### **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

Outside Bangladesh         8,542,999,329         3,192,238,644           Money at call on short notice         5         -         -           Investments         6         -         -           Government Others         168,998,739,109         125,017,853,880         7,681,978,164         8,444,712,00           Loans, advances and lease /investments         7,6680,717,273         133,462,565,887         7,106,680,717,273         133,462,565,887           Loans, cash credits, overdrafts etc./ investments         7         272,534,362,970         285,949,347,135         8,160,432,10           Bills purchased and discounted         8         62,181,068,354         58,160,432,10         334,715,431,224         344,109,779,242           Fixed assets including premises, furniture and fixtures         9         7,433,793,116         7,152,438,44         7,152,438,44           Other assets         10         36,291,648,538         31,604,257,00         20,4257,00 <t< th=""><th>Particular:</th><th>N</th><th colspan="3">Amount in Taka</th></t<>	Particular:	N	Amount in Taka		
Cash         3           Cash in hand (including foreign currencies)         7,879,485,717         7,266,619,161           Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)         23,132,440,466         21,931,474,479           Balance with other banks and financial institutions         4         1,141,796,601         1,254,715,477           In Bangladesh         1,141,796,601         1,254,715,477         8,542,999,329         3,192,238,644           Money at call on short notice         5         -         -         -           Investments         6         6         6         6         6         7,681,978,164         8,444,712,00         8,444,712,00         176,680,717,273         133,462,565,882         1,441,712,00         176,680,717,273         133,462,565,882         1,681,978,164         8,444,712,00         1,446,954,111         1,	raiuculais		30 Jun 2025	31 Dec 2024	
Cash in hand (including foreign currencies)       7,879,485,717       7,266,619,161         Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)       23,132,440,466       21,931,474,47         Balance with other banks and financial institutions       4       1,141,796,601       1,254,715,47         In Bangladesh       1,141,796,601       1,254,715,47       8,542,999,329       3,192,238,64         Money at call on short notice       5       -       -       -         Investments       6       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       125,017,853,88       168,998,739,109       125,017,853,88       126,080,717,273       133,462,565,88       133,462,565,88       168,998,739,109       125,017,853,88       126,080,717,273       133,462,565,88       127,253,336,2970       285,949,347,13       285,949,347,13       285,949,347,13       334,715,431,324       344,109,779,24       344,109,779,24       344,109,779,24       474,109,719,24       474,109,719,24       474,109,719,24       474,109,719,24       474,109,719,24		_			
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)         23,132,440,466         21,931,474,477,474,775           Balance with other banks and financial institutions         4           In Bangladesh         1,141,796,601         1,254,715,471           Outside Bangladesh         9,684,795,930         4,446,954,118           Money at call on short notice         5         -           Investments         6         168,998,739,109         125,017,853,881           Others         166,890,717,273         133,462,565,882           Loans, advances and lease / investments         7         272,534,362,970         285,949,347,133           Bills purchased and discounted         8         62,181,068,354         58,160,432,100           Bills purchased and discounted         8         62,181,068,354         58,160,432,100           Fixed assets including premises, furniture and fixtures         9         7,443,793,115         7,152,438,44           Other assets         10         36,291,648,538         31,604,257,00           Non - banking assets         11         220,500,640         220,500,640           Total assets         10         36,291,648,538         31,604,257,00           Liabilities         596,048,813,003         550,194,588,975           Borr		3	7 070 405 717	7 266 610 166	
Concluding foreign currencies   23,132,440,466   21,931,474,475   31,011,926,183   29,198,093,645   31,011,926,183   29,198,093,645   31,011,926,183   29,198,093,645   31,011,926,183   29,198,093,645   31,011,926,183   32,9198,093,645   31,011,926,183   31,92,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,542,999,329   3,192,238,644   36,988,739,109   125,017,853,886   36,898,739,109   7,681,978,164   8,444,712,000   76,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,273   133,462,565,882   106,680,717,773   133,462,			7,879,485,717	7,200,019,100	
Balance with other banks and financial institutions   4			23 132 440 466	21 931 474 479	
Balance with other banks and financial institutions In Bangladesh	(including foreign currences)		31,011,926,183		
Outside Bangladesh         8,542,999,329         3,192,238,644           Money at call on short notice         5         -         -           Investments         6         -         -           Government Others         168,998,739,109         125,017,853,880         7,681,978,164         8,444,712,00           Loans, advances and lease /investments         7,6680,717,273         133,462,565,887         7,106,680,717,273         133,462,565,887           Loans, cash credits, overdrafts etc./ investments         7         272,534,362,970         285,949,347,135         8,160,432,10           Bills purchased and discounted         8         62,181,068,354         58,160,432,10         334,715,431,224         344,109,779,242           Fixed assets including premises, furniture and fixtures         9         7,433,793,116         7,152,438,44         7,152,438,44           Other assets         10         36,291,648,538         31,604,257,00         20,4257,00 <t< th=""><th>Balance with other banks and financial institutions</th><th>4</th><th>,,,</th><th></th></t<>	Balance with other banks and financial institutions	4	,,,		
Money at call on short notice   5	In Bangladesh		1,141,796,601	1,254,715,478	
Investments	Outside Bangladesh			3,192,238,640	
Investments   Government   Go			9,684,795,930	4,446,954,118	
Government         168,998,739,109         125,017,853,886           Others         7,681,978,164         8,444,712,002           Loans, advances and lease /investments         7         176,680,717,273         133,462,565,882           Loans, cash credits, overdrafts etc./ investments         7         272,534,362,970         285,949,347,133           Bills purchased and discounted         8         62,181,068,354         58,160,432,103           Fixed assets including premises, furniture and fixtures         9         7,443,793,116         7,152,438,44           Other assets         10         36,291,648,538         31,604,257,00           Non - banking assets         11         220,500,640         220,500,644           Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL         Liabilities         12         107,334,009,768         92,086,639,644           Deposits and other accounts         12         107,334,009,768         92,086,639,644           Current / Al-wadeeah current deposits         8         82,174,449,528         75,618,712,220           Bills payable         8         12,238,996,294         79,322,206,948         76,921,221,33           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,33 <th>Money at call on short notice</th> <th>5</th> <th>-</th> <th>-</th>	Money at call on short notice	5	-	-	
Others         7,681,978,164         8,444,712,000           Loans, advances and lease /investments         176,680,717,273         133,462,565,882           Loans, cash credits, overdrafts etc./ investments         7         272,534,362,970         285,949,347,133           Bills purchased and discounted         8         62,181,068,354         58,160,432,103           Fixed assets including premises, furniture and fixtures         9         7,443,793,116         7,152,438,44           Other assets         10         36,291,648,538         31,604,257,000           Non - banking assets         11         220,500,640         220,500,640           Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL         Liabilities         107,334,009,768         92,086,639,640           Deposits and other accounts         12         107,334,009,768         92,086,639,640           Current / Al-wadeeah current deposits         82,174,449,528         75,618,712,220           Bills payable         82,174,449,528         75,618,712,220           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,333	Investments	6			
Loans, advances and lease /investments   Loans, cash credits, overdrafts etc./ investments   To   272,534,362,970   285,949,347,139   28	Government			125,017,853,880	
Loans, advances and lease /investments         Loans, cash credits, overdrafts etc./ investments       7       272,534,362,970       285,949,347,133         Bills purchased and discounted       8       62,181,068,354       58,160,432,103         334,715,431,324       344,109,779,247         Fixed assets including premises, furniture and fixtures       9       7,443,793,116       7,152,438,443         Other assets       10       36,291,648,538       31,604,257,000         Non - banking assets       11       220,500,640       220,500,644         Total assets       596,048,813,003       550,194,588,975         LIABILITIES AND CAPITAL       596,048,813,003       550,194,588,975         Liabilities       12       107,334,009,768       92,086,639,644         Deposits and other accounts       13       12       107,334,009,768       92,086,639,644         Current / Al-wadeeah current deposits       82,174,449,528       75,618,712,226         Bills payable       82,174,449,528       75,618,712,226         Savings bank / Mudaraba savings deposits       79,322,206,948       76,921,221,333	Others		7,681,978,164	8,444,712,002	
Loans, cash credits, overdrafts etc./ investments       7       272,534,362,970       285,949,347,132         Bills purchased and discounted       8       62,181,068,354       58,160,432,103         334,715,431,324       344,109,779,242         Fixed assets including premises, furniture and fixtures       9       7,443,793,116       7,152,438,443         Other assets       10       36,291,648,538       31,604,257,000         Non - banking assets       11       220,500,640       220,500,644         Total assets       596,048,813,003       550,194,588,975         LIABILITIES AND CAPITAL       12       107,334,009,768       92,086,639,644         Deposits and other accounts       12       107,334,009,768       92,086,639,644         Current / Al-wadeeah current deposits       82,174,449,528       75,618,712,226         Bills payable       12,238,996,294       2,955,152,333         Savings bank / Mudaraba savings deposits       79,322,206,948       76,921,221,333			176,680,717,273	133,462,565,882	
Bills purchased and discounted       8       62,181,068,354       58,160,432,103         Fixed assets including premises, furniture and fixtures       9       7,443,793,116       7,152,438,443         Other assets       10       36,291,648,538       31,604,257,000         Non - banking assets       11       220,500,640       220,500,640         Total assets       596,048,813,003       550,194,588,975         LIABILITIES AND CAPITAL       12       107,334,009,768       92,086,639,640         Deposits and other accounts       12       107,334,009,768       92,086,639,640         Current / Al-wadeeah current deposits       82,174,449,528       75,618,712,220         Bills payable       82,174,449,528       75,618,712,220         Savings bank / Mudaraba savings deposits       79,322,206,948       76,921,221,333	· · · · · · · · · · · · · · · · · · ·	_			
334,715,431,324   344,109,779,242	•		, , ,	, , ,	
Fixed assets including premises, furniture and fixtures         9         7,443,793,116         7,152,438,444           Other assets         10         36,291,648,538         31,604,257,006           Non - banking assets         11         220,500,640         220,500,640           Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL         Liabilities         12         107,334,009,768         92,086,639,640           Deposits and other accounts         13         20,086,639,640         20,086,639,640         20,086,639,640           Current / Al-wadeeah current deposits         82,174,449,528         75,618,712,220         75,618,712,220           Bills payable         12,238,996,294         2,955,152,331         76,921,221,333           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,333	Bills purchased and discounted	8			
Other assets         10         36,291,648,538         31,604,257,000           Non - banking assets         11         220,500,640         220,500,640           Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL         Liabilities           Borrowings from other banks, financial institutions and agents         12         107,334,009,768         92,086,639,640           Deposits and other accounts         13         82,174,449,528         75,618,712,220           Bills payable         82,174,449,528         75,618,712,220           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,333	Fixed accepts including promises, furniture and fixtures	0			
Non - banking assets         11         220,500,640         220,500,640           Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL         Liabilities           Borrowings from other banks, financial institutions and agents         12         107,334,009,768         92,086,639,640           Deposits and other accounts         13         82,174,449,528         75,618,712,220           Bills payable         12,238,996,294         2,955,152,33           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,33					
Total assets         596,048,813,003         550,194,588,975           LIABILITIES AND CAPITAL           Liabilities         Borrowings from other banks, financial institutions and agents         12         107,334,009,768         92,086,639,646           Deposits and other accounts         13           Current / Al-wadeeah current deposits         82,174,449,528         75,618,712,226           Bills payable         12,238,996,294         2,955,152,331           Savings bank / Mudaraba savings deposits         79,322,206,948         76,921,221,333					
Liabilities         Borrowings from other banks, financial institutions and agents       12       107,334,009,768       92,086,639,640         Deposits and other accounts       13         Current / Al-wadeeah current deposits       82,174,449,528       75,618,712,220         Bills payable       12,238,996,294       2,955,152,333         Savings bank / Mudaraba savings deposits       79,322,206,948       76,921,221,333				550,194,588,975	
107,334,009,768   92,086,639,646					
Bills payable       12,238,996,294       2,955,152,335         Savings bank / Mudaraba savings deposits       79,322,206,948       76,921,221,335	Borrowings from other banks, financial institutions and agents		107,334,009,768	92,086,639,640	
Savings bank / Mudaraba savings deposits 79,322,206,948 76,921,221,333	Current / Al-wadeeah current deposits		82,174,449,528	75,618,712,220	
	Bills payable			2,955,152,335	
Term deposits / Mudaraba term deposits 211,236,115,419 203,156,738,236	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	Other deposits		-	-	
				358,651,824,125	
		14		60,883,397,893	
			555,087,427,092	511,621,861,658	
Capital / Shareholders' equity           Paid -up capital         15.2         11,605,905,630         11,322,834,770		15.2	11 605 005 620	11,322,834,770	
		_		1,211,881,786	
-///	·			63	
				10,353,413,584	
	,	-	, , ,	179,163,243	
				163,808,183	
			, ,	28,002,888	
		20		15,313,622,801	
				38,572,727,318	
Total liabilities and Shareholders' equity <u>596,048,813,003</u> <u>550,194,588,975</u>					

Double of laws	No		Amount in Taka			
Particulars		Notes	30 Jun 2025	31 Dec 2024		
OFF - BALANCE SHEET ITEMS						
Contingent liabilities		21				
Acceptances and endorsements		21.1	85,053,952,599	70,769,969,590		
etters of guarantee		21.2	48,653,375,828	46,201,751,040		
rrevocable letters of credit		21.3	43,496,695,909	49,842,056,27		
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 tra	de -related transactions		-	-		
Forward assets purchased and forward	deposits placed		15,518,181,884	17,593,842,263		
Indrawn note issuance and revolving u	nderwriting facilities		-	-		
Jndrawn formal standby facilities, cred	lit lines and other commitments		-	-		
iabilities against forward purchase and			-	_		
			-	_		
		_	15,518,181,884	17,593,842,263		
Total Off-Balance Sheet items incl	uding contingent liabilities	-	209,649,152,375	202,117,378,554		
Sd/-	Sd/-		Sd/	<i>1</i> _		
		_				
Company Secretary	Acting Chief Financial Office	r	Chief Executive	ve Officer		
Sd/-			Sd/-			
Director		Ch	airman			

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

	Amount in Taka Amount in Taka				in Taka
Particulars	Notes	Jan-Jun-2025	Jan-Jun2024	Apr-Jun-2025	Apr-Jun-2024
	1				
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)
Net interest / net profit on investments		2,710,423,859	5,076,066,836	1,037,630,228	2,589,593,118
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
Total operating income (A)	•	12,709,941,807	11,701,049,833	6,252,633,067	6,244,625,494
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
Total operating expenses (B)	50 [	5,877,056,560	5,128,822,431	2,981,355,000	2,584,173,321
Profit / (loss) before provision (C=A-B)		6,832,885,247	6,572,227,402	3,271,278,066	3,660,452,173
reme, (teas) selece provident (e-n-s)		0,032,003,247	0,372,227,402	3,271,270,000	3,000,432,173
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
Total provision (D)	•	1,199,823,984	802,529,732	685,112,273	389,593,584
Total profit / (loss) before taxes (C-D)	•	5,633,061,264	5,769,697,670	2,586,165,793	3,270,858,590
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)
		1,535,978,889	2,660,761,976	581,659,198	1,480,486,683
Net profit after taxation		4,097,082,375	3,108,935,693	2,004,506,595	1,790,371,907
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
	:	17,139,129,276	11,368,289,594	15,046,553,496	10,049,725,808
Appropriations Statutory reserve	1	1,107,405,189		1,107,405,189	
Non controlling interest		1,107,403,169	2	0.13	0.17
General reserve		-	-	-	-
	-	1,107,405,193	2	1,107,405,189	0.17
Retained surplus	20	16,031,724,083	11,368,289,592	13,939,148,307	10,049,725,807
Earnings per share (EPS)	41	3.53	2.68	1.73	1.54
Sd/-		Sd/-		Sd/-	

Sd/-		Sd/-		Sd/-
Company Secretary	_	Acting Chief Financial Officer		Chief Executive Officer
	Sd/-		Sd/-	
<del>-</del>	Director	-	Chairman	_

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

		ZEKTOD FROM UT JANUART TO		in Taka
	Particul	ars	Amount	
<u></u>	Cash flows from operating activ	itios	Jan-Jun-2025	Jan-Jun-2024
A)	Interest receipts in cash	ities	22,650,353,084	17,417,604,605
	Interest payments		(13,317,941,795)	
	Dividend receipt		113,100,898	116,476,814
	Fees and commission receipts in cas	:h	1,777,438,139	1,577,279,986
	Recoveries of loans previously writte		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 activit	ies	938,124,862	2,064,539,660
	Payments for other operating activiti		(1,666,350,156)	(1,190,203,968)
	Cash generated from operating		(=/000/000/=00/	(=/=50/=55/555)
	changes in operating assets and		4,135,848,202	6,062,979,388
	Increase / (decrease) in operati	ng assets and liabilities		
	Purchase/sale of trading securities (F		(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 / borrowi	ngs	15,266,055,974	16,114,150,275
	Deposits from customers	3	16,874,332,554	26,777,180,529
	Other liabilities account of customers	S	9,283,843,958	(8,739,121,276)
	Other liabilities		(197,703,422)	632,865,163
			15,710,874,150	3,750,638,606
	Net cash from operating activities	es	19,846,722,351	9,813,617,994
B)	Cash flows from investing activi	ties		
-	Proceeds from sale of securities		-	-
	Payments for purchases of securities	5	(10,034,064,041)	(1,060,617,701)
	Purchase of property, plant and equi	ipment	(775,937,311)	(268,201,919)
	Proceeds from sale of property, plan		989,535	18,433,769
	Net cash used in investing activi	ities	(10,809,011,818)	(1,310,385,851)
C)	Cash flows from financing activi	ities		
•	Dividend paid		(1,981,496,085)	(1,981,496,085)
	Net cash used in financing activ	ities	(1,981,496,085)	(1,981,496,085)
D)	Net increase / (decrease) in cash an	d cash equivalents (A+ B + C)	7,056,214,449	6,521,736,058
E)	Effects of exchange rate changes on		(3,547,198)	
F)	Cash and cash equivalents at beginn		33,648,408,763	34,369,010,039
G)	Cash and cash equivalents at en		40,701,076,013	40,919,214,066
•				
	Cash and cash equivalents at en Cash in hand (including foreign curre		7,879,485,717	6,150,011,121
	Balance with Bangladesh Bank and i		7,075,703,717	0,130,011,121
	(including foreign currencies) (note-3		23,132,440,466	17,709,894,177
	Balance with other banks and finance		9,684,795,930	17,705,054,177
	Prize bonds (note-6a)	ad institutions (note 4)	4,353,900	3,575,300
	The sonas (note sa)		40,701,076,013	40,919,214,066
			10/7 01/07 0/015	10/313/21 1/000
	Sd/-	Sd/-		Sd/-
	Company Secretary	Acting Chief Financial Officer	Chie	f Executive Officer
	Sd/-		Sd/-	
	Director		Chairman	

#### PRIME BANK PLC.

#### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE PERIOD FROM 01 JANUARY TO 30 JUNE 2025

Amount in Taka Revaluation gain Non F.C. translation Paid up Statutory General Share Retained controlling / loss on Total capital reserve reserve premium gain earnings interest investments 1,211,881,786 11,322,834,770 10,353,413,584 28,002,888 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) 100,079 100,079 Surplus / (deficit) on account of revaluation of investments 2,153,002,541 2,153,002,541 (7,008,960) (3,547,200) 3,461,760 4,097,082,375 4,097,082,375 283,070,860 (283,070,860)

1,211,881,786

1,211,881,786

1

64

62

455,782,744

116,720,932

167,269,943

145,650,958

(1,981,496,085)

(1,107,405,189)

16,031,724,083

11,445,022,279

(1,981,496,085)

40,961,385,911

34,623,527,259

1

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Company Secretary	Acting Chief Financial Officer	Chief Executive Officer	Director	Chairman

28,002,888

28,002,888

1,107,405,189

11,460,818,773

10,353,413,584

11,605,905,630

11,322,834,770

Dated , 27 July 2025

**Particulars** 

Balance as at 1 January 2025

Currency translation differences

Appropriation made during the year

Balance as at 30 June 2024 (Restated)

Balance as at 30 June 2025

Net profit for the period

Dividend (Bonus shares)

Dividend (Cash)

Minority interest

Adjustment of off-shore banking units

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

Particulars	Notes	Amount in Taka			
	Notes	30 June 2025	31 Dec 2024		
PROPERTY AND ASSETS	_				
Cash	3a	7 770 766 700	7 220 222 000		
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		
(including foreign currences)		30,903,207,255	29,169,697,279		
Balance with other banks and financial institutions	4a	30,500,207,200	_5/_65/65//_/5		
In Bangladesh		540,053,624	770,435,916		
Outside Bangladesh		8,265,463,474	2,896,602,385		
		8,805,517,098	3,667,038,301		
Money at call on short notice	5	-	-		
Investments	6a				
Government	4	166,710,707,868	123,897,698,793		
Others	•	5,404,278,219	5,712,813,953		
		172,114,986,087	129,610,512,746		
Loans, advances and lease / investments		, ,,	-,,- ,		
Loans, cash credits, overdrafts, etc./ investments	7a	275,200,396,715	288,393,987,951		
Bills purchased and discounted	8a	59,032,069,760	55,063,589,572		
		334,232,466,475	343,457,577,523		
Fixed assets including premises, furniture and fixtures	9a	7,290,410,795	6,976,553,047		
Other assets	10a	40,220,342,526	35,016,572,684		
Non - banking assets Total assets	11	220,500,640	220,500,640		
Total assets		593,787,430,877	548,118,452,220		
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	12a	105,604,125,592	90,893,119,786		
Deposits and other accounts	13a.1.c	02 470 420 207	75 020 600 105		
Current / Al-wadeeah current deposits		82,478,128,207	75,828,699,185		
Bills payable Savings bank / Mudaraba savings deposits		12,238,996,294 79,341,404,344	2,955,152,335 76,921,221,332		
Term deposits / Mudaraba term deposits		211,741,871,791	203,163,234,249		
Bearer certificate of deposit		211,7 11,071,731	203,103,231,213		
Other deposits		-	-		
·		385,800,400,636	358,868,307,100		
Other liabilities	14a	61,280,359,078	59,549,493,410		
Total liabilities	u	552,684,885,306	509,310,920,298		
Capital / Shareholders' equity		302/00 1/000/000			
Paid up capital	15 .2	11,605,905,630	11,322,834,770		
Share premium	15.4	1,211,881,786	1,211,881,786		
Statutory reserve	16	11,460,818,773	10,353,413,584		
Revaluation gain / (loss) on investments	18	340,971,587	80,256,510		
Foreign currency translation gain	19a	165,566,715	161,343,671		
Other reserve		- 46 247 424 255	-		
Surplus in profit and loss account / Retained earnings	20a	16,317,401,080	15,677,801,601		
Total Shareholders' equity Total liabilities and Shareholders' equity		41,102,545,571 593,787,430,877	38,807,531,922 548,118,452,220		
rotal nabilities and Shareholders' equity		353,101,430,011	340,110,432,22U		

Particulars		Notes	Amoun	t in Taka
raiticulais		Hotes	30 June 2025	31 Dec 2024
<b>OFF - BALANCE SHEET ITEMS</b>				
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		1		ı <del></del>
Documentary credits and short terr			-	-
Forward assets purchased and forw			15,518,181,884	17,593,842,261
Undrawn note issuance and revolvi			-	-
	credit lines and other commitments		-	-
Liabilities against forward purchase	and sale		15 510 101 004	17 502 042 261
Total Off-Balance Sheet items	including contingent lightlities		15,518,181,884 <b>209,649,152,375</b>	17,593,842,261 <b>202,117,378,554</b>
Total Off-Balance Sheet Items	including contingent nabilities		209,049,152,375	202,117,376,554
Sd/-	Sd/-		S	d/-
Company Secretary	Acting Chief Financial Officer	_	Chief Ever	cutive Officer
company secretary	really officer financial officer		Gildi Ekek	aute Cineci
Sc	<u>·</u>		Sd/-	
Dire	ctor		Chairman	

## 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		
	Notes	Jan-Jun-2025	Jan-Jun2024	Apr-Jun-2025	Apr-Jun-2024	
	r					
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)	
Net interest / net profit on investments		2,495,685,476	4,951,068,286	913,722,362	2,523,060,964	
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	
Total operating income (A)	_	12,320,727,513	11,438,760,191	6,067,966,739	6,123,642,979	
Salaries and allowances	202 [	2 240 104 077	2 000 522 052	1 507 042 600	1 471 000 660	
	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	
Total operating expenses (B)	_	5,639,100,017	4,759,493,731	2,854,505,275	2,446,980,626	
Profit / (loss) before provision (C=A-B)	_	6,681,627,496	6,679,266,460	3,213,461,464	3,676,662,354	
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	
Total provision (D)	L	1,144,601,553	750,000,000	644,601,553	375,000,000	
Total profit / (loss) before taxes (C-D)	-	5,537,025,943	5,929,266,460	2,568,859,911	3,301,662,354	
Provision for taxation	-	3,337,023,343	3,323,200,400	2,300,039,911	3,301,002,334	
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)	
belefied tax	L		2,635,598,171		1,463,753,794	
Net profit after taxation	-	1,525,454,331	<del></del> -	588,977,556		
-	20.1-	4,011,571,612	3,293,668,288	1,979,882,355	1,837,908,559	
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	
	=	17,424,806,269	11,796,208,725	15,393,117,011	10,340,448,996	
Appropriations	F					
Statutory reserve		1,107,405,189	-	1,107,405,189	-	
	L	- 1,107,405,189	<u>-</u>	1,107,405,189	-	
General reserve	20-			14,285,711,823		
Retained surplus	20a _					

Sd/-		Sd/-		Sd/-
Company Secretary	_	Acting Chief Financial Officer		Chief Executive Officer
	Sd/-		Sd/-	
	Director	•	Chairman	-

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

In flows from operating activities est receipts in cash est payments end receipt and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities and entered from operating activities in generated from operating activities as and advances in operating assense/sale of trading securities (Bills/Bon is and advances to customers r assets sists from other banks / borrowings sists from customers r liabilities cash from operating activities in flows from investing activities ments for purchases of securities	ities sets and liabilities	22,199,507,520 (13,064,780,804) 113,100,898 1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629)  3,935,102,020  (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495)  16,178,036,244	17,098,279,23 (8,196,773,81 116,476,81 1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88  6,108,335,69  (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
In flows from operating activities est receipts in cash est payments lend receipt and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities in generated from operating activities in generated from operating activities as and advances in operating assense/sale of trading securities (Bills/Bon is and advances to customers r assets usits from other banks / borrowings usits from customers r liabilities cash from operating activities in flows from investing activities ments for purchases of securities	ities sets and liabilities	22,199,507,520 (13,064,780,804) 113,100,898 1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) 3,935,102,020 (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) 16,178,036,244	17,098,279,23 (8,196,773,81 116,476,81 1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88  6,108,335,69  (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
est receipts in cash est payments lend receipt and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities nents for other operating activities nents for other operating activities nese / (decrease) in operating ass nase/sale of trading securities (Bills/Bon s and advances to customers r assets sits from other banks / borrowings sits from customers r liabilities account of customers r liabilities cash from operating activities n flows from investing activities nents for purchases of securities	ities sets and liabilities	(13,064,780,804) 113,100,898 1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) 3,935,102,020 (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) 16,178,036,244	(8,196,773,81 116,476,81 1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
est payments lend receipt and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid lipts from other operating activities ments for other operating activities messes in operating assets and liabil lease / (decrease) in operating assets masse/sale of trading securities (Bills/Bon s and advances to customers r assets leasts from other banks / borrowings leasts from customers r liabilities account of customers r liabilities cash from operating activities ments for purchases of securities	ities sets and liabilities	(13,064,780,804) 113,100,898 1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) 3,935,102,020 (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) 16,178,036,244	(8,196,773,81 116,476,81 1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
lend receipt and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities ments for other operating activities mese / (decrease) in operating as mase/sale of trading securities (Bills/Bon s and advances to customers r assets mesits from other banks / borrowings mesits from customers r liabilities account of customers r liabilities cash from operating activities ments for purchases of securities	ities sets and liabilities	113,100,898 1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629)  3,935,102,020  (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495)  16,178,036,244	116,476,81 1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
and commission receipts in cash veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities a generated from operating activities in generated from operating activities in generated from operating activities in operating assets and liabil ease / (decrease) in operating assets and advances to customers assets in sits from other banks / borrowings is its from customers are liabilities account of customers are liabilities account of customers are liabilities in flows from investing activities in flows from investing activities in flows from investing activities in flows from purchases of securities	ities sets and liabilities	1,613,410,168 263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629)  3,935,102,020  (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495)  16,178,036,244	1,454,206,10 120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88  6,108,335,69  (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
veries of loans previously written off payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities a generated from operating activities in generated from operating activities in ges in operating assets and liabil ease / (decrease) in operating assets and advances to customers assets is and advances to customers assets is from other banks / borrowings is its from customers ar liabilities account of customers ar liabilities account of customers ar liabilities in flows from investing activities in flows f	ities sets and liabilities	263,195,642 (3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	120,382,00 (3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
payments to employees payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities nest operating assets and liabil ease / (decrease) in operating assets assets of trading securities (Bills/Bon s and advances to customers r assets sets from other banks / borrowings sets from customers r liabilities account of customers r liabilities cash from operating activities nests for purchases of securities	ities sets and liabilities	(3,549,370,876) (623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(3,082,819,85 (555,566,12 (1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
payments to suppliers me taxes paid ipts from other operating activities nents for other operating activities nessels in operating assets and liabil ease / (decrease) in operating ass nase/sale of trading securities (Bills/Bon s and advances to customers r assets posits from other banks / borrowings posits from customers r liabilities account of customers r liabilities cash from operating activities nents for purchases of securities	ities sets and liabilities	(623,920,112) (2,321,482,441) 891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
me taxes paid ipts from other operating activities ments for other operating activities in generated from operating activities in generated from operating activiting in operating assets and liabilities in asse/sale of trading securities (Bills/Bon is and advances to customers in assets in assets in other banks / borrowings in its from other banks / borrowings in its from customers in liabilities account of customers in liabilities in flows from investing activities in the flows from investing activities in the flows from investing activities in the flows flow in the flow i	ities sets and liabilities	(2,321,482,441) 891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(1,893,417,43 2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
ipts from other operating activities nents for other operating activities in generated from operating activities in generated from operating activitinges in operating assets and liabil ease / (decrease) in operating assets assets of trading securities (Bills/Bons and advances to customers assets osits from other banks / borrowings osits from customers ar liabilities account of customers ar liabilities account of customers ar liabilities from operating activities activities on flows from investing activities ments for purchases of securities	ities sets and liabilities	891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
nents for other operating activities in generated from operating activiting in generated from operating activiting in operating assets and liabilities.  ease / (decrease) in operating assets assets (Bills/Bon is and advances to customers in assets osits from other banks / borrowings osits from customers in liabilities account of customers in liabilities.  cash from operating activities in flows from investing activities in ents for purchases of securities.	ities sets and liabilities	891,834,653 (1,586,392,629) <b>3,935,102,020</b> (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	2,011,728,64 (964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
nents for other operating activities in generated from operating activiting in generated from operating activiting in operating assets and liabilities.  ease / (decrease) in operating assets assets (Bills/Bon is and advances to customers in assets osits from other banks / borrowings osits from customers in liabilities account of customers in liabilities.  cash from operating activities in flows from investing activities in ents for purchases of securities.	ities sets and liabilities	(1,586,392,629)  3,935,102,020  (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495)  16,178,036,244	(964,159,88 <b>6,108,335,69</b> (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
n generated from operating activiting in operating assets and liabil ease / (decrease) in operating assets assets and advances to customers assets assets osits from other banks / borrowings assits from customers are liabilities account of customers are liabilities.  cash from operating activities activities and flows from investing activities activit	ities sets and liabilities	3,935,102,020 (31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) 16,178,036,244	6,108,335,69 (18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
ease / (decrease) in operating assets and liabil ease / (decrease) in operating assets and advances to customers r assets esits from other banks / borrowings esits from customers r liabilities account of customers r liabilities  cash from operating activities ents for purchases of securities	ities sets and liabilities	(31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
ease / (decrease) in operating as nase/sale of trading securities (Bills/Bons and advances to customers rassets esits from other banks / borrowings esits from customers rliabilities account of customers rliabilities  cash from operating activities ents for purchases of securities	sets and liabilities	(31,754,603,297) 8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(18,208,940,29 (11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
nase/sale of trading securities (Bills/Bons and advances to customers r assets sits from other banks / borrowings sits from customers r liabilities account of customers r liabilities  cash from operating activities activities nents for purchases of securities		8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
s and advances to customers r assets sits from other banks / borrowings sits from customers r liabilities account of customers r liabilities cash from operating activities n flows from investing activities nents for purchases of securities	ds)	8,259,372,701 (939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(11,026,226,86 291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
r assets sits from other banks / borrowings sits from customers r liabilities account of customers r liabilities cash from operating activities n flows from investing activities nents for purchases of securities		(939,499,535) 14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	291,349,51 14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
sits from other banks / borrowings sits from customers r liabilities account of customers r liabilities  cash from operating activities flows from investing activities nents for purchases of securities		14,679,936,360 16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	14,037,274,52 26,777,180,52 (8,739,121,27 627,156,76
sits from customers r liabilities account of customers r liabilities cash from operating activities n flows from investing activities nents for purchases of securities		16,874,332,554 9,283,843,958 (225,346,495) <b>16,178,036,244</b>	26,777,180,52 (8,739,121,27 627,156,76
r liabilities account of customers r liabilities  cash from operating activities n flows from investing activities nents for purchases of securities		9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(8,739,121,27 627,156,76
r liabilities account of customers r liabilities  cash from operating activities n flows from investing activities nents for purchases of securities		9,283,843,958 (225,346,495) <b>16,178,036,244</b>	(8,739,121,27 627,156,76
r liabilities  cash from operating activities  n flows from investing activities nents for purchases of securities		(225,346,495) <b>16,178,036,244</b>	627,156,76
cash from operating activities  n flows from investing activities nents for purchases of securities		16,178,036,244	
n flows from investing activities nents for purchases of securities			3,758,672,90
n flows from investing activities nents for purchases of securities		20,113,138,264	9,867,008,59
nents for purchases of securities			
			1
		(10,488,262,145)	(950,743,53
nase of property, plant and equipment		(775,610,940)	(267,363,67
eeds from sale of property, plant and e	equipment	989,535	18,433,76
cash used in investing activities	• •	(11,262,883,550)	(1,199,673,43
. flours from financina activities			
		(1 001 406 00E)	(1,981,496,08
			(1,981,496,08
_			
			6,685,839,07
ts of exchange rate changes on cash a	and cash equivalents	4,223,044	23,129,81
and cash equivalents at beginning of	the year	32,840,096,580	33,903,137,45
n and cash equivalents at end of t	ne period (D+E+F)	39,713,078,253	40,612,106,34
and cash equivalents at end of t	as period		
		7 770 766 700	6,091,278,13
iii nana (including foreign currencies)	(note-3a)	7,770,766,769	0,091,276,13
die e ferrier erwan eine ( e	it bank (s)	22 122 110 166	17 700 004 1
	9. 15		17,709,894,17
	itutions (note-4a)		16,807,358,72
bonds (note-6a)			3,575,30
		<u>39,713,078,253</u>	40,612,106,34
יו רו	ts of exchange rate changes on cash a and cash equivalents at beginning of and cash equivalents at end of the and cash equivalents at end of the in hand (including foreign currencies) ace with Bangladesh Bank and its ager ding foreign currencies) (note-3a)	Dividend paid  cash used in financing activities  cash used in financing activities  cash equivalents (A+B+C)  ts of exchange rate changes on cash and cash equivalents and cash equivalents at beginning of the year  and cash equivalents at end of the period (D+E+F)  and cash equivalents at end of the period in hand (including foreign currencies) (note-3a)  ace with Bangladesh Bank and its agent bank (s)  ding foreign currencies) (note-3a)  ace with other banks and financial institutions (note-4a)	Dividend paid  (1,981,496,085)  (1,981,4

### 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)	-
Balance as at 30 June 2025	11,605,905,630	1,211,881,786	11,460,818,773	340,971,587	165,566,715	16,317,401,080	41,102,545,571
Balance as at 30 June 2024 (Restated)	11,322,834,770	1,211,881,786	10,353,413,584	20,948,171	144,805,929	11,872,941,412	34,926,825,652

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Company Secretary	Acting Chief Financial Officer	Chief Executive Officer	Director	Chairman

#### 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

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

		A	Talea
		Amount i	31 Dec 2024
		30 Juli 2025	31 Dec 2024
3	Consolidated cash		
i	Cash in hand		
-	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		-
		7,879,485,717	7,266,619,166
ii	Balance with Bangladesh Bank and its agent bank(s)	22 422 442 466	24 224 474 472
	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	-	-
		23,132,440,466	21,931,474,479
		31,011,926,183	29,198,093,645
_			
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	7,505,165,845	7,006,500,775
	In foreign currency	265,600,944	231,722,025
	-	7,770,766,789	7,238,222,800
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	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
		23,132,440,466	21,931,474,479
		30,903,207,255	29,169,697,279
4	Consolidated balance with other banks and financial institutions		
•	In Bangladesh		
	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	400 107 206	-
	Prime Bank Fintech Limited	499,197,396   1,970,429,048	
	Less: Inter-company transaction	1,970,429,046 828,632,447	216,482,976
	Less. Titler-company transaction	1,141,796,601	1,254,715,478
	Outside Bangladesh	_/_ :_/, 5 0/00_	_,,,,,,,
	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	9 542 000 220	3,192,238,640
		<u>8,542,999,329</u> 9,684,795,930	4,446,954,118
		<u> </u>	7,770,337,110
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	540,053,624	770,435,916
	Outside Bangladesh	8,265,463,474	2,896,602,385
		8,805,517,098	3,667,038,301
5	Money at call on short notice		<u> </u>

		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	160 000 700 100	125 017 052 000
		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
6-	Turrestments of the Bank		
6a	Investments of the Bank  Investment electified as not Pangladoch Pank Circulary		
	Investment classified as per Bangladesh Bank Circular:	04 457 070 700	(2,410,012,204
	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:	40 700 700 101	F 000 0 == 1 : :
	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
	Government bonds:	28,104,396,517	16,827,149,412
	Prize bonds	4,353,900	3,361,000
	Government bonds	138,601,957,452	107,067,188,381
	Government bonds	138,606,311,352	107,070,549,381
		166,710,707,868	123,897,698,793
		200// 20// 07/000	220/05//050//55
	b) Other investments:	205 600 665	205 250 000
	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 Bangla Bank PLC. (4th Subordinated Bond)	1,001,050,833	1,001,050,833
	Mutual Trust Bank PLC. (Perpetual Bond) Beximco Green Sukuk al Istisna'a	855,902,778	855,902,778
	Bongo Building Materials Limited (1st Sukuk Trust)	400,800,000 199,853,491	400,800,000 227,039,360
	Shares (note-6a.1)	2,239,732,450	2,521,520,982
	Sinurco (Hote-od.1)	5,404,278,219	5,712,813,953
		172,114,986,087	129,610,512,746
62.1	Investment in chares		1-5/010/012/770
6a.1	Investment in shares		
	<b>Quoted</b> 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

		A	T. I
		Amount	
		30 Jun 2025	31 Dec 2024
	Unquoted		
	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
		561,894,860	826,645,243
		2,239,732,450	2,521,520,982
7	Consolidated loans, advances and lease / investments		
	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	_	_
	Time bunk timeen Enneed	278,583,830,202	291,948,977,148
	Less: Inter-company transactions	6,049,467,231	5,999,630,009
	Less. Inter-company transactions	272,534,362,970	285,949,347,139
		2/2,334,302,370	203,349,347,139
	Consolidated bills purchased and discounted (note-8)	62,181,068,354	58,160,432,103
	Consolidated bills purchased and discounted (note-8)	02,101,000,354	30,100,432,103
		224 715 421 224	244 100 770 242
		334,715,431,324	344,109,779,242
_			
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	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
		275,200,396,715	288,393,987,951
	Outside Bangladesh		
		275,200,396,715	288,393,987,951
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	4,026,714,973	4,252,162,796
	Payable Outside Bangladesh	1,020,711,373	1,232,102,730
	Foreign bills purchased and discounted	55,005,354,786	50,811,426,775
	r oreign bills parchased and discounted	59,032,069,760	55,063,589,572
		334,232,466,475	343,457,577,523
		334,232,400,473	343,437,377,323
_	Consultated bills numbered and discounted		
8	Consolidated bills purchased and discounted	50 000 000 700	FF 062 F00 F72
	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 Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- - 3,148,998,594	3,096,842,532
	PBL Exchange (UK) Ltd.	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	3,148,998,594 - <b>62,181,068,354</b>	3,096,842,532 - 58,160,432,103
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
8a	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
8a	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	-	-
8a	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Bills purchased and discounted Payable in Bangladesh	- <b>62,181,068,354</b> 4,026,714,973	58,160,432,103 4,252,162,796
8a	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Bills purchased and discounted	62,181,068,354	58,160,432,103

		Amount i	in Taka
		30 Jun 2025	31 Dec 2024
		30 Juli 2023	31 Dec 2024
9	Consolidated fixed assets including premises, furniture and fixtures		
	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	-	-
		7,443,793,116	7,152,438,441
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	2,256,940,593	2,256,940,593
	Building	1,724,817,577	1,724,817,577
	Capital work in progress (Building)	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
	verilcies	9,184,103,507	8.474.171.352
	Less: Accumulated depreciation	3,121,365,796	2,904,450,828
	Less: Accumulated depreciation	6,062,737,711	5,569,720,524
		0,002,737,711	3,303,720,324
	Lanca necota Drawicas		
	Lease assets-Premises	2 541 720 012	2 541 720 012
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,456,015,450	2,264,445,655
		1,085,713,563	1,277,283,359
	Intangible assets		1
	Software	823,112,589	806,344,922
	Capital work in progress (Software)	71,130,218	52,091,253
	Total Cost of intangibles assets	894,242,806	858,436,174
	Less: Accumulated amortization	752,283,285	728,887,010
		141,959,521	129,549,164
		7,290,410,795	6,976,553,047
10	Causalidated athor assats		
10	Consolidated other assets 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 Investment 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 Securities Ltd. (below)	(50,000)	(30,000,000)
	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)	(31,303,722)
	2005. Investment in Filme Bunk Finteen Elimited (note 104.5)	35,618,631,005	30,914,861,163
	Drima Pank Investment Limited (investment in DPCL)		
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited (investment in Fintech Ltd)	50,000 491,472,714	- E16 260 727
	Prime Bank Investment Limited Prime Bank Securities Limited	504,012,741	516,268,737
	Prime Exchange Co. Pte. Ltd., Singapore	1	447,771,146
	PBL Exchange (UK) Ltd.	10,222,825 795,101	10,764,222 712,475
			51,547,783
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	53,009,258 8,541,530	31,3 <del>4</del> /,/63
	Time bank timeen Limited	1,118,104,169	1,077,064,363
	Less: Inter-company transactions	445,086,637	387,668,519
	LC33. THE COMPANY CHISACTORS	36,291,648,538	31,604,257,006
			31,007,237,000

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
10a	Other assets of the Bank		
	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
		40,220,342,526	35,016,572,684
10- 1	Tabanah / an Chanain bla. An and an annual tabanah / Chanain bla.		lana / impartment
10a.1	Interest / profit receivable: Amount represents interest / profit receivable	on loans, advances and	lease / investments,

1 interest on term placement, Government securities & foreign currency balance, etc.

10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.3	Sundry assets				
	Protested Bills			14,971,240	14,971,240
	Others			884,891,621	603,310,931
				899,862,862	618,282,172
10> 4	Particulars of required provis	ion for other assets			
IVa.Ŧ	raiticulais of required provis	ion for other assets	Rate		
	Protested bills	14,971,240	100%	14,971,240	14,971,240
	Others	203,461,458	50%-100%	202,752,715	175,393,716
	Required provision for other asset			217,723,955	190,364,956
	Total provision maintained (note -			218,014,410	193,014,410
	Excess / (short) provision	21010)		290,454	2,649,454
	, , , , ,				
10a.5	Investment in subsidiaries				
	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., Sin	gapore		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	-
				4,551,661,521	4,051,711,521
10- 6	Ad.,,,,,,,;,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
10a.6	Advance income tax paid Opening Balance			20.023.174.668	15.989.612.206
	Add: Paid during the period/year			2,321,482,441	4,033,562,462
	rad. Fala daring the period/year			22,344,657,109	20.023,174,668
10a.7	Deferred tax assets				
	Opening balance			4,012,189,148	3,476,163,980
	Add/(Less): Net addition/(adjustn	nent) during the period/	/ear	485,168,916	536,025,168
				4,497,358,064	4,012,189,148
10a.7.1	Deferred tax assets on specific				10 510 155 555
	Specific Provision for Loans and A Tax rate	uvances		11,511,423,696	10,519,455,222
	Deferred tax assets			37.50% <b>4,316,783,886</b>	37.50% <b>3,944,795,708</b>
	DEICHEU LAX ASSELS			4,310,703,000	<i>3,</i> 744,/73,/U8

		Amount	in Taka
		30 Jun 2025	31 Dec 2024
		30 Juli 2023	31 Dec 2027
10a.7.2	2 Deferred tax on fixed assets including RoU assets		
	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	140,289,188	27,108,449
10a.7.3	B Deferred tax on employee benefits		
	Opening balance	40,284,990	-
	Addition during the period/year	- 40 204 000	40,284,990
		40,284,990	40,284,990
11	Non-Panking Accets		
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
	, , ,	220,500,640	220,500,640
	The Bank has been awarded ownership of the mortgaged properties of the a	hove mentioned parties	as ner verdicts of the
	respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ai		
	220,500,640/- is reported in the financial statements as Non-Banking assets		
	determined on the basis of valuation reports of independent valuers.	s. The value of Non-Dai	iking Assets has been
	determined on the basis of valuation reports of independent valuers.		
		_	
12	Consolidated borrowings from other banks, financial institutions and Prime Bank PLC. (note-12a)	105,604,125,592	00 002 110 706
	Prime Bank Ptc. (note-12a)  Prime Bank Investment Limited	2,356,968,440	90,893,119,786 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
		107,334,009,768	92,086,639,640
40-	Demonstrate Commenter than bearing Commenter the Attention and a commenter than	DI-	
12a	Borrowings from other banks, financial institutions and agents of the		46 207 472 227
	In Bangladesh (note-12a.1) Outside Bangladesh	49,177,344,864 56,426,780,728	46,297,473,227 44,595,646,559
	Outside ballqiddesii	105.604.125.592	90,893,119,786
		103,004,123,332	30,033,113,700
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) Refinance Scheme against Digital Loan	124,144,737	138,750,000
	Refinance Scheme against Digital Loan Refinance Scheme against Green Product	606,668 221,666,677	817,668 266,666,676
	Refinance scheme against Agriculture loan	66,160,000	128,965,000
	Refinance scheme against SME Ioan	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
		49,177,344,864	46,297,473,227

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
13	Consolidated deposits and other accounts Current deposits and other accounts		
	Prime Bank PLC. (note-13a.1.c) Prime Bank Investment Limited	82,478,128,207	75,828,699,185
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	82,478,128,207	75,828,699,185
	Less: Inter-company transactions	303,678,679 <b>82,174,449,528</b>	209,986,965 <b>75,618,712,220</b>
		02/17 1/110/020	, 0,010,711,110
	Bills payable 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		
		12,238,996,294	2,955,152,335
	Savings bank / Mudaraba savings deposits		
	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	-	-
	Less: Inter-company transactions	<b>79,341,404,344</b> 19,197,396	76,921,221,332 -
		79,322,206,948	76,921,221,332
	Term / Fixed deposits		
	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		-
	Less: Inter-company transactions	<b>211,741,871,791</b> 505,756,371	<b>203,163,234,249</b> 6,496,011
		211,236,115,419	203,156,738,238
		384,971,768,189	358,651,824,125
13a	Deposits and other accounts of the Bank 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
		385,800,400,636	358,868,307,100
13a.1	a) Deposits from Banks	21 740 650	21 500 215
	Current deposits and other accounts Savings bank / Mudaraba savings deposits	31,749,650 22,292,404	31,588,215 22,074,454
	Special notice deposits	36,371,430	67,820,262
		90,413,484	121,482,930
	b) Customer Deposits		
	i) Current deposits and other accounts Current / Al-wadeeah current deposits	30,378,963,310	32,538,997,044
	, contract the contract of the		12 000 555 005
	Foreign currency deposits	13,928,154,714	12,898,655,836
	Security deposits	6,346,661	6,384,709
	Security deposits Sundry deposits (note - 13a.2)	6,346,661 39,477,501,224 <b>83,790,965,908</b>	6,384,709 30,888,128,829 <b>76,332,166,418</b>
	Security deposits	6,346,661 39,477,501,224	6,384,709 30,888,128,829

		Amount	
		30 Jun 2025	31 Dec 2024
	ii) Bills payable		
	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
		12,238,996,294	2,955,152,335
	iii) Savings bank / Mudaraba savings deposits	79,319,111,940	76,899,146,878
	iv) Term / Fixed deposits		
	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
		211,705,500,361	203,095,413,987
		385,709,987,153 385,800,400,636	358,746,824,170 358,868,307,100
	c) Deposits and other accounts	385,800,400,636	330,000,307,100
	Current deposits and other accounts		
	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
	,	82,478,128,207	75,828,699,185
	Bills assemble		
	Bills payable Deposits from banks (note -13a.1.a)		
	Deposits from customers (note-13a.1.b.ii)	12,238,996,294	2,955,152,335
	Deposits from customers (note-13a.1.b.ii)	12,238,996,294	2,955,152,335
	Savings bank / mudaraba savings deposits	12/230/330/234	2/333/132/333
	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
		79,341,404,344	76,921,221,332
	Term / Fixed deposits		1
	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 <b>211,741,871,791</b>	203,095,413,987 <b>203,163,234,249</b>
		385,800,400,636	358,868,307,100
13a.2	Sundry deposits	45 504 040 000	44 700 047 060
	F.C. held against back to back L/C	15,591,040,980	
	Sundry creditors		14,780,347,968
	•	121,476,927	184,447,527
	Risk fund and service charges (CCS and lease finance)	121,476,927 56,356,428	184,447,527 56,356,428
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	121,476,927 56,356,428 36,730,000	184,447,527 56,356,428 11,560,000
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee	121,476,927 56,356,428 36,730,000 927,206,079	184,447,527 56,356,428 11,560,000 940,974,519
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit	121,476,927 56,356,428 36,730,000 927,206,079	184,447,527 56,356,428 11,560,000 940,974,519
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503
	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278
13a 3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 32,570,585,259 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 4,955,152,335
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 32,570,585,259 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829
<b>13a.3</b>	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440
<b>13a.3</b>	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits Savings deposits (91%)	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440
<b>13a.3</b>	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits Savings deposits (91%) Fixed deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 30,410,712,960 7,140,726,391 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892 72,200,677,953 163,269,899,009	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440
13a.3	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892 72,200,677,953 163,269,899,009 12,890,174,251	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440 69,998,311,412 158,468,830,493 12,435,988,231
<b>13a.3</b>	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits Savings deposits (91%) Fixed deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892 72,200,677,953 163,269,899,009 12,890,174,251 35,581,798,531	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440 69,998,311,412 158,468,830,493 12,435,988,231 32,258,415,525
<b>13a.3</b>	Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Marqin on letters of quarantee Margin on letters of credit Marqin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others  Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits Bills payable  b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	121,476,927 56,356,428 36,730,000 927,206,079 4,956,193,346 152,742,517 110,474,637 6,318,861,050 310,509,527 10,895,909,731 39,477,501,224 12,583,567,363 6,346,661 39,477,501,224 12,238,996,294 101,857,850,892 72,200,677,953 163,269,899,009 12,890,174,251	184,447,527 56,356,428 11,560,000 940,974,519 5,280,936,359 214,088,812 35,240,855 5,513,874,579 724,057,278 3,146,244,503 30,888,128,829 6,922,909,920 12,363,600,388 6,384,709 30,888,128,829 2,955,152,335 85,706,761,440 69,998,311,412 158,468,830,493 12,435,988,231

		Amount in Taka	
		30 Jun 2025	31 Dec 2024
14	Consolidated other liabilities		
	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	-	-
		63,226,735,772	61,271,066,412
	Less: Inter-company transactions	445,086,637	387,668,519
		62,781,649,135	60,883,397,893
14a	Other liabilities of the Bank	411 217 520	400 470 221
	Expenditure and other payables Provision for bonus	411,217,520 425,759,720	489,478,321 715,735,721
	Lease liabilities	1 1	, ,
	Provision for income tax (note - 14a.1)	1,109,435,683 29,475,523,485	1,274,395,568 27,464,900,238
	Unearned commission on bank guarantee	29,473,323,463	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
		, ,	190,041,002
	Provision for CSR activities	48,207,802	165.015.004
	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
		61,280,359,078	59,549,493,410
14a.1	Provision for income tax		
	Opening Balance	27,464,900,238	22,077,775,035
	Add: Addition during the period/year	2,010,623,247	5,399,144,766
	Less: Adjustment with advance tay	_	(12 010 563)

**Amount in Taka** 

(12,019,563)

27,464,900,238

29,475,523,485

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

Less: Adjustment with advance tax

(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
Factors affecting the tax charged		
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)	-
Total income tax expenses	2,010,623,247	2,708,858,166

<sup>(</sup>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
	Auuliankia taurusta		
	Applicable tax rate	27 500/	27 500/
	Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
	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%
	Average effective tax rate (tax expense divided by profit before provision and	30.09%	40.56%
	tax)		40.3070
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	10,519,455,222	9,269,770,615
	Less: Fully provided debts written off during the period/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	11,511,423,696	10,519,455,222
	Trovision field at the end of the period/ year	11,311,723,090	10,319,733,222
	Movement in general provision on unclassified loans / investments		
	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	4,878,391,862	6,143,301,487
		16,389,815,558	16,662,756,709
		<del></del> =	
1454	Provision for off-balance sheet exposures		
170.7	Provision held as on 1 January	2,556,065,645	2,286,065,645
	•	1	
	Add: Provision made during the period/year (note-39a)	340,000,000	270,000,000
	Provision held at the end of the period/year	2,896,065,645	2,556,065,645
14a.5	Provision for Off-shore Banking Units  Movement in specific provision on classified loans / investments:  Provision held as on 1 January  Less: Fully provided debts written off/settlement during the 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	612.010.270	E47 010 270
		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	662,019,370	612,019,370
		662,019,370	612,019,370
14a.6	Other provision for classified assets		
	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	218,014,410	193,014,410
15	Share capital		
15.1	Authorized capital		
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
	, , , , , , , , , , , , , , , , , , , ,		.,,,
15.2	Issued, subscribed and fully paid up capital		
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
	986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
	115,527,340 ordinary shares of Taka 10 each issued as bolids shares	1,155,273,400	1,155,273,400
		1	1,133,2/3,400
	28,307,086 ordinary shares of Taka 10 each issued as bonus shares	283,070,860	11 222 024 770
		11,605,905,630	11,322,834,770

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
		1,160,590,563	11,605,905,630	

#### 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

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

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

#### 15.5 Non controlling interest

Share capital Retained earnings

60	60
4	3
64	63

#### 16 Statutory reserve

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

Ξ	11,460,818,773	10,353,413,584
	1,107,405,189	-
	10,353,413,584	10,353,413,584

#### 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

	13,731,730
20,402,978	19,731,498
27,874,176	19,121,376
66,534,003	60,053,858
340,971,587	80,256,510

#### 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

100,079	852,905
(1,876,483,119)	(316,876,985)
2,137,098,117	361,060,685
80,256,510	35,219,905

		Amazunt	in Taka
		Amount	
4.0		30 Jun 2025	31 Dec 2024
19	Consolidated foreign currency translation gain/ (loss)	105 500 745	164 242 674
	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	-	-
		167,269,943	163,808,183
4.0	• • • • • • • • • • • • • • • • • • • •	-	
19a	Foreign currency translation gain/ (loss)	161 242 671	121 676 110
	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	165,566,715	161,343,671
		_	
20	Consolidated retained earnings / movement of profit and loss account		15 717 160 161
	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	-
		16,065,579,076	15,395,147,662
	Less: Minority Interest	(4)	(3)
	Less: Inter company transaction	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(1,245,778)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(27,928,717)	(38,147,007)
	Less: Foreign currency translation gains	(5,926,272)	(42,132,072)
		16,031,724,083	15,313,622,801
		-	
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	15,677,801,601	10,568,528,029
	Addition during the period/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	16,317,401,080	15,677,801,601
	Add: Foreign currency translation gain/ (loss) (note-19a)	4,223,044	39,667,560
		16,321,624,125	15,717,469,161
20.1	Consolidated retained earnings brought forward from previous year	<u> </u>	
	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
		13,042,046,901	13,100,416,096
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	15,677,801,601	15,677,801,601
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(354,994,056)
	Cash dividend paid	(1,981,496,085)	(1,981,496,085)
	Bonus shares issued	(283,070,860)	-
	Balance held at the end of the period/ year	13,413,234,657	13,341,311,460
	Foreign currency translation gain on 1 January		
		13,413,234,657	13,341,311,460
			<del></del>

### 21 Consolidated contingent liabilities

#### 21.1 Acceptances and endorsements

Prime Bank PLC. (note-21a.1)
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

#### 21.2 Letters of guarantee

Prime Bank PLC. (note-21a.2)
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

#### 21.3 Irrevocable Letters of Credit

Prime Bank PLC. (note-21a.3)
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

#### 21.4 Bills for collection

Prime Bank PLC. (note-21a.4)
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

### 21a Contingent liabilities of the Bank

#### 21a.1 Acceptances and endorsements

Back to back bills (Foreign) Back to back bills (Local) Back to back bills (EPZ)

Less: Margin

#### 21a.2 Letters of guarantee

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

Less: Margin

#### 21a.3 Irrevocable Letters of Credit

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

Less: Margin

#### 21a.4 Bills for collection

Outward bills for collection

Less: Margin

Amount	in Taka
30 Jun 2025	31 Dec 2024
85,053,952,599	70,769,969,596
-	-
-	-
-	-
-	-
-	-
85,053,952,599	70,769,969,596
48,653,375,828	46,201,751,040
-	-
-	-
_	_
-	-
-	-
48,653,375,828	46,201,751,040
43,496,695,909	49,842,056,273
-	-
-	-
-	-
-	-
-	-
43,496,695,909	49,842,056,273
16,926,946,154	17,709,759,383
-	-
-	-
-	-
-	-
16 026 046 154	17 700 750 202
16,926,946,154 194,130,970,491	<u>17,709,759,383</u> 184,523,536,293
72 762 514 565	E0 000 222 C02
73,762,514,565 9,684,268,269	58,990,222,692 10,327,475,196
1,607,169,765	1,452,271,708
85,053,952,599	70,769,969,596
(15,591,040,980)	(14,780,347,968)
69,462,911,619	55,989,621,629
	<u> </u>
20,008,104,645	19,617,964,206
28,645,271,183	26,583,786,834
48,653,375,828	46,201,751,040
(927,206,079)	(940,974,519)
47,726,169,749	45,260,776,521
:,,, <u>20,103,</u> , <del>43</del>	10/200///0/021
11,854,421,159	12,537,461,126
16,371,299,506	19,334,467,865
15,270,975,245	17,970,127,282
43,496,695,909	49,842,056,273
(4,956,193,346)	(5,280,936,359)
38,540,502,563	44,561,119,914
16,926,946,154	17,709,759,383

16,926,946,154

16,774,203,637

(152,742,517)

17,709,759,383

(214,088,812) **17,495,670,571** 

		A	to Taba
		Amount Jan-Jun-2025	in така Jan-Jun-2024
		Jan-Jun-2025	Jan-Jun-2024
22	Consolidated interest income / profit on investments		Г
	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	-
		16,856,831,901	14,802,023,069
	Less: Inter-company transactions	176,800,967	146,223,152
		16,680,030,934	14,655,799,917
23	Interest income / profit on investments of the Bank		Г
	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
	Total interest / profit on loans and advances / investments	16,185,285,168	14,268,262,582
	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>,</b>	16,396,846,079	14,482,697,697
22- 4	Takanak masi ad fasa famian bada	251 246 702	220 601 770
23a.1	Interest received from foreign banks	251,246,793	229,691,779
	Less: Inter-company transactions	99,143,000	66,681,157
		152 102 702	
		152,103,792	163,010,622
24			163,010,622
24	Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank PLC. (note-24a)	152,103,792 13,901,160,603	
24		13,901,160,603	9,531,629,411
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited	13,901,160,603 53,087,336	9,531,629,411 46,834,857
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited	13,901,160,603 53,087,336 106,658,036	9,531,629,411 46,834,857 71,265,950
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	13,901,160,603 53,087,336	9,531,629,411 46,834,857
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	13,901,160,603 53,087,336 106,658,036 1,257,812	9,531,629,411 46,834,857 71,265,950 1,263,695
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	13,901,160,603 53,087,336 106,658,036	9,531,629,411 46,834,857 71,265,950
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032
24	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - <b>9,726,403,032</b> 146,669,952
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - <b>14,154,321,594</b> 184,714,519	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - <b>14,154,321,594</b> 184,714,519	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - <b>9,726,403,032</b> 146,669,952
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594 184,714,519 13,969,607,075	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - <b>14,154,321,594</b> 184,714,519	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594 184,714,519 13,969,607,075	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - <b>14,154,321,594</b> 184,714,519 <b>13,969,607,075</b>	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:     Savings bank / Mudaraba savings deposits     Special notice deposits	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - <b>14,154,321,594</b> 184,714,519 <b>13,969,607,075</b>	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - <b>9,726,403,032</b> 146,669,952 <b>9,579,733,080</b>
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:     Savings bank / Mudaraba savings deposits     Special notice deposits     Term deposits / Mudaraba term deposits	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594 184,714,519 13,969,607,075	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080  654,668,837 90,706,245 4,740,449,851 900,370,703
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:     Savings bank / Mudaraba savings deposits     Special notice deposits     Term deposits / Mudaraba term deposits     Deposits under scheme     Foreign currency deposits (note-24a.1)	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594 184,714,519 13,969,607,075 794,117,681 182,674,012 7,445,741,921 1,258,076,921 161,623,334	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080  654,668,837 90,706,245 4,740,449,851 900,370,703 114,183,145
	Prime Bank PLC. (note-24a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Less: Inter-company transactions  Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits:     Savings bank / Mudaraba savings deposits     Special notice deposits     Term deposits / Mudaraba term deposits     Deposits under scheme	13,901,160,603 53,087,336 106,658,036 1,257,812 - 92,157,807 - 14,154,321,594 184,714,519 13,969,607,075 794,117,681 182,674,012 7,445,741,921 1,258,076,921	9,531,629,411 46,834,857 71,265,950 1,263,695 - 75,409,119 - 9,726,403,032 146,669,952 9,579,733,080  654,668,837 90,706,245 4,740,449,851 900,370,703

		Amount in Taka	
		Jan-Jun-2025	Jan-Jun-2024
			<u>.</u>
	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
		3,993,571,633	3,049,979,506
	Less: Inter-company transactions	99,143,000	66,681,157
		3,894,428,633	2,983,298,349
		13,901,160,603	9,531,629,411
24a.1	Foreign currency deposits		T
	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
		161,623,334	114,183,145
25	Consolidated investment income		
	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	-	-
		7,481,435,989	4,305,579,522
	Less: Inter-company transactions	27,928,717	38,147,007
		7,453,507,272	4,267,432,514
25a	Investment income of the bank		
	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
		7,707,129,265	4,608,794,780
	Less: Loss on sale/revaluation of security trading	254,033,956	340,002,597
		7,453,095,309	4,268,792,184
26	Consolidated commission, exchange and brokerage		T
	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		-
		<u>1,777,438,139</u>	1,577,279,986
26-	Commission avalance and hydrogens of the Bank		
26a	Commission, exchange and brokerage of the Bank	216 656 476	170 000 202
	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		
		1,613,410,168	1,454,206,105

26a.1 Exchange gain			Amount in Taka		
Exchange gain   Exchange loss   Exchange los					
Exchange gain   Exchange loss   Exchange los			<u> </u>		
Exchange gain   Exchange loss   Exchange los	26a.1	Exchange gain			
Less: Exchange loss			824 898 016	838 211 345	
Prime Bank PLC. (note-27a) Prime Bank Securities Imited Prime Bank Securities Imited Prime Bank Securities Imited PRI Exchange (UK) Ltd. PBL Finance (Hono Kono Limited PRI Exchange (UK) Ltd. PBL Finance (Hono Kono Limited Prime Bank Fintech Limited Prime Bank Fint		Less. Exchange 1035			
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 1,88,548 348,705 Prime Bank Securities Limited 1,102,937 180,040 PBL Exchange (O, Pke Ltd., Singapore 1,029,937 180,040 PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 7,654,838 Prime Bank Fintech Limited 776,856,838 780,717,296 Prime Bank Fintech Limited 776,857,2538 780,270,497  27a Other operating income of the Bank Locker rent 14,916,650 12,395,225 Esvice and other charges 171,624,160 193,563,310 Retail Income 136,929,425 113,624,160 193,563,310 Income from ATM service 136,025,339 161,655,274 Income from ATM service 136,025,339 161,655,274 Postage / Itelex / SWIFT/ fax 21,932,298 21,041,253 Rebate from foreign Bank outside Bangladesh 68,316,999 50,40,791 Profit on sale of fixed assets 94,916,22 18,037,419 Profit on sale of fixed assets 94,916,22 18,037,419 Miscellaneous earning 83,737,175 64,514,039 Prime Bank PLC. (note-28a) 788,303,330 33,246,461 Prime Bank Securities Limited 45,372,043 110,365,102 PSB Consolidated salaries and allowances Prime Bank PLC. (note-28a) 32,755,941 10,365,102 PRIE Exchange (CO) Ett. Ltd., Singapore 91,147,895,691 1,091,466,765 PRIE Exchange (CO) Ett. Ltd. PRIE Finance (Hong Kong) Limited 11,360,979 63,381,391,459,301,801 Prime Bank Fintech Limited 1,147,095,601 1,091,466,765 PRIE Exchange (CO) Ett. Ltd., Singapore 965,555,431 793,140,259 Prime Bank Fintech Limited 1,161,686 1,260,790 Prime			013,404,009	770,724,741	
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 1,88,548 348,705 Prime Bank Securities Limited 1,102,937 180,040 PBL Exchange (O, Pke Ltd., Singapore 1,029,937 180,040 PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited 7,654,838 Prime Bank Fintech Limited 776,856,838 780,717,296 Prime Bank Fintech Limited 776,857,2538 780,270,497  27a Other operating income of the Bank Locker rent 14,916,650 12,395,225 Esvice and other charges 171,624,160 193,563,310 Retail Income 136,929,425 113,624,160 193,563,310 Income from ATM service 136,025,339 161,655,274 Income from ATM service 136,025,339 161,655,274 Postage / Itelex / SWIFT/ fax 21,932,298 21,041,253 Rebate from foreign Bank outside Bangladesh 68,316,999 50,40,791 Profit on sale of fixed assets 94,916,22 18,037,419 Profit on sale of fixed assets 94,916,22 18,037,419 Miscellaneous earning 83,737,175 64,514,039 Prime Bank PLC. (note-28a) 788,303,330 33,246,461 Prime Bank Securities Limited 45,372,043 110,365,102 PSB Consolidated salaries and allowances Prime Bank PLC. (note-28a) 32,755,941 10,365,102 PRIE Exchange (CO) Ett. Ltd., Singapore 91,147,895,691 1,091,466,765 PRIE Exchange (CO) Ett. Ltd. PRIE Finance (Hong Kong) Limited 11,360,979 63,381,391,459,301,801 Prime Bank Fintech Limited 1,147,095,601 1,091,466,765 PRIE Exchange (CO) Ett. Ltd., Singapore 965,555,431 793,140,259 Prime Bank Fintech Limited 1,161,686 1,260,790 Prime					
Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange COR Pte. Ltd., Singapore Prime Bank Securities Limited PRI Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited PRIDE Finance (Hong Kong) Limited Prime Bank Fintech Limited Prime Bank Ptc. (note-28a) Prime Bank Fintech Limited Prime Bank Fintech	27				
Prime Bank Securities Limited   188,548   348,705   Prime Exchange (UK) Ltd.   PBL Exchange (UK) Ltd.   PBL Exchange (UK) Ltd.   PBL Finance (Hong Kong) Limited   8,615,915   7,654,838   Prime Bank Fintech Limited   776,486,089   7,913,552   446,800   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   768,572,538   769,270,497   769,272,538   769,270,272   769,272,538   769,270,272   769,272,538   769,270,272   769,272,538   769,270,272   769,272,538   769,270,272   769,272,538   769,270,272   769,272,572,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572   769,272,572,572,572   769,272,572,572,572   769,272,572,572,572   769,272,572,572,572   769,272,572,572,572   769,272,572,572,572   769,272,					
Prime Exchange (U.S. Lid., Singapore   1,029,937   810,040   PRL Exchange (U.S. Lid.   PRL Finance (Hong Kong) Limited   8,615,915   7,654,838   Prime Bank Fintech Limited   776,486,089   7,913,552   768,572,538   780,270,499   7,913,552   768,572,538   780,270,499   7,913,552   768,572,538   780,270,499   7,913,552   7,913,55					
PBL Exchange (UK) Ltd.   PBL Finance (Hong Kong) Limited   Ro. 615,915   7,654,838   Prime Bank Fintech Limited   776,486,089   780,717,296   7913,552   760,270,497   760,8572,538   780,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,497   760,870,270,470,470,470,470,470,470,470,470,470,4			-		
PBL Finance (Hong Kong) Limited   Rot15,915   7,654,838   Prime Bank Fintech Limited   7, -1, -1, -1, -1, -1, -1, -1, -1, -1, -1			1,029,937	810,040	
Prime Bank Fintech Limited				7.654.020	
Less: Inter-company transactions 776,486,089 7,913,552 446,800 768,572,538 780,270,497  277 Other operating income of the Bank Locker rent 14,916,650 12,395,925 Service and other charges 171,624,160 193,563,310 Retail Income 156,028,539 161,655,274 Credit card income (note-27a.1) 104,817,693 110,365,102 Postagy f telex / SWIFT/ fax 21,932,298 21,041,253 Rebate from foreign Bank outside Bangladesh 68,316,999 Profit on sale of fixed assets 49,1622 18,037,419 Profit on sale of fixed assets 49,1622 18,037,419 Profit on sale of fixed assets 49,1622 18,037,419 Profit on sale of fixed assets 33,499,175 64,514,039 Profit on sale of fixed assets 33,499,175 64,514,039 Profit on sale of fixed assets 33,279,175 64,514,039 Prime Bank Pt.C. (note-28a) 32,275,914 51,660,740 Prime Bank Investment Limited 40,886,674 43,975,610 Prime Bank Securities Limited 40,886,674 43,975,610 Prime Bank Securities Limited 40,886,674 43,975,610 Prime Bank Securities Limited 40,488,674 12,191,034 Prime Bank Fintech Limited 14,784,758 13,904,590 Prime Bank Fintech Limited 11,783,066 20,000,000 190,800,000 Prime Bank Securities Limited 11,116,168 20,000,000 190,800,000 Prime Bank Rivestment Limited 1,116,168 20,000,000 190,800,000 Prime Bank Rivestment Limited 1,116,168 20,000,000 Prime Bank Rivestment Limited 1,116,000 Prime Bank Rivestment Limited 1,116,000 Prime Bank Rivestment Limited			8,615,915	7,654,838	
Less: Inter-company transactions		Prime Bank Fintech Limited		700 717 206	
		Local Inter company transactions			
27a   Other operating income of the Bank   Locker rent   14,916,650   12,395,925   Service and other charges   171,624,160   193,563,317,805,020   Income from ATM service   156,028,539   161,655,740   106,817,693   110,365,102   Postage / telex / SWIFT / fax   21,932,298   21,041,253   Rebate from foreign Bank outside Bangladesh   68,316,99   50,340,791   Profit on sale of fixed assets   491,622   18,037,419   Miscellaneous earnings   758,536,560   764,693,617   Profit on sale of fixed assets   491,622   18,037,419   Miscellaneous earnings   758,536,560   764,693,617   Profit on sale of fixed assets   491,622   18,037,419   Prime Bank PLC (note-28a)   32,895,532,852   Prime Bank PLC (note-28a)   33,248,104,877   2,896,532,852   Prime Bank Fintech Limited   14,784,758   13,904,590   Prime Bank Fintech Limited   11,161,86   10,178,306   Prime Bank Fintech Limited   11,161,86   10,178,306   Prime Bank PLC (note-29a)   19,000,000   190,000,00		Less: Inter-company transactions			
Locker rent			/08,5/2,538	/80,2/0,49/	
Locker rent	27-	Other energing income of the Bank			
Service and other charges   171,624,160   193,563,310   132,899,425   132,289,502   132,289,502   132,289,502   136,028,539   161,655,274   176,028,539   161,655,274   176,028,539   161,655,274   176,028,539   161,655,274   176,028,539   161,655,274   176,028,539   110,365,102   176,028,539   110,365,102   176,028,539   110,365,102   176,028,539   176,055,274   176,028,539   110,365,102   176,028,539   176,029,539	2/a		14 016 650	12 205 025	
Retail Income   136,929,425   132,780,902   Income from ATM service   156,028,539   161,655,274   Credit card income (note-27a.1)   104,817,693   110,365,102   Postage / telex / SWIFI/ 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   491,625   491,622   491,623   49					
Income from ATM service		<del>-</del>			
Credit card income (note-27a.1)					
Postage / Itelex / SWIFT/ fax Rebate from foreign Bank outside Bangladesh Rebate from foreign Bank countries with the state of the sta					
Rebate from foreign Bank outside Bangladesh Profit on sale of fixed assets Miscellaneous earnings         68,316,999 (93,340,791) (91,622) (18,037,419) (93,416,033) (758,536,560) (764,693,617)           27a.1 Credit card income           Annual fees         34,257,948 (25,457,902) (25,457,					
Profit on sale of fixed assets   491,622   18,037,419   83,479,175   64,514,039   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,560   764,693,617   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,532,852   758,536,536,532,852   758,536,536,536,536   758,536,536,536,536,536,536,536,536,536,536					
Miscellaneous earnings   83,479,175   64,514,039   758,536,560   764,693,617   764,6					
Page		Miscellaneous earnings			
Annual fees Inter-change fees Others  Consolidated salaries and allowances Prime Bank PLC. (note-28a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Fintech Limited PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited Prime Bank Finte			730,330,300	704,033,017	
Annual fees Inter-change fees Others  Consolidated salaries and allowances Prime Bank PLC. (note-28a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Fintech Limited PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited Prime Bank Finte	27a 1	Credit card income			
Inter-change fees	27 U.I		34 257 948	25 457 902	
State					
28         Consolidated salaries and allowances           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         13,904,50           Prime Bank Fintech Limited         1,401,333         -           Prime Bank Fintech Limited         1,147,809,604         1,091,466,765           Allowances         965,555,431         793,140,258           Bonus         808,671,899         693,485,836           Bonus         808,671,899         693,485,836           Bank's contribution to provident fund         8,185,963         10,178,306           Gratuity         205,000,000         190,800,000           Gratuity         283,818,866         268,620,948           Prime Bank PLC. (note-29a)         283,818,866         268,620,948           Prime Bank Securities Limited         5,035,781         3,352,066           Prime Bank Securities Limited         5,035,781         3,352,066     <					
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 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.   -   -   -         -   -   -   -   -   -   -   -   -   -   -   -   -   -   -   -     -   -     -   -       -     -       -       -       -       -       -       -         -		odicis			
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         3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank         3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank         4,147,089,604         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           3,248,104,877         2,896,532,852           29         Consolidated rent, taxes, insurance, electricity, etc.         283,818,866         268,620,948           Prime Bank PLC. (note-29a)         283,818,866         268,620,				110/000/101	
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         3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank         3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank         4,147,089,604         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           3,248,104,877         2,896,532,852           29         Consolidated rent, taxes, insurance, electricity, etc.         283,818,866         268,620,948           Prime Bank PLC. (note-29a)         283,818,866         268,620,	28	Consolidated salaries and allowances			
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         -           Salaries and allowances of the Bank         3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank         4,147,089,604         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         205,000,000         2,896,532,852           29         Consolidated rent, taxes, insurance, electricity, etc.         283,818,866         268,620,948           Prime Bank PLC. (note-29a)         2,116,186         1,260,791           Prime Bank Securities Limited         5,035,781         3,352,906           Prime Exchange (UK) Ltd.         <			3.248.104.877	2.896.532.852	
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         -           3,374,450,896         3,013,825,767           28a Salaries and allowances of the Bank           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           3,248,104,877         2,896,532,852           29 Consolidated rent, taxes, insurance, electricity, etc.           Prime Bank PLC. (note-29a)         283,818,866         268,620,948           Prime Bank Securities Limited         1,116,186         1,260,791           Prime Bank Securities Limited         5,035,781         3,352,906           Prime Exchange (UK) Ltd.					
Prime Exchange (O. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.         23,901,211         21,719,034           PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited         14,784,758         13,904,590           28a Salaries and allowances of the Bank Basic pay Allowances         1,147,089,604         1,091,466,765           Allowances Bonus Bonus Bonus Bonus Bonus Bonus Bank's contribution to provident fund Sank's Contribution Sank Sank Sank Sank Sank Sank Sank's Contribution Sank Sank Sank Sank Sank Sank Sank San					
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  14,784,758 13,904,590 1,401,333 - 3,374,450,896 3,013,825,767   28a Salaries and allowances of the Bank Basic pay Allowances Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity  29 Consolidated rent, taxes, insurance, electricity, etc. Prime Bank PLC. (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Bank Securities Limited PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited PRI Finance (Hong Kong) Limited Prime Bank Fintech Limited Prime Finance (Hong Kong) Limited Prime Bank Fintech Limited Prime Finance (Hong Kong) Limited Prime F					
PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited 11,784,758 13,904,590 1,401,333 - 3,374,450,896 3,013,825,767  28a Salaries and allowances of the Bank Basic pay 1,147,089,604 Allowances 965,555,431 793,140,258 800,671,899 693,485,836 800,671,899 8			-	-	
Prime Bank Fintech Limited   1,401,333   3,013,825,767     3,374,450,896   3,013,825,767     3,374,450,896   3,013,825,767     3,374,450,896   3,013,825,767     3,013,825,767     3,013,825,767     3,013,825,767     3,013,825,767     3,013,825,767     3,014,0258     3,013,825,765     3,013,825,765     3,013,825,765     3,013,825,765     3,013,825,765     3,014,0258   3,014,0258   3,014,0258     3,014,0258   3,014,0258   3			14,784,758	13,904,590	
28a         Salaries and allowances of the Bank           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           3,248,104,877         2,896,532,852           29         Consolidated rent, taxes, insurance, electricity, etc.           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 (UK) Ltd.         -         -           PBL Exchange (UK) Ltd.         -         -           PBL Finance (Hong Kong) Limited         4,133,001         3,597,604           Prime Bank Fintech Limited         -         -				-	
28a Salaries and allowances of the Bank				3,013,825,767	
Basic pay			·		
Allowances Bonus Bonus Bank's contribution to provident fund Retirement benefits/ Leave encashment Gratuity  205,000,000 3,248,104,877 Prime Bank PLC. (note-29a) 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 Patternative P65,555,431 P93,140,258 R98,866 P113,601,979 P117,461,687 P117,401,687 P	28a	Salaries and allowances of the Bank			
Bonus   Bonk's contribution to provident fund   113,601,979   117,461,687   Retirement benefits/ Leave encashment   8,185,963   10,178,306   205,000,000   190,800,000   3,248,104,877   2,896,532,852   2,996,791   2,9		Basic pay	1,147,089,604	1,091,466,765	
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         3,248,104,877       2,896,532,852             29       Consolidated rent, taxes, insurance, electricity, etc.         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       -       -		Allowances	965,555,431	793,140,258	
Retirement benefits/ Leave encashment       8,185,963       10,178,306         Gratuity       205,000,000       190,800,000         3,248,104,877       2,896,532,852     283,818,866  Prime Bank PLC. (note-29a)  Prime Bank Investment Limited  Prime Bank Securities Limited  Prime Exchange Co. Pte. Ltd., Singapore Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited  Prime Bank Fintech Limited  3,185,963 10,178,306 205,000,000 190,800,0		Bonus	808,671,899	693,485,836	
Gratuity         205,000,000         190,800,000           3,248,104,877         2,896,532,852           29 Consolidated rent, taxes, insurance, electricity, etc.           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         -         -		Bank's contribution to provident fund	113,601,979	117,461,687	
3,248,104,877       2,896,532,852         29 Consolidated rent, taxes, insurance, electricity, etc.         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       -       -		Retirement benefits/ Leave encashment	8,185,963	10,178,306	
29 Consolidated rent, taxes, insurance, electricity, etc.         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       -       -		Gratuity	205,000,000	190,800,000	
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       -       -			3,248,104,877	2,896,532,852	
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       -       -					
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       -       -	29				
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       -       -		Prime Bank PLC. (note-29a)	283,818,866	268,620,948	
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       -       -		Prime Bank Investment Limited			
PBL Exchange (UK) Ltd.  PBL Finance (Hong Kong) Limited  Prime Bank Fintech Limited		Prime Bank Securities Limited		3,352,906	
PBL Finance (Hong Kong) Limited 4,133,001 3,597,604 Prime Bank Fintech Limited			2,082,861	2,029,681	
Prime Bank Fintech Limited			-	-	
			4,133,001	3,597,604	
296,186,695278,861,929 _		Prime Bank Fintech Limited			
			296,186,695	278,861,929	

		Amount in Taka		
		Jan-Jun-2025	Jan-Jun-2024	
		54.1. 54.1. <u>1015</u>	Jun 3411 2021	
29a	Rent, taxes, insurance, electricity, etc. of the Bank			
	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	
		283,818,866	268,620,948	
30	Consolidated legal expenses			
30	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	106 724 027	- 20 004 467	
		106,724,927	38,894,467	
30a	Legal expenses of the Bank			
	Legal expenses	15,111,442	9,785,787	
	Other professional charges	89,937,044 <b>105,048,487</b>	23,532,957 <b>33,318,744</b>	
		103,046,467	33,310,744	
31	Consolidated postage, stamp, telecommunication, etc.			
-	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.	4 726 045	-	
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	4,736,915	4,201,348	
	Filitie Dalik Filitecti Liitiiteu	151,138,392	59,640,346	
		151/150/572	55/0-10/5-10	
31a	Postage, stamp, telecommunication, etc. of the Bank			
	Postage & Courier	4,578,260	4,443,186	
	Telegram, telex, fax and internet Data communication	8,663,465	7,283,981	
	Telephone - office	100,712,987 30,227,696	26,795,566 15,338,323	
	Telephone - residence	-	30,618	
	- Company of the Comp	144,182,408	53,891,675	
		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
32	Consolidated stationery, printing and advertisements, etc.			
	Prime Bank PLC. (note-32a)	209,374,260	215,408,156	
	Prime Bank Investment Limited Prime Bank Securities Limited	635,870 526,219	415,385 343,113	
	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	-	-	
		211,728,617	217,864,105	
322	Stationery, printing and advertisements, etc. of the Bank			
<b>32</b> a	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	
		209,374,260	215,408,156	
	Mark to Mark to the Land			
33	Managing Director's salary and fees	6 000 000	F ===	
	Basic salary	6,000,000	5,556,653	
	Bonus House rent allowance	2,000,000	2,000,000	
	Other allowances	1,200,000 2,089,998	1,139,516 2,094,030	
	other anomalices	11,289,998	10,790,199	
		11,205,550	10,, 30,133	

		Amount in Taka		
		Jan-Jun-2025	Jan-Jun-2024	
34	Consolidated Directors' fees			
	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	-	-	
		3,011,336	4,682,455	
34a	Directors' fees of the Bank			
	Meeting fees	2,668,000	2,459,600	
	Other benefits	40,836	1,967,357	
		2,708,836	4,426,957	
35	Consolidated Auditors' fees	2.075.000	1 1 10 000	
	Prime Bank PLC. (note-35a)	2,875,000	1,149,998	
	Prime Bank Investment Limited	198,375	186,875	
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	153,250	191,598	
	PBL Exchange (UK) Ltd.	207,705	191,390	
	PBL Finance (Hong Kong) Limited	279,941	262,718	
	Prime Bank Fintech Limited	2/9,941	202,710	
	Fillie Balik Filiteut Littileu	3,714,271	1,791,189	
		5,714,271	1,/91,109	
352	Auditors' fees of the Bank			
<b>33</b> a	External Audit fee	2,875,000	1,149,998	
	External Addit ree	2,875,000	1,149,998	
		2,075,000	1,143,330	
36	Charges on loan losses			
30	Loan -written off		_	
	Interest waived	_	_	
	Therese waived	-		
37	Consolidated depreciation and repair of Bank's assets			
	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	-	-	
		<u>563,728,504</u>	544,463,152	
37a	Depreciation and repair of Bank's assets			
	Depreciation - (see annexure-A for detail)			
	Fixed assets	243,854,794	247,925,046	
	Leased assets	191,569,795	163,676,089	
		435,424,589	411,601,134	
	Amortization -(see annexure-A for detail)			
	Software	23,396,276	33,855,601	
		23,396,276	33,855,601	
	Repairs			
	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	
		75,609,000	75,470,668	
		534,429,865	520,927,404	

		Amount in Taka		
		Jan-Jun-2025	Jan-Jun-2024	
		L		
38	Consolidated other expenses			
	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 PBL Exchange (UK) Ltd.	10,516,973	5,930,201	
	PBL Finance (Hong Kong) Limited	1,738,260	(142,780) 2,752,125	
	Prime Bank Fintech Limited	1,730,200	2,732,123	
	Trine Bank Fineed Elinica	1,155,082,925	958,008,822	
38a	Other expenses of the Bank 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 Traveling expenses	40,683,125 22,069,353	9,936,082 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 Prime Bank Foundation	38,575,322 153,746,837	25,121,873 96,429,012	
	Miscellaneous expenses	6,651,408	4,659,778	
	Priscellarieous experises	1,097,267,421	754,426,798	
39	Consolidated provision Provision for loans & advances (note-39a)	479,601,553	270,000,000	
		316,213,756	200,570,212	
	Provision for diminution in value of investments (note-39.1)	39,008,675		
	Provision for impairment of client margin loan (note-39.2)	39,008,673	1,959,520	
	Provision for impairment of investment (PBIL)		-	
	Other provisions (note-39a2)	365,000,000	330,000,000	
		1,199,823,984	802,529,732	
39.1	Provision for diminution in value of investments			
	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)	
		316,213,756	200,570,212	
39.2	Provision for impairment of client margin loan		· · · · · · · · · · · · · · · · · · ·	
	Prime Bank Investment Limited	40,000,000	_	
	Prime Bank Securities Limited	(991,325)	1,959,520	
	Trinic Bank Secarities Emilied	39,008,675	1,959,520	
			_,,,,,,,,,	
39a	Provision of the Bank			
	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	
	Table Providence (note oran)	1,144,601,553	750,000,000	
			, , , , , , , , , , , , , , , , , , , ,	

		Amount i	in Taka
		Jan-Jun-2025	Jan-Jun-2024
39a1	Provision for loans & advances		
	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	-
		479,601,553	270,000,000
39a2	Other provisions	240,000,000	120,000,000
	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
		365,000,000	330,000,000
40	Consolidated toy company		
40	Consolidated tax expenses Current tax		
	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	2,039,773,468	2,731,660,017
	Deferred tax	2,039,773,400	2,731,000,017
	Prime Bank PLC. (note-40a)	(485,168,916)	(73,259,995)
	Prime Bank Investment Limited	- 1	-
	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	_	-
	Trine Bank Finecar Emilieu	(503,794,579)	(70,898,041)
		1,535,978,889	2,660,761,977
40a	Tax expenses of the Bank		2
	Current tax	2,010,623,247	2,708,858,166
	Deferred tax (note-40a.1)	(485,168,916) <b>1,525,454,331</b>	(73,259,995) <b>2,635,598,171</b>
		1,323,434,331	2,033,390,171
40a.1	Deferred tax		
	Decrease/(Increase) in Deferred Tax Asset	(485,168,916)	(45,143,252)
	Increase/(Decrease) in Deferred Tax Liability	-	(28,116,743)
	Deferred tax Expense/(Income)	(485,168,916)	(73,259,995)
	production of		( -,,,
41	Consolidated earnings per share (CEPS)		
	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)	<u>3.53</u>	2.68
	Earnings per share has been calculated in accordance with IAS - 33: "Earn	ings Dor Charo (EDC)" Dr	ovious vears/periods
	figure have been adjusted for the issue of bonus share during the year.	ings rei Stiate (EPS) . Pr	evious years/perious
	rigare have been adjusted for the issue of borius share during the year.		
Δ1 <del>-</del>	Earnings per share (EPS) of the Bank		
-T4	Larmings per Share (LFS) or the Dalik	4.011 571 612	2 202 ((0 200

Net profit after tax (Numerator) Number of Ordinary shares outstanding (Denominator) Earnings per share (EPS)

3 46	2.84
1,160,590,563	1,160,590,563
4,011,571,612	3,293,668,288

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.

			í		
				Amount	
40				30 Jun 2025	30 Jun 2024
42	Shareholders' Equity Paid up capital			11 605 005 630	11 222 024 770
	Share premium			11,605,905,630	11,322,834,770 1,211,881,786
	Statutory reserve			1,211,881,786 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
			•	41,102,545,571	34,926,825,652
			•		
43	Earnings per share has been calculated in accordance will adjusted for the issue of bonus shares during the year.	ith IAS - 33: "Earnin	gs Per Share (EPS)"	. Previous years/perio	ds figure have been
	Calculation of EPS	Jan-Jun-25	Jan-Jun-24	Apr-Jun-25	Apr-Jun-24
	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
44	Calculation of Net Asset value per Share (NAVPS)				
	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
45	Calculation of Net Cash Flow Per Share (NOCFPS)				
	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
46	Reconciliation of statement of cash flows from ope	rating activities			
	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	.11/001/10 .
	•			· ·	22 055 601
	Amortization on software			23,396,276	33,855,601
	Amortization on House Furnishing			3,570,800	3,119,500
	Adjustment with non-operating activities			462,453,965	448,576,236
	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)
				(887,497,001)	873,910,436
	Changes in operating assets and liabilities				
	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
	Income Tax Paid			16,178,036,245 (2,321,482,441)	3,758,672,903 (1,893,417,439)
				20,113,138,264	9,867,008,595
	Net cash flows from operating activities			20,113,130,204	2,007,000,333

#### 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.

#### Annexure-A

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

									Amount in Taka
	COST			DEPRECIATION					
Particulars	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	Net book value 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
Sub-total	8,474,171,352	801,583,143	91,650,988	9,184,103,507	2,904,450,828	243,854,794	26,939,827	3,121,365,796	6,062,737,711
Lease assets-Premises	2 541 720 012			2 544 720 042	2 264 445 655	101 500 705	T	2 450 045 450	1,005,712,562
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
Sub-total	3,541,729,013	-	-	3,541,729,013	2,264,445,655	191,569,795	-	2,456,015,450	1,085,713,563
Software-Amortization									
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
Sub-total	858,436,174	35,806,632	-	894,242,806	728,887,010	23,396,276	-	752,283,285	141,959,521
As at 30 June 2025	12,874,336,540	837,389,775	91,650,988	13,620,075,326	5,897,783,493	458,820,866	26,939,827	6,329,664,531	7,290,410,795
As at 31 December 2024	11,962,201,427	1,153,085,100	240,949,987	12,874,336,540	5,202,707,007	921,625,143	226,548,658	5,897,783,493	6,976,553,047