	949,841,054	1,099,389,006
Export Development Fund (EDF)	15,715,728,790	14,588,158,547
Green Transformation Fund (GTF)	823,970,819	1,039,971,322
Investment Promotion & Financing Facility (IPFF)	377,329,467	389,541,362
Technology Development Fund (TDF)	3,878,344,460	3,839,820,920
Urban Building Safety Project (UBSP)	210,000,000	210,000,000
Bangladesh Bank PC (packing credit) Refinance Scheme (RFS)	251,828,001	1,494,845,001
Safety Retrofits and Environmental Upgrades Program (SREUP)	124,144,737	138,750,000
Refinance Scheme against Digital Loan	606,668	817,668
Refinance Scheme against Green Product	221,666,677	266,666,676
Refinance scheme against Agriculture loan	66,160,000	128,965,000
Refinance scheme against SME loan	1,686,567,191	1,929,390,727
Repo of Treasury Bills	20,071,157,000	14,371,157,000
Southeast Bank PLC.	-	600,000,000
Eastern Bank PLC.	-	600,000,000
Commercial Bank of Ceylon PLC	-	840,000,000
	<b>49,177,344,864</b>	<b>46,297,473,227</b>

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>13 Consolidated deposits and other accounts</b>			
<b>Current deposits and other accounts</b>			
Prime Bank PLC. (note-13a.1.c)	82,478,128,207	75,828,699,185	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>82,478,128,207</b>	<b>75,828,699,185</b>	
Less: Inter-company transactions	303,678,679	209,986,965	
	<b>82,174,449,528</b>	<b>75,618,712,220</b>	
<b>Bills payable</b>			
Prime Bank PLC. (note-13a.1.c)	12,238,996,294	2,955,152,335	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>12,238,996,294</b>	<b>2,955,152,335</b>	
<b>Savings bank / Mudaraba savings deposits</b>			
Prime Bank PLC. (note-13a.1.c)	79,341,404,344	76,921,221,332	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>79,341,404,344</b>	<b>76,921,221,332</b>	
Less: Inter-company transactions	19,197,396	-	
	<b>79,322,206,948</b>	<b>76,921,221,332</b>	
<b>Term / Fixed deposits</b>			
Prime Bank PLC. (note-13a.1.c)	211,741,871,791	203,163,234,249	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>211,741,871,791</b>	<b>203,163,234,249</b>	
Less: Inter-company transactions	505,756,371	6,496,011	
	<b>211,236,115,419</b>	<b>203,156,738,238</b>	
	<b>384,971,768,189</b>	<b>358,651,824,125</b>	
<b>13a Deposits and other accounts of the Bank</b>			
Deposits from banks (note -13a.1.a)	90,413,484	121,482,930	
Deposits from customers (note-13a.1.b)	385,709,987,153	358,746,824,170	
	<b>385,800,400,636</b>	<b>358,868,307,100</b>	
<b>13a.1 a) Deposits from Banks</b>			
Current deposits and other accounts	31,749,650	31,588,215	
Savings bank / Mudaraba savings deposits	22,292,404	22,074,454	
Special notice deposits	36,371,430	67,820,262	
	<b>90,413,484</b>	<b>121,482,930</b>	
<b>b) Customer Deposits</b>			
<b>i) Current deposits and other accounts</b>			
Current / Al-wadeeah current deposits	30,378,963,310	32,538,997,044	
Foreign currency deposits	13,928,154,714	12,898,655,836	
Security deposits	6,346,661	6,384,709	
Sundry deposits (note - 13a.2)	39,477,501,224	30,888,128,829	
	<b>83,790,965,908</b>	<b>76,332,166,418</b>	
Less: Off-shore Banking Units	1,344,587,351	535,055,448	
	<b>82,446,378,557</b>	<b>75,797,110,970</b>	

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>ii) Bills payable</b>			
Pay orders issued	12,234,408,184	2,950,191,945	
Pay slips issued	46,513	59,407	
Demand draft payable	4,541,597	4,900,983	
	<b>12,238,996,294</b>	<b>2,955,152,335</b>	
<b>iii) Savings bank / Mudaraba savings deposits</b>		<b>79,319,111,940</b>	<b>76,899,146,878</b>
<b>iv) Term / Fixed deposits</b>			
Fixed deposits / Mudaraba fixed deposits	163,269,899,009	158,468,830,493	
Special notice deposits	12,853,802,821	12,368,167,969	
Scheme deposits	35,581,798,531	32,258,415,525	
	<b>211,705,500,361</b>	<b>203,095,413,987</b>	
	<b>385,709,987,153</b>	<b>358,746,824,170</b>	
	<b>385,800,400,636</b>	<b>358,868,307,100</b>	
<b>c) Deposits and other accounts</b>			
<b>Current deposits and other accounts</b>			
Deposits from banks (note -13a.1.a)	31,749,650	31,588,215	
Deposits from customers (note-13a.1.b.i)	82,446,378,557	75,797,110,970	
	<b>82,478,128,207</b>	<b>75,828,699,185</b>	
<b>Bills payable</b>			
Deposits from banks (note -13a.1.a)	-	-	
Deposits from customers (note-13a.1.b.ii)	12,238,996,294	2,955,152,335	
	<b>12,238,996,294</b>	<b>2,955,152,335</b>	
<b>Savings bank / mudaraba savings deposits</b>			
Deposits from banks (note -13a.1.a)	22,292,404	22,074,454	
Deposits from customers (note-13a.1.b.iii)	79,319,111,940	76,899,146,878	
	<b>79,341,404,344</b>	<b>76,921,221,332</b>	
<b>Term / Fixed deposits</b>			
Deposits from banks (note -13a.1.a)	36,371,430	67,820,262	
Deposits from customers (note-13a.1.b.iv)	211,705,500,361	203,095,413,987	
	<b>211,741,871,791</b>	<b>203,163,234,249</b>	
	<b>385,800,400,636</b>	<b>358,868,307,100</b>	
<b>13a.2 Sundry deposits</b>			
F.C. held against back to back L/C	15,591,040,980	14,780,347,968	
Sundry creditors	121,476,927	184,447,527	
Risk fund and service charges (CCS and lease finance)	56,356,428	56,356,428	
Sale proceeds of PSP / BSP	36,730,000	11,560,000	
Margin on letters of guarantee	927,206,079	940,974,519	
Margin on letters of credit	4,956,193,346	5,280,936,359	
Margin on FDBP / IDBP, export bills, etc.	152,742,517	214,088,812	
Unclaimed dividend	110,474,637	35,240,855	
Interest / profit payable on deposits	6,318,861,050	5,513,874,579	
Withholding VAT/Tax /Excise duty payable to Government Authority	310,509,527	724,057,278	
Others	10,895,909,731	3,146,244,503	
	<b>39,477,501,224</b>	<b>30,888,128,829</b>	
<b>13a.3 Payable on demand and time deposits</b>			
<b>a) Demand deposits</b>			
Current deposits	30,410,712,960	32,570,585,259	
Savings deposits (9%)	7,140,726,391	6,922,909,920	
Foreign currency deposits (Non interest bearing)	12,583,567,363	12,363,600,388	
Security deposits	6,346,661	6,384,709	
Sundry deposits	39,477,501,224	30,888,128,829	
Bills payable	12,238,996,294	2,955,152,335	
	<b>101,857,850,892</b>	<b>85,706,761,440</b>	
<b>b) Time deposits</b>			
Savings deposits (91%)	72,200,677,953	69,998,311,412	
Fixed deposits	163,269,899,009	158,468,830,493	
Special notice deposits	12,890,174,251	12,435,988,231	
Deposits under schemes	35,581,798,531	32,258,415,525	
	<b>283,942,549,744</b>	<b>273,161,545,661</b>	
	<b>385,800,400,636</b>	<b>358,868,307,100</b>	

		<b>Amount in Taka</b>	
		<b>30 Jun 2025</b>	<b>31 Dec 2024</b>
<b>14 Consolidated other liabilities</b>			
Prime Bank PLC. (note-14a)	61,280,359,078	59,549,493,410	
Prime Bank Investment Limited	664,284,482	569,995,790	
Prime Bank Securities Limited	921,927,236	880,502,340	
Prime Exchange Co. Pte. Ltd., Singapore	241,049,886	174,206,885	
PBL Exchange (UK) Ltd.	57,233,290	51,285,640	
PBL Finance (Hong Kong) Limited	61,881,800	45,582,347	
Prime Bank Fintech Limited	-	-	
	<b>63,226,735,772</b>	<b>61,271,066,412</b>	
Less: Inter-company transactions	445,086,637	387,668,519	
	<b>62,781,649,135</b>	<b>60,883,397,893</b>	
<b>14a Other liabilities of the Bank</b>			
Expenditure and other payables	411,217,520	489,478,321	
Provision for bonus	425,759,720	715,735,721	
Lease liabilities	1,109,435,683	1,274,395,568	
Provision for income tax (note - 14a.1)	29,475,523,485	27,464,900,238	
Unearned commission on bank guarantee	-	3,636,201	
Unearned income	10,816,624	9,154,243	
Unearned profit (Markup)	426,108,070	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)	153,746,837	192,858,021	
Provision for loans and advances / investments (note - 14a.3)	16,389,815,558	16,662,756,709	
Provision for Non-Banking Assets	220,500,640	220,500,640	
Start-up equity investment 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	665,335,360	365,335,360	
Interest suspense account	6,637,552,682	6,491,717,646	
CSR Fund	198,641,662	198,641,662	
Provision for CSR activities	48,207,802	-	
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	90,000,000	-	
Other liabilities	7,523,953	298,423,776	
Other provision (note - 14a.6)	218,014,410	193,014,410	
	<b>61,280,359,078</b>	<b>59,549,493,410</b>	
<b>14a.1 Provision for income tax</b>			
Opening Balance	27,464,900,238	22,077,775,035	
Add: Addition during the period/year	2,010,623,247	5,399,144,766	
Less: Adjustment with advance tax	-	(12,019,563)	
	<b>29,475,523,485</b>	<b>27,464,900,238</b>	
<b>14a.2 Reconciliation of effective tax rate of the bank</b>			
(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	6,681,627,496	6,679,266,460	
Income tax as per applicable tax rate (37.5%)	2,505,610,311	2,504,724,922	
<b>Factors affecting the tax charged</b>			
Tax on non deductible expenses (netting of deductible income)	(99,298,350)	253,411,717	
Tax savings from exempted income (on govt. treasury securities)	(29,883,454)	(29,273,670)	
Tax savings from reduced tax rates (on dividend income)	(20,336,431)	(20,004,803)	
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(267,950)	-	
Tax adjustment for earlier years	(345,200,879)	-	
<b>Total income tax expenses</b>	<b>2,010,623,247</b>	<b>2,708,858,166</b>	

(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.

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>Applicable tax rate</b>			
Tax effect of expenses that are not deductible for tax purposes		<b>37.50%</b>	<b>37.50%</b>
Tax on non deductible expenses (netting of deductible income)		-1.49%	3.79%
Tax savings from exempted income (on govt. treasury securities)		-0.45%	-0.44%
Tax savings from reduced tax rates (on dividend income)		-0.30%	-0.30%
Tax savings from reduced tax rates (on gain on sale of quoted securities)		0.00%	0.00%
Tax adjustment for earlier years		-5.17%	0.00%
<b>Average effective tax rate (tax expense divided by profit before provision and tax)</b>		<b>30.09%</b>	<b>40.56%</b>
<b>14a.3 Provision for loans, advances and lease / investments</b>			
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/year		(965,738,347)	(1,514,003,162)
Add: Recoveries of amounts previously written off		263,195,642	775,853,587
Add: Net charge to profit and loss account (note-39a)		1,694,511,178	1,987,834,183
Provision held at the end of the period/ year		<b>11,511,423,696</b>	<b>10,519,455,222</b>
<b>Movement in general provision on unclassified loans / investments</b>			
Provision held as on 1 January		6,143,301,487	6,328,370,451
Add: General provision made during the year (note-39a)		(1,264,909,625)	(185,068,964)
Provision held at the end of the period/year		<b>4,878,391,862</b>	<b>6,143,301,487</b>
		<b>16,389,815,558</b>	<b>16,662,756,709</b>
<b>14a.4 Provision for off-balance sheet exposures</b>			
Provision held as on 1 January		2,556,065,645	2,286,065,645
Add: Provision made during the period/year (note-39a)		340,000,000	270,000,000
Provision held at the end of the period/year		<b>2,896,065,645</b>	<b>2,556,065,645</b>
<b>14a.5 Provision for Off-shore Banking Units</b>			
Movement in specific provision on classified loans / investments:			
Provision held as on 1 January		-	-
Less: Fully provided debts written off/settlement during the year		-	-
Add: Net charge to profit and loss account (note-39a)		-	-
Provision held at the end of the period/ year		-	-
<b>Movement in general provision on unclassified loans / investments</b>			
Provision held as on 1 January		612,019,370	547,019,370
Add: General provision made during the period/ year (note-39a)		50,000,000	65,000,000
Provision held at the end of the period/ year		<b>662,019,370</b>	<b>612,019,370</b>
		<b>662,019,370</b>	<b>612,019,370</b>
<b>14a.6 Other provision for classified assets</b>			
Balance as on 1 January		193,014,410	31,189,410
Add: Addition during the period/year (note-39a)		25,000,000	161,890,000
Less: Adjustment during the year		-	(65,000)
Provision held at the end of the period/year		<b>218,014,410</b>	<b>193,014,410</b>
<b>15 Share capital</b>			
<b>15.1 Authorized capital</b>			
2,500,000,000 ordinary shares of Taka 10 each		<b>25,000,000,000</b>	<b>25,000,000,000</b>
<b>15.2 Issued, subscribed and fully paid up capital</b>			
30,000,000 ordinary shares of Taka 10 each issued for cash		300,000,000	300,000,000
986,756,137 ordinary shares of Taka 10 each issued as bonus shares		9,867,561,370	9,867,561,370
115,527,340 ordinary shares of Taka 10 each issued as right shares		1,155,273,400	1,155,273,400
28,307,086 ordinary shares of Taka 10 each issued as bonus shares		283,070,860	-
		<b>11,605,905,630</b>	<b>11,322,834,770</b>

Amount in Taka	
30 Jun 2025	31 Dec 2024

### 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
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,630
		<b>1,160,590,563</b>	<b>11,605,905,630</b>	

### 15.4 Share premium

11,552,734 ordinary shares of Taka 200 each per share  
Less: Income tax deduction at source @ 3% on total premium

2,310,546,800	2,310,546,800
69,316,404	69,316,404
<b>2,241,230,396</b>	<b>2,241,230,396</b>
1,029,348,610	1,029,348,610
<b>1,211,881,786</b>	<b>1,211,881,786</b>

Less: Transferred to Paid-up Capital (through stock dividend)

### 15.5 Non controlling interest

Share capital  
Retained earnings

60	60
4	3
<b>64</b>	<b>63</b>

### 16 Statutory reserve

Balance on 1 January  
Addition ( 20% of pre-tax profit)  
Balance held at the end of the period/year

10,353,413,584	10,353,413,584
1,107,405,189	-
<b>11,460,818,773</b>	<b>10,353,413,584</b>

### 17 Consolidated revaluation gain / loss on investments

Prime Bank PLC. (note-18)  
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore  
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.  
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

340,971,587	80,256,510
66,534,003	60,053,858
27,874,176	19,121,376
20,402,978	19,731,498
<b>455,782,744</b>	<b>179,163,243</b>

### 18 Revaluation gain / loss on investments of the Bank

Opening balance on 1 January  
Add: Amortized/Revaluation Gain  
Less: Adjustment of amortization/revaluation gain against sale/maturity  
Add: Adjustment of revaluation gain/(loss) of OBU

80,256,510	35,219,905
2,137,098,117	361,060,685
(1,876,483,119)	(316,876,985)
100,079	852,905
<b>340,971,587</b>	<b>80,256,510</b>

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>19 Consolidated foreign currency translation gain/ (loss)</b>			
Prime Bank PLC. (note-19a)	165,566,715	161,343,671	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	1,528,371	243,972	
PBL Exchange (UK) Ltd.	-	(240,295)	
PBL Finance (Hong Kong) Limited	174,857	2,460,835	
Prime Bank Fintech Limited	-	-	
	<b>167,269,943</b>	<b>163,808,183</b>	
<b>19a Foreign currency translation gain/ (loss)</b>			
Balance on 1 January	161,343,671	121,676,110	
Addition during the period/year	4,223,044	39,667,560	
Balance held at the end of the period/year	<b>165,566,715</b>	<b>161,343,671</b>	
<b>20 Consolidated retained earnings / movement of profit and loss account</b>			
Prime Bank PLC. (note-20a)	16,321,624,125	15,717,469,161	
Prime Bank Investment Limited	211,240,567	169,136,347	
Prime Bank Securities Limited	(641,523,975)	(641,736,363)	
Prime Exchange Co. Pte. Ltd., Singapore	60,179,821	23,664,578	
PBL Exchange (UK) Ltd.	(126,615,116)	(113,457,347)	
PBL Finance (Hong Kong) Limited	232,934,729	240,071,286	
Prime Bank Fintech Limited	7,738,926	-	
	<b>16,065,579,076</b>	<b>15,395,147,662</b>	
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	(27,928,717)	(38,147,007)	
Less: Foreign currency translation gains	(5,926,272)	(42,132,072)	
	<b>16,031,724,083</b>	<b>15,313,622,801</b>	
<b>20a Retained earnings / movement of profit and loss account of the Bank</b>			
Balance on 1 January	15,677,801,601	10,568,528,029	
Addition during the period/year	4,011,571,612	7,445,763,713	
Transfer to statutory reserve	(1,107,405,189)	-	
Cash dividend	(1,981,496,085)	(1,981,496,085)	
Stock dividend	(283,070,860)	-	
Remeasurement gain/(loss) of defined benefits liability/assets	-	(354,994,056)	
Balance held at the end of the period/year	<b>16,317,401,080</b>	<b>15,677,801,601</b>	
Add: Foreign currency translation gain/ (loss) (note-19a)	4,223,044	39,667,560	
	<b>16,321,624,125</b>	<b>15,717,469,161</b>	
<b>20.1 Consolidated retained earnings brought forward from previous year</b>			
Prime Bank PLC. (note-20.1 a)	13,413,234,657	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	173,995,561	169,294,034	
Prime Bank Fintech Limited	-	-	
	13,023,591,654	13,091,135,183	
Prior year adjustment of PBIL	-	-	
Foreign currency translation gain on 1 January	(9,473,470)	(30,111,873)	
Add: Inter-company transactions	27,928,717	39,392,785	
	<b>13,042,046,901</b>	<b>13,100,416,096</b>	
<b>20.1.a Retained earnings brought forward from previous year of the Bank</b>			
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)	(1,981,496,085)	
Bonus shares issued	(283,070,860)	-	
Balance held at the end of the period/ year	<b>13,413,234,657</b>	<b>13,341,311,460</b>	
Foreign currency translation gain on 1 January	-	-	
	<b>13,413,234,657</b>	<b>13,341,311,460</b>	



		Amount in Taka	
		30 Jun 2025	31 Dec 2024
<b>21 Consolidated contingent liabilities</b>			
<b>21.1 Acceptances and endorsements</b>			
Prime Bank PLC. (note-21a.1)	85,053,952,599	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	-	-	
Prime Bank Fintech Limited	-	-	
	<b>85,053,952,599</b>	<b>70,769,969,596</b>	
<b>21.2 Letters of guarantee</b>			
Prime Bank PLC. (note-21a.2)	48,653,375,828	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	-	-	
Prime Bank Fintech Limited	-	-	
	<b>48,653,375,828</b>	<b>46,201,751,040</b>	
<b>21.3 Irrevocable Letters of Credit</b>			
Prime Bank PLC. (note-21a.3)	43,496,695,909	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	-	-	
Prime Bank Fintech Limited	-	-	
	<b>43,496,695,909</b>	<b>49,842,056,273</b>	
<b>21.4 Bills for collection</b>			
Prime Bank PLC. (note-21a.4)	16,926,946,154	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	-	-	
Prime Bank Fintech Limited	-	-	
	<b>16,926,946,154</b>	<b>17,709,759,383</b>	
	<b>194,130,970,491</b>	<b>184,523,536,293</b>	
<b>21a Contingent liabilities of the Bank</b>			
<b>21a.1 Acceptances and endorsements</b>			
Back to back bills (Foreign)	73,762,514,565	58,990,222,692	
Back to back bills (Local)	9,684,268,269	10,327,475,196	
Back to back bills (EPZ)	1,607,169,765	1,452,271,708	
	85,053,952,599	70,769,969,596	
Less: Margin	(15,591,040,980)	(14,780,347,968)	
	<b>69,462,911,619</b>	<b>55,989,621,629</b>	
<b>21a.2 Letters of guarantee</b>			
Letters of guarantee (Local)	20,008,104,645	19,617,964,206	
Letters of guarantee (Foreign)	28,645,271,183	26,583,786,834	
Foreign counter guarantees	-	-	
	48,653,375,828	46,201,751,040	
Less: Margin	(927,206,079)	(940,974,519)	
	<b>47,726,169,749</b>	<b>45,260,776,521</b>	
<b>21a.3 Irrevocable Letters of Credit</b>			
Letters of credit (Sight)	11,854,421,159	12,537,461,126	
Letters of credit (Deferred)	16,371,299,506	19,334,467,865	
Back to back L/C	15,270,975,245	17,970,127,282	
	43,496,695,909	49,842,056,273	
Less: Margin	(4,956,193,346)	(5,280,936,359)	
	<b>38,540,502,563</b>	<b>44,561,119,914</b>	
<b>21a.4 Bills for collection</b>			
Outward bills for collection	16,926,946,154	17,709,759,383	
	16,926,946,154	17,709,759,383	
Less: Margin	(152,742,517)	(214,088,812)	
	<b>16,774,203,637</b>	<b>17,495,670,571</b>	

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>22 Consolidated interest income / profit on investments</b>			
Prime Bank PLC. (note-23)	16,396,846,079	14,482,697,697	
Prime Bank Investment Limited	209,102,139	184,367,828	
Prime Bank Securities Limited	112,664,191	27,357,559	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	129,079,234	107,599,985	
Prime Bank Fintech Limited	9,140,259	-	
	<b>16,856,831,901</b>	<b>14,802,023,069</b>	
Less: Inter-company transactions	176,800,967	146,223,152	
	<b>16,680,030,934</b>	<b>14,655,799,917</b>	
<b>23 Interest income / profit on investments of the Bank</b>			
Loans (General) / Musharaka	2,887,905,997	2,954,008,044	
Loans against trust receipts	518,317,773	223,826,933	
Packing credit	167,858,410	96,198,843	
House building loan	26,635,268	50,439,981	
Lease finance / Izara	68,783,323	47,886,803	
Hire purchase	561,774,596	509,147,370	
Payment against documents	491,564	417,668	
Cash credit / Bai-Muajjal	859,666,365	856,563,524	
Secured overdraft	2,727,123,915	2,131,457,035	
Consumer credit scheme	1,009,032,394	857,109,477	
Staff loan	58,553,855	52,097,054	
Agricultural Loan	10,296,945	8,480,086	
Forced loan	51,654,400	6,850,106	
Documentary bills purchased	2,375,814,447	2,072,644,518	
Interest income from credit card	129,032,733	117,562,395	
Other loans and advances / Investments	4,732,343,182	4,283,572,746	
<b>Total interest / profit on loans and advances / investments</b>	<b>16,185,285,168</b>	<b>14,268,262,582</b>	
Interest / profit on balance with other banks and financial institutions	59,373,786	42,546,715	
Interest on call loans	83,333	8,877,778	
Interest / profit received from foreign banks (note-23a.1)	152,103,792	163,010,622	
	<b>16,396,846,079</b>	<b>14,482,697,697</b>	
<b>23a.1 Interest received from foreign banks</b>			
Less: Inter-company transactions	251,246,793	229,691,779	
	99,143,000	66,681,157	
	<b>152,103,792</b>	<b>163,010,622</b>	
<b>24 Consolidated interest / profit paid on deposits, borrowings, etc.</b>			
Prime Bank PLC. (note-24a)	13,901,160,603	9,531,629,411	
Prime Bank Investment Limited	53,087,336	46,834,857	
Prime Bank Securities Limited	106,658,036	71,265,950	
Prime Exchange Co. Pte. Ltd., Singapore	1,257,812	1,263,695	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	92,157,807	75,409,119	
Prime Bank Fintech Limited	-	-	
	<b>14,154,321,594</b>	<b>9,726,403,032</b>	
Less: Inter-company transactions	184,714,519	146,669,952	
	<b>13,969,607,075</b>	<b>9,579,733,080</b>	
<b>24a Interest / profit paid on deposits, borrowings, etc. of the Bank</b>			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits	794,117,681	654,668,837	
Special notice deposits	182,674,012	90,706,245	
Term deposits / Mudaraba term deposits	7,445,741,921	4,740,449,851	
Deposits under scheme	1,258,076,921	900,370,703	
Foreign currency deposits (note-24a.1)	161,623,334	114,183,145	
Others	164,498,100	47,952,281	
	<b>10,006,731,970</b>	<b>6,548,331,062</b>	

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
ii)	Interest / Profit paid for borrowings:		
	Call deposits	111,135,167	30,186,056
	Repurchase agreement (repo)	1,279,648,029	690,181,909
	Interest expenses of lease liabilities	31,393,328	27,245,100
	Bangladesh Bank-refinance	483,644,481	318,534,126
	Local bank accounts	99,143,000	66,681,157
	Foreign bank accounts	1,766,944,614	1,682,419,737
	PBL bond	221,663,014	234,731,420
		<b>3,993,571,633</b>	<b>3,049,979,506</b>
	Less: Inter-company transactions	99,143,000	66,681,157
		<b>3,894,428,633</b>	<b>2,983,298,349</b>
		<b>13,901,160,603</b>	<b>9,531,629,411</b>
<b>24a.1</b>	<b>Foreign currency deposits</b>		
	Interest / profit paid on F.C	142,298,637	103,680,068
	Interest / profit paid on R. F.C.D	19,324,697	10,503,078
		<b>161,623,334</b>	<b>114,183,145</b>
<b>25</b>	<b>Consolidated investment income</b>		
	Prime Bank PLC. (note-25a)	7,453,095,309	4,268,792,184
	Prime Bank Investment Limited	19,766,290	26,836,501
	Prime Bank Securities Limited	8,574,390	9,950,837
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		<b>7,481,435,989</b>	<b>4,305,579,522</b>
	Less: Inter-company transactions	27,928,717	38,147,007
		<b>7,453,507,272</b>	<b>4,267,432,514</b>
<b>25a</b>	<b>Investment income of the bank</b>		
	Interest on treasury bills /bonds/ Reverse repo	7,203,097,417	4,024,373,825
	Gain on sale of shares	974,364	-
	Gain on Govt. security trading	386,849,308	470,107,798
	Dividend on shares	116,208,177	114,313,157
		<b>7,707,129,265</b>	<b>4,608,794,780</b>
	Less: Loss on sale/revaluation of security trading	254,033,956	340,002,597
		<b>7,453,095,309</b>	<b>4,268,792,184</b>
<b>26</b>	<b>Consolidated commission, exchange and brokerage</b>		
	Prime Bank PLC. (note-26a)	1,613,410,168	1,454,206,105
	Prime Bank Investment Limited	7,341,805	12,723,103
	Prime Bank Securities Limited	58,586,518	51,408,139
	Prime Exchange Co. Pte. Ltd., Singapore	86,956,635	48,728,404
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	11,143,013	10,214,235
	Prime Bank Fintech Limited	-	-
		1,777,438,139	1,577,279,986
	Less: Inter-company transactions	-	-
		<b>1,777,438,139</b>	<b>1,577,279,986</b>
<b>26a</b>	<b>Commission, exchange and brokerage of the Bank</b>		
	Commission on L/Cs	216,656,476	179,909,303
	Commission on L/Cs-back to back	388,968,436	336,117,005
	Commission on L/Gs	125,808,104	106,353,729
	Commission on remittance	8,133,509	7,626,669
	Merchant Commission	637,686	431,542
	Underwriting Commission regarding Treasury bill/ Bond	27,590,778	16,175,770
	Commission from sale of BSP /PSP/Others	32,130,370	30,867,346
		799,925,360	677,481,364
	Exchange gain (note - 26a.1) - including gain from FC dealings	813,484,809	776,724,741
	Settlement fees / Brokerage	-	-
		<b>1,613,410,168</b>	<b>1,454,206,105</b>

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>26a.1 Exchange gain</b>			
Exchange gain		824,898,016	838,211,345
Less: Exchange loss		(11,413,208)	(61,486,604)
		<b>813,484,809</b>	<b>776,724,741</b>
<b>27 Consolidated other operating income</b>			
Prime Bank PLC. (note-27a)		758,536,560	764,693,617
Prime Bank Investment Limited		8,115,129	7,210,097
Prime Bank Securities Limited		188,548	348,705
Prime Exchange Co. Pte. Ltd., Singapore		1,029,937	810,040
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		8,615,915	7,654,838
Prime Bank Fintech Limited		-	-
		<b>776,486,089</b>	<b>780,717,296</b>
Less: Inter-company transactions		7,913,552	446,800
		<b>768,572,538</b>	<b>780,270,497</b>
<b>27a Other operating income of the Bank</b>			
Locker rent		14,916,650	12,395,925
Service and other charges		171,624,160	193,563,310
Retail Income		136,929,425	132,780,502
Income from ATM service		156,028,539	161,655,274
Credit card income (note-27a.1)		104,817,693	110,365,102
Postage / telex / SWIFT/ fax		21,932,298	21,041,253
Rebate from foreign Bank outside Bangladesh		68,316,999	50,340,791
Profit on sale of fixed assets		491,622	18,037,419
Miscellaneous earnings		83,479,175	64,514,039
		<b>758,536,560</b>	<b>764,693,617</b>
<b>27a.1 Credit card income</b>			
Annual fees		34,257,948	25,457,902
Inter-change fees		37,803,830	33,246,461
Others		32,755,914	51,660,740
		<b>104,817,693</b>	<b>110,365,102</b>
<b>28 Consolidated salaries and allowances</b>			
Prime Bank PLC. (note-28a)		3,248,104,877	2,896,532,852
Prime Bank Investment Limited		40,886,674	43,975,610
Prime Bank Securities Limited		45,372,043	37,693,681
Prime Exchange Co. Pte. Ltd., Singapore		23,901,211	21,719,034
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		14,784,758	13,904,590
Prime Bank Fintech Limited		1,401,333	-
		<b>3,374,450,896</b>	<b>3,013,825,767</b>
<b>28a Salaries and allowances of the Bank</b>			
Basic pay		1,147,089,604	1,091,466,765
Allowances		965,555,431	793,140,258
Bonus		808,671,899	693,485,836
Bank's contribution to provident fund		113,601,979	117,461,687
Retirement benefits/ Leave encashment		8,185,963	10,178,306
Gratuity		205,000,000	190,800,000
		<b>3,248,104,877</b>	<b>2,896,532,852</b>
<b>29 Consolidated rent, taxes, insurance, electricity, etc.</b>			
Prime Bank PLC. (note-29a)		283,818,866	268,620,948
Prime Bank Investment Limited		1,116,186	1,260,791
Prime Bank Securities Limited		5,035,781	3,352,906
Prime Exchange Co. Pte. Ltd., Singapore		2,082,861	2,029,681
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		4,133,001	3,597,604
Prime Bank Fintech Limited		-	-
		<b>296,186,695</b>	<b>278,861,929</b>

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>29a Rent, taxes, insurance, electricity, etc. of the Bank</b>			
Rent, rates and taxes	75,258,325	81,451,912	
Insurance	130,868,058	119,754,026	
Power and electricity	77,692,483	67,415,011	
	<b>283,818,866</b>	<b>268,620,948</b>	
<b>30 Consolidated legal expenses</b>			
Prime Bank PLC. (note-30a)	105,048,487	33,318,744	
Prime Bank Investment Limited	34,500	194,458	
Prime Bank Securities Limited	152,875	65,125	
Prime Exchange Co. Pte. Ltd., Singapore	1,489,065	3,872,391	
PBL Exchange (UK) Ltd.	-	1,443,750	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>106,724,927</b>	<b>38,894,467</b>	
<b>30a Legal expenses of the Bank</b>			
Legal expenses	15,111,442	9,785,787	
Other professional charges	89,937,044	23,532,957	
	<b>105,048,487</b>	<b>33,318,744</b>	
<b>31 Consolidated postage, stamp, telecommunication, etc.</b>			
Prime Bank PLC. (note-31a)	144,182,408	53,891,675	
Prime Bank Investment Limited	465,591	556,698	
Prime Bank Securities Limited	16,729	6,068	
Prime Exchange Co. Pte. Ltd., Singapore	1,736,749	984,556	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	4,736,915	4,201,348	
Prime Bank Fintech Limited	-	-	
	<b>151,138,392</b>	<b>59,640,346</b>	
<b>31a Postage, stamp, telecommunication, etc. of the Bank</b>			
Postage & Courier	4,578,260	4,443,186	
Telegram, telex, fax and internet	8,663,465	7,283,981	
Data communication	100,712,987	26,795,566	
Telephone - office	30,227,696	15,338,323	
Telephone - residence	-	30,618	
	<b>144,182,408</b>	<b>53,891,675</b>	
<b>32 Consolidated stationery, printing and advertisements, etc.</b>			
Prime Bank PLC. (note-32a)	209,374,260	215,408,156	
Prime Bank Investment Limited	635,870	415,385	
Prime Bank Securities Limited	526,219	343,113	
Prime Exchange Co. Pte. Ltd., Singapore	1,077,381	578,285	
PBL Exchange (UK) Ltd.	-	43,776	
PBL Finance (Hong Kong) Limited	114,888	1,075,390	
Prime Bank Fintech Limited	-	-	
	<b>211,728,617</b>	<b>217,864,105</b>	
<b>32a Stationery, printing and advertisements, etc. of the Bank</b>			
Office and security stationery	33,964,123	28,384,036	
Computer consumable stationery	98,519,550	130,900,278	
Publicity and advertisement	76,890,586	56,123,842	
	<b>209,374,260</b>	<b>215,408,156</b>	
<b>33 Managing Director's salary and fees</b>			
Basic salary	6,000,000	5,556,653	
Bonus	2,000,000	2,000,000	
House rent allowance	1,200,000	1,139,516	
Other allowances	2,089,998	2,094,030	
	<b>11,289,998</b>	<b>10,790,199</b>	

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>34 Consolidated Directors' fees</b>			
Prime Bank PLC. (note-34a)	2,708,836	4,426,957	
Prime Bank Investment Limited	126,500	99,000	
Prime Bank Securities Limited	176,000	132,000	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	24,497	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>3,011,336</b>	<b>4,682,455</b>	
<b>34a Directors' fees of the Bank</b>			
Meeting fees	2,668,000	2,459,600	
Other benefits	40,836	1,967,357	
	<b>2,708,836</b>	<b>4,426,957</b>	
<b>35 Consolidated Auditors' fees</b>			
Prime Bank PLC. (note-35a)	2,875,000	1,149,998	
Prime Bank Investment Limited	198,375	186,875	
Prime Bank Securities Limited	153,250	-	
Prime Exchange Co. Pte. Ltd., Singapore	207,705	191,598	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	279,941	262,718	
Prime Bank Fintech Limited	-	-	
	<b>3,714,271</b>	<b>1,791,189</b>	
<b>35a Auditors' fees of the Bank</b>			
External Audit fee	2,875,000	1,149,998	
	<b>2,875,000</b>	<b>1,149,998</b>	
<b>36 Charges on loan losses</b>			
Loan -written off	-	-	
Interest waived	-	-	
	<b>-</b>	<b>-</b>	
<b>37 Consolidated depreciation and repair of Bank's assets</b>			
Prime Bank PLC. (note-37a)	534,429,865	520,927,404	
Prime Bank Investment Limited	8,009,752	8,482,512	
Prime Bank Securities Limited	11,013,817	6,394,601	
Prime Exchange Co. Pte. Ltd., Singapore	10,275,070	8,610,720	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	47,915	
Prime Bank Fintech Limited	-	-	
	<b>563,728,504</b>	<b>544,463,152</b>	
<b>37a Depreciation and repair of Bank's assets</b>			
<b>Depreciation - (see annexure-A for detail)</b>			
Fixed assets	243,854,794	247,925,046	
Leased assets	191,569,795	163,676,089	
	<b>435,424,589</b>	<b>411,601,134</b>	
<b>Amortization -(see annexure-A for detail)</b>			
Software	23,396,276	33,855,601	
	<b>23,396,276</b>	<b>33,855,601</b>	
<b>Repairs</b>			
Building	43,845,679	27,286,375	
Furniture and fixtures	1,751,692	9,053,349	
Office equipment	23,288,608	33,968,271	
Bank's vehicles	5,291,758	4,558,603	
Maintenance	1,431,263	604,070	
	<b>75,609,000</b>	<b>75,470,668</b>	
	<b>534,429,865</b>	<b>520,927,404</b>	

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>38 Consolidated other expenses</b>			
Prime Bank PLC. (note-38a)	1,097,267,421	754,426,798	
Prime Bank Investment Limited	9,862,783	10,012,188	
Prime Bank Securities Limited	35,697,488	185,030,290	
Prime Exchange Co. Pte. Ltd., Singapore	10,516,973	5,930,201	
PBL Exchange (UK) Ltd.	-	(142,780)	
PBL Finance (Hong Kong) Limited	1,738,260	2,752,125	
Prime Bank Fintech Limited	-	-	
	<b>1,155,082,925</b>	<b>958,008,822</b>	
<b>38a Other expenses of the Bank</b>			
Security and cleaning	153,304,886	87,874,608	
Car expenses	146,668,045	150,982,188	
ATM expenses	145,333,427	92,257,897	
Retail/Consumer expenses (Service Charge & Others)	430,079	994,446	
Books, magazines and newspapers, etc.	198,901	132,936	
Liveries and uniforms	189,700	575,690	
Bank charges and commission	18,501,175	12,535,455	
Loss on sale of fixed assets	2,757,725	1,389,968	
Impairment/written-off of fixed assets	62,300	-	
House furnishing expenses	3,570,800	3,119,500	
Subscription to institutions	19,146,712	21,867,118	
Donations/CSR Expenses	52,288,608	47,859,905	
Sponsorship	36,860,126	25,740,161	
Prime Bank Cricket Club	40,683,125	9,936,082	
Traveling expenses	22,069,353	14,818,355	
Local conveyance, labor, etc.	10,978,211	8,100,921	
Business development	138,505,858	52,303,738	
Training and internship	11,299,348	25,925,722	
Remittance charges	10,819,108	8,346,656	
Cash reward to branches	2,092,100	425,000	
Laundry, cleaning and photographs, etc.	5,547,445	4,508,944	
Credit card expenses	57,121,554	37,089,203	
Consolidated salary (staff)	16,198,645	15,784,713	
Cash incentive (Remittance)	-	1,592,203	
Exgratia	3,666,625	4,048,875	
Entertainment	38,575,322	25,121,873	
Prime Bank Foundation	153,746,837	96,429,012	
Miscellaneous expenses	6,651,408	4,659,778	
	<b>1,097,267,421</b>	<b>754,426,798</b>	
<b>39 Consolidated provision</b>			
Provision for loans & advances (note-39a)	479,601,553	270,000,000	
Provision for diminution in value of investments (note-39.1)	316,213,756	200,570,212	
Provision for impairment of client margin loan (note-39.2)	39,008,675	1,959,520	
Provision for impairment of investment (PBIL)	-	-	
Other provisions (note-39a2)	365,000,000	330,000,000	
	<b>1,199,823,984</b>	<b>802,529,732</b>	
<b>39.1 Provision for diminution in value of investments</b>			
Prime Bank PLC. (note-39a)	300,000,000	150,000,000	
Prime Bank Investment Limited	30,073,958	70,000,000	
Prime Bank Securities Limited	(13,860,202)	(19,429,788)	
	<b>316,213,756</b>	<b>200,570,212</b>	
<b>39.2 Provision for impairment of client margin loan</b>			
Prime Bank Investment Limited	40,000,000	-	
Prime Bank Securities Limited	(991,325)	1,959,520	
	<b>39,008,675</b>	<b>1,959,520</b>	
<b>39a Provision of the Bank</b>			
Provision for loans & advances (note-39a1)	479,601,553	270,000,000	
Provision for diminution in value of investments	300,000,000	150,000,000	
Other provisions (note-39a2)	365,000,000	330,000,000	
	<b>1,144,601,553</b>	<b>750,000,000</b>	

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
<b>39a1 Provision for loans &amp; advances</b>			
Bad and doubtful loans and advances / investments	1,694,511,178	-	
Unclassified loans and advances / investments	(1,264,909,625)	270,000,000	
Bad and doubtful loans and advances (OBU)	-	-	
Unclassified loans and advances / investments (OBU)	50,000,000	-	
	<b>479,601,553</b>	<b>270,000,000</b>	
<b>39a2 Other provisions</b>			
Off-balance sheet exposure	340,000,000	120,000,000	
Interest receivable on loans and advances	-	25,000,000	
Impairment loss for investment in subsidiaries	-	175,000,000	
Other assets	25,000,000	10,000,000	
	<b>365,000,000</b>	<b>330,000,000</b>	
<b>40 Consolidated tax expenses</b>			
<b>Current tax</b>			
Prime Bank PLC. (note-40a)	2,010,623,247	2,708,858,166	
Prime Bank Investment Limited	17,723,618	8,923,313	
Prime Bank Securities Limited	8,476,212	11,981,129	
Prime Exchange Co. Pte. Ltd., Singapore	399,823	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	2,550,569	1,897,409	
Prime Bank Fintech Limited	-	-	
	<b>2,039,773,468</b>	<b>2,731,660,017</b>	
<b>Deferred tax</b>			
Prime Bank PLC. (note-40a)	(485,168,916)	(73,259,995)	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	(18,625,663)	2,361,954	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	<b>(503,794,579)</b>	<b>(70,898,041)</b>	
	<b>1,535,978,889</b>	<b>2,660,761,977</b>	
<b>40a Tax expenses of the Bank</b>			
Current tax	2,010,623,247	2,708,858,166	
Deferred tax (note-40a.1)	(485,168,916)	(73,259,995)	
	<b>1,525,454,331</b>	<b>2,635,598,171</b>	
<b>40a.1 Deferred tax</b>			
Decrease/(Increase) in Deferred Tax Asset	(485,168,916)	(45,143,252)	
Increase/(Decrease) in Deferred Tax Liability	-	(28,116,743)	
<b>Deferred tax Expense/(Income)</b>	<b>(485,168,916)</b>	<b>(73,259,995)</b>	
<b>41 Consolidated earnings per share (CEPS)</b>			
Net profit after tax (Numerator)	4,097,082,375	3,108,935,693	
Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563	
Consolidated earnings per share (CEPS)	<b>3.53</b>	<b>2.68</b>	
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods figure have been adjusted for the issue of bonus share during the year.			
<b>41a Earnings per share (EPS) of the Bank</b>			
Net profit after tax (Numerator)	4,011,571,612	3,293,668,288	
Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563	
Earnings per share (EPS)	<b>3.46</b>	<b>2.84</b>	
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods figure have been adjusted for the issue of bonus share during the year.			



		Amount in Taka		
		30 Jun 2025	30 Jun 2024	
<b>42 Shareholders' Equity</b>				
Paid up capital		11,605,905,630	11,322,834,770	
Share premium		1,211,881,786	1,211,881,786	
Statutory reserve		11,460,818,773	10,353,413,584	
Revaluation gain / (loss) on investments		340,971,587	20,948,171	
Foreign currency translation gain		165,566,715	144,805,929	
Surplus in profit and loss account / Retained earnings		16,317,401,080	11,872,941,412	
		<b>41,102,545,571</b>	<b>34,926,825,652</b>	
<b>43 Earnings per share</b> has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods figure have been adjusted for the issue of bonus shares during the year.				
<b>Calculation of EPS</b>	<b>Jan-Jun-25</b>	<b>Jan-Jun-24</b>	<b>Apr-Jun-25</b>	<b>Apr-Jun-24</b>
Profit after tax for the year (Solo)	4,011,571,612	3,293,668,288	1,979,882,355	1,837,908,559
Profit after tax for the year (Consolidated)	4,097,082,375	3,108,935,693	2,004,506,595	1,790,371,907
Weighted average number of share	1,160,590,563	1,160,590,563	1,160,590,563	1,160,590,563
Earnings per share (Solo)	3.46	2.84	1.71	1.58
Earnings per share (Consolidated)	3.53	2.68	1.73	1.54
<b>44 Calculation of Net Asset value per Share (NAVPS)</b>				
Shareholders' Equity (Solo)		41,102,545,571	34,926,825,652	
Shareholders' Equity (Consolidated)		40,961,385,911	34,623,527,259	
Weighted average number of share		1,160,590,563	1,160,590,563	
Net Asset value per Share (NAVPS) (Solo)		35.42	30.09	
Net Asset value per Share (NAVPS) (Consolidated)		35.29	29.83	
<b>45 Calculation of Net Cash Flow Per Share (NOCFPS)</b>				
Net Cash from Operating Activities (Solo)		20,113,138,264	9,867,008,595	
Net Cash from Operating Activities (Consolidated)		19,846,722,351	9,813,617,994	
Weighted average number of share		1,160,590,563	1,160,590,563	
Net operating cash flow per share (Solo)		17.33	8.50	
Net operating cash flow per share (Consolidated)		17.10	8.46	
<b>46 Reconciliation of statement of cash flows from operating activities</b>				
Profit before provision		6,681,627,496	6,679,266,460	
Adjustment for non cash items:				
Depreciation on fixed asset		435,424,589	411,601,134	
Impairment of fixed assets		62,300	-	
Amortization on software		23,396,276	33,855,601	
Amortization on House Furnishing		3,570,800	3,119,500	
<b>Adjustment with non-operating activities</b>		<b>462,453,965</b>	<b>448,576,236</b>	
Recovery of write-off loan		263,195,642	120,382,004	
Accounts Receivable		(1,400,435,975)	(271,661,389)	
Accounts payable on deposits		804,986,471	1,334,855,598	
Gain on sale of asset		(491,622)	(18,037,419)	
Loss on sale of asset		2,757,725	1,389,968	
Prime Bank Foundation		(39,111,184)	96,429,012	
Lease rent expenses		(228,189,777)	(215,100,534)	
Dividend receivable		(3,107,279)	-	
Provision for Audit Fee		2,875,000	1,149,998	
Employees salary/benefits		(289,976,001)	(175,496,804)	
		<b>(887,497,001)</b>	<b>873,910,436</b>	
<b>Changes in operating assets and liabilities</b>				
Changes in loans & advances		8,259,372,701	(11,026,226,860)	
Changes in deposit and other accounts		26,158,176,512	18,038,059,254	
Changes in investment		(31,754,603,297)	(18,208,940,290)	
Changes in borrowings		14,679,936,360	14,037,274,523	
Changes in other assets		(939,499,535)	291,349,510	
Changes in other liabilities		(225,346,495)	627,156,766	
		<b>16,178,036,245</b>	<b>3,758,672,903</b>	
Income Tax Paid		(2,321,482,441)	(1,893,417,439)	
<b>Net cash flows from operating activities</b>		<b>20,113,138,264</b>	<b>9,867,008,595</b>	

#### **47 Significant deviations**

Following significant deviations observed between the financial statements for the H1 ended 30 June 2025 and with the same of its corresponding period:

Both the consolidated interest income and interest expense increased during this period due to increase of volume and rate of loans & advances, deposits, borrowings, etc.

Consolidated investment income increased in H1 2025 compared to the corresponding period as volume of investment has increased significantly during the period under reporting.

Consolidated commission, exchange income of the bank also increased due to better business performance during this period.

Tax expenses decreases due to current tax benefit arisen from write off of loans and advances and deferred tax income also increased for increase of specific provision during half year ended on 30 June 2025.

As a result of contribution of the above elements Bank's consolidated NPAT increased by Tk 99 crore and EPS increased by Tk 0.85 compared to the same of the earlier period.

Consolidated Net operating cash flow increased by BDT 1,003 crore during the period ended 30 June 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 17.10 for the period ended 30 June 2025.

**Schedule of fixed assets of the Bank  
as at 30 June 2025**

Amount in Taka

Particulars	COST				DEPRECIATION				Net book value as at 30.06.2025
	Opening balance as on 01.01.2025	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.06.2025	Opening balance as on 01.01.2025	Charge for the period	Disposals/ adjustments during the period	Total balance as at 30.06.2025	
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	21,560,220	-	351,090,826	1,373,726,750
Capital work in progress (Building)	498,435,437	451,815,225	-	950,250,662	-	-	-	-	950,250,662
Furniture and fixtures	1,187,503,635	58,244,775	20,801,334	1,224,947,076	701,319,534	53,422,348	18,187,136	736,554,747	488,392,329
Capital work in progress (Furnitures)	33,153,347	131,285,395	-	164,438,742	-	-	-	-	164,438,742
Office equipment and machinery	2,418,399,435	152,088,282	9,070,819	2,561,416,898	1,663,273,660	158,109,342	8,752,691	1,812,630,311	748,786,587
Capital work in progress (Equipment)	78,805,046	-	61,778,835	17,026,211	-	-	-	-	17,026,211
Vehicles	276,116,283	8,149,466	-	284,265,749	210,327,028	10,762,885	-	221,089,912	63,175,837
<b>Sub-total</b>	<b>8,474,171,352</b>	<b>801,583,143</b>	<b>91,650,988</b>	<b>9,184,103,507</b>	<b>2,904,450,828</b>	<b>243,854,794</b>	<b>26,939,827</b>	<b>3,121,365,796</b>	<b>6,062,737,711</b>
<b>Lease assets-Premises</b>									
Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,264,445,655	191,569,795	-	2,456,015,450	1,085,713,563
<b>Sub-total</b>	<b>3,541,729,013</b>	<b>-</b>	<b>-</b>	<b>3,541,729,013</b>	<b>2,264,445,655</b>	<b>191,569,795</b>	<b>-</b>	<b>2,456,015,450</b>	<b>1,085,713,563</b>
<b>Software-Amortization</b>									
Software	806,344,922	16,767,667	-	823,112,589	728,887,010	23,396,276	-	752,283,285	70,829,303
Capital work in progress (Software)	52,091,253	19,038,965	-	71,130,218	-	-	-	-	71,130,218
<b>Sub-total</b>	<b>858,436,174</b>	<b>35,806,632</b>	<b>-</b>	<b>894,242,806</b>	<b>728,887,010</b>	<b>23,396,276</b>	<b>-</b>	<b>752,283,285</b>	<b>141,959,521</b>
<b>As at 30 June 2025</b>	<b>12,874,336,540</b>	<b>837,389,775</b>	<b>91,650,988</b>	<b>13,620,075,326</b>	<b>5,897,783,493</b>	<b>458,820,866</b>	<b>26,939,827</b>	<b>6,329,664,531</b>	<b>7,290,410,795</b>
<b>As at 31 December 2024</b>	<b>11,962,201,427</b>	<b>1,153,085,100</b>	<b>240,949,987</b>	<b>12,874,336,540</b>	<b>5,202,707,007</b>	<b>921,625,143</b>	<b>226,548,658</b>	<b>5,897,783,493</b>	<b>6,976,553,047</b>