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

Particulars	Notes	Amount in Taka	
		30 Sep 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		7,785,092,282	7,266,619,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,944,472,980	21,931,474,479
		25,729,565,262	**29,198,093,645**
Balance with other banks and financial institutions	4		
In Bangladesh		6,231,158,525	1,254,715,478
Outside Bangladesh		2,114,616,210	3,192,238,640
		8,345,774,735	**4,446,954,118**
Money at call on short notice	5	-	-
Investments	6		
Government		186,671,559,638	125,017,853,880
Others		8,027,791,638	8,444,712,002
		194,699,351,276	**133,462,565,882**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	267,096,281,341	285,949,347,139
Bills purchased and discounted	8	64,310,823,722	58,160,432,103
		331,407,105,063	**344,109,779,242**
Fixed assets including premises, furniture and fixtures	9	7,689,613,749	7,152,438,441
Other assets	10	38,554,199,399	31,604,257,006
Non - banking assets	11	220,500,640	220,500,640
Total assets		**606,646,110,124**	**550,194,588,975**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	97,734,382,676	92,086,639,640
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		69,266,508,046	75,618,712,220
Bills payable		8,859,210,861	2,955,152,335
Savings bank / Mudaraba savings deposits		76,988,719,655	76,921,221,332
Term deposits / Mudaraba term deposits		243,380,434,167	203,156,738,238
Bearer certificate of deposit		-	-
Other deposits		-	-
		398,494,872,728	**358,651,824,125**
Other liabilities	14	**65,360,920,482**	**60,671,426,274**
Total liabilities		**561,590,175,887**	**511,409,890,039**
Capital / Shareholders' equity			
Paid -up capital	15.2	11,605,905,630	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	65	63
Statutory reserve	16	12,181,967,263	10,353,413,584
Revaluation gain / loss on investments	17	2,028,830,609	179,163,243
Start-up equity investment fund	18	273,399,473	211,971,618
Foreign currency translation gain	19	160,736,784	163,808,183
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	17,565,209,739	15,313,622,801
Total Shareholders' equity		**45,055,934,237**	**38,784,698,936**
Total liabilities and Shareholders' equity		**606,646,110,124**	**550,194,588,975**

Particulars	Notes	Amount in Taka	
		30 Sep 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
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
Irrevocable 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			
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		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
		4,190,078,035	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 Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 29 October 2025

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

Particulars	Notes	Amount in Taka Jan-Sep-2025	Amount in Taka Jan-Sep2024	Amount in Taka Jul to Sep 2025	Amount in Taka Jul to Sep 2024
Interest income / profit on investments	22	24,945,815,652	22,890,174,296	8,265,784,718	8,234,374,379
Interest / profit paid on deposits, borrowings, etc.	24	(21,190,086,722)	(15,496,832,200)	(7,220,479,647)	(5,917,099,120)
Net interest / net profit on investments		**3,755,728,930**	**7,393,342,095**	**1,045,305,071**	**2,317,275,259**
Investment income	25	12,215,459,927	6,928,728,161	4,761,952,655	2,661,295,647
Commission, 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
Total operating income (A)		**19,625,049,104**	**17,762,658,743**	**6,915,107,296**	**6,061,608,910**
Salaries and allowances	28	4,843,663,614	4,292,679,942	1,469,212,718	1,278,854,174
Rent, taxes, insurance, electricity, etc.	29	466,268,104	451,768,600	170,081,409	172,906,671
Legal expenses	30	134,584,419	62,130,067	27,859,492	23,235,599
Postage, stamp, telecommunication, etc.	31	216,867,728	93,965,154	65,729,336	34,324,809
Stationery, printing, advertisements, etc.	32	330,237,455	313,313,097	118,508,839	95,448,992
Managing Director's salary and fees	33	15,934,997	15,435,198	4,644,999	4,644,999
Directors' fees	34	4,359,530	5,937,409	1,348,194	1,254,955
Auditors' fees	35	5,606,941	2,956,142	1,892,670	1,164,953
Charges on loan losses	36	-	-	-	-
Depreciation and repair of Bank's assets	37	847,128,318	794,429,472	283,399,814	249,966,320
Other expenses	38	1,757,069,677	1,392,282,013	601,986,752	434,273,191
Total 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**
Provision for loans & advances	39	1,137,301,553	735,392,531	657,700,000	465,392,531
Provision for diminution in value of investments	39	426,629,831	215,777,323	110,416,075	15,207,111
Provision for impairment of client margin loan	39	47,943,351	4,310,887	8,934,676	2,351,368
Other provisions	39	15,000,000	368,292,889	(350,000,000)	38,292,889
Total provision (D)		**1,626,874,735**	**1,323,773,631**	**427,050,752**	**521,243,899**
Total profit / (loss) before taxes (C-D)		**9,376,453,586**	**9,013,988,019**	**3,743,392,322**	**3,244,290,349**
Provision for taxation:					
Current tax	40	3,653,410,513	4,053,093,568	1,613,637,045	1,321,433,551
Deferred tax		(563,883,277)	6,791,472	(60,088,698)	77,689,512
		3,089,527,236	**4,059,885,039**	**1,553,548,347**	**1,399,123,063**
Net profit after taxation		**6,286,926,350**	**4,954,102,980**	**2,189,843,975**	**1,845,167,286**
Retained 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**
Appropriations					
Statutory reserve		1,828,553,679	-	1,828,553,679	-
Non controlling interest		5	3	0.40	0.92
Start-up equity investment fund		61,427,855	-	61,427,855	-
		1,889,981,539	**3**	**1,889,981,534**	**1**
Retained surplus	20	**17,565,209,739**	**13,209,686,928**	**13,468,127,369**	**10,100,751,236**
Earnings per share (EPS)	41	**5.42**	**4.27**	**1.89**	**1.59**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman

Dated , 29 October 2025

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

	Particulars	Amount in Taka	
		Jan-Sep-2025	Jan-Sep-2024
A)	**Cash flows from operating activities**		
	Interest receipts in cash	34,791,838,797	26,249,793,746
	Interest payments	(19,528,137,516)	(13,186,088,890)
	Dividend receipt	122,625,875	139,840,203
	Fees and commission receipts in cash	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)	(52,926,395,363)	(47,268,507,584)
	Loans and advances to customers	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**
B)	**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	1,329,375	18,433,769
	Net cash used in investing activities	**(7,701,663,165)**	**(1,091,402,537)**
C)	**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)**
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	456,557,307	(1,537,789,716)
E)	Effects of exchange rate changes on cash and cash equivalents	(26,494,172)	1,724,581
F)	Cash and cash equivalents at beginning of the year	33,648,408,763	34,369,010,039
G)	**Cash and cash equivalents at end of the period (D+E+F)**	**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)**	7,785,092,282	8,013,696,125
	Balance with Bangladesh Bank and its agent bank (s) (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**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 29 October 2025

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	Start-up equity investment 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	63	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	-	-	-	-	-	(1,969,238,032)	-		-	(1,969,238,032)
Adjustment of off-shore banking units						(12,032)	-		-	(12,032)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	3,818,917,429	-		-	3,818,917,429
Currency translation differences	-	-	-	-	-	-	(3,071,398)		5,751,718	2,680,320
Net profit for the period	-	-	-	-	-	-	-		6,286,926,350	6,286,926,350
Dividend (Bonus shares)	283,070,860	-	-	-	-	-	-		(283,070,860)	-
Dividend (Cash)	-	-	-	-	-	-	-		(1,981,496,085)	(1,981,496,085)
Start-up equity investment fund	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	1	-	-		-	1
Issue of share capital-right share	-	-	-	-	-	-	-		-	-
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**

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

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shajjad FCA

Director

Chairman

Dated , 29 October 2025

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

Particulars	Notes	Amount in Taka	
		30 Sep 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	**3a**		
Cash in hand (including foreign currencies)		7,744,701,574	7,238,222,800
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		17,944,472,980	21,931,474,479
		25,689,174,554	**29,169,697,279**
Balance with other banks and financial institutions	**4a**		
In Bangladesh		5,558,887,582	770,435,916
Outside Bangladesh		1,895,306,360	2,896,602,385
		7,454,193,942	**3,667,038,301**
Money at call on short notice	**5**	-	-
Investments	**6a**		
Government	**4**	185,144,095,410	123,897,698,793
Others		5,399,317,260	5,712,813,953
		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
		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	**11**	220,500,640	220,500,640
Total assets		**604,178,362,594**	**548,118,452,220**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**12a**	96,076,630,307	90,893,119,786
Deposits and other accounts	**13a.1.c**		
Current / Al-wadeeah current deposits		69,813,263,850	75,828,699,185
Bills payable		8,859,210,861	2,955,152,335
Savings bank / Mudaraba savings deposits		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**
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	**15 .2**	11,605,905,630	11,322,834,770
Share premium	**15.4**	1,211,881,786	1,211,881,786
Statutory reserve	**16**	12,181,967,263	10,353,413,584
Revaluation gain / (loss) on investments	**17a**	1,943,432,310	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		**604,178,362,594**	**548,118,452,220**

Particulars	Notes	Amount in Taka	
		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
Irrevocable 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		-	-
		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		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		4,190,078,035	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 Executive Officer

Director

Chairman

Dated , 29 October 2025

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	
		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					
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	13,413,234,657	8,502,540,437	13,413,234,657	8,502,540,437
		19,556,020,118	**13,604,758,200**	**15,544,448,506**	**10,311,089,912**
Appropriations					
Statutory reserve		1,828,553,679	-	1,828,553,679	-
Start-up equity investment fund		61,427,855	-	61,427,855	-
		1,889,981,534	-	1,889,981,534	-
Retained surplus	20a	**17,666,038,584**	**13,604,758,200**	**13,654,466,972**	**10,311,089,912**
Earnings per share (EPS)	41a	**5.29**	**4.40**	**1.84**	**1.56**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman

Dated , 29 October 2025

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

	Particulars	Amount in Taka	
		Jan-Sep-2025	Jan-Sep-2024
A)	**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 changes in operating assets and liabilities	**7,597,361,065**	**8,705,745,396**
	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**
B)	**Cash flows from investing activities**		
	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	(1,981,496,085)	(1,981,496,085)
	Net cash used in financing activities	**(3,381,496,085)**	**(3,381,496,085)**
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	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**
	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) (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	3,395,300
		33,146,500,396	**32,065,184,759**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

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	-	-	-	(1,969,238,032)	-		-	(1,969,238,032)
Surplus / deficit on account of revaluation of investments	-	-	-	3,832,425,864	-		-	3,832,425,864
Currency translation differences	-	-	-	-	(2,282,567)		-	(2,282,567)
Net profit for the period	-	-	-	-	-		6,142,785,461	6,142,785,461
Dividend (Bonus shares)	283,070,860	-	-	-	-		(283,070,860)	-
Dividend (Cash)	-	-	-	-	-		(1,981,496,085)	(1,981,496,085)
Start-up equity investment fund	-	-	-	-	-		-	-
Appropriation made during the period	-	-	1,828,553,679	-	-	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 transferred from other liability to shareholders equity.

Company Secretary | Chief Financial Officer | Chief Executive Officer | Director | Chairman

Dated , 29 October 2025

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)	7,744,701,574	7,238,222,800
	Prime Bank Investment Limited	31,747	41,848
	Prime Bank Securities Limited	12,050	35,692
	Prime Exchange Co. Pte. Ltd., Singapore	40,346,911	28,318,826
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		7,785,092,282	**7,266,619,166**
ii	**Balance with Bangladesh Bank and its agent bank(s)**		
	Prime Bank PLC. (note-3a.2)	17,944,472,980	21,931,474,479
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		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**		
	In local currency	7,471,204,741	7,006,500,775
	In foreign currency	273,496,833	231,722,025
		7,744,701,574	**7,238,222,800**
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
		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	**21,931,474,479**
		25,689,174,554	**29,169,697,279**
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	512,098,832	156,295,562
	Prime Bank Securities Limited	709,958,778	544,466,976
	Prime Exchange Co. Pte. Ltd., Singapore		
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	486,661,237	-
		7,267,606,428	1,471,198,454
	Less: Inter-company transaction	1,036,447,903	216,482,976
		6,231,158,525	**1,254,715,478**
	Outside Bangladesh		
	Prime Bank PLC. (note-4a)	1,895,306,360	2,896,602,385
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	183,108,070	191,194,611
	PBL Exchange (UK) Ltd.	-	12,589,818
	PBL Finance (Hong Kong) Limited	36,201,781	91,851,826
	Prime Bank Fintech Limited	-	-
		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**		
	In Bangladesh	5,558,887,582	770,435,916
	Outside Bangladesh	1,895,306,360	2,896,602,385
		7,454,193,942	**3,667,038,301**
5	**Money at call on short notice**	-	-

	Amount in Taka	
	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		
	8,027,791,638	**8,444,712,002**
	194,699,351,276	**133,462,565,882**
6a Investments of the Bank		
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
	190,543,412,670	**129,610,512,746**
a) Government securities:		
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	409,800,000	400,800,000
Bongo Building Materials Limited (1st Sukuk Trust)	194,556,595	227,039,360
Shares **(note-6a.1)**	2,160,948,387	2,521,520,982
	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	57,451,813	57,451,813
BERGERPBL	56,609,713	34,368,643
DESCO	19,262,511	19,262,511
LAFARGE HOLCIM BANGLADESH	5,613,320	-
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	96,111,263	96,111,263
UTTARA BANK PLC.	37,009,980	37,009,980
	1,494,213,574	**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
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	Investment in SWIFT	4,184,430	4,184,430
	Blue-wealth 1st Balanced Fund	20,000,000	20,000,000
	Preference Share (Summit)	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	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		272,910,139,526	291,948,977,148
	Less: Inter-company transactions	5,813,858,185	5,999,630,009
		267,096,281,341	**285,949,347,139**
	Consolidated bills purchased and discounted (note-8)	**64,310,823,722**	**58,160,432,103**
		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 loan	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**
	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**		
	Prime Bank PLC. (note-8a)	61,166,002,233	55,063,589,572
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	3,144,821,488	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
		61,166,002,233	**55,063,589,572**

		Amount in Taka	
		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.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	2,572,548	-
		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
		9,607,716,426	**8,474,171,352**
	Less: Accumulated depreciation	3,224,663,895	2,904,450,828
		6,383,052,532	**5,569,720,524**
	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

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	-	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	-	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 on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

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

10a.3 Sundry assets

Protested Bills	14,902,240	14,971,240
Others	777,038,274	603,310,931
	791,940,514	**618,282,172**

10a.4 Particulars of required provision for other assets

		Rate		
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 assets			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

Prime Bank Investment Limited	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	950,000,000	950,000,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	-	56,352,624
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**

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**

10a.7 Deferred tax assets

Opening balance	4,012,189,148	3,476,163,980
Add/(Less): Net addition/(adjustment) during the period/year	570,603,873	536,025,168
	4,582,793,021	**4,012,189,148**

10a.7.1 Deferred tax assets on specific provision

Specific Provision for Loans and Advances	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

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**

10a.7.3 Deferred tax on employee benefits

Opening balance	40,284,990	-
Addition during the year	-	40,284,990
	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 above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total amount of Tk 220,500,640/- is reported in the financial statements as Non-Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation reports of independent valuers.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank PLC. (note-12a)	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.	-	-
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 Bank

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**

12a.1 In Bangladesh

Call deposits	3,750,000,000	-
Borrowings from other Banks and FIS	1,579,004,000	360,000,000
Prime Bank Subordinated Bond	3,000,000,000	4,400,000,000
Financial Sector Support Project (FSSP)	853,597,653	1,099,389,006
Export Development Fund (EDF)	13,267,408,148	14,588,158,547
Green Transformation Fund (GTF)	689,303,117	1,039,971,322
Investment Promotion & Financing Facility (IPFF)	364,510,019	389,541,362
Technology Development Fund (TDF)	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)	-	1,494,845,001
Safety Retrofits and Environmental Upgrades Program (SREUP)	116,842,105	138,750,000
Refinance Scheme against Digital Loan	-	817,668
Refinance Scheme against Green Product	195,000,011	266,666,676
Refinance scheme against Agriculture loan	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
Southeast Bank PLC.	-	600,000,000
Eastern Bank PLC.	-	600,000,000
Commercial Bank of Ceylon PLC	-	840,000,000
	40,675,786,780	**46,297,473,227**

		Amount in Taka	
		30 Sep 2025	31 Dec 2024
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	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		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	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		8,859,210,861	**2,955,152,335**
	Savings bank / Mudaraba savings deposits		
	Prime Bank PLC. (note-13a.1.c)	76,995,380,892	76,921,221,332
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		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	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	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	23,566,822	31,588,215
	Savings bank / Mudaraba savings deposits	22,292,404	22,074,454
	Special notice deposits	25,046,324	67,820,262
		70,905,550	**121,482,930**
	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	30,888,128,829
		71,201,472,944	**76,332,166,418**
	Less: Off-shore Banking Units	1,411,775,916	535,055,448
		69,789,697,028	**75,797,110,970**

	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	**358,746,824,170**
	399,531,320,631	**358,868,307,100**
c) Deposits and other accounts		
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		
Deposits from banks **(note -13a.1.a)**	22,292,404	22,074,454
Deposits from customers **(note-13a.1.b.iii)**	76,973,088,488	76,899,146,878
	76,995,380,892	**76,921,221,332**
Term / Fixed deposits		
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
	243,863,465,029	**203,163,234,249**
	399,531,320,631	**358,868,307,100**

13a.2 Sundry deposits

	30 Sep 2025	31 Dec 2024
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	1,006,017,798	940,974,519
Margin on letters of credit	2,490,788,723	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 Payable on demand and time deposits

	30 Sep 2025	31 Dec 2024
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**

		Amount in Taka	
		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	-
		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	665,335,360	365,335,360
	Interest suspense account	7,086,210,272	6,491,717,646
	Branch adjustments account	69,306	-
	CSR Fund	198,641,662	198,641,662
	Provision for CSR activities	47,652,285	-
	Net plan assets	165,815,884	165,815,884
	Provision for Impairment loss for investment in subsidiaries	643,234,950	744,200,813
	Climate risk fund	32,085,741	32,085,741
	Provision for amortization	135,000,000	-
	Other liabilities	103,463,752	298,423,776
	Other provision **(note - 14a.6)**	193,014,410	193,014,410
		63,528,725,506	**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	-	(12,019,563)
		31,035,487,047	**27,464,900,238**

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

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

Profit before provision and income tax as per profit and loss account	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		
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)	-
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.

	Amount in Taka	
	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%**

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

Movement in specific provision on classified loans / investments:		
Provision held as on 1 January	10,519,455,222	9,269,770,615
Less: Fully provided debts written off during the period/year	(965,738,347)	(1,514,003,162)
Add: Recoveries of amounts previously written off	377,857,750	775,853,587
Add: Net charge to profit and loss account **(note-39a)**	2,094,511,178	1,987,834,183
Provision held 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	6,143,301,487	6,328,370,451
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**

14a.5 Provision for Off-shore Banking Units

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

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)**	-	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**

15 Share capital

15.1 Authorized capital

2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000

15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
115,527,340 ordinary shares of Taka 10 each issued as 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	-
	11,605,905,630	**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	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,630
		1,160,590,563	**11,605,905,630**	

15.4 Share premium

	30 Sep 2025	31 Dec 2024
11,552,734 ordinary shares of Taka 200 each per share	2,310,546,800	2,310,546,800
Less: Income tax deduction at source @ 3% on total premium	69,316,404	69,316,404
	2,241,230,396	2,241,230,396
Less: Transferred to Paid-up Capital (through stock dividend)	1,029,348,610	1,029,348,610
	1,211,881,786	**1,211,881,786**

15.5 Non controlling interest

	30 Sep 2025	31 Dec 2024
Share capital	60	60
Retained earnings	5	3
	65	**63**

16 Statutory reserve

	30 Sep 2025	31 Dec 2024
Balance on 1 January	10,353,413,584	10,353,413,584
Addition (20% of pre-tax profit)	1,828,553,679	-
Balance held at the end of the period/year	**12,181,967,263**	**10,353,413,584**

17 Consolidated revaluation gain / loss on investments

	30 Sep 2025	31 Dec 2024
Prime Bank PLC. (note-18)	1,943,432,310	80,256,510
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	64,970,821	60,053,858
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	-	19,121,376
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	20,427,478	19,731,498
	2,028,830,609	**179,163,243**

17a Revaluation gain / loss on investments of the Bank

	30 Sep 2025	31 Dec 2024
Opening balance on 1 January	80,256,510	35,219,905
Add: Amortized/Revaluation Gain	3,832,425,864	361,060,685
Less: Adjustment of amortization/revaluation gain against sale/maturity	(1,969,238,032)	(316,876,985)
Add: Adjustment of revaluation gain/(loss) of OBU	(12,032)	852,905
	1,943,432,310	**80,256,510**

18 Start-up equity investment fund

	30 Sep 2025	31 Dec 2024
Opening balance on 1 January	211,971,618	137,513,981
Add: Addition (1% of post-tax profit)	61,427,855	74,457,637
Balance held at the end of the period/year	**273,399,473**	**211,971,618**

		Amount in Taka	
		30 Sep 2025	**31 Dec 2024**
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank PLC. (note-19a)	159,061,104	161,343,671
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	1,385,668	243,972
	PBL Exchange (UK) Ltd.	-	(240,295)
	PBL Finance (Hong Kong) Limited	290,012	2,460,835
	Prime Bank Fintech Limited	-	-
		160,736,784	**163,808,183**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	161,343,671	121,676,110
	Addition during the period/year	(2,282,567)	39,667,560
	Balance held at the end of the period/year	**159,061,104**	**161,343,671**
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank PLC. (note-20a)	17,663,756,017	15,717,469,161
	Prime Bank Investment Limited	231,156,418	169,136,347
	Prime Bank Securities Limited	(619,874,675)	(641,736,363)
	Prime Exchange Co. Pte. Ltd., Singapore	65,948,940	23,664,578
	PBL Exchange (UK) Ltd.	-	(113,457,347)
	PBL Finance (Hong Kong) Limited	250,149,871	240,071,286
	Prime Bank Fintech Limited	1,395,003	-
		17,592,531,574	**15,395,147,662**
	Less: Minority Interest	(5)	(3)
	Less: Inter company transaction	-	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(1,245,778)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(27,928,717)	(38,147,007)
	Less: Foreign currency translation gains	606,886	(42,132,072)
		17,565,209,739	**15,313,622,801**
20a	**Retained earnings / movement of profit and loss account of the Bank**		
	Balance on 1 January	15,677,801,601	10,568,528,029
	Addition during the period/year	6,142,785,461	7,445,763,713
	Transfer to statutory reserve	(1,828,553,679)	-
	Cash dividend	(1,981,496,085)	(1,981,496,085)
	Stock dividend	(283,070,860)	-
	Start-up equity investment fund	(61,427,855)	
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(354,994,056)
	Balance held at the end of the period/year	**17,666,038,584**	**15,677,801,601**
	Add: Foreign currency translation gain/ (loss) (note-19a)	(2,282,567)	39,667,560
		17,663,756,017	**15,717,469,161**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank PLC. (note-20.1 a)	13,413,234,657	13,341,311,460
	Prime Bank Investment Ltd.	169,136,347	53,461,729
	Prime Bank Securities Ltd.	(641,736,363)	(387,866,158)
	Prime Exchange Co. Pte. Ltd., Singapore	23,664,578	14,092,197
	PBL Exchange (UK) Ltd.	-	(99,158,080)
	PBL Finance (Hong Kong) Limited	201,924,278	169,294,034
	Prime Bank Fintech Limited	-	-
		13,166,223,497	13,091,135,183
	Prior year adjustment of PBIL	-	-
	Foreign currency translation gain on 1 January	(25,887,286)	(30,111,873)
	Add: Inter-company transactions	27,928,717	39,392,785
		13,168,264,928	**13,100,416,096**
20.1.a	**Retained earnings brought forward from previous year of the Bank**		
	Balance on 1 January	15,677,801,601	15,677,801,601
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(354,994,056)
	Cash dividend paid	(1,981,496,085)	(1,981,496,085)
	Bonus shares issued	(283,070,860)	-
	Balance held at the end of the period/ year	**13,413,234,657**	**13,341,311,460**
	Foreign currency translation gain on 1 January	-	-
		13,413,234,657	**13,341,311,460**

		Amount in Taka	
		30 Sep 2025	31 Dec 2024
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank PLC. (note-21a.1)	75,032,156,959	70,769,969,596
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		75,032,156,959	**70,769,969,596**
21.2	**Letters of guarantee**		
	Prime Bank PLC. (note-21a.2)	46,749,216,329	46,201,751,040
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		46,749,216,329	**46,201,751,040**
21.3	**Irrevocable Letters of Credit**		
	Prime Bank PLC. (note-21a.3)	48,105,826,111	49,842,056,273
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		48,105,826,111	**49,842,056,273**
21.4	**Bills for collection**		
	Prime Bank PLC. (note-21a.4)	16,470,423,804	17,709,759,383
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		16,470,423,804	**17,709,759,383**
		186,357,623,202	**184,523,536,293**

21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	64,998,859,748	58,990,222,692
	Back to back bills (Local)	8,382,290,023	10,327,475,196
	Back to back bills (EPZ)	1,651,007,187	1,452,271,708
		75,032,156,959	70,769,969,596
	Less: Margin	(14,639,148,821)	(14,780,347,968)
		60,393,008,137	**55,989,621,629**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	19,430,232,986	19,617,964,206
	Letters of guarantee (Foreign)	27,318,983,343	26,583,786,834
	Foreign counter guarantees	-	-
		46,749,216,329	46,201,751,040
	Less: Margin	(1,006,017,798)	(940,974,519)
		45,743,198,531	**45,260,776,521**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	12,493,666,132	12,537,461,126
	Letters of credit (Deferred)	19,038,085,827	19,334,467,865
	Back to back L/C	16,574,074,152	17,970,127,282
		48,105,826,111	49,842,056,273
	Less: Margin	(2,490,788,723)	(5,280,936,359)
		45,615,037,388	**44,561,119,914**
21a.4	**Bills for collection**		
	Outward bills for collection	16,470,423,804	17,709,759,383
		16,470,423,804	17,709,759,383
	Less: Margin	(122,398,754)	(214,088,812)
		16,348,025,050	**17,495,670,571**

	Amount in Taka	
	Jan-Sep-2025	**Jan-Sep-2024**
22 Consolidated interest income / profit on investments		
Prime Bank PLC. (note-23)	24,463,302,318	22,624,012,588
Prime Bank Investment Limited	360,964,152	260,316,972
Prime Bank Securities Limited	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	100,614,074	72,611,444
Hire purchase	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	108,339,367	60,912,243
Interest on call loans	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**
23a.1 Interest received from foreign banks	363,771,392	382,238,809
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	70,979,253
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
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	
		Jan-Sep-2025	Jan-Sep-2024
	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**
25	**Consolidated investment income**		
	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.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		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**		
	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
		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	-	-
		2,556,532,213	**2,401,239,421**
26a	**Commission, exchange and brokerage of the Bank**		
	Commission on L/Cs	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
		1,237,185,537	1,047,518,071
	Exchange gain **(note - 26a.1)** - including gain from FC dealings	1,034,251,348	1,170,946,583
	Settlement fees / Brokerage	-	-
		2,271,436,885	**2,218,464,654**

	Amount in Taka	
	Jan-Sep-2025	**Jan-Sep-2024**
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		
Prime Bank PLC. (note-27a)	1,082,664,847	1,012,354,195
Prime Bank Investment Limited	8,159,799	14,603,136
Prime Bank Securities Limited	713,076	621,510
Prime Exchange Co. Pte. Ltd., Singapore	1,025,495	846,253
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	12,678,368	11,370,771
Prime Bank Fintech Limited	-	-
	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**
27a 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**
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	-
	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
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.	-	151,810
PBL Finance (Hong Kong) Limited	6,051,671	5,526,467
Prime Bank Fintech Limited	-	-
	466,268,104	**451,768,600**

	Amount in Taka	
	Jan-Sep-2025	Jan-Sep-2024
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
	447,638,332	**432,274,972**
30 Consolidated legal expenses		
Prime Bank PLC. (note-30a)	131,064,699	56,640,161
Prime Bank Investment Limited	389,500	281,458
Prime Bank Securities Limited	212,240	496,375
Prime Exchange Co. Pte. Ltd., Singapore	2,917,980	3,139,756
PBL Exchange (UK) Ltd.	-	1,572,316
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	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
	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.	-	-
PBL Finance (Hong Kong) Limited	6,137,362	5,682,490
Prime Bank Fintech Limited	-	-
	216,867,728	**93,965,154**
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**
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
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		
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
	15,934,997	**15,435,198**

	Amount in 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	-	-
PBL Exchange (UK) Ltd.	-	25,452
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	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**
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.	-	-
PBL Finance (Hong Kong) Limited	420,005	389,607
Prime Bank Fintech Limited	-	-
	5,606,941	**2,956,142**
35a Auditors' fees of the Bank		
External Audit fee	4,312,500	1,725,000
	4,312,500	**1,725,000**
36 Charges on loan losses		
Loan -written off	-	-
Interest waived	-	-
	-	-
37 Consolidated depreciation and repair of Bank's assets		
Prime Bank PLC. (note-37a)	802,641,469	758,397,659
Prime Bank Investment Limited	12,040,097	12,773,892
Prime Bank Securities Limited	16,791,207	10,191,427
Prime Exchange Co. Pte. Ltd., Singapore	15,582,813	13,018,046
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	48,448
Prime Bank Fintech Limited	72,732	-
	847,128,318	**794,429,472**
37a Depreciation and repair of Bank's assets		
Depreciation - (see annexure-A for detail)		
Fixed assets	360,954,222	371,725,358
Leased assets	283,513,924	237,969,555
	644,468,146	**609,694,913**
Amortization -(see annexure-A for detail)		
Software	34,548,703	47,910,752
	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**

	Amount in Taka	
	Jan-Sep-2025	Jan-Sep-2024

38 Consolidated other expenses

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	-
House furnishing expenses	5,666,500	4,836,000
Subscription to institutions	25,647,870	28,411,510
Donations/CSR Expenses	72,125,908	82,850,757
Sponsorship	38,580,403	29,481,823
Prime Bank Cricket Club	41,546,235	43,423,332
Traveling expenses	37,151,638	21,729,306
Corporate action fees	-	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)	-	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
	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**

		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**
39a1	**Provision for loans & advances**		
	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**
39a2	**Other provisions**		
	Off-balance sheet exposure	-	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**		
	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.	-	-
	PBL Finance (Hong Kong) Limited	4,868,950	3,872,823
	Prime Bank Fintech Limited	930,002	-
		3,653,410,513	**4,053,093,568**
	Deferred tax		
	Prime Bank PLC. (note-40a)	(570,603,873)	4,219,608
	Prime Bank Investment Limited	-	-
	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	-	-
	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	-	(31,549,455)
	Deferred tax Expense/(Income)	**(570,603,873)**	**4,219,608**
41	**Consolidated earnings per share (CEPS)**		
	Net profit after tax (Numerator)	6,286,926,350	4,954,102,980
	Number of Ordinary shares outstanding (Denominator)	1,160,590,563	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 (EPS)". Previous years/periods figure have been adjsuted for the issue of bonus share during the year.

41a	**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**

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods figure have been adjsuted 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 premium	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**

43 Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years/periods 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)		
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 Reconciliation of statement of cash flows from operating activities		
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	-
Amortization on software	34,548,703	47,910,752
Amortization on House Furnishing	5,666,500	4,836,000
Adjustment with non-operating activities	**684,745,649**	**662,441,665**
Recovery of write-off loan	377,857,750	222,706,309
Accounts Receivable	(2,013,359,425)	(1,650,288,700)
Accounts payable on deposits	1,896,795,533	2,547,445,779
Gain on sale of asset	(759,957)	(18,039,783)
Loss on sale of asset	3,070,626	1,392,332
Loss on sale of share	32,745,482	-
Prime Bank Foundation	40,178,016	(16,156,482)
Lease rent expenses	(339,192,918)	(315,686,717)
Provision for Audit Fee	4,312,500	1,725,000
Employees salary/benefits	(102,476,001)	(41,372,354)
	(100,828,393)	731,725,385
Changes in operating assets and liabilities		
Changes in loans & advances	12,060,952,696	(9,163,052,287)
Changes in deposit and other accounts	38,816,795,379	36,785,589,815
Changes in investment	(52,519,086,222)	(46,794,307,998)
Changes in borrowings	6,532,933,141	12,882,369,356
Changes in other assets	(1,201,517,040)	(209,986,787)
Changes in other liabilities	205,256,368	394,030,246
	3,895,334,323	(6,105,357,655)
Income Tax Paid	(3,581,626,141)	(3,085,562,339)
Net cash flows from operating activities	**11,492,695,387**	**2,600,387,742**

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.

Annexure-A

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

Amount in Taka

Particulars	COST				DEPRECIATION				Net book value as at 30.09.2025
	Opening balance as on 01.01.2025	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.09.2025	Opening balance as on 01.01.2025	Charge for the period	Disposals/ adjustments during the period	Total balance as at 30.09.2025	
Land	2,256,940,593	-	-	2,256,940,593	-	-	-	-	2,256,940,593
Building	1,724,817,577	-	-	1,724,817,577	329,530,607	32,340,330	-	361,870,936	1,362,946,641
Capital work in progress (Building)	498,435,437	737,822,134	-	1,236,257,571	-	-	-	-	1,236,257,571
Furniture and fixtures	1,187,503,635	131,515,857	27,616,804	1,291,402,687	701,319,534	80,559,015	24,134,756	757,743,793	533,658,894
Capital work in progress (Furnitures)	33,153,347	2,533,905	193,520	35,493,732	-	-	-	-	35,493,732
Office equipment and machinery	2,418,399,435	294,567,301	16,804,101	2,696,162,635	1,663,273,660	232,476,851	16,606,400	1,879,144,111	817,018,524
Capital work in progress (Equipment)	78,805,046	3,570,836	-	82,375,882	-	-	-	-	82,375,882
Vehicles	276,116,283	8,149,466	-	284,265,749	210,327,028	15,578,027	-	225,905,054	58,360,695
Sub-total	**8,474,171,352**	**1,178,159,499**	**44,614,425**	**9,607,716,426**	**2,904,450,828**	**360,954,222**	**40,741,155**	**3,224,663,895**	**6,383,052,532**
Lease assets-Premises									
Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,264,445,655	283,513,924	-	2,547,959,579	993,769,434
Sub-total	**3,541,729,013**	**-**	**-**	**3,541,729,013**	**2,264,445,655**	**283,513,924**	**-**	**2,547,959,579**	**993,769,434**
Software-Amortization									
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	-	-	-	-	101,146,861
Sub-total	**858,436,174**	**75,021,347**	**-**	**933,457,521**	**728,887,010**	**34,548,703**	**-**	**763,435,713**	**170,021,809**
As at 30 September 2025	**12,874,336,540**	**1,253,180,846**	**44,614,425**	**14,082,902,961**	**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**	**240,949,987**	**12,874,336,540**	**5,202,707,007**	**921,625,143**	**226,548,658**	**5,897,783,493**	**6,976,553,047**