Prime Bank PLC.

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

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

PROPERTY AND ASSETS Cash in hand (including foreign currencies) Cash in hand (including foreign currency foreign curr	Particulars		Amount	in Taka
PROPERTY AND ASSETS Cash in hand (including foreign currencies) Cash in hand (including foreign currencies) Cincluding foreign currencies Cincluding foreign currents Cincluding foreign current foreign currents Cincluding foreign current foreign currents Cincluding foreign currents Cincluding fo		Notes		
Cash in hand (including foreign currencies) 7,785,092,282 7,266,619,161 Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) 17,944,472,980 21,931,474,47 Balance with other banks and financial institutions 4 5,725,565,562 29,198,093,64 Unuside Bangladesh 6,231,158,525 1,254,715,775 4,446,954,11 Money at call on short notice 5 186,671,559,638 125,017,853,88 Government 194,699,731,276 133,467,2565,88 8,027,791,638 8,447,200 Others 194,699,351,276 133,467,2565,88 8,027,791,638 8,447,200 Loans, advances and lease /investments 7 267,096,281,341 6,931,497,979,24 133,467,105,665,88 Loans, cash credits, overdrafts etc./ investments 8 8,027,791,638 8,441,712,00 334,407,105,663 344,109,779,24 Fixed assets including premises, furniture and fixtures 9 7,689,613,749 7,152,438,44 10 38,554,199,31 31,407,105,663 344,109,779,24 10 38,554,199,31 31,407,105,663 344,109,779,24 10 38,554,199,31 31,504,250,666,88 <t< th=""><th></th><th>7</th><th></th><th></th></t<>		7		
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		3		
(including foreign currencies) 17,944,472,980 21,931,479,475 29,198,093,64 29,198,093,64 29,198,093,64 29,198,093,64 3,102,238,64 3,102,279,16,33 8,444,712,200 3,102,238,64 3,102,279,16,33 8,444,712,200 3,102,238,64 3,102,279,16,33 8,444,712,200 3,102,238,64 3,102			7,785,092,282	7,266,619,166
Balance with other banks and financial institutions			17 044 472 000	04 004 474 470
Balance with other banks and financial institutions 4 (2,31,158,525) 1,254,715,47 0,254,715,47 0,231,158,525 1,254,715,47 0,24,114,616,210 3,192,238,64 8,345,774,735 4,446,954,11 0,231,158,525 1,254,715,475 4,446,954,11 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 3,192,238,64 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 1,254,715,74 0 <th>(including foreign currencies)</th> <th></th> <td>17,944,472,980</td> <td>21,931,474,479</td>	(including foreign currencies)		17,944,472,980	21,931,474,479
In Bangladesh	Ralance with other hanks and financial institutions	4	25,729,565,262	29,198,093,645
Outside Bangladesh 2,114,616,210 3,192,238,64 Money at call on short notice 8,345,774,735 4,446,954,11 Investments 6 186,671,559,638 125,017,853,88 Government 194,699,351,276 133,462,565,888 8,444,712,00 Others 194,699,351,276 133,462,565,888 8,444,712,00 Loans, advances and lease / investments 194,699,351,276 133,462,565,888 3,441,712,00 Loans, advances and lease / investments 7 267,096,281,341 285,949,347,13 64,310,823,722 58,160,432,10 334,407,105,063 344,109,779,24 7,789,431,740 7,152,438,40 344,109,779,24 7,789,431,740 7,152,438,40 344,109,779,24 7,789,431,740 31,604,257,00 344,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,779,24 34,109,719,633 34,109,719,633 34,109,779,24 34,109,719,632 34,109,719,633 34,109,719,632 34,109,719,632 34,109,719,632		~	6 221 159 525	1 254 715 470
Money at call on short notice 5	(A) TO THE STATE OF THE STATE O			
Noney at call on short notice 5				
The state of the	Money at call on short notice	5	-	-
Government Others 186,671,559,638 g.027,791,638 g.027,791,791,638 g.027,791,791,791,791,791,791,791,791,791,79	2011, 80 (2012) € 10 (2012) 20 (2014) (2014			
Others 8,027,791,638 8,444,712,00 Loans, advances and lease /investments 194,699,351,276 133,462,565,88 Loans, cash credits, overdrafts etc./ investments 7 267,096,281,341 285,949,347,13 58,160,432,10 285,949,347,13 58,160,432,10 344,107,105,663 344,107,705,663 344,107,705,663 344,107,705,663 344,107,792,248,44 34,104,7105,663 344,107,705,663 344,107,792,488,44 34,104,7105,663 344,107,705,663 344,107,792,488,44 34,104,7105,663 344,107,705,663 344,107,792,488,44 34,104,7105,663 344,107,705,663 344,107,792,488,44 34,104,7105,663 344,107,705,663 344,107,792,488,44 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,104,257,00 34,102,20,50,640 220,500,640 220,500,640 220,500,640 220,500,640 220,500,640 220,500,640 220,500,640 29,734,382,676 92,086,639,64 75,618,712,22 34,104,304,341,67 34,104,304,341,67 34,104,304,341,67 34,104,304,341,67 34,104,304,341,67 34,104,304,341,67 324,338,434,167 324		6		
194,699,351,276 133,462,565,88 Loans, advances and lease /investments 1267,096,281,341 285,949,347,13 Bills purchased and discounted 8	Government		186,671,559,638	125,017,853,880
Loans, advances and lease /investments 7	Others		8,027,791,638	8,444,712,002
Dans, cash credits, overdrafts etc./ investments 7			194,699,351,276	133,462,565,882
Bills purchased and discounted 8 64,310,823,722 58,160,432,10 Fixed assets including premises, furniture and fixtures 9 7,689,613,749 7,152,438,44 Other assets 10 38,554,199,399 31,604,257,00 Non - banking assets 11 220,500,640 220,500,64 Total assets 12 97,734,382,676 550,194,588,97 LIABILITIES AND CAPITAL 13 97,734,382,676 92,086,639,64 Current / Al-wadeeah current deposits 13 69,266,508,046 75,618,712,22 Bills payable 8,859,210,861 2,955,152,33 2,955,152,33 Savings bank / Mudaraba savings deposits 69,266,508,046 75,618,712,22 8,859,210,861 2,955,152,33 Searer certificate of deposit 1,243,380,434,167 2,031,56,738,23 2,031,56,738,23 2,031,56,738,23 Other liabilities 14 65,360,920,482 561,590,175,887 511,409,890,03 Total liabilities 15.4 1,211,881,786 11,322,834,77 Ohn-controlling Interest 15.4 1,211,881,766 11,322,834,77 Share p		_ 1		
Size				
Fixed assets including premises, furniture and fixtures 9 7,689,613,749 7,152,438,44 60ther assets 10 38,554,199,399 31,604,257,00 220,500,640 220,500,640 220,500,640 220,500,640 220,500,640 220,500,640 550,194,588,97 LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents 12 97,734,382,676 92,086,639,64 97,734,382,676 92,086,639,64 97,734,382,676 92,086,639,64 75,618,712,22 Bills payable Savings bank / Mudaraba savings deposits 69,266,508,046 75,618,712,22 8,859,210,861 2,955,152,33 203,156,738,23 203,156,738,23 203,156,738,23 203,156,738,23 203,156,738,23 398,494,872,738 358,651,824,12 Other deposits 14 65,360,920,482 60,671,426,27 75,11,409,890,03 20,288,494,872,738 358,651,824,12 Other liabilities 15 561,590,175,887	Bills purchased and discounted	8		58,160,432,103
Other assets 10 38,554,199,399 31,604,257,00 Non - banking assets 11 220,500,640 220,500,64 Total assets 606,646,110,124 550,194,588,97 LIABILITIES AND CAPITAL 38,554,199,398 31,604,257,00 Liabilities 69,7734,382,676 92,086,639,64 Deposits and other accounts 13 69,266,508,046 75,618,712,22 Bills payable 8,859,210,861 2,955,152,33 36,988,719,655 76,921,221,33 Savings bank / Mudaraba savings deposits 243,380,434,167 203,156,738,23 243,380,434,167 203,156,738,23 Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 388,494,872,728 358,651,824,12 Other liabilities 14 65,360,920,482 60,671,426,27 50,412,21,33 Capital / Shareholders' equity 561,590,175,887 51,409,890,03 Capital / Shareholders' equity 15.4 1,211,811,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 <th>Fixed people including promises fromitions and findamen</th> <th>•</th> <th></th> <th></th>	Fixed people including promises fromitions and findamen	•		
Non - banking assets 11 220,500,640 220,500,640 Total assets 2				
Total assets 606,646,110,124 550,194,588,97 LIABILITIES AND CAPITAL 5000 CAPITAL 500 CAPITAL				
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents Deposits and other accounts Current / Al-wadeeah current deposits Savings bank / Mudaraba savings deposits Term deposits / Mudaraba term deposits Bearer certificate of deposit Other deposits Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities Capital / Shareholders' equity Paid - up capital Share premium Share premium Share premium Share premium Share premium Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund General reserve Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80 Liabilities 12 97,734,382,676 92,086,639,64 69,266,508,046 7,5618,712,22 69,266,508,046 7,5618,712,22 8,889,210,861 2,955,152,33 69,266,508,046 7,5618,712,22 8,889,210,861 2,955,152,33 69,266,508,046 7,5618,712,22 8,889,210,861 2,955,152,33 69,266,508,046 7,5618,712,22 243,380,434,167 203,156,738,23 243,380,434,167 203,156,738,23 243,380,434,167 203,156,738,23 358,651,824,12 14 65,360,920,482 60,671,426,27 561,590,175,887 511,409,890,03 11,322,834,77 511,409,890,03 11,322,834,77 60,612,11,81,766 11,211,81,766 60,671,426,27 561,590,175,887 511,409,890,03 11,322,834,77 60,671,426,27 60,671,426		- 11		EEO 104 E99 07E
Deposits and other accounts	1000 03503		000,040,110,124	330,194,366,973
Sorrowings from other banks, financial institutions and agents 12 97,734,382,676 92,086,639,649 Deposits and other accounts 13	LIABILITIES AND CAPITAL			
Deposits and other accounts 13 Current / Al-wadeeah current deposits 69,266,508,046 75,618,712,22 Bills payable 8,859,210,861 2,955,152,33 Savings bank / Mudaraba savings deposits 76,988,719,655 76,921,221,33 Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 Bearer certificate of deposit 398,494,872,778 358,651,824,12 Other deposits 14 65,360,920,482 60,671,426,27 Total liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 6 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,58 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve <t< th=""><th></th><th></th><th></th><th></th></t<>				
Current / Al-wadeeah current deposits 69,266,508,046 75,618,712,22 Bills payable 8,859,210,861 2,955,152,33 Savings bank / Mudaraba savings deposits 76,988,719,655 76,921,221,33 Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 Bearer certificate of deposit - - Other deposits - - Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 Surplus in profit and loss account / Retained e	Borrowings from other banks, financial institutions and agents		97,734,382,676	92,086,639,640
Bills payable 8,859,210,861 2,955,152,33 Savings bank / Mudaraba savings deposits 76,988,719,655 76,921,221,33 Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 Bearer certificate of deposit - - - Other deposits 398,494,872,778 358,651,824,12 Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,88		13		
Savings bank / Mudaraba savings deposits 76,988,719,655 76,921,221,33 Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 Bearer certificate of deposit - - Other deposits 398,494,872,778 358,651,824,12 Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80 <th>2010 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th> <th></th> <td></td> <td>75,618,712,220</td>	2010 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			75,618,712,220
Term deposits / Mudaraba term deposits 243,380,434,167 203,156,738,23 Bearer certificate of deposit - - - Other deposits - 398,494,872,728 358,651,824,12 Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80			8,859,210,861	2,955,152,335
Bearer certificate of deposit			시기	76,921,221,332
Other deposits -			243,380,434,167	203,156,738,238
Other liabilities 14 65,360,920,482 60,671,426,27 Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity 561,590,175,887 511,409,890,03 Paid -up capital / Share premium 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80				-
Other liabilities 14 65,360,920,482 60,671,426,277 Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity 561,590,175,887 511,409,890,03 Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80	Other deposits		-	-
Total liabilities 561,590,175,887 511,409,890,03 Capital / Shareholders' equity 15.2 511,605,905,630 11,322,834,77 Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881			398,494,872,738	358,651,824,125
Capital / Shareholders' equity Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80	Other liabilities	14		60,671,426,274
Paid -up capital 15.2 11,605,905,630 11,322,834,77 Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80			561,590,175,887	511,409,890,039
Share premium 15.4 1,211,881,786 1,211,881,786 Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80				
Non-controlling Interest 15.5 65 65 Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80				11,322,834,770
Statutory reserve 16 12,181,967,263 10,353,413,58 Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80				1,211,881,786
Revaluation gain / loss on investments 17 2,028,830,609 179,163,24 Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80	State of the Control	Control of the contro		63
Start-up equity investment fund 18 273,399,473 211,971,61 Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80	The state of the s			10,353,413,584
Foreign currency translation gain 19 160,736,784 163,808,18 General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80				179,163,243
General reserve 28,002,888 28,002,88 Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80	(B) (100 B)	255000		211,971,618
Surplus in profit and loss account / Retained earnings 20 17,565,209,739 15,313,622,80		19		163,808,183
			28,002,888	28,002,888
		20		15,313,622,801
	Total Shareholders' equity		45,055,934,237	38,784,698,936
Total liabilities and Shareholders' equity 606,646,110,124 550,194,588,97	Total liabilities and Shareholders' equity		606,646,110,124	550,194,588,975

Particulars	Notes	Amount in Taka		
	Notes	30 Sep 2025	31 Dec 2024	
OFF - BALANCE SHEET ITEMS		11		
Contingent liabilities	21			
Acceptances and endorsements	21.1	75,032,156,959	70,769,969,596	
Letters of guarantee	21.2	46,749,216,329	46,201,751,040	
rrevocable letters of credit	21.3	48,105,826,111	49,842,056,273	
Bills for collection	21.4	16,470,423,804	17,709,759,383	
Other contingent liabilities				
		186,357,623,203	184,523,536,293	
Other commitments		10 ACTIVITY - 10 TO 100		
Documentary credits and short term trade -related transactions		Y.	-	
Forward assets purchased and forward deposits placed		4,190,078,035	17,593,842,261	
Undrawn note issuance and revolving underwriting facilities		.,1250,070,055	-	
Undrawn formal standby facilities , credit lines and other commitments				
Liabilities against forward purchase and sale		72	2	
and successive to the parentage and suice		,	= = = = = = = = = = = = = = = = = = = =	
	,	4,190,078,035	17,593,842,261	
Total Off-Balance Sheet items including contingent liabilities	8	190,547,701,238	202,117,378,554	
Company Secretary Chief Financial Officer	_	Third Executive	Lymm e officer	
Dn. Shazzad Rea Director		A Toman		

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

Particulars	Neter	Amount	in Taka	Amount	in Taka
raiuculars	Notes	Jan-Sep-2025	Jan-Sep2024	Jul to Sep 2025	Jul to Sep 2024

nterest income / profit on investments	22	24,945,815,652	22,890,174,296	8,265,784,718	8,234,374,379
nterest / profit paid on deposits, borrowings, etc.	24	(21,190,086,722)	(15,496,832,200)	(7,220,479,647)	(5,917,099,120)
let interest / net profit on investments		3,755,728,930	7,393,342,095	1,045,305,071	2,317,275,259
nvestment income	25	12,215,459,927	6,928,728,161	4,761,952,655	2,661,295,647
ommission, exchange and brokerage	26	2,556,532,213	2,401,239,421	779,094,074	823,959,435
Other operating income	27	1,097,328,034	1,039,349,066	328,755,496	259,078,569
otal operating income (A)		19,625,049,104	17,762,658,743	6,915,107,296	6,061,608,910
can specialing income (17)		19,023,049,104	17,702,030,743	0,913,107,290	0,001,000,910
ENTERON ESCAPOLARIO EN ACCIONARIO PER PROPERA					
alaries and allowances	28	4,843,663,614	4,292,679,942	1,469,212,718	1,278,854,174
ent, taxes, insurance, electricity, etc.	29	466,268,104	451,768,600	170,081,409	172,906,671
egal expenses	30	134,584,419	62,130,067	27,859,492	23,235,599
ostage, stamp, telecommunication, etc.	31	216,867,728	93,965,154	65,729,336	34,324,809
ationery, printing, advertisements, etc.	32	330,237,455	313,313,097	118,508,839	95,448,992
anaging Director's salary and fees	33	15,934,997	15,435,198	4,644,999	4,644,999
irectors' fees	34	4,359,530	5,937,409	1,348,194	1,254,955
uditors' fees	35	5,606,941	2,956,142	1,892,670	1,164,953
harges on loan losses	36		:50 s (≅:		-
Depreciation and repair of Bank's assets	37	847,128,318	794,429,472	283,399,814	249,966,320
ther expenses	38	1,757,069,677	1,392,282,013	601,986,752	434,273,191
otal operating expenses (B)		8,621,720,783	7,424,897,094	2,744,664,222	2,296,074,662
Profit / (loss) before provision (C=A-B)		11,003,328,321	10,337,761,650	4,170,443,074	3,765,534,248
, , , , , , , , , , , , , , , , , , , ,		11/000/010/0121	10,557,701,650	4,170,443,074	3,703,334,240
rovision for loans & advances	39	1,137,301,553	735,392,531	657,700,000	465,392,531
rovision for diminution in value of investments	39	426,629,831	215,777,323	110,416,075	15,207,111
rovision for impairment of client margin loan	39	47,943,351	4,310,887	8,934,676	2,351,368
ther provisions	39	15,000,000	368,292,889	(350,000,000)	38,292,889
otal provision (D)	3.5	1,626,874,735	1,323,773,631	427,050,752	521,243,899
otal profit / (loss) before taxes (C-D)		9,376,453,586	9,013,988,019	3,743,392,322	3,244,290,349
rovision for taxation:		3,370,433,300	3,013,300,013	3,743,332,322	3,244,230,343
Current tax	40	3,653,410,513	4 053 003 560	1 612 627 045	1 221 422 551
eferred tax	40	C	4,053,093,568	1,613,637,045	1,321,433,551
ordinad dax		(563,883,277) 3,089,527,236	6,791,472	(60,088,698)	77,689,512
let profit after taxation			4,059,885,039	1,553,548,347	1,399,123,063
etained earnings brought forward from previous year	20.1	6,286,926,350	4,954,102,980	2,189,843,975	1,845,167,286
etained earnings brought forward from previous year	20.1	13,168,264,928	8,255,583,951	13,168,264,928	8,255,583,951
		19,455,191,278	13,209,686,931	15,358,108,903	10,100,751,237
ppropriations					
tatutory reserve		1,828,553,679		1,828,553,679	
Ion controlling interest		5	3	0.40	0.92
tart-up equity investment fund		61,427,855	52	61,427,855	=
- 30 Mail		1,889,981,539	3	1,889,981,534	1
etained surplus	20	17,565,209,739	13,209,686,928	13,468,127,369	10,100,751,236
arnings per share (EPS)	41	5.42	4.27	1.89	A 1.59
arinings per silare (LF3)	41	3,42	4.27	1.09	1 1.39
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0.				MALLAN	(no 10 a a 1
		WIT (Harman	1/2/2
Company Secretary	C	nief Final cial Officer		Chief Executive O	fficer
Sampani, Samani,		This Gai Officer		Chici Executive O	/
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On. 01933			(C)		1
Disaster			Chillian	_	
Director			Chairman		

PRIME BANK PLC. CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED) FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 202

	/=	
ciculars	Jan-Sep-2025	
Cash flows from operating activities	Jan-3ep-2025	Jan-Sep-2024
Interest receipts in cash	34,791,838,797	26,249,793,746
Interest payments		
Dividend receipt	(19,528,137,516)	(13,186,088,890)
Fees and commission receipts in cash	122,625,875	139,840,203
	2,556,532,213	2,401,239,421
Recoveries of loans previously written off	377,857,750	222,706,309
Cash payments to employees	(4,951,657,552)	(4,349,487,494)
Cash payments to suppliers	(965,732,480)	(817,292,098)
Income taxes paid	(3,581,626,141)	(3,085,562,339)
Receipts from other operating activities	1,616,793,557	3,076,384,343
Payments for other operating activities	(2,371,281,331)	(1,929,742,245)
Cash generated from operating activities before		
changes in operating assets and liabilities	8,067,213,173	8,721,790,958
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(E2 026 20E 262)	(47 260 E07 E04)
Loans and advances to customers	(52,926,395,363)	(47,268,507,584)
[전통] [2] (1) [2] (1) [2] (1) [2] (2] (2] (2] (2] (2] (2] (2] (2] (2] (11,922,707,657	(11,222,417,108)
Other assets	(1,956,420,875)	(349,266,357)
Deposits from other banks / borrowings	6,811,331,665	15,376,299,791
Deposits from customers	32,912,736,854	47,679,927,530
Other liabilities account of customers	5,904,058,525	(10,894,337,715)
Other liabilities	804,484,921	891,619,391
	3,472,503,385	(5,786,682,052)
Net cash from operating activities	11,539,716,558	2,935,108,906
Cash flows from investing activities		
Payments for purchases of securities	(6,447,431,299)	(713,939,009)
Purchase of property, plant and equipment	(1,255,561,242)	(395,897,297)
Proceeds from sale of property, plant and equipment		
let cash used in investing activities	1,329,375	18,433,769
vec cash used in investing activities	(7,701,663,165)	(1,091,402,537)
Cash flows from financing activities		
Redemption of Prime Bank sub-ordinated bond	(1,400,000,000)	(1,400,000,000)
Dividend paid	(1,981,496,085)	(1,981,496,085)
Net cash used in financing activities	(3,381,496,085)	(3,381,496,085)
Net increase / (decrease) in cash and cash equivalents (A+ B + C)	456,557,307	(1,537,789,716)
Effects of exchange rate changes on cash and cash equivalents	(26,494,172)	1,724,581
Cash and cash equivalents at beginning of the year	33,648,408,763	34,369,010,039
Cash and cash equivalents at end of the period (D+E+F)	34,078,471,898	32,832,944,905
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3)	7 705 002 202	0.012.000.125
Balance with Bangladesh Bank and its agent bank (s)	7,785,092,282	8,013,696,125
그렇게 하면 있다면 가입니다. 이번 바람이는 보고 있다면 보면 보다는데 그렇게 되었다면 되었다면 하다면 하면 되었다는데 보면 프로그램 보다 보다면 보다면 보다면 보다면 보다면 보다면 보다면 보다면 보다면	17 044 473 000	14 054 020 200
(including foreign currencies) (note-3)	17,944,472,980	14,954,828,280
Balance with other banks and financial institutions (note-4)	8,345,774,736	9,861,025,199
Prize bonds (note-6a)	3,131,900	3,395,300
	34,078,471,898	32,832,944,905
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<u> </u>	tha	JAM CAMPA
Company Secretary	- War	650000
Company Secretary Chief Financial Officer	Chie	f Executive Officer
	Å	_ /
D. Sharead FLA		
J M. UNUSTACE IN	/0/	

Dated , 29 October 2025

Director

PRIME BANK PLC,
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2025

						+				Amount in Taka
Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Revaluation gain / loss on investments	F.C. translation gain	F.C. translation Start-up equity investment gain fund	Retained earnings	Total
Balance as at 1 January 2025	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	83	179,163,243	163,808,183	211,971,618	15,313,622,801	38,784,698,936
Adjustment for UK subsidiary									113,457,347	113,457,347
Adjustment of last year revaluation gain on investments		1	•		1	(1,969,238,032)	•	*****		(1,969,238,032)
Adjustment of off-shore banking units						(12,032)		***	(1)	(12,032)
Surplus / (deficit) on account of revaluation of investments	•	1	•	i	٠	3,818,917,429	•			3,818,917,429
Currency translation differences		2300		1	1	•	(3,071,398)		5,751,718	2,680,320
Net profit for the period	•	i.	•	•	í	•	•		6,286,926,350	6,286,926,350
Dividend (Bonus shares)	283,070,860	1	1	ì	,	•	ı		(283,070,860)	at
Dividend (Cash)		•	æ	•	•	•	(1)		(1,981,496,085)	(1,981,496,085)
Start-up equity investment fund			1	100	í	ı	ı			8 4 8
Minority interest	1	2	1	ji	-	9	1		1	-
Issue of share capital-right share		9002	10.0		ì		100	er in	1	848
Appropriation made during the year	•	1,828,553,679			•	•	•	61,427,855	(1,889,981,534)	
Balance as at 30 September 2025	11,605,905,630	12,181,967,263	28,002,888	1,211,881,786	65	2,028,830,609	160,736,784	273,399,473	17,565,209,739	45,055,934,237
Balance as at 30 September 2024 (Restated)	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	146,288,366	159,573,685	137,513,981	13,286,419,615	36,645,928,739
1				-						

As per SMESPD circular no. 02 dated 09 July 2025, the amount related to start-up equity investment fund has been pansferred from other liability to shareholders equity.

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

Particulars	Notes	Amount	
	Notes	30 Sep 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	За ,		
Cash in hand (including foreign currencies)		7,744,701,574	7,238,222,800
Balance with Bangladesh Bank and its agent bank (s)		47.044.470.000	24 024 474 470
(including foreign currencies)	ļ	17,944,472,980	21,931,474,479
Balance with other banks and financial institutions	4a	25,689,174,554	29,169,697,279
In Bangladesh	444	5,558,887,582	770,435,916
Outside Bangladesh		1,895,306,360	2,896,602,385
outlide building and a second a	ļ	7,454,193,942	3,667,038,301
Money at call on short notice	5	-	-
<u>, </u>			
Investments	6a		
Government	4	185,144,095,410	123,897,698,793
Others	7-7	5,399,317,260	5,712,813,953
	1.	190,543,412,670	129,610,512,746
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	269,264,884,247	288,393,987,951
Bills purchased and discounted	8a	61,166,002,233	55,063,589,572
	20	330,430,886,480	343,457,577,523
Fixed assets including premises, furniture and fixtures	9a.	7,546,843,775	6,976,553,047
Other assets	10a	42,293,350,533	35,016,572,684
Non - banking assets Total assets	11	220,500,640	220,500,640
Total assets	3	604,178,362,594	548,118,452,220
LIABILITIES AND CAPITAL			
Liabilities AND CAPITAL			
Borrowings from other banks, financial institutions and agents	12a	96,076,630,307	90,893,119,786
Deposits and other accounts	13a.1.c	90,070,030,307	30,033,113,760
Current / Al-wadeeah current deposits	150.1.0	69,813,263,850	75,828,699,185
Bills payable		8,859,210,861	2,955,152,335
Savings bank / Mudaraba savings deposits	- 4	76,995,380,892	76,921,221,332
Term deposits / Mudaraba term deposits		243,863,465,029	203,163,234,249
Bearer certificate of deposit		-	
Other deposits		-	≆ .
		399,531,320,631	358,868,307,100
	72763		
Other liabilities	14a	63,528,725,506	59,337,521,792
Total liabilities		559,136,676,444	509,098,948,680
Capital / Shareholders' equity Paid up capital	45.01	11 605 005 600	11 222 024 770
Share premium	15 .2 15.4	11,605,905,630	11,322,834,770
Statutory reserve	15.4 16	1,211,881,786	1,211,881,786
Revaluation gain / (loss) on investments	17a	12,181,967,263 1,943,432,310	10,353,413,584 80,256,510
Start-up equity investment fund	18	273,399,473	211,971,618
Foreign currency translation gain	19a	159,061,104	161,343,671
Surplus in profit and loss account / Retained earnings	20a	17,666,038,584	15,677,801,601
Total Shareholders' equity		45,041,686,150	39,019,503,540
Total liabilities and Shareholders' equity	9	604,178,362,594	548,118,452,220
	25		

Particulars	Notes	Amount	in Taka
	Notes	30 Sep 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21a		
Acceptances and endorsements	21a.1	75,032,156,959	70,769,969,596
Letters of guarantee	21a.2	46,749,216,329	46,201,751,040
rrevocable letters of credit	21a.3	48,105,826,111	49,842,056,273
Bills for collection	21a.4	16,470,423,804	17,709,759,383
Other contingent liabilities		-	-
200		186,357,623,203	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	=
Forward assets purchased and forward deposits placed		4,190,078,035	17,593,842,261
Undrawn note issuance and revolving underwriting facilities		- 1	- 1
Undrawn formal standby facilities , credit lines and other commitments			=
Liabilities against forward purchase and sale		-	
		4,1,90,078,035	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		190,547,701,238	202,117,378,554
Company Secretary Chief Financial Officer		Chief Execu	Or Umm tive Officer
Dr. Slaggas Fee		Chairman	

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

Particulars	Notes	Amount	in Taka	Amount	in Taka
raidcuidis	Notes	Jan to Sep 2025	Jan to Sep 2024	Jul to Sep 2025	Jul to Sep 2024
Interest income / profit on investments	23	24,463,302,318	22,624,012,588	8,066,456,239	8,141,314,890
Interest / profit paid on deposits, borrowings, etc.	24a	(21,080,880,705)	(15,415,296,924)	(7,179,720,103)	(5,883,667,513)
Net interest / net profit on investments		3,382,421,613	7,208,715,663	886,736,136	2,257,647,377
Investment income	25a	12,114,795,095	6,914,272,939	4,661,699,786	2,645,480,755
Commission, exchange and brokerage	26a	2,271,436,885	2,218,464,654	658,026,717	764,258,549
Other operating income	27a	1,082,664,847	1,012,354,195	324,128,287	247,660,579
Total operating income (A)		18,851,318,440	17,353,807,451	6,530,590,927	5,915,047,261
Salaries and allowances	28a	4,652,510,441	4,126,394,541	1,404,405,564	1,229,861,689
Rent, taxes, insurance, electricity, etc.	29a	447,638,332	432,274,972	163,819,465	163,654,024
Legal expenses	30a	131,064,699	56,640,161	26,016,212	23,321,417
Postage, stamp, telecommunication, etc.	31a	207,144,322	85,110,025	62,961,914	31,218,350
Stationery, printing, advertisements, etc.	32a	326,846,460	309,851,263	117,472,200	94,443,107
Managing Director's salary and fees	33	15,934,997	15,435,198	4,644,999	4,644,999
Directors' fees	34a	3,955,530	5,625,957	1,246,694	1,199,000
Auditors' fees	35a	4,312,500	1,725,000	1,437,500	575,002
Charges on loan losses	36			-	
Depreciation and repair of Bank's assets	37a	802,641,469	758,397,659	268,211,604	237,470,255
Other expenses	38a	1,664,199,740	1,165,211,990	566,932,320	410,785,192
Total operating expenses (B)		8,256,248,490	6,956,666,765	2,617,148,472	2,197,173,034
Profit / (loss) before provision (C=A-B)		10,595,069,950	10,397,140,686	3,913,442,455	3,717,874,226
Provision for loans & advances	39a	1,137,301,553	735,392,531	657,700,000	465,392,531
Provision for diminution in value of investments	39a	300,000,000	165,207,111	-	15,207,111
Other provisions	39a	15,000,000	368,292,889	(350,000,000)	38,292,889
Total provision (D)		1,452,301,553	1,268,892,531	307,700,000	518,892,531
Total profit / (loss) before taxes (C-D)		9,142,768,397	9,128,248,155	3,605,742,455	3,198,981,695
Provision for taxation				- 0,000,12,100	0,250,502,050
Current tax	40a	3,570,586,809	4,021,810,784	1,559,963,562	1,312,952,618
Deferred tax		(570,603,873)	4,219,608	(85,434,957)	77,479,602
		2,999,982,936	4,026,030,392	1,474,528,605	1,390,432,220
Net profit after taxation		6,142,785,461	5,102,217,763	2,131,213,850	1,808,549,475
Retained earnings brought forward from previous years	20.1a		8,502,540,437	13,413,234,657	8,502,540,437
, carried carrings arough round a north provides yours		19,556,020,118	13,604,758,200	15,544,448,506	10,311,089,912
Appropriations					
Statutory reserve		1,828,553,679	150	1,828,553,679	2.5
Start-up equity investment fund		61,427,855	-	61,427,855	6.50
Retained surplus	20a	1,889,981,534 17,666,038,584	13,604,758,200	1,889,981,534 13,654,466,972	10,311,089,912
Earnings per share (EPS)	41a	5.29	4.40	1.84	, \ 1.56
Company Secretary	3.00	Chief Financial Officer		Chief Executive	m
Da. Shanga Director	St	CLA	Chairman	701	

PRIME BANK PLC.

CASH FLOW STATEMENT (UNAUDITED) FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2025

rai	tioulana	Amount	in Taka
	ticulars	Jan-Sep-2025	Jan-Sep-2024
١)	Cash flows from operating activities		
	Interest receipts in cash	34,058,393,733	25,747,376,370
	Interest payments	(19,138,847,328)	(12,867,851,146)
	Dividend receipt	122,625,875	139,840,203
	Fees and commission receipts in cash	2,271,436,885	2,218,464,654
	Recoveries of loans previously written off	377,857,750	222,706,309
	Cash payments to employees	(4,770,921,439)	(4,183,202,093)
	Cash payments to suppliers	(962,341,485)	(813,830,263)
	Income taxes paid	(3,581,626,141)	(3,085,562,339)
	Receipts from other operating activities	1,465,623,271	2,995,094,665
	Payments for other operating activities	(2,244,840,056)	(1,667,290,966)
	Cash generated from operating activities before	(2,211,010,030)	(1,007,230,300)
	changes in operating assets and liabilities	7,597,361,065	8,705,745,396
	and good in operating acceptantal nationales	7,007,002,000	0,700,740,000
	Increase / (decrease) in operating assets and liabilities		
	Purchase/sale of trading securities (Bills/Bonds)	(52,519,086,222)	(46,794,307,998)
	Loans and advances to customers	12,060,952,696	(9,163,052,287)
	Other assets	(1,201,517,040)	(209,986,787)
	Deposits from other banks / borrowings	6,532,933,141	12,882,369,356
	Deposits from customers	32,912,736,854	47,679,927,530
	Other liabilities account of customers	5,904,058,525	(10,894,337,715)
	Other liabilities	205,256,368	394,030,246
		3,895,334,323	(6,105,357,654)
	Net cash from operating activities	11,492,695,387	2,600,387,742
3)			
	Payments for purchases of securities	(6,550,854,969)	(717,560,482)
	Purchase of property, plant and equipment	(1,252,987,326)	(394,034,500)
	Proceeds from sale of property, plant and equipment	1,329,375	18,433,769
	Net cash used in investing activities	(7,802,512,920)	(1,093,161,214)
C)	Cash flows from financing activities		
-,	Redemption of Prime Bank sub-ordinated bond	(1,400,000,000)	(1,400,000,000)
	Cash Dividend paid		
	Net cash used in financing activities	(1,981,496,085) (3,381,496,085)	(1,981,496,085) (3,381,496,085)
			(3,361,490,063)
D)		308,686,383	(1,874,269,557)
E)	Effects of exchange rate changes on cash and cash equivalents	(2,282,567)	36,316,865
F)	Cash and cash equivalents at beginning of the year	32,840,096,580	33,903,137,450
G)	Cash and cash equivalents at end of the period (D+E+F)	33,146,500,396	32,065,184,759
(E)	Cash and cash equivalents at end of the period		
	Cash in hand (including foreign currencies) (note-3a)	7,744,701,574	7,898,951,133
	Balance with Bangladesh Bank and its agent bank (s)	111 1111 1111 1111	.,,,,,,,,,,
	(including foreign currencies) (note-3a)	17,944,472,980	14,954,828,280
	Balance with other banks and financial institutions (note-4a)	7,454,193,942	9,208,010,046
	Prize bonds (note-6a)	3,131,900	3,205,010,040 B,395,300
	The Bornes (note out)	33,146,500,396	32,065,184,759
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	Company Secretary Chief Financial Officer		UNION Officer
	Company Secretary Chief Finansial Officer		ulul university of the secutive of the secutiv
	Company Secretary Chief Financial Officer		ulul university of the security of the securit
	Company Secretary Chief Financial Officer		Ulun Um viele Executive Officer
	Company Secretary Chief Financial Officer Chief Financial Officer		ief Executive Officer
	Company Secretary Chief Financial Officer Chief Financial Officer		ilef Executive Officer

Dated, 29 October 2025

PRIME BANK PLC. STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2025

								Amount in Taka
Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation gain / loss on investments	F.C. Translation gain	Start-up equity investment	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	211,971,618	15,677,801,601	39,019,503,540
Adjustment of last year revaluation gain on investments	,	ï	ı	(1,969,238,032)	•		,	(1,969,238,032)
Surplus / deficit on account of revaluation of investments	1	Ē	SIP.	3,832,425,864	18			3,832,425,864
Currency translation differences	,	i	1	ı	(2,282,567)			(2,282,567)
Net profit for the period	1	ĩ	f	ī	ı		6,142,785,461	6,142,785,461
Dividend (Bonus shares)	283,070,860	ì	1	1	ĵ		(283,070,860)	8
Dividend (Cash)	1		1 1 0	ı	100		(1,981,496,085)	(1,981,496,085)
Start-up equity investment fund	ı	ı	ř	î	Ũ		ı	ï
Appropriation made during the period	1		1,828,553,679	,	1	61,427,855	(1,889,981,534)	
Balance as at 30 September 2025	11,605,905,630	1,211,881,786	12,181,967,263	1,943,432,310	159,061,104	273,399,473	17,666,038,584	45,041,686,150
Balance as at 30 September 2024 (Restated)	11,322,834,770	1,211,881,786	10,353,413,584	38,387,712	157,992,976	137,513,981	13,681,490,887	36,903,515,696
As per SMESPD circular no. 02 dated 09 July 2025, the amount related to start-up equity investment fund has been thansferred from other liability to shareholders equity.	ount related to start-up	equity investment n	und has been transfer	red from other liability	to shareholders e	equity.		
		,		_	1	•		•
				_	d. Marz	nd fre		22
4	2 24		3				,	
	D	1						

Dated, 29 October 2025

Chief Executive Officer

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NOTES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 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, 5 (five) subsidiary Companies (2 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 Finance (Hong Kong) Limited and Prime Bank Fintech Limited.

2.2 Basis of preparation

The financial statements 9-month ended on 30 September 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 September 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

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 September 2025.

2.7 Approval of financial statements

These interim condensed financial statements were approved by the Board of Directors on 29 October 2025.

2.8 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.

		Amount	in Taka
		30 Sep 2025	31 Dec 2024
3	Consolidated cash		
i	Cash in hand		
	Prime Bank PLC. (note-3a.1) Prime Bank Investment Limited	7,744,701,574	7,238,222,800
	Prime Bank Securities Limited Prime Bank Securities Limited	31,747 12,050	41,848 35,692
	Prime Exchange Co. Pte. Ltd., Singapore	40,346,911	28,318,826
	PBL Exchange (UK) Ltd.	- 10,510,511	-
	PBL Finance (Hong Kong) Limited	-	o -
	Prime Bank Fintech Limited	_	0#
		7,785,092,282	7,266,619,166
	Polomos with Powel-deals Powls and House to Lead A		
ii	Balance with Bangladesh Bank and its agent bank(s)	17.044.472.000	24 224 474 472
	Prime Bank PLC. (note-3a.2) Prime Bank Investment Limited	17,944,472,980	21,931,474,479
	Prime Bank Securities Limited		\ -
	Prime Exchange Co. Pte. Ltd., Singapore		**
	PBL Exchange (UK) Ltd.		-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	_	
		17,944,472,980	21,931,474,479
		25,729,565,262	29,198,093,645
3a	Cash of the Bank		
3a.1	Cash in hand		
Juil	In local currency	7,471,204,741	7,006,500,775
	In foreign currency	273,496,833	231,722,025
	an isolation of	7,744,701,574	7,238,222,800
September 2000	COST TO AN ANTICON CONTRACT OF CONTRACT AND ANALYSIS OF CONTRACT AND ANALYSIS OF CONTRACT ANALYSIS OF CONTRACT ANALYSIS OF CONTRACT ANALYSIS OF CONTRACT ANALYSIS OF C		7/200/222/000
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	16,075,516,966	19,466,625,393
	In foreign currency	1,238,089,045	1,208,438,608
	Consili Book on accept of Book dook Book (Lovel accept)	17,313,606,010	20,675,064,000
	Sonali Bank as agent of Bangladesh Bank (Local currency)	630,866,970	1,256,410,479
		17,944,472,980 25,689,174,554	21,931,474,479 29,169,697,279
		23,003,174,334	23,103,037,273
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank PLC. (note-4a)	5,558,887,582	770,435,916
	Prime Bank Investment Limited Prime Bank Securities Limited	512,098,832 709,958,778	156,295,562 544,466,976
	Prime Exchange Co. Pte. Ltd., Singapore	709,930,776	344,400,970
	PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited		
	Prime Bank Fintech Limited	486,661,237	
	I V.1	7,267,606,428	1,471,198,454
	Less: Inter-company transaction	1,036,447,903	216,482,976
	Outside Bangladesh	6,231,158,525	1,254,715,478
	Prime Bank PLC. (note-4a)	1,895,306,360	2,896,602,385
	Prime Bank Investment Limited	-	-//
	Prime Bank Securities Limited	-	- 15 200 to 1500 and
	Prime Exchange Co. Pte. Ltd., Singapore	183,108,070	191,194,611
	PBL Exchange (UK) Ltd.	26 201 701	12,589,818
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	36,201,781	91,851,826
	Time bank tineed Emiled	2,114,616,210	3,192,238,640
		8,345,774,736	4,446,954,118
4a	Balance with other banks and financial institutions of the Bank		
44	Was detected and a construction of the constru		mma / 1
	In Bangladesh	5,558,887,582	770,435,916
	Outside Bangladesh	1,895,306,360 7,454,193,942	2,896,602,385 3,667,038,301
		7,737,153,342	3,007,030,301
5	Money at call on short notice		-

		Amount	AND THE RESIDENCE OF THE PARTY
		30 Sep 2025	31 Dec 2024
6	Consolidated investments		
	Government		
	Prime Bank PLC. (note-6a)	185,144,095,410	123,897,698,793
	Prime Bank Investment Limited	658,513,458	767,506,887
	Prime Bank Securities Limited	868,950,770	352,648,200
	Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited		
	Prime Bank Fintech Limited		_
		186,671,559,638	125,017,853,880
	Others		
	Prime Bank PLC. (note-6a)	5,399,317,260	5,712,813,953
	Prime Bank Investment Limited	1,516,094,523	1,503,893,578
	Prime Bank Securities Limited	1,112,379,855	1,228,004,471
	Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	_ =	-
	Fillie Balk Fillecti Lillilled	8,027,791,638	8,444,712,002
		194,699,351,276	133,462,565,882
6a	Investments of the Bank		133/402/303/002
Va	Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	116,751,211,356	62,416,013,204
	Held to maturity (HTM)	68,389,752,154	61,478,324,590
	Other securities	5,402,449,160	5,716,174,953
	outer securities	190,543,412,670	129,610,512,746
	a) Government securities:		2207020702077
	Government bills:		
	91 days treasury bills	11,368,508,303	5,888,267,644
	182 days treasury bills	28,160,173,344	7,274,811,317
	364 days treasury bills	10,676,750,495	3,664,070,451
		50,205,432,141	16,827,149,412
	Government bonds: Prize bonds	3,131,900	3,361,000
	Government bonds	134,935,531,368	107,067,188,381
		134,938,663,268	107,070,549,381
		185,144,095,410	123,897,698,793
	b) Other investments:		
	Al-Arafah Islami Bank PLC. (Mudaraba Subordinated Bond)	211,783,667	205,250,000
	Eastern Bank PLC. (3rd Subordinated Bond)	512,500,000	501,250,000
	Dutch Bangla Bank PLC. (4th Subordinated Bond)	1,032,575,833	1,001,050,833
	Mutual Trust Bank PLC. (Perpetual Bond)	877,152,778	855,902,778
	Beximco Green Sukuk al Istisna'a Bongo Building Materials Limited (1st Sukuk Trust)	409,800,000 194,556,595	400,800,000 227,039,360
	Shares (note-6a.1)	2,160,948,387	2,521,520,982
	onares (note outs)	5,399,317,260	5,712,813,953
		190,543,412,670	129,610,512,746
6a.1	Investment in shares		
	Quoted		
	BARAKA POWER		46,126,653
	BATBC	1,048,475,935	1,149,159,601
	BSCCL BERGERPBL	57,451,813	57,451,813
	DESCO	56,609,713 19,262,511	34,368,643 19,262,511
	LAFARGE HOLCIM BANGLADESH	5,613,320	19,202,311
	UNILEVERCL	7,093,115	7,093,115
	UNION CAPITAL	.,,,,,,,,	8,229,938
	IDLC	12,170,331	8,256,150
	NATIONAL BANK PLC.	27,970,098	27,970,098
	SINGER BD	103,836,021	103,836,021
	SQURPHARMA	22,609,474	
	UPGDCL UTTARA BANK PLC.	96,111,263	96,111,263
	OTTAIN DAIN FLO.	37,009,980 1,494,213,574	37,009,980 1,594,875,786
	From Special Fund		
	BEXIMCO	99,999,953	99,999,953
	Total	1,594,213,527	1,694,875,739

		Amount	in Taka
		30 Sep 2025	31 Dec 2024
		30 Sep 2025	31 Dec 2024
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15 604 420	15 604 420
	Central Counterparty Bangladesh Limited (CCBL)	15,694,430	15,694,430 37,500,000
	Investment in SWIFT	37,500,000	
	Blue-wealth 1st Balanced Fund	4,184,430	4,184,430
	Preference Share (Summit)	20,000,000	20,000,000
	Golden Harvest Ice Cream Ltd	249,596,000	509,506,383
	Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
		566,734,860	826,645,243
		2,160,948,387	2,521,520,982
7	Consolidated loans, advances and lease / investments		
	Prime Bank PLC. (note-7a)	269,264,884,247	288,393,987,951
	Prime Bank Investment Limited	2,957,541,559	3,025,272,852
	Prime Bank Securities Limited	687,713,720	529,716,344
	Prime Exchange Co. Pte. Ltd., Singapore		5257. 2075
	PBL Exchange (UK) Ltd.	1 - 1	- 1
	PBL Finance (Hong Kong) Limited	-	
	Prime Bank Fintech Limited	1 - 1	-
	This bank throat Entropy	272,910,139,526	291,948,977,148
	Less: Inter-company transactions	5,813,858,185	5,999,630,009
	and an input, and inductions	267,096,281,341	285,949,347,139
		207,030,202,342	200/545/547/205
	Consolidated bills purchased and discounted (note-8)	64,310,823,722	58,160,432,103
		0.,020,020,722	,,
		331,407,105,063	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	58,730,737,661	61,657,565,982
	Cash credit / Murabaha	17,421,161,933	22,455,350,181
	Loans (General)	67,644,138,610	68,895,642,061
	House building loan	392,988,033	678,668,682
	Loan against trust receipt	5,501,556,980	7,600,112,460
	Retail Ioan	20,253,817,195	20,073,091,901
	Lease finance / Izara	907,647,380	947,765,532
	Credit card	2,943,590,707	2,508,590,501
	Hire purchases	14,728,040,343	14,358,691,027
	Other loans and advances	80,734,326,388	89,218,509,624
		269,264,884,247	288,393,987,951
	Outside Bangladesh		
		269,264,884,247	288,393,987,951
	"\ b "		
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	4,373,274,754	4,252,162,796
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	56,792,727,480	50,811,426,775
		61,166,002,233	55,063,589,572
		330,430,886,480	343,457,577,523
8	Consolidated bills purchased and discounted	v—————————————————————————————————————	
	Prime Bank PLC. (note-8a)	61,166,002,233	55,063,589,572
	Prime Bank Investment Limited	-	- 1
	Prime Bank Securities Limited	-	- 1
	Prime Exchange Co. Pte. Ltd., Singapore	-	· •
	PBL Exchange (UK) Ltd.		-
	PBL Finance (Hong Kong) Limited	3,144,821,488	3,096,842,532
	Prime Bank Fintech Limited	-	-
		64,310,823,722	58,160,432,103
8a	Bills purchased and discounted		
	Payable in Bangladesh	4,373,274,754	4,252,162,796
	Payable outside Bangladesh	56,792,727,480	50,811,426,775
	1994 - 1974 1974	61,166,002,233	55,063,589,572

		Amount i	
		30 Sep 2025	31 Dec 2024
9	Consolidated fixed assets including premises, furniture and fixtures		
_	Prime Bank PLC. (note-9a)	7,546,843,775	6,976,553,047
	Prime Bank Investment Limited	53,731,693	64,405,713
	Prime Bank Securities Limited	58,518,615	73,186,293
	Prime Exchange Co. Pte. Ltd., Singapore	27,947,118	38,293,387
	PBL Exchange (UK) Ltd.	27,547,110	30,233,307
	PBL Finance (Hong Kong) Limited	1 - 1	- 1
	Prime Bank Fintech Limited	2,572,548	
	Time Bank Tineed Emilea	7,689,613,749	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)	1,236,257,571	498,435,437
	Furniture and fixtures	1,291,402,687	1,187,503,635
	Capital work in progress (Furniture & Fixtures)	35,493,732	33,153,347
	Office equipment and machinery	2,696,162,635	2,418,399,435
	Capital work in progress (Equipment)	82,375,882	78,805,046
	Vehicles	284,265,749	276,116,283
	Vehicles	9,607,716,426	8,474,171,352
	Less: Accumulated depreciation	3,224,663,895	2,904,450,828
	2005. Accumulated depreciation	6,383,052,532	5,569,720,524
		0,363,032,332	3,309,720,324
	Lease assets-Premises		
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,547,959,579	2,264,445,655
		993,769,434	1,277,283,359
	Intangible assets		
	Software	832,310,661	806,344,922
	Capital work in progress (Software)	101,146,861	52,091,253
	Total Cost of intangibles assets	933,457,521	858,436,174
	Less: Accumulated amortization	763,435,713	728,887,010
		170,021,809	129,549,164
		7,546,843,775	6,976,553,047
10	Consolidated other assets		
	Prime Bank PLC. (note-10a)	42,293,350,533	35,016,572,684
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)
	Less: PBIL investment in Prime Bank Fintech Ltd.	(50,000)	
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)		(56,352,624)
	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)	
		37,747,991,636	30,914,861,163
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited (investment in Fintech Ltd)	50,000	-
	Prime Bank Investment Limited	545,398,450	516,268,737
	Prime Bank Securities Limited	540,374,302	447,771,146
	Prime Exchange Co. Pte. Ltd., Singapore	9,346,573	10,764,222
	PBL Exchange (UK) Ltd.		712,475
	PBL Finance (Hong Kong) Limited	77,719,217	51,547,783
	Prime Bank Fintech Limited	20,640,160	
		1,243,528,702	1,077,064,363
	Less: Inter-company transactions	437,320,939	387,668,519
		38,554,199,399	31,604,257,006

		Amount in Taka	
		30 Sep 2025	31 Dec 2024
		30 Sep 2023	31 Dec 2024
10a	Other assets of the Bank		
	Stationery and stamps	44,061,948	48,702,392
	Exchange adjustment account	987,794	28,226,249
	Investment in subsidiary (note-10a.5)	4,495,308,897	4,051,711,521
	Prepaid expenses	221,069,086	164,754,701
	Interest / profit receivable on loan (note-10a.1)	3,088,754,240	2,845,077,023
	Interest receivable on Govt. securities (note-10a.1)	3,593,443,866	1,787,396,455
	Dividend receivable	#1	5,908,188
	Other interest receivable	103,757,084	140,122,288
	Advance deposits and advance rent	131,868,361	86,236,788
	Prepaid expenses against house furnishing	27,279,753	19,125,848
	Balance with PBSL	419,438,270	328,071,206
	Suspense account (note -10a.2)	1,171,831,500	445,976,815
	Encashment of PSP / BSP	#X	12,016,851
	Advance income tax paid (note-10a.6)	23,604,800,809	20,023,174,668
	Deferred Tax assets (note -10a.7)	4,582,793,021	4,012,189,148
	Credit card & ATM Card	16,015,391	399,600,373
	Sundry assets (note -10a.3)	791,940,514	618,282,172
		42,293,350,533	35,016,572,684
10a.1	Interest / profit receivable: Amount represents interest / profit receivable interest on term placement, Government securities & foreign currency balance,		I lease / investments,
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.1	. Interest / profit receivable: Amount represents in	nterest / profit receivable on loans,	advances and lease / investments,
	interest on term placement, Government securities	& foreign currency balance, etc.	

10a.3	Sundry assets				
	Protested Bills			14,902,240	14,971,240
	Others			777,038,274	603,310,931
				791,940,514	618,282,172
0/23 0		v er e			
10a.4	Particulars of required provis	ion for other assets			
	B	44.000.040.	Rate	1	1
	Protested bills	14,902,240	100%	14,902,240	14,971,240
	Others	133,313,952	50%-100%	120,558,393	175,393,716
	Required provision for other asset	S		135,460,633	190,364,956
	Total provision maintained (note -	14a.6)		193,014,410	193,014,410
	Excess / (short) provision			57,553,777	2,649,454
10a.5	Investment in subsidiaries			(A	
	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
	PBL Finance (Hong Kong) Limited			34,365,722	34,365,722
	Prime Bank Fintech Limited			499,950,000	-
				4,495,308,897	4,051,711,521
District Conver					
10a.6	Advance income tax paid				
	Opening Balance			20,023,174,668	15,989,612,206
	Add: Paid during the period/year			3,581,626,141	4,033,562,462
				23,604,800,809	20,023,174,668
102.7	Deferred tax assets				
100.7	Opening balance		6	4,012,189,148	3,476,163,980
	Add/(Less): Net addition/(adjustn	nent) during the period/v	ear	570,603,873	536,025,168
	Add/(Less). Net addition/(adjusti	icity during the periodyy	cai	4,582,793,021	4,012,189,148
				7,302,733,021	7/012/109/140
10a.7.1	Deferred tax assets on specif	ic provision			
	Specific Provision for Loans and A			12,026,085,803	10,519,455,222
	Tax rate			37.50%	37.50%
	Deferred tax assets			4,509,782,176	3,944,795,708

		Amount in Taka	
		30 Sep 2025	31 Dec 2024
		30 Sep 2023	31 Dec 2024
10a.7.2	Deferred tax on fixed assets including RoU assets		
	Carrying amount	3,304,950,991	3,445,216,887
	Tax base	3,392,219,939	3,517,506,088
	Taxable temporary difference	(87,268,948)	(72,289,201)
	Tax Rate	37.50%	37.50%
	Deferred tax (assets)/liability	32,725,854	27,108,449
	the same of the sa	<u> </u>	27/200/113
10a.7.3	Deferred tax on employee benefits		
	Opening balance	40,284,990	-
	Addition during the year	-	40,284,990
	and the state of t	40,284,990	40,284,990
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	above mentioned parties	as per 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.		many moods mas assum
12	Consolidated borrowings from other banks, financial institutions and		
12	Prime Bank PLC. (note-12a)	96,076,630,307	90,893,119,786
	Prime Bank Investment Limited	2,104,405,828	2,316,550,155
	Prime Bank Securities Limited	2,450,366,230	1,937,063,145
	Prime Exchange Co. Pte. Ltd., Singapore	960,434	898,268
	PBL Exchange (UK) Ltd.	500,151	-
	PBL Finance (Hong Kong) Limited	2,915,878,062	2,938,638,296
	Prime Bank Fintech Limited	-	-
		103,548,240,861	98,086,269,649
	Less: Inter-company transactions	5,813,858,185	5,999,630,009
		97,734,382,676	92,086,639,640
12a	Borrowings from other banks, financial institutions and agents of the		
	In Bangladesh (note-12a.1)	40,675,786,780	46,297,473,227
	Outside Bangladesh	55,400,843,527	44,595,646,559
		96,076,630,307	90,893,119,786
40-4	Vo Nameda State		
12a.1	In Bangladesh	2 750 000 000	
	Call deposits Borrowings from other Banks and FIS	3,750,000,000	360 000 000
	Prime Bank Subordinated Bond	1,579,004,000	360,000,000
		3,000,000,000	4,400,000,000
	Financial Sector Support Project (FSSP) Export Development Fund (EDF)	853,597,653	1,099,389,006 14,588,158,547
	Green Transformation Fund (GTF)	13,267,408,148 689,303,117	
	Investment Promotion & Financing Facility (IPFF)		1,039,971,322 389,541,362
	Technology Development Fund (TDF)	364,510,019 3,736,412,099	3,839,820,920
	Urban Building Safety Project (UBSP)	282,979,167	210,000,000
	Bangladesh Bank PC (packing credit) Refinance Scheme (RFS)	202,979,107	1,494,845,001
	Safety Retrofits and Environmental Upgrades Program (SREUP)	116,842,105	138,750,000
	Refinance Scheme against Digital Loan	110,072,103	817,668
	Refinance Scheme against Green Product	195,000,011	266,666,676
	Refinance scheme against Agriculture Ioan	54,570,000	128,965,000
	Refinance scheme against SME loan	1,537,742,462	1,929,390,727
	Repo of Treasury Bills	11,248,418,000	14,371,157,000
		- 11,2-10,110,000	
			[15] 하면서 · 시계상 시계속 시계시민인 시
		40,675,786,780	46,297,473,227
	Southeast Bank PLC. Eastern Bank PLC. Commercial Bank of Ceylon PLC		600,000,000 600,000,000 840,000,000

13	Consolidated deposits and other accounts Current deposits and other accounts Prime Bank PLC. (note-13a.1.c)	69,813,263,850	75,828,699,185
	Prime Bank Investment Limited Prime Bank Securities Limited	20 20 1 00 ∰3	
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	.	-
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited		-
	Time bank timeen climed	69,813,263,850	75,828,699,185
	Less: Inter-company transactions	546,755,804	209,986,965
		69,266,508,046	75,618,712,220
	Bills payable		
	Prime Bank PLC. (note-13a.1.c)	8,859,210,861	2,955,152,335
	Prime Bank Investment Limited Prime Bank Securities Limited	1 5	
	Prime Exchange Co. Pte. Ltd., Singapore		·
	PBL Exchange (UK) Ltd.		:€:
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	-	-
	Prime Bank Pintech Limited	8,859,210,861	2,955,152,335
		0,000,220,002	2,500,202,000
	Savings bank / Mudaraba savings deposits Prime Bank PLC. (note-13a.1.c)	76 OOE 200 OO2	76 021 221 222
	Prime Bank Investment Limited	76,995,380,892	76,921,221,332
	Prime Bank Securities Limited	= 0	·=
	Prime Exchange Co. Pte. Ltd., Singapore	₽ú	ı .
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	
	Prime Bank Fintech Limited		-
		76,995,380,892	76,921,221,332
	Less: Inter-company transactions	6,661,237	
		76,988,719,655	76,921,221,332
	Term / Fixed deposits		
	Prime Bank PLC. (note-13a.1.c)	243,863,465,029	203,163,234,249
	Prime Bank Investment Limited Prime Bank Securities Limited	=1	198
	Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.	-	(
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	•	2
	Prime Bank Fintech Limited	243,863,465,029	203,163,234,249
	Less: Inter-company transactions	483,030,862	6,496,011
		243,380,434,167	203,156,738,238
		398,494,872,728	358,651,824,125
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	70,905,550	121,482,930
	Deposits from customers (note-13a.1.b)	399,460,415,082	358,746,824,170
		399,531,320,631	358,868,307,100
13a.1	a) Deposits from Banks		
	Current deposits and other accounts Savings bank / Mudaraba savings deposits	23,566,822	31,588,215
	Special notice deposits	22,292,404 25,046,324	22,074,454 67,820,262
		70,905,550	121,482,930
	b) Contamor Borrollo		
	b) Customer Deposits i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	29,320,091,558	32,538,997,044
	Foreign currency deposits	11,393,453,904	12,898,655,836
	Security deposits	6,345,161	6,384,709
	Sundry deposits (note - 13a.2)	30,481,582,321 71,201,472,944	30,888,128,829 76,332,166,418
	Less: Off-shore Banking Units	1,411,775,916	535,055,448
	900 Mark (1990 Mark 1990	69,789,697,028	75,797,110,970

Amount in Taka 30 Sep 2025 || 31 Dec 2024

		Amount	in Taka
		30 Sep 2025	31 Dec 2024
	ii) Bills payable		
	Pay orders issued	8,854,625,243	2,950,191,945
	Pay slips issued	46,513	59,407
	Demand draft payable	4,539,105	4,900,983
		8,859,210,861	2,955,152,335
	iii) Savings bank / Mudaraba savings deposits	76,973,088,488	76,899,146,878
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	190,058,335,523	158,468,830,493
	Special notice deposits	16,972,762,994	12,368,167,969
	Scheme deposits	36,807,320,187	32,258,415,525
		243,838,418,705	203,095,413,987
		399,460,415,082 399,531,320,631	358,746,824,170 358,868,307,100
	c) Deposits and other accounts	333,331,320,031	330,000,307,100
	Current deposits and other accounts		
	Deposits from banks (note -13a.1.a)	23,566,822	31,588,215
	Deposits from customers (note-13a.1.b.i)	69,789,697,028	75,797,110,970
	. *	69,813,263,850	75,828,699,185
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	
	Deposits from customers (note-13a.1.b.ii)	8,859,210,861	2,955,152,335
		8,859,210,861	2,955,152,335
	Savings bank / mudaraba savings deposits	22 202 404	22 074 454
	Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii)	22,292,404 76,973,088,488	22,074,454 76,899,146,878
	beposite from customers (note-zaarzisin)	76,995,380,892	76,921,221,332
	Term / Fixed deposits		<u> </u>
	Deposits from banks (note -13a.1.a)	25,046,324	67,820,262
	Deposits from customers (note-13a.1.b.iv)	243,838,418,705	203,095,413,987
		<u>243,863,465,029</u> 399,531,320,631	203,163,234,249 358,868,307,100
		399,331,320,031	338,808,307,100
13a.2	Sundry deposits		
	F.C. held against back to back L/C	14,639,148,821	14,780,347,968
	Sundry creditors	128,795,081	184,447,527
	Risk fund and service charges (CCS and lease finance)	56,356,428	56,356,428
	Sale proceeds of PSP / BSP	16,210,000	11,560,000
	Margin on letters of guarantee Margin on letters of credit	1,006,017,798 2,490,788,723	940,974,519 5,280,936,359
	Margin on FDBP / IDBP, export bills, etc.	122,398,754	214,088,812
	Unclaimed dividend	40,701,414	35,240,855
	Interest / profit payable on deposits	7,410,670,112	5,513,874,579
	Withholding VAT/Tax /Excise duty payable to Government Authority	688,977,821	724,057,278
	Others	3,881,517,369	3,146,244,503
		30,481,582,321	30,888,128,829
13a.3			
	a) Demand deposits Current deposits	29,343,658,380	32,570,585,259
	Savings deposits (9%)	6,929,584,280	6,922,909,920
	Foreign currency deposits (Non interest bearing)	9,981,677,988	12,363,600,388
	Security deposits	6,345,161	6,384,709
	Sundry deposits	30,481,582,321	30,888,128,829
	Bills payable	8,859,210,861	2,955,152,335
		85,602,058,990	85,706,761,440
	b) Time deposits		
	Savings deposits (91%)	70,065,796,611	69,998,311,412
	Fixed deposits	190,058,335,523	158,468,830,493
	Special notice deposits	16,997,809,318	12,435,988,231
	Deposits under schemes	36,807,320,187	32,258,415,525
		313,929,261,640	273,161,545,661
		399,531,320,631	358,868,307,100
		A)————————————————————————————————————	77.0

		30 Sep 2025	31 Dec 2024
14	Consolidated other liabilities		
	Prime Bank PLC. (note-14a)	63,528,725,506	59,337,521,792
	Prime Bank Investment Limited	929,895,129	569,995,790
	Prime Bank Securities Limited	1,147,416,532	880,502,340
	Prime Exchange Co. Pte. Ltd., Singapore	117,875,242	174,206,885
	PBL Exchange (UK) Ltd.	(#/	51,285,640
	PBL Finance (Hong Kong) Limited	65,850,070	45,582,347
	Prime Bank Fintech Limited	8,478,941	
	Table of the second of the sec	65,798,241,421	61,059,094,794
	Less: Inter-company transactions	437,320,939	387,668,519
		65,360,920,482	60,671,426,274
14a	Other liabilities of the Bank		
	Expenditure and other payables	297,175,906	489,478,321
	Provision for bonus	613,189,193	715,735,721
	Lease liabilities	1,028,113,582	1,274,395,568
	Provision for income tax (note - 14a.1)	31,035,487,047	27,464,900,238
	Unearned commission on bank guarantee	-	3,636,201
	Unearned income	10,816,624	9,154,243
	Unearned profit (Markup)	344,620,175	566,785,822
	Provision for off-balance sheet exposures (note-14a.4)	2,556,065,645	2,556,065,645
	Provision for Off-shore Banking Units (note-14a.5)	687,019,370	612,019,370
	Fund for Prime Bank Foundation (PBF)	233,036,037	192,858,021
	Provision for loans and advances / investments (note - 14a.3)	17,137,177,665	16,662,756,709
	Provision for Non-Banking Assets	220,500,640	220,500,640
	Provision for Interest receivable on loans and advances / investments	95,000,000	80,000,000
	Provision for diminution in value of investments Interest suspense account	665,335,360	365,335,360
		7,086,210,272	6,491,717,646
	Branch adjustments account CSR Fund	69,306	100 541 552
	Provision for CSR activities	198,641,662	198,641,662
	Net plan assets	47,652,285	465.045.004
	Provision for Impairment loss for investment in subsidiaries	165,815,884	165,815,884
	Climate risk fund	643,234,950 32,085,741	744,200,813 32,085,741
	Provision for amortization	135,000,000	32,003,741
	Other liabilities	103,463,752	200 422 776
	Other provision (note - 14a.6)		298,423,776
	Other provision (note - 144.6)	193,014,410 63,528,725,506	193,014,410 59,337,521,792
14a.1	Provision for income tax		
	Opening Balance	27,464,900,238	22,077,775,035
	Add: Addition during the period/year	3,570,586,809	5,399,144,766
	Less: Adjustment with advance tax	1=1	(12,019,563)
		31,035,487,047	27,464,900,238
14- 2	Reconciliation of effective tax rate of the bank		
144.2	Reconcination of effective tax rate of the balls		

Amount in Taka

(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	10,595,069,950	10,397,140,686
Income tax as per applicable tax rate (37.5%)	3,973,151,231	3,898,927,757
Factors affecting the tax charged	0.550	2 (5) 5)
Tax on non deductible expenses (netting of deductible income)	105,303,823	191,502,542
Tax savings from exempted income (on govt. treasury securities)	(140,875,290)	(24,538,915)
Tax savings from reduced tax rates (on dividend income)	(21,459,528)	(24,093,396)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(332,548)	(19,987,204)
Tax adjustment for earlier years	(345,200,879)	126
Total income tax expenses	3,570,586,809	4,021,810,784

⁽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.

		America !	la Tales
		Amount i	31 Dec 2024
		30 Sep 2025	31 Dec 2024
	Applicable tax rate		
	Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
	Tax on non deductible expenses (netting of deductible income)	0.99%	1.84%
	Tax savings from exempted income (on govt. treasury securities)	-1.33%	-0.24%
	Tax savings from reduced tax rates (on dividend income)	-0.20%	-0.23%
	Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.19%
	Tax adjustment for earlier years	-3.26%	0.00%
	Average effective tax rate (tax expense divided by profit before provision and		
	tax)	33.70%	38.68%
		1	
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments:	10 510 455 222	0.200.770.615
	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	377,857,750	775,853,587
	Add: Net charge to profit and loss account (note-39a) Provision held at the end of the period/ year	2,094,511,178	1,987,834,183
	Provision field at the end of the period/ year	12,026,085,803	10,519,455,222
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	6 142 201 407	6,328,370,451
	로, 이용한 2000년에 1000년에 1000년에 1000년에 100년에	6,143,301,487	
	Add: General provision made during the year (note-39a)	(1,032,209,625)	(185,068,964)
	Provision held at the end of the period/year	5,111,091,862	6,143,301,487
		17,137,177,665	16,662,756,709
14a.4	Provision for off-balance sheet exposures		
	Provision held as on 1 January	2,556,065,645	2,286,065,645
	Add: Provision made during the period/year (note-39a)		270,000,000
	Provision held at the end of the period/year	2,556,065,645	2,556,065,645
14- 5	Provide on for Off share Position Units		
14a.5	Provision for Off-shore Banking Units		
	Movement in specific provision on classified loans / investments:	г	
	Provision held as on 1 January Less: Fully provided debts written off/settlement during the year	1 - 1	
	Add: Net charge to profit and loss account (note-39a)	1 - 1	-
	Provision held at the end of the period/ year	<u>-</u> -	
	The first content of the content of		<u>-</u>
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	612,019,370	547,019,370
	Add: General provision made during the period/ year (note-39a)	75,000,000	65,000,000
	Provision held at the end of the period/ year	687,019,370	612,019,370
		687,019,370	612,019,370
		April 444-04 - 10-4 0-	
44	Other model of the desired		
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)	- 1	161,890,000
	Less: Adjustment during the year	, , , , , , , , , , , , , , , , , , , 	(65,000)
	Provision held at the end of the period/year	193,014,410	193,014,410
4-	Ol		
15	Share capital		
15.1		25 000 000 000	25 000 000 000
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
	Years of authorities and galler and a second second		
15.2	Issued, subscribed and fully paid up capital	200 000 000	200 000 000
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
	986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
	28,307,086 ordinary shares of Taka 10 each issued as bonus shares	283,070,860	11,322,834,770
		11,605,905,630	11,322,834,770

Amount in Taka		
30 Sep 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	2,275,000,00
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,00
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,50
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,70
2009	25% right share	115,527,340	1,155,273,400	5,776,367,10
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,58
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,69
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,16
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,77
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,63
	WW. 1200 CT 100 W 100 P	1,160,590,563	11,605,905,630	

15.4	Share	prem	ium
------	-------	------	-----

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

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

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

15.5 Non controlling interest

Share capital Retained earnings

65	63
5	3
60	60

16 Statutory reserve

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

10,353,413,584	10,353,413,584
1,828,553,679	:= '
12 181 967 263	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

2.028.830.609	179.163.243
20,427,478	19,731,498
:-	19,121,376
64,970,821	60,053,858
1,943,432,310	80,256,510

17a 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

	1,943,432,310	80,256,510
	(12,032)	852,905
	(1,969,238,032)	(316,876,985)
1	3,832,425,864	361,060,685
	80,256,510	35,219,905

18 Start-up equity investment fund

Opening balance on 1 January Add: Addition (1% of post-tax profit) Balance held at the end of the period/year

273,399,473	211,971,618
61,427,855	74,457,637
211,971,618	137,513,981

Consolidated foreign currency translation gain / (loss) Prime Bank FLC. (note-15a) Prime Bank FLC. (note-15a) Prime Bank Execurities Limited Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pre. Ltd., Singapore 1,385,668 243,972 (240,295) PRIE Exchange (LNG) tud. 290,012 2,460,835 (240,295) PRIE Exchange (LNG) tud. 290,012 2,460,835 (240,295) Prime Bank Firetch Limited 290,012 2,460,835 (240,295) Prime Bank Firetch Limited 290,012 2,460,835 (240,295) Prime Bank Firetch Limited 161,343,671 (121,676,110) Prime Bank Firetch Limited 161,343,671 (121,676,110) Prime Bank EVL. (note-201, 201, 201, 201, 201, 201, 201, 201,			Amount !	n Taka
Consolidated foreign currency translation gain / (loss) Prime Bank FLC. (note-19a) 159,061,104 161,343,671 7.		-		
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20.1.a Retained earnings brought forward from previous year of the Bank Balance on 1 January Remeasurement gain/(loss) of defined benefits liability/assets Cash dividend paid Bonus shares issued Balance held at the end of the period/ year Foreign currency translation gain on 1 January Retained earnings brought forward from previous year of the Bank 15,677,801,601 15,677,801,601 15,677,801,601 (1,981,496,085) (1,981,496,085) - 13,413,234,657 13,341,311,460		Add: Inter-company transactions		
Balance on 1 January Remeasurement gain/(loss) of defined benefits liability/assets Cash dividend paid Bonus shares issued Balance held at the end of the period/ year Foreign currency translation gain on 1 January 15,677,801,601 (354,994,056) (1,981,496,085) (1,981,496,085) - 13,413,234,657 13,341,311,460			10/100/104/520	15/100/110/050
Balance on 1 January Remeasurement gain/(loss) of defined benefits liability/assets Cash dividend paid Bonus shares issued Balance held at the end of the period/ year Foreign currency translation gain on 1 January 15,677,801,601 (354,994,056) (1,981,496,085) (1,981,496,085) - 13,413,234,657 13,341,311,460		Bataland and the bounds of the Balance		
Remeasurement gain/(loss) of defined benefits liability/assets Cash dividend paid (1,981,496,085) Bonus shares issued Balance held at the end of the period/ year Foreign currency translation gain on 1 January - (354,994,056) (1,981,496,085) (283,070,860) - 13,413,234,657 13,341,311,460	20.1.a		15 677 001 CO1 T	15 677 001 601
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 - -			12,0//,001,001	
Bonus shares issued Balance held at the end of the period/ year Foreign currency translation gain on 1 January (283,070,860) - 13,413,234,657 13,341,311,460			(1 981 496 085)	
Balance held at the end of the period/ year Foreign currency translation gain on 1 January 13,413,234,657 13,341,311,460				(1,301,130,003)
Foreign currency translation gain on 1 January				13,341,311,460
<u> 13,413,234,657</u> <u> 13,341,311,460</u>				
			13,413,234,657	13,341,311,460

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
Amount 30 Sep 2025	31 Dec 2024
30 Sep 2025	31 Dec 2024
75,032,156,959	70,769,969,596
-	
-	:=
	14
	(= ,
-	-
-	()
75,032,156,959	70,769,969,596
46,749,216,329	46,201,751,040
-	78
) <u>#</u>
-	=
-	¥
	5
46,749,216,329	46,201,751,040
1900	
48,105,826,111	49,842,056,273
	-
-	-
-	- 1
•	•
- 1	=
L	
48,105,826,111	49,842,056,273
16,470,423,804	17,709,759,383
-	-
-	-
-	-
- 1	-
-	4
16 470 400 004	
16,470,423,804	17,709,759,383 184,523,536,293
186,357,623,202	104,323,330,233
[
64,998,859,748	58,990,222,692
8,382,290,023	10,327,475,196
1,651,007,187	
75,032,156,959	70,769,969,596
(14,639,148,821)	(14,780,347,968)
60,393,008,137	55,989,621,629
19,430,232,986	19,617,964,206
27,318,983,343	26,583,786,834
12	5
46,749,216,329	46,201,751,040
(1,006,017,798)	(940,974,519)
45,743,198,531	45,260,776,521
12 402 666 122	12,537,461,126
12,493,666,132	19,334,467,865
19,038,085,827 16,574,074,152	17,970,127,282
48,105,826,111	49,842,056,273
(2,490,788,723)	(5,280,936,359)
45,615,037,388	44,561,119,914
16 470 400 004	17 700 750 202
16,470,423,804	17,709,759,383
16,470,423,804 (122,398,754)	17,709,759,383
	(214,088,812)

16,348,025,050

17,495,670,571

		Amount	
		Jan-Sep-2025	Jan-Sep-2024
22	Consolidated interest income / profit on investments		
22	Prime Bank PLC. (note-23)	24 462 202 210	22,624,012,588
	Prime Bank Proc. (note-23) Prime Bank Investment Limited	24,463,302,318	
	Prime Bank Securities Limited	360,964,152	260,316,972
		179,600,703	58,488,644
	Prime Exchange Co. Pte. Ltd., Singapore	·-	-
	PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited	192,880,209	183,611,760
	Prime Bank Fintech Limited	21,238,889	
		25,217,986,271	23,126,429,964
	Less: Inter-company transactions	272,170,619	236,255,668
		24,945,815,652	22,890,174,296
23	Interest income / profit on investments of the Bank		
	Loans (General) / Musharaka	4,317,557,869	4,504,227,041
	Loans against trust receipts	717,620,144	345,916,354
	Packing credit	231,990,860	134,074,497
	House building loan	37,490,626	65,927,039
	Lease finance / Izara		72 611 444
	Hire purchase	100,614,074	72,611,444
		825,483,537	808,710,647
	Payment against documents	576,426	547,723
	Cash credit / Bai-Muajjal	1,163,971,432	1,382,393,201
	Secured overdraft	4,060,353,267	3,398,507,995
	Consumer credit scheme	1,542,998,267	1,327,677,119
	Staff loan	88,630,758	79,996,532
	Agricultural Loan	15,693,636	12,392,019
	Forced loan	393,269	19,314,633
	Documentary bills purchased	3,606,429,405	3,150,669,023
	Interest income from credit card	209,936,834	178,389,012
	Other loans and advances / Investments	7,210,536,192	6,791,487,381
	Total interest / profit on loans and advances / investments	24,130,276,597	22,272,841,660
	Interest / profit on balance with other banks and financial institutions		
	Interest on call loans	108,339,367	60,912,243
	Interest / profit received from foreign banks (note-23a.1)	5,112,306	11,063,056
	interest / profit received from foreign banks (note-23a.1)	219,574,049	279,195,629
		24,463,302,318	22,624,012,588
222 1	. Interest received from foreign banks	262 771 202	382,238,809
230.1		363,771,392	
	Less: Inter-company transactions	144,197,343	103,043,180
		219,574,049	279,195,629
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
-	Prime Bank PLC. (note-24a)	21,080,880,705	15,415,296,924
	Prime Bank Investment Limited		
		80,336,178	
	Prime Bank Securities Limited	170,062,912	115,505,393
	Prime Exchange Co. Pte. Ltd., Singapore	3,671,439	1,941,275
	PBL Exchange (UK) Ltd.	-	
	PBL Finance (Hong Kong) Limited	135,219,659	129,811,823
	Prime Bank Fintech Limited	-	
		21,470,170,893	15,733,534,668
	Less: Inter-company transactions	280,084,170	236,702,468
		21,190,086,722	15,496,832,200
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
	i) Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	1,211,724,519	1,062,650,164
	Special notice deposits	345,836,724	138,419,304
	Term deposits / Mudaraba term deposits	11,441,331,855	7,836,516,842
	Deposits under scheme	1,941,633,355	1,403,743,944
*	200 of \$1.00 minutes and a common control of the co		
	Foreign currency deposits (note-24a.1)	284,328,254	183,779,830
	Others	247,249,654	83,121,619
		15,472,104,361	10,708,231,702

Amount in Taka

		Amount	in Taka
		Jan-Sep-2025	Jan-Sep-2024
		Jan Sep 2025	Juli DCP ZOZ-T
	ii) Interest / Profit paid for borrowings:		
	Call deposits	148,510,264	59,604,250
	Repurchase agreement (repo)	1,694,624,076	1,214,816,780
	Interest expenses of lease liabilities	45,237,844	39,339,531
	Bangladesh Bank-refinance	699,203,238	471,841,088
	Local bank accounts	144,197,343	103,043,180
	Foreign bank accounts	2,707,006,402	2,532,234,354
	PBL bond	314,194,521	389,229,219
		5,752,973,687	4,810,108,402
	Less: Inter-company transactions	144,197,343	103,043,180
		5,608,776,345	4,707,065,222
		21,080,880,705	15,415,296,924
		\$ 	*
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	200,731,467	167,720,742
	Interest / profit paid on R. F.C.D	83,596,787	16,059,088
		284,328,254	183,779,830
			Λ.
25			
	Prime Bank PLC. (note-25a)	12,114,795,095	6,914,272,939
	Prime Bank Investment Limited	50,780,934	40,915,271
	Prime Bank Securities Limited	77,812,614	12,932,737
	Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.	- 1	·=
	PBL Finance (Hong Kong) Limited	3 ∉	
	Prime Bank Fintech Limited		•
	The second secon	12,243,388,644	6,968,120,947
	Less: Inter-company transactions	27,928,717	39,392,785
		12,215,459,927	6,928,728,161
25a	Investment income of the bank		
200	Interest on treasury bills /bonds/ Reverse repo	11,608,450,839	6,594,853,807
	Gain on sale of shares	1,209,265	72,680,742
	Gain on Govt. security trading	626,112,402	524,754,862
	Dividend on shares	122,625,875	137,676,546
		12,358,398,381	7,329,965,958
	Less: Loss on sale/revaluation of security trading	243,603,286	415,693,019
	and a second sec	12,114,795,095	6,914,272,939
26	Consolidated commission, exchange and brokerage		
	Prime Bank PLC. (note-26a)	2,271,436,885	2,218,464,654
	Prime Bank Investment Limited	13,483,202	18,845,769
	Prime Bank Securities Limited	133,382,791	81,223,528
	Prime Exchange Co. Pte. Ltd., Singapore	121,364,179	69,661,153
	PBL Exchange (UK) Ltd.	=	
	PBL Finance (Hong Kong) Limited	16,865,156	13,044,317
	Prime Bank Fintech Limited	=	•
		2,556,532,213	2,401,239,421
	Less: Inter-company transactions	2	
		2,556,532,213	2,401,239,421
26-	Commission and built-built-built-built-	0	
208	Commission, exchange and brokerage of the Bank Commission on L/Cs	245 420 000	204 422 470 1
	수 있다면 보다 가게 가게 되었다. 그렇게 하는 그렇게 하다 그렇게 하는 그렇게 하는 것이 없는 것이 없는 것이 없다.	315,120,096	284,122,479
	Commission on L/Cs-back to back	565,488,500	534,575,950
	Commission on L/Gs	206,407,818	141,635,523
	Commission on remittance	12,645,734	11,208,886
	Merchant Commission	637,686	2,534,829
	Underwriting Commission regarding Treasury bill/ Bond	61,515,704	22,172,191
	Commission from sale of BSP /PSP/Others	75,369,998	51,268,213
	Evchange gain (note - 25a 1) - including gain from EC dealings	1,237,185,537	1,047,518,071
	Exchange gain (note - 26a.1) - including gain from FC dealings Settlement fees / Brokerage	1,034,251,348	1,170,946,583
	Settlement rees / Drokerage	2 271 426 005	2 210 464 664
		2,271,436,885	2,218,464,654

	i de la companya de	Amount	in Taka
		Jan-Sep-2025	Jan-Sep-2024
		Jan-3ep-2023	Jan-3ep-2024
232			
26a.1	Exchange gain		
	Exchange gain	1,061,729,893	1,251,087,189
	Less: Exchange loss	(27,478,545)	(80,140,606)
		1,034,251,348	1,170,946,583
27	Consolidated other operating income		
4.7	Prime Bank PLC. (note-27a)	1 002 664 047	1 012 254 105
	Prime Bank Investment Limited	1,082,664,847	1,012,354,195 14,603,136
	Prime Bank Securities Limited	8,159,799	
		713,076	621,510
	Prime Exchange Co. Pte. Ltd., Singapore	1,025,495	846,253
	PBL Exchange (UK) Ltd.	12 670 260	44 070 774
	PBL Finance (Hong Kong) Limited	12,678,368	11,370,771
	Prime Bank Fintech Limited		4 000 705 005
	Face Table 1	1,105,241,585	1,039,795,865
	Less: Inter-company transactions	7,913,551	446,800
		1,097,328,034	1,039,349,066
	20 2 2 2 2		
2/a	Other operating income of the Bank	[
	Locker rent	17,002,450	14,407,603
	Service and other charges	255,480,173	273,758,488
	Retail Income	181,363,410	159,995,232
	Income from ATM service	196,538,860	174,135,067
	Credit card income (note-27a.1)	172,337,206	154,512,132
	Postage / telex / SWIFT/ fax	33,145,257	35,516,075
	Rebate from foreign Bank outside Bangladesh	99,407,773	82,468,552
	Profit on sale of fixed assets	759,957	18,039,783
	Miscellaneous earnings	126,629,762	99,521,263
		1,082,664,847	1,012,354,195
		<u> </u>	
27a.1	Credit card income		
	Annual fees	49,390,808	32,019,328
	Inter-change fees	73,803,353	47,941,018
	Others	49,143,045	74,551,786
		172,337,206	154,512,132
28	Consolidated salaries and allowances		
	Prime Bank PLC. (note-28a)	4,652,510,441	4,126,394,541
	Prime Bank Investment Limited	57,872,907	59,886,971
	Prime Bank Securities Limited	66,441,227	54,848,569
	Prime Exchange Co. Pte. Ltd., Singapore	35,274,139	31,457,044
	PBL Exchange (UK) Ltd.		
	PBL Finance (Hong Kong) Limited	21,147,840	20,092,817
	Prime Bank Fintech Limited	10,417,060	200
		4,843,663,614	4,292,679,942
28a	Salaries and allowances of the Bank		
	Basic pay	1,720,232,772	1,633,327,721
	Allowances	1,453,089,220	1,184,571,110
	Bonus	998,659,421	839,830,080
	Bank's contribution to provident fund	170,789,350	166,576,091
	Retirement benefits/ Leave encashment	14,739,678	13,478,538
	Gratuity	295,000,000	288,611,000
		4,652,510,441	4,126,394,541
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank PLC. (note-29a)	447,638,332	432,274,972
200	Prime Bank Investment Limited	1,816,912	1,965,615
	Prime Bank Securities Limited	7,572,951	6,186,764
	Prime Exchange Co. Pte. Ltd., Singapore	3,188,237	5,662,972
	PBL Exchange (UK) Ltd.	3,100,237	151,810
	PBL Finance (Hong Kong) Limited	6,051,671	5,526,467
	Prime Bank Fintech Limited	0,031,071	3,320,707
	Filine Dank Filiteat Limited	466,268,104	451,768,600
		-100/200/104	

		Amount	in Taka
		Jan-Sep-2025	Jan-Sep-2024
		Juli Cop Adad	Juli Dop ZOZT
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	121,306,536	141,292,944
	Insurance	204,856,115	180,005,095
	Power and electricity	121,475,680	110,976,933
	Tower and electricity	447,638,332	
		447,038,332	432,274,972
30	Consolidated logal expenses		
30	Consolidated legal expenses Prime Bank PLC. (note-30a)	121.004.000	FC C40 1C1
	Prime Bank Ptc. (note-soa) Prime Bank Investment Limited	131,064,699	56,640,161
	Prime Bank Securities Limited	389,500	281,458 496,375
	Prime Exchange Co. Pte. Ltd., Singapore	212,240	
		2,917,980	3,139,756
	PBL Exchange (UK) Ltd.		1,572,316
	PBL Finance (Hong Kong) Limited Prime Bank Fintech Limited	-	-
	Filme Bank Filitech Limited	124 504 410	C2 120 0C7
	*	134,584,419	62,130,067
30a	Legal expenses of the Bank		
	Legal expenses	26,134,907	15,353,344
	Other professional charges	104,929,791	41,286,817
	Standard IV Productation of Application (# 5490)	131,064,699	56,640,161
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank PLC. (note-31a)	207,144,322	85,110,025
	Prime Bank Investment Limited	687,256	821,702
	Prime Bank Securities Limited	23,326	8,988
	Prime Exchange Co. Pte. Ltd., Singapore	2,875,461	2,341,949
	PBL Exchange (UK) Ltd.	2,075,101	2,5 12,5 15
	PBL Finance (Hong Kong) Limited	6,137,362	5,682,490
	Prime Bank Fintech Limited	-	5,002,150
		216,867,728	93,965,154
			70/200/201
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	7,244,783	6,408,984
	Telegram, telex, fax and internet	5,557,695	5,156,703
	Data communication	151,822,181	47,744,177
	Telephone - office	42,519,664	25,768,842
	Telephone - residence	(-	31,318
		207,144,322	85,110,025
•02			
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank PLC. (note-32a)	326,846,460	309,851,263
	Prime Bank Investment Limited	879,977	631,146
	Prime Bank Securities Limited	706,743	452,321
	Prime Exchange Co. Pte. Ltd., Singapore	1,589,913	1,105,669
	PBL Exchange (UK) Ltd.	-,,	68,224
	PBL Finance (Hong Kong) Limited	214,362	1,204,475
42	Prime Bank Fintech Limited	//	-,,
		330,237,455	313,313,097
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	55,370,228	46,835,233
	Computer consumable stationery	149,312,480	177,248,669
	Publicity and advertisement	122,163,751	85,767,360
		326,846,460	309,851,263
33	Managing Director's salary and fees		
120000	Basic salary	9,000,000	8,556,653
	Bonus	2,000,000	2,000,000
	House rent allowance	1,800,000	1,739,516
	Other allowances	3,134,997	3,139,029
	outer districted		
		15,934,997	15,435,198

		Amount i	n Taka
		Jan-Sep-2025	Jan-Sep-2024
		·	
34	Consolidated Directors' fees		
	Prime Bank PLC. (note-34a)	3,955,530	5,625,957
	Prime Bank Investment Limited	184,000	154,000
	Prime Bank Securities Limited	220,000	132,000
	Prime Exchange Co. Pte. Ltd., Singapore		- 1
	PBL Exchange (UK) Ltd.	- 11	25,452
	PBL Finance (Hong Kong) Limited	1 - 1	14
	Prime Bank Fintech Limited	- 1	-
		4,359,530	5,937,409
34a	Directors' fees of the Bank		
	Meeting fees	3,818,000	3,658,600
	Other benefits	137,530	1,967,357
		3,955,530	5,625,957
			5/025/557
35	Consolidated Auditors' fees		
	Prime Bank PLC. (note-35a)	4,312,500	1,725,000
	Prime Bank Investment Limited	342,089	330,625
	Prime Bank Securities Limited	189,750	172,500
	Prime Exchange Co. Pte. Ltd., Singapore	342,596	338,410
	PBL Exchange (UK) Ltd.	- 12,550	-
	PBL Finance (Hong Kong) Limited	420,005	389,607
	Prime Bank Fintech Limited	120,000	-
		5,606,941	2,956,142
35a	Auditors' fees of the Bank		
JJu	External Audit fee	4,312,500	1,725,000
	External Addit rec	4,312,500	1,725,000
		4,512,500	1,723,000
36	Charges on loan losses		
30	Loan -written off	1	
	Interest waived	· II	3 = . :001
	Interest walved	الــــــــــــــــــــــــــــــــــــ	
37	Consolidated depreciation and repair of Bank's assets		
37	Prime Bank PLC. (note-37a)	802,641,469	750 207 650
	Prime Bank Investment Limited		758,397,659
		12,040,097	12,773,892
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	16,791,207	10,191,427
		15,582,813	13,018,046
	PBL Exchange (UK) Ltd.	-	40 440
	PBL Finance (Hong Kong) Limited	72 722	48,448
	Prime Bank Fintech Limited	72,732	704 420 472
		847,128,318	794,429,472
	Name of the American American		
37a	- [[[[[[[[[[[[[[[[[[[
	Depreciation - (see annexure-A for detail)	260 054 222 1	274 725 250
	Fixed assets	360,954,222	371,725,358
	Leased assets	283,513,924	237,969,555
	Authorizant City City City Control of the Control o	644,468,146	609,694,913
	Amortization -(see annexure-A for detail)	24 540 702 1	47.010.753
	Software	34,548,703	47,910,752
	■ 1877 • 18	34,548,703	47,910,752
	Repairs		
	Building	73,762,591	35,773,073
	Furniture and fixtures	2,328,119	10,255,521
	Office equipment	37,345,340	47,061,678
	Bank's vehicles	8,124,538	6,624,967
	Maintenance	2,064,032	1,076,754
		123,624,620	100,791,994
		802,641,469	758,397,659

		Jan-Sep-2025	In Taka Jan-Sep-2024
		Jan-3ep-2025	Jan-Sep-2024
38	Consolidated other expenses		
(aeroec)	Prime Bank PLC. (note-38a)	1,664,199,740	1,165,211,990
	Prime Bank Investment Limited	12,971,254	15,553,795
	Prime Bank Securities Limited	53,484,249	196,577,015
	Prime Exchange Co. Pte. Ltd., Singapore	14,989,519	7,282,383
	PBL Exchange (UK) Ltd.		5,118,311
	PBL Finance (Hong Kong) Limited	3,000,823	2,538,519
	Prime Bank Fintech Limited	8,424,092	·=
		1,757,069,677	1,392,282,013
38a	Other expenses of the Bank		
	Security and cleaning	227,295,443	135,526,045
	Car expenses	227,564,229	226,982,964
	ATM expenses	222,488,952	145,344,668
	Retail/Consumer expenses	1,388,345	1,096,272
	Books, magazines and newspapers, etc.	414,646	380,347
	Liveries and uniforms	643,257	678,804
	Bank charges and commission	24,802,763	16,973,971
	Loss on sale of fixed assets	3,070,626	1,392,332
	Impairment/written-off of fixed assets	62,300	-
	Loss on sale of share	32,745,482	4 000 000
	House furnishing expenses	5,666,500	4,836,000
	Subscription to institutions Donations/CSR Expenses	25,647,870	28,411,510
	Sponsorship	72,125,908	82,850,757
	Prime Bank Cricket Club	38,580,403 41,546,235	29,481,823 43,423,332
	Traveling expenses	37,151,638	21,729,306
	Corporate action fees	37,131,030	6,300
	Local conveyance, labor, etc.	16,683,510	14,856,163
	Business development	213,598,035	70,607,430
	Training and internship	24,437,985	28,648,529
	Remittance charges	16,671,596	12,667,614
	Cash reward to branches	3,924,600	440,215
	Laundry, cleaning and photographs, etc.	8,448,822	6,525,906
	Credit card expenses	90,968,811	62,326,733
	Consolidated salary (staff)	24,317,127	23,585,478
	Cash incentive (Remittance)	500 S (400 S)))))))))))))))))))))))))))))))))))	1,592,203
	Exgratia	3,666,625	4,048,875
	Welfare fund		9,152,274
	Entertainment	55,952,830	39,618,846
	Prime Bank Foundation	233,036,037	144,643,518
	Miscellaneous expenses	11,299,164	7,383,775
		1,664,199,740	1,165,211,990
39	Consolidated provision		
	Provision for loans & advances (note-39a)	1,137,301,553	735,392,531
	Provision for diminution in value of investments (note-39.1)	426,629,831	215,777,323
	Provision for impairment of client margin loan (note-39.2)	47,943,351	4,310,887
	Provision for impairment of investment (PBIL)		
	Other provisions (note-39a2)	15,000,000	368,292,889
	odici provisions (note sout)	1,626,874,735	1,323,773,630
39.1	Provision for diminution in value of investments	[
	Prime Bank PLC. (note-39a)	300,000,000	165,207,111
	Prime Bank Investment Limited	130,073,958	70,000,000
	Prime Bank Securities Limited	(3,444,126)	(19,429,788)
		426,629,831	215,777,323
39.2	Provision for impairment of client margin loan	:	
	Prime Bank Investment Limited	40,134,505	
	Prime Bank Securities Limited	7,808,846	4,310,887
		47,943,351	4,310,887
			.,010,007

		Amount	in Taka
		Jan-Sep-2025	Jan-Sep-2024
39a	Provision of the Bank		
	Provision for loans & advances (note-39a1)	1,137,301,553	735,392,531
	Provision for diminution in value of investments	300,000,000	165,207,111
	Other provisions (note-39a2)	15,000,000	368,292,889
		1,452,301,553	1,268,892,531
20-4	No. of the Control of		
2941	Provision for loans & advances	2.004.544.470	242 002 524
	Bad and doubtful loans and advances / investments	2,094,511,178	243,892,531
	Unclassified loans and advances / investments	(1,032,209,625)	436,500,000
	Unclassified loans and advances / investments (OBU)	75,000,000	55,000,000
		1,137,301,553	735,392,531
3022	Other provisions		
3342	The state of the s		150,000,000
	Off-balance sheet exposure	45,000,000	150,000,000
	Interest receivable on loans and advances	15,000,000	28,500,000
	Impairment loss for investment in subsidiaries	. 	195,000,000
	Rebate for Good borrower		(15,207,111)
	Other assets	-	10,000,000
		15,000,000	368,292,889
40	Consolidated tax expenses		7
	Current tax		
	Prime Bank PLC. (note-40a)	3,570,586,809	4,021,810,784
	Prime Bank Investment Limited	33,639,385	15,328,832
	Prime Bank Securities Limited	42,857,575	12,081,129
	Prime Exchange Co. Pte. Ltd., Singapore	527,793	
	PBL Exchange (UK) Ltd.	F a	
	PBL Finance (Hong Kong) Limited	4,868,950	3,872,823
	Prime Bank Fintech Limited	930,002	
	Deferred tax	3,653,410,513	4,053,093,568
	Prime Bank PLC. (note-40a)	(570,603,873)	4,219,608
	Prime Bank Prec. (note-40a) Prime Bank Investment Limited	(5/0,005,6/5)	4,219,606
	Prime Bank Securities Limited	6,720,596	2,571,864
	Prime Exchange Co. Pte. Ltd., Singapore		-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited		. 8
	Prime Bank Fintech Limited		₩.
		(563,883,277)	6,791,472
		3,089,527,236	4,059,885,039
40a	Tax expenses of the Bank		
	Current tax (note-40a.1)	3,570,586,809	4,021,810,784
	Deferred tax (note-40a.2)	(570,603,873)	4,219,608
		2,999,982,936	4,026,030,392
40a.2	Deferred tax		
	Decrease/(Increase) in Deferred Tax Asset	(570,603,873)	35,769,062
	Increase/(Decrease) in Deferred Tax Liability	(3/0,003,0/3)	(31,549,455)
	The state of the s	/E70 602 072\	
	Deferred tax Expense/(Income)	(570,603,873)	4,219,608
44	Consolidated comings you show (CERS)		
41	Consolidated earnings per share (CEPS) Net profit after tax (Numerator)	6 206 026 250	4 054 102 000
	Number of Ordinary shares outstanding (Denominator)	6,286,926,350 1,160,590,563	4,954,102,980 1,160,590,563
	Consolidated earnings per share (CEPS)	5.42	4.27

	Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated in accordance with IAS - 33: "Earnings per share has been calculated by the IAS - 33: "Earnings per share has been calculated by the IAS - 33: "	ngs Per Share (EPS)". F	Previous years/periods
	figure have been adjusted for the issue of bonus share during the year.		
41-	Earnings per chare (EDS) of the Bank		
414	Earnings per share (EPS) of the Bank Net profit after tax (Numerator)	6,142,785,461	5,102,217,763
	Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563
	Earnings per share (EPS)	5.29	4.40
		J123	

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods figure have been adjusted for the issue of bonus share during the year.

				Amount	in Taka
				30 Sep 2025	30 Sep 2024
42	Shareholders' Equity				
	Paid up capital			11,605,905,630	11,322,834,770
	Share premlum			1,211,881,786	1,211,881,786
	Statutory reserve			12,181,967,263	10,353,413,584
	Revaluation gain / (loss) on Investments			1,943,432,310	38,387,712
	Start-up equity investment fund			273,399,473	137,513,981
	Foreign currency translation gain			159,061,104	157,992,976
	Surplus in profit and loss account / Retained earnings		,	17,666,038,584	13,681,490,887
				45,041,686,150	36,903,515,696
	g.				
40	F	W 140 DD 115	- D - C - (EDC)		
43	Earnings per share has been calculated in accordance v	with IAS - 33: "Earnin	gs Per Share (EPS)"	. Previous years/perio	ds figure have been
	adjsuted for the issue of bonus shares during the year.				
	Calculation of EPS	Jan-Sep-25	Jan-Sep-24	Jul-Sep-25	Jul-Sep-24
	Profit after tax for the year (Solo)	6,142,785,461	5,102,217,763	2,131,213,850	1,808,549,475
	Profit after tax for the year (Consolidated)	6,286,926,350	4,954,102,980	2,189,843,975	1,845,167,286
	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)	5.29	4.40	1.84	1.56
	Earnings per share (Consolidated)	5.42	4.27	1.89	1.59
44	Calculation of Net Asset value per Share (NAVPS)	Vi			2
	Shareholders' Equity (Solo)			45,041,686,150	36,903,515,696
	Shareholders' Equity (Consolidated)			45,055,934,237	36,645,928,739
	Weighted average number of share			1,160,590,563	1,160,590,563
	Net Asset value per Share (NAVPS) (Solo)			38.81	31.80
	Net Asset value per Share (NAVPS) (Consolidated)			38.82	31.58
45	Calculation of Net Cash Flow Per Share (NOCFPS))			
	Net Cash from Operating Activities (Solo)			11,492,695,387	2,600,387,742
	Net Cash from Operating Activities (Consolidated)			11,539,716,558	2,935,108,906
	Weighted average number of share			1,160,590,563	1,160,590,563
	Net operating cash flow per share (Solo)			9.90	2.24
	Net operating cash flow per share (Consolidated)			9.94	2.53
					•
46	Deconciliation of statement of each flows from or	norating activities			
40	Reconciliation of statement of cash flows from o	peracing activities		10 FOE OCO OFO	10 207 140 606
	Profit before provision			10,595,069,950	10,397,140,686
	Adjustment for non cash items:				
	Depreciation on fixed asset			644,468,146	609,694,913
	Impairment of fixed assets			62,300	a ×
	Amortization on software			34,548,703	47,910,752
					1771-CANADA - 1780-17-01-1
	Amortization on House Furnishing			5,666,500	4,836,000
	Adjustment with non-operating activities				
				684,745,649	662,441,665
	vancas and a second a second and a second and a second and a second and a second an				
	Recovery of write-off loan			377,857,750	222,706,309
	Accounts Receivable			377,857,750 (2,013,359,425)	222,706,309 (1,650,288,700)
	Accounts Receivable Accounts payable on deposits			377,857,750	222,706,309 (1,650,288,700) 2,547,445,779
	Accounts Receivable Accounts payable on deposits Gain on sale of asset		4	377,857,750 (2,013,359,425) 1,896,795,533 (759,957)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset		હી	377,857,750 (2,013,359,425) 1,896,795,533	222,706,309 (1,650,288,700) 2,547,445,779
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share		Ð	377,857,750 (2,013,359,425) 1,896,795,533 (759,957)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation		ď	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses		ď	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee		ð	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses		ď	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717) 1,725,000 (41,372,354)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee		ď	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits		-A)	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717) 1,725,000 (41,372,354)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities			377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances		Ð	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts		Ą	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in Investment		Ą	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of fasset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in Investment Changes in borrowings		ď	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of saset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in investment Changes in borrowings Changes in other assets		-Aj	377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141 (1,201,517,040)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356 (209,986,787)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of fasset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in Investment Changes in borrowings			377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141 (1,201,517,040) 205,256,368	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356 (209,986,787) 394,030,246
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in lorewings Changes in other assets Changes in other liabilities Changes in other liabilities			377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141 (1,201,517,040) 205,256,368 3,895,334,323	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356 (209,986,787) 394,030,246 (6,105,357,655)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in borrowings Changes in other assets Changes in other liabilities Income Tax Pald			377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141 (1,201,517,040) 205,256,368 3,895,334,323 (3,581,626,141)	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 - (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356 (209,986,787) 394,030,246 (6,105,357,655) (3,085,562,339)
	Accounts Receivable Accounts payable on deposits Gain on sale of asset Loss on sale of asset Loss on sale of share Prime Bank Foundation Lease rent expenses Provision for Audit Fee Employees salary/benefits Changes in operating assets and liabilities Changes in loans & advances Changes in deposit and other accounts Changes in lorrowings Changes in other assets Changes in other liabilities Changes in other liabilities			377,857,750 (2,013,359,425) 1,896,795,533 (759,957) 3,070,626 32,745,482 40,178,016 (339,192,918) 4,312,500 (102,476,001) (100,828,393) 12,060,952,696 38,816,795,379 (52,519,086,222) 6,532,933,141 (1,201,517,040) 205,256,368 3,895,334,323	222,706,309 (1,650,288,700) 2,547,445,779 (18,039,783) 1,392,332 (16,156,482) (315,686,717) 1,725,000 (41,372,354) 731,725,385 (9,163,052,287) 36,785,589,815 (46,794,307,998) 12,882,369,356 (209,986,787) 394,030,246 (6,105,357,655)

47 Significant deviations

Following significant deviations observed between the financial statements for the Q3 ended 30 September 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 Q3 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 the 9 month ended on 30 September 2025.

As a result of contribution of the above elements Bank's consolidated NPAT increased by Tk 133 crore and EPS increased by Tk 1.15 compared to the same of the earlier period.

Consolidated Net operating cash flow increased by BDT 860 crore during the period ended 30 September 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 9.94 for the period ended 30 September 2025.

Schedule of fixed assets of the Bank as at 30 September 2025

Amount in Taka Net book value as at 30.09.2025 6,383,052,532 82,375,882 58,360,695 1,362,946,641 533,658,894 35,493,732 817,018,524 2,256,940,593 1,236,257,571 Total balance as at 30.09.2025 757,743,793 1,879,144,111 3,224,663,895 361,870,936 225,905,054 Disposals/ adjustments during the period 24,134,756 16,606,400 40,741,155 DEPRECIATION Charge for the period 80,559,015 32,340,330 232,476,851 15,578,027 360,954,222 Total balance as at Opening balance 30.09.2025 as on 01.01.2025 1,663,273,660 329,530,607 701,319,534 210,327,028 2,904,450,828 2,696,162,635 9,607,716,426 1,724,817,577 1,291,402,687 82,375,882 284,265,749 2,256,940,593 1,236,257,571 35,493,732 Disposals/ adjustments during the period 193,520 27,616,804 16,804,101 44,614,425 COST Opening balance as Additions during on 01.01.2025 the period 737,822,134 131,515,857 2,533,905 294,567,301 3,570,836 8,149,466 1,178,159,499 the period 8,474,171,352 498,435,437 1,187,503,635 2,418,399,435 78,805,046 276,116,283 2,256,940,593 1,724,817,577 33,153,347 Capital work in progress (Furnitures) Capital work in progress (Equipment) Capital work in progress (Building) Office equipment and machinery Furniture and fixtures **Particulars** Sub-total Vehicles Building Land

iht-of-use assets	3,541,729,013	•	•	3,541,729,013	2,264,445,655	283,513,924	ı	2,547,959,579	993,769,434
Sub-total	3,541,729,013	•	1	3,541,729,013	2,264,445,655	283,513,924		2,547,959,579	993,769,434

Software-Amortization		The second secon	The second secon	The second secon					
Software	806,344,922	25,965,739		832,310,661	728,887,010	34,548,703		763,435,713	68,874,948
Capital work in progress (Software)	52,091,253	49,055,608	•	101,146,861	•	•	,	1	101,146,861
Sub-total	858,436,174	75,021,347	•	933,457,521	728,887,010	34,548,703	.1	763,435,713	170,021,809
As at 30 September 2025	12,874,336,540 1,253,180,846	1,253,180,846	44,614,425	44,614,425 14,082,902,961 5,897,783,493	5,897,783,493	679,016,849	40,741,155	6,536,059,187	7,546,843,775
As at 31 December 2024	11,962,201,427 1,153,085,100	1,153,085,100	240,949,987	240,949,987 12,874,336,540 5,202,707,007	5,202,707,007	921,625,143	226,548,658	226,548,658 5,897,783,493 6,976,553,047	6,976,553,047
						The second secon			