

Prime Bank PLC.

**Interim Financial Statements
as at and for the period ended 31 March 2026**

Prime Bank PLC.
Consolidated Balance Sheet (Unaudited)
as at 31 March 2026

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		8,264,283,612	8,083,883,330
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		22,228,534,356	37,617,590,045
		30,492,817,968	45,701,473,375
Balance with other banks and financial institutions	4		
In Bangladesh		636,528,295	4,501,370,728
Outside Bangladesh		10,016,973,465	3,205,884,413
		10,653,501,760	7,707,255,141
Money at call on short notice	5	-	-
Investments	6		
Government		218,559,624,223	192,066,923,885
Others		8,373,880,200	7,706,157,638
		226,933,504,423	199,773,081,523
Loans, advances and lease / investments			
Loans, cash credits, overdrafts etc./ investments	7	280,770,359,212	281,734,275,383
Bills purchased and discounted	8	62,707,146,379	72,115,644,111
		343,477,505,591	353,849,919,494
Fixed assets including premises, furniture and fixtures	9	7,856,077,508	7,740,656,957
Other assets	10	37,353,342,511	36,039,975,084
Non - banking assets	11	164,845,600	164,845,600
Total assets		656,931,595,362	650,977,207,174
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	95,637,358,793	102,689,968,155
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		73,753,080,358	75,822,304,691
Bills payable		3,002,182,249	8,934,724,510
Savings bank / Mudaraba savings deposits		95,187,582,516	86,266,108,316
Term deposits / Mudaraba term deposits		280,559,832,516	272,411,995,968
Bearer certificate of deposit		-	-
Other deposits		-	-
		452,502,677,639	443,435,133,485
Other liabilities	14	60,404,679,775	58,434,173,034
Total liabilities		608,544,716,208	604,559,274,674
Capital / Shareholders' equity			
Paid -up capital	15.2	11,605,905,630	11,605,905,630
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	65	64
Statutory reserve	16	12,889,264,879	12,889,264,879
Revaluation gain / loss on investments	17	536,002,541	671,096,712
Start-up equity investment fund	18	321,667,536	301,016,560
Foreign currency translation gain	19	164,669,571	165,651,810
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	21,629,484,259	19,545,112,171
Total Shareholders' equity		48,386,879,154	46,417,932,500
Total liabilities and Shareholders' equity		656,931,595,362	650,977,207,174

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21		
Acceptances and endorsements	21.1	78,594,578,145	85,909,353,366
Letters of guarantee	21.2	54,202,280,513	48,778,789,157
Irrevocable letters of credit	21.3	65,613,468,906	48,661,708,182
Bills for collection	21.4	14,921,206,388	19,071,727,495
Other contingent liabilities		-	-
		213,331,533,952	202,421,578,200
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		13,837,289,890	6,960,379,006
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		13,837,289,890	6,960,379,006
Total Off-Balance Sheet items including contingent liabilities		227,168,823,842	209,381,957,206

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Acting Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 26 April 2026

Prime Bank PLC.
Consolidated Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2026

Particulars	Notes	Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
Interest income / profit on investments	22	8,195,466,911	8,421,988,174
Interest / profit paid on deposits, borrowings, etc.	23	(8,457,254,090)	(6,749,194,543)
Net interest / net profit on investments		(261,787,179)	1,672,793,631
Investment income	24	5,474,930,367	3,547,068,199
Commission, exchange and brokerage	25	644,621,249	952,016,030
Other operating income	26	341,354,203	285,430,881
Total operating income (A)		6,199,118,640	6,457,308,741
Salaries and allowances	27	1,843,501,222	1,709,528,405
Rent, taxes, insurance, electricity, etc.	28	165,399,674	142,339,981
Legal expenses	29	22,887,114	37,751,719
Postage, stamp, telecommunication, etc.	30	86,329,498	78,229,280
Stationery, printing, advertisements, etc.	31	120,878,510	94,764,213
Managing Director's salary and fees	32	5,644,999	5,644,999
Directors' fees	33	1,115,573	1,062,336
Auditors' fees	34	1,900,800	1,100,729
Charges on loan losses	35	-	-
Depreciation and repair of Bank's assets	36	253,061,102	256,306,577
Other expenses	37	689,268,925	568,973,321
Total operating expenses (B)		3,189,987,417	2,895,701,561
Profit / (loss) before provision (C=A-B)		3,009,131,223	3,561,607,181
Provision for loans & advances	38	105,000,000	65,000,000
Provision for diminution in value of investments	38	92,801,652	104,899,099
Provision for impairment of client margin loan	38	(5,169,230)	(187,389)
Other provisions	38	127,381,596	345,000,000
Total provision (D)		320,014,018	514,711,710
Total profit / (loss) before taxes (C-D)		2,689,117,205	3,046,895,471
Provision for taxation:			
Current tax	39	755,197,752	1,182,229,247
Deferred tax		(144,080,371)	(227,909,556)
		611,117,380	954,319,691
Net profit after taxation		2,077,999,825	2,092,575,780
Retained earnings brought forward from previous year	20.1	19,558,765,259	13,332,648,977
		21,636,765,084	15,425,224,757

Particulars	Notes	Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
Appropriations			
Statutory reserve		-	-
Non controlling interest		5	4
Start-up equity investment fund		20,650,976	
Other comprehensive income		(13,370,155)	-
		7,280,825	4
Retained surplus	20	<u>21,629,484,259</u>	<u>15,425,224,753</u>
Earnings per share (EPS)	40	<u>1.79</u>	<u>1.80</u>

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Acting Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 26 April 2026

Prime Bank PLC.
Consolidated Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2026

Particulars	Amount in Taka	
	Jan-Mar-2026	Jan-Mar-2025
A) Cash flows from operating activities		
Interest receipts in cash	12,862,101,943	10,923,265,967
Interest payments	(7,642,635,159)	(6,288,342,826)
Dividend receipt	16,577,809	19,306,506
Fees and commission receipts in cash	644,621,249	952,016,030
Recoveries of loans previously written off	156,826,464	123,950,134
Cash payments to employees	(1,624,146,221)	(2,190,272,496)
Cash payments to suppliers	(335,829,434)	(281,391,589)
Income taxes paid	(1,197,405,265)	(909,255,863)
Receipts from other operating activities	858,398,085	458,885,593
Payments for other operating activities	(789,446,966)	(713,603,190)
Cash generated from operating activities before changes in operating assets and liabilities	2,949,062,505	2,094,558,267
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(5,360,781,113)	(14,713,923,351)
Loans and advances to customers	12,381,607,785	7,797,032,848
Other assets	241,093,709	(2,034,658,221)
Deposits from other banks / borrowings	(9,077,720,947)	15,208,643,727
Deposits from customers	14,084,756,975	6,468,545,133
Other liabilities account of customers	(5,932,542,261)	321,029,940
Other liabilities	629,287,769	68,471,721
	6,965,701,918	13,115,141,798
Net cash from operating activities	9,914,764,423	15,209,700,065
B) Cash flows from investing activities		
Payments for purchases of securities	(21,801,604,788)	(3,405,283,873)
Purchase of property, plant and equipment	(348,158,155)	(646,641,551)
Proceeds from sale of property, plant and equipment	125,429	570,866
Net cash used in investing activities	(22,149,637,515)	(4,051,354,559)
C) Cash flows from financing activities		
Redemption of Prime Bank sub-ordinated bond	-	-
Dividend paid	-	-
Net cash used in financing activities	-	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(12,234,873,092)	11,158,345,505
E) Effects of exchange rate changes on cash and cash equivalents	(29,498,695)	(1,378,579)
F) Cash and cash equivalents at beginning of the year	53,415,185,416	33,648,408,763
G) Cash and cash equivalents at end of the period (D+E+F)	41,150,813,628	44,805,375,688
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3)	8,264,283,612	5,277,169,656
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	22,228,534,356	18,985,428,177
Balance with other banks and financial institutions (note-4)	10,653,501,760	20,529,968,355
Prize bonds (note-6a)	4,493,900	12,809,500
	41,150,813,628	44,805,375,688

Sd/-

 Company Secretary

Sd/-

 Chief Financial Officer

Sd/-

 Acting Chief Executive Officer

Sd/-

 Director

Sd/-

 Chairman

Dated , 26 April 2026

Prime Bank PLC.
Consolidated Statement of Changes in Equity (Unaudited)
for the period from 01 January to 31 March 2026

Amount in Taka

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Startup equity investment fund	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
Balance as at 1 January 2026	11,605,905,630	12,889,264,879	28,002,888	1,211,881,786	64	301,016,560	671,096,712	165,651,810	19,545,112,171	46,417,932,500
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(255,332,697)	-	-	(255,332,697)
Adjustment of off-shore banking units	-	-	-	-	-	-	(234,572)	-	-	(234,572)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	120,473,098	-	-	120,473,098
Currency translation differences	-	-	-	-	-	-	-	(982,239)	(28,516,455)	(29,498,695)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	536,002,541	164,669,571	19,516,595,715	46,253,339,635
Net profit for the year	-	-	-	-	-	-	-	-	2,077,999,825	2,077,999,825
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-
Dividend (Cash)	-	-	-	-	-	-	-	-	-	-
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.26	-	-	-	-	0.26
Other comprehensive income	-	-	-	-	-	-	-	-	55,539,694	55,539,694
Appropriation made during the year	-	-	-	-	-	20,650,976	-	-	(20,650,976)	-
Balance as at 31 March 2026	11,605,905,630	12,889,264,879	28,002,888	1,211,881,786	65	321,667,536	536,002,541	164,669,571	21,629,484,259	48,386,879,154
Balance as at 31 March 2025	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	64		494,250,568	161,907,345	15,425,224,753	38,997,515,758

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Acting Chief Executive Officer

Sd/-
Director

Sd/-
Chairman

Dated , 26 April 2026

Prime Bank PLC.
Balance Sheet (Unaudited)
as at 31 March 2026

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	3a	8,231,182,121	8,053,676,171
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		22,228,534,356	37,617,590,045
		30,459,716,477	45,671,266,216
Balance with other banks and financial institutions			
In Bangladesh	4a	211,353,128	4,226,768,299
Outside Bangladesh		9,773,564,610	2,920,850,102
		9,984,917,738	7,147,618,401
Money at call on short notice			
	5	-	-
Investments			
Government	6a	216,366,366,811	190,286,929,915
Others		5,557,933,135	5,097,396,074
		221,924,299,946	195,384,325,989
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	281,375,320,721	284,291,065,117
Bills purchased and discounted	8a	59,574,388,049	68,964,351,975
		340,949,708,770	353,255,417,092
Fixed assets including premises, furniture and fixtures			
	9a	7,732,850,150	7,606,574,734
Other assets			
	10a	41,095,443,521	39,746,709,770
Non - banking assets			
	11	164,845,600	164,845,600
Total assets		652,311,782,202	648,976,757,802
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents			
	12a	91,823,212,345	100,998,469,102
Deposits and other accounts			
Current / Al-wadeeah current deposits	13a.1.c	74,363,260,146	76,843,873,442
Bills payable		3,002,182,249	8,934,724,510
Savings bank / Mudaraba savings deposits		95,187,582,516	86,266,108,316
Term deposits / Mudaraba term deposits		281,040,193,989	272,898,530,675
Bearer certificate of deposit		-	-
Other deposits		-	-
		453,593,218,901	444,943,236,943
Other liabilities			
	14a	58,570,414,313	56,641,253,401
Total liabilities		603,986,845,558	602,582,959,446
Capital / Shareholders' equity			
Paid up capital	15.2	11,605,905,630	11,605,905,630
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	12,889,264,879	12,889,264,879
Revaluation gain / (loss) on investments	17	450,002,826	584,844,193
Start-up equity investment fund	18	321,667,536	301,016,560
Foreign currency translation gain	19a	164,699,701	163,817,602
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	21,681,514,286	19,637,067,706
Total Shareholders' equity		48,324,936,643	46,393,798,356
Total liabilities and Shareholders' equity		652,311,782,202	648,976,757,802

Particulars	Notes	Amount in Taka	
		31 Mar 2026	31 Dec 2025
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21a		
Acceptances and endorsements	21a.1	78,594,578,145	85,909,353,366
Letters of guarantee	21a.2	54,202,280,513	48,778,789,157
Irrevocable letters of credit	21a.3	65,613,468,906	48,661,708,182
Bills for collection	21a.4	14,921,206,388	19,071,727,495
Other contingent liabilities		-	-
		213,331,533,952	202,421,578,200
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		13,837,289,890	6,960,379,006
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		13,837,289,890	6,960,379,006
Total Off-Balance Sheet items including contingent liabilities		227,168,823,842	209,381,957,206

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Acting Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 26 April 2026

Prime Bank PLC.
Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2026

Particulars	Notes	Amount in Taka	
		Jan-Mar-26	Jan-Mar-25
Interest income / profit on investments	22a	8,091,554,541	8,329,365,567
Interest / profit paid on deposits, borrowings, etc.	23a	(8,467,123,276)	(6,747,402,453)
Net interest / net profit on investments		(375,568,735)	1,581,963,114
Investment income	24a	5,458,164,783	3,511,665,532
Commission, exchange and brokerage	25a	546,656,159	878,600,185
Other operating income	26a	335,978,537	280,531,944
Total operating income (A)		5,965,230,744	6,252,760,775
Salaries and allowances	27a	1,752,252,820	1,650,261,178
Rent, taxes, insurance, electricity, etc.	28a	157,880,139	136,327,321
Legal expenses	29a	21,862,251	36,964,955
Postage, stamp, telecommunication, etc.	30a	83,445,262	75,593,461
Stationery, printing, advertisements, etc.	31a	119,676,894	93,623,768
Managing Director's salary and fees	32	5,644,999	5,644,999
Directors' fees	33a	939,573	960,836
Auditors' fees	34a	1,437,500	575,000
Charges on loan losses	35	-	-
Depreciation and repair of Bank's assets	36a	238,380,739	242,118,660
Other expenses	37a	639,891,917	542,524,564
Total operating expenses (B)		3,021,412,093	2,784,594,742
Profit / (loss) before provision (C=A-B)		2,943,818,651	3,468,166,032
Provision for loans & advances	38a	105,000,000	65,000,000
Provision for diminution in value of investments	38a	65,000,000	90,000,000
Other provisions	38a	130,000,000	345,000,000
Total provision (D)		300,000,000	500,000,000
Total profit / (loss) before taxes (C-D)		2,643,818,651	2,968,166,032
Provision for taxation			
Current tax	39a	733,526,370	1,158,529,020
Deferred tax		(154,805,274)	(222,052,245)
		578,721,095	936,476,775
Net profit after taxation		2,065,097,555	2,031,689,257
Retained earnings brought forward from previous years	20.1a	19,637,067,706	13,696,305,516
		21,702,165,261	15,727,994,774

Particulars	Notes	Amount in Taka	
		Jan-Mar-26	Jan-Mar-25
Appropriations			
Statutory reserve		-	-
Start-up equity investment fund		20,650,976	-
		20,650,976	-
Retained surplus	20a	21,681,514,286	15,727,994,774
Earnings per share (EPS)	40a	1.78	1.75

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Acting Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 26 April 2026

Prime Bank PLC.
Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2026

Particulars	Amount in Taka	
	Jan-Mar-2026	Jan-Mar-2025
A) Cash flows from operating activities		
Interest receipts in cash	12,624,548,186	10,705,291,194
Interest payments	(7,518,862,958)	(6,161,198,570)
Dividend receipt	16,577,809	19,306,506
Fees and commission receipts in cash	546,656,159	878,600,185
Recoveries of loans previously written off	156,826,464	123,950,134
Cash payments to employees	(1,532,897,819)	(2,131,005,269)
Cash payments to suppliers	(334,627,818)	(280,251,145)
Income taxes paid	(1,197,405,265)	(909,255,863)
Receipts from other operating activities	836,256,835	418,583,987
Payments for other operating activities	(728,002,022)	(677,091,960)
Cash generated from operating activities before changes in operating assets and liabilities	2,869,069,570	1,986,929,201
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(4,947,517,671)	(14,072,325,712)
Loans and advances to customers	12,305,708,323	7,776,906,529
Other assets	338,839,588	(1,913,533,863)
Deposits from other banks / borrowings	(9,191,175,072)	14,737,587,251
Deposits from customers	13,667,194,777	6,468,545,133
Other liabilities account of customers	(5,932,542,261)	321,029,940
Other liabilities	453,112,800	(6,152,006)
Net cash from operating activities	6,693,620,484	13,312,057,272
	9,562,690,053	15,298,986,471
B) Cash flows from investing activities		
Payments for purchases of securities	(21,594,419,287)	(3,597,118,520)
Purchase of property, plant and equipment	(345,491,695)	(646,315,180)
Proceeds from sale of property, plant and equipment	125,429	570,866
Net cash used in investing activities	(21,939,785,553)	(4,242,862,834)
C) Cash flows from financing activities		
Redemption of Prime Bank sub-ordinated bond	-	-
Dividend paid	-	-
Net cash used in financing activities	-	-
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)	(12,377,095,500)	11,056,123,637
E) Effects of exchange rate changes on cash and cash equivalents	882,099	277,866
F) Cash and cash equivalents at beginning of the year	52,825,341,517	32,840,096,580
G) Cash and cash equivalents at end of the period (D+E+F)	40,449,128,115	43,896,498,083
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) (note-3a)	8,231,182,121	5,221,153,201
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) (note-3a)	22,228,534,356	18,985,428,177
Balance with other banks and financial institutions (note-4a)	9,984,917,738	19,677,107,205
Prize bonds (note-6a)	4,493,900	12,809,500
	40,449,128,115	43,896,498,083

Sd/-

 Company Secretary

Sd/-

 Chief Financial Officer

Sd/-

 Acting Chief Executive Officer

Sd/-

 Director

Sd/-

 Chairman

Dated , 26 April 2026

Prime Bank PLC.
Statement of Changes in Equity
for the year ended 31 March 2026

Amount in Taka

Particulars	Paid-up Capital	Share premium	Statutory reserve	Startup Fund	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
Balance as at 1 January 2026	11,605,905,630	1,211,881,786	12,889,264,879	301,016,560	584,844,193	163,817,602	19,637,067,706	46,393,798,356
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
Balance as at 1 January 2026	11,605,905,630	1,211,881,786	12,889,264,879	301,016,560	584,844,193	163,817,602	19,637,067,706	46,393,798,356
Adjustment of last year revaluation gain on investments	-	-	-	-	(255,332,697)	-	-	(255,332,697)
Adjustment of off-shore banking units	-	-	-	-	(234,572)	-	-	(234,572)
Surplus / deficit on account of revaluation of investments	-	-	-	-	120,725,902	-	-	120,725,902
Currency translation differences	-	-	-	-	-	882,099	-	882,099
Net gains and losses not recognized in the income statement	-	-	-	-	450,002,826	164,699,701	19,637,067,706	46,259,839,088
Net profit for the year	-	-	-	-	-	-	2,065,097,555	2,065,097,555
Dividend (Bonus shares)	-	-	-	-	-	-	-	-
Dividend (Cash)	-	-	-	-	-	-	-	-
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	20,650,976	-	-	(20,650,976)	-
Balance as at 31 March 2026	11,605,905,630	1,211,881,786	12,889,264,879	321,667,536	450,002,826	164,699,701	21,681,514,286	48,324,936,643
Balance as at 31 March 2025	11,322,834,770	1,211,881,786	10,353,413,584	-	388,922,135	161,621,536	15,727,994,774	39,166,668,586

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Acting Chief Executive Officer

Sd/-

Director

Sd/-

Chairman

Dated , 26 April 2026

Notes to the Financial Statements
as at and for the period ended 31 March 2026

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 2025. 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 Bank Fintech Limited, Prime Exchange Co. (Pte) Limited, Singapore and PBL Finance (Hong Kong) Limited.

2.2 Basis of preparation

The financial statements for the first quarter ended on 31 March 2026 have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Bangladesh Securities and Exchange Commission Rules 2020, and following the provisions of International Financial Reporting Standards (IFRS) and all other International Accounting Standards (IAS) as applicable for the Banks.

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

2.4 Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add-back and disallowances of expenditures in accordance with the provision of the Income Tax Act 2023.

2.5 The consolidated financial statements have been prepared for the period ended on 31 March 2026 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

2.6 The financial statements were approved by the Board of Directors on 26 April 2026.

2.7 General

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

		Amount in Taka	
		31 March 2026	31 Dec 2025
3	Consolidated cash		
i	Cash in hand		
	Prime Bank PLC. (note-3a.1)	8,231,182,121	8,053,676,171
	Prime Bank Investment Limited	30,387	25,689
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	32,907,421	30,081,470
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	63,683	-
		8,264,283,612	8,083,883,330
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank PLC. (note-3a.2)	22,228,534,356	37,617,590,045
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		22,228,534,356	37,617,590,045
		30,492,817,968	45,701,473,375
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	7,962,072,101	7,790,865,199
	In foreign currency	269,110,020	262,810,972
		8,231,182,121	8,053,676,171
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	19,593,613,352	33,881,065,874
	In foreign currency	1,869,880,034	2,756,139,707
		21,463,493,386	36,637,205,581
	Sonali Bank as agent of Bangladesh Bank (Local currency)	765,040,970	980,384,464
		22,228,534,356	37,617,590,045
		30,459,716,477	45,671,266,216
4	Consolidated balance with other banks and financial institutions In Bangladesh		
	Prime Bank PLC. (note-4a)	211,353,128	4,226,768,299
	Prime Bank Investment Limited	573,629,333	949,292,709
	Prime Bank Securities Limited	455,251,368	342,462,985
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	486,835,727	490,950,194
		1,727,069,556	6,009,474,187
	Less: Inter-company transaction	1,090,541,261	1,508,103,459
		636,528,295	4,501,370,728
	Outside Bangladesh		
	Prime Bank PLC. (note-4a)	9,773,564,610	2,920,850,102
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	180,217,690	230,304,616
	PBL Finance (Hong Kong) Limited	63,191,165	54,729,696
	Prime Bank Fintech Limited	-	-
		10,016,973,465	3,205,884,413
		10,653,501,760	7,707,255,141
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	211,353,128	4,226,768,299
	Outside Bangladesh	9,773,564,610	2,920,850,102
		9,984,917,738	7,147,618,401
5	Money at call on short notice	-	-

		Amount in Taka	
		31 March 2026	31 Dec 2025
6 Consolidated investments			
Government			
Prime Bank PLC. (note-6a)	216,366,366,811	190,286,929,915	
Prime Bank Investment Limited	890,414,652	963,776,910	
Prime Bank Securities Limited	1,302,842,760	816,217,060	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	218,559,624,223	192,066,923,885	
Others			
Prime Bank PLC. (note-6a)	5,557,933,135	5,097,396,074	
Prime Bank Investment Limited	1,516,543,808	1,471,271,905	
Prime Bank Securities Limited	1,299,403,257	1,137,489,659	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	8,373,880,200	7,706,157,638	
	226,933,504,423	199,773,081,523	
6a Investments of the Bank			
Investment classified as per Bangladesh Bank Circular:			
Held for trading (HFT)	90,603,366,832	85,724,399,569	
Held to maturity (HTM)	125,758,506,079	104,556,073,446	
Other securities	5,562,427,035	5,103,852,974	
	221,924,299,946	195,384,325,989	
a) Government securities:			
Government bills:			
91 days treasury bills	1,983,971,861	-	
182 days treasury bills	14,101,500,707	20,063,702,931	
364 days treasury bills	21,767,495,349	10,043,293,299	
	37,852,967,917	30,106,996,230	
Government bonds:			
Prize bonds	4,493,900	6,456,900	
Government bonds	178,508,904,995	160,173,476,785	
	178,513,398,895	160,179,933,685	
	216,366,366,811	190,286,929,915	
b) Other investments:			
Eastern Bank PLC. (3rd Subordinated Bond)	512,500,000	501,250,000	
Dutch Bangla Bank PLC. (4th Subordinated Bond)	1,032,679,167	1,001,054,167	
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)	168,026,150	172,600,742	
Shares (note-6a.1)	2,557,775,040	2,165,788,387	
	5,557,933,135	5,097,396,074	
	221,924,299,946	195,384,325,989	
6a.1 Investment in shares			
Quoted			
BATBC	1,048,475,935	1,048,475,935	
BSCCL	57,451,813	57,451,813	
BERGERPBL	56,609,713	56,609,713	
BRAC BANK	110,228,616	-	
CITY BANK	129,926,505	-	
DESCO	19,262,511	19,262,511	
LAFARGE HOLCIM BANGLADESH	5,613,320	5,613,320	
UNILEVERCL	7,093,115	7,093,115	
IDLC	12,170,331	12,170,331	
NATIONAL BANK PLC.	-	27,970,098	
SINGER BD	103,836,021	103,836,021	
SQURPHARMA	22,609,474	22,609,474	
UPGDCL	96,111,263	96,111,263	
UTTARA BANK PLC.	-	37,009,980	
	1,669,388,617	1,494,213,574	
From Special Fund			
BEXIMCO	99,999,953	99,999,953	
Total	1,769,388,570	1,594,213,527	

		Amount in Taka	
		31 March 2026	31 Dec 2025
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)		259,276,000	254,436,000
Start-up Equity investment fund		211,971,610	-
Golden Harvest Ice Cream Ltd		239,760,000	239,760,000
		788,386,470	571,574,860
		2,557,775,040	2,165,788,387
7 Consolidated loans, advances and lease / investments			
Prime Bank PLC. (note-7a)		281,375,320,721	284,291,065,117
Prime Bank Investment Limited		2,758,246,648	2,778,768,515
Prime Bank Securities Limited		671,395,896	708,239,686
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Finance (Hong Kong) Limited		-	-
Prime Bank Fintech Limited		-	-
		284,804,963,265	287,778,073,318
Less: Inter-company transactions		4,034,604,053	6,043,797,935
		280,770,359,212	281,734,275,383
Consolidated bills purchased and discounted (note-8)		62,707,146,379	72,115,644,111
		343,477,505,591	353,849,919,494
7a Loans, advances and lease / investments of the Bank			
i) Loans, cash credits, overdrafts, etc.			
Inside Bangladesh			
Secured overdraft / Quard against TDR		53,888,109,975	61,691,557,152
Cash credit / Murabaha		20,542,000,939	21,102,288,893
Loans (General)		71,509,273,027	67,968,046,368
House building loan		422,995,090	400,108,256
Loan against trust receipt		12,647,217,212	9,122,126,103
Retail loan		20,679,870,618	22,173,405,906
Lease finance / Izara		751,068,745	825,670,743
Credit card		3,372,975,253	3,169,861,613
Hire purchases		13,135,168,716	13,504,720,099
Other loans and advances		84,426,641,146	84,312,258,257
		281,375,320,721	284,291,065,117
Outside Bangladesh		-	-
		281,375,320,721	284,291,065,117
ii) Bills purchased and discounted (note-8a)			
Payable Inside Bangladesh			
Inland bills purchased		5,355,663,264	5,755,699,465
Payable Outside Bangladesh			
Foreign bills purchased and discounted		54,218,724,785	63,208,652,510
		59,574,388,049	68,964,351,975
		340,949,708,770	353,255,417,092
8 Consolidated bills purchased and discounted			
Prime Bank PLC. (note-8a)		59,574,388,049	68,964,351,975
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Finance (Hong Kong) Limited		3,132,758,330	3,151,292,136
Prime Bank Fintech Limited		-	-
		62,707,146,379	72,115,644,111
8a Bills purchased and discounted			
Payable in Bangladesh		5,355,663,264	5,755,699,465
Payable outside Bangladesh		54,218,724,785	63,208,652,510
		59,574,388,049	68,964,351,975

		Amount in Taka	
		31 March 2026	31 Dec 2025
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank PLC. (note-9a)	7,732,850,150	7,606,574,734
	Prime Bank Investment Limited	47,038,252	50,635,112
	Prime Bank Securities Limited	51,521,530	54,589,756
	Prime Exchange Co. Pte. Ltd., Singapore	20,429,355	24,705,058
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	4,238,222	4,152,298
		7,856,077,508	7,740,656,957
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	2,256,940,593	2,256,940,593
	Building	1,754,922,648	1,754,922,648
	Capital work in progress (Building)	1,527,308,780	1,394,950,102
	Furniture and fixtures	1,314,361,492	1,303,668,210
	Capital work in progress (Furniture & Fixtures)	28,798,268	21,812,430
	Office equipment and machinery	2,735,959,973	2,693,541,693
	Capital work in progress (Equipment)	231,817,233	93,140,131
	Vehicles	315,265,340	315,265,340
		10,165,374,326	9,834,241,148
	Less: Accumulated depreciation	3,388,001,687	3,277,051,677
		6,777,372,640	6,557,189,471
	Lease assets-Premises		
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,770,352,168	2,672,892,238
		771,376,846	868,836,775
	Intangible assets		
	Software	884,188,761	882,664,161
	Capital work in progress (Software)	90,875,235	79,865,168
	Total Cost of intangibles assets	975,063,995	962,529,328
	Less: Accumulated amortization	790,963,331	781,980,841
		184,100,665	180,548,488
		7,732,850,150	7,606,574,734
10	Consolidated other assets		
	Prime Bank PLC. (note-10a)	41,095,443,521	39,746,709,770
	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 Fintech Limited (below)	(50,000)	(50,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)
	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)	(499,950,000)
		36,550,084,624	35,201,350,873
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited (investment in Fintech)	50,000	50,000
	Prime Bank Investment Limited	386,139,899	384,440,234
	Prime Bank Securities Limited	410,253,962	344,111,173
	Prime Exchange Co. Pte. Ltd., Singapore	8,963,014	7,639,006
	PBL Finance (Hong Kong) Limited	74,198,412	55,845,675
	Prime Bank Fintech Limited	20,833,216	8,889,599
		950,438,503	850,975,687
	Less: Inter-company transactions	147,180,615	12,351,476
		37,353,342,511	36,039,975,084

		Amount in Taka	
		31 March 2026	31 Dec 2025
10a Other assets of the Bank			
Stationery and stamps		46,139,862	46,865,176
Exchange adjustment account		17,082,276	759,038
Investment in subsidiary (note-10a.5)		4,495,308,897	4,495,308,897
Prepaid expenses		334,519,917	366,637,988
Interest / profit receivable on loan (note-10a.1)		2,723,485,929	3,090,860,503
Interest receivable on Govt. securities (note-10a.1)		3,948,248,931	3,175,037,284
Dividend receivable		2,428,160	7,146,074
Other interest receivable		103,691,960	103,691,960
Advance deposits and advance rent		162,449,314	144,016,429
Prepaid expenses against house furnishing		20,725,568	19,341,150
Balance with PBSL		4,532,989	38,120
Branch adjustments account		19,983	23,060
Suspense account (note -10a.2)		1,491,595,854	1,332,955,729
Encashment of PSP / BSP		8,358,434	8,030,905
Advance income tax paid (note-10a.6)		22,950,170,320	21,752,765,055
Deferred Tax assets (note -10a.7)		4,165,930,789	4,011,125,514
Credit card & ATM Card		8,585,704	5,634,430
Sundry assets (note -10a.3)		612,168,635	1,186,472,457
		41,095,443,521	39,746,709,770
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		14,501,423	14,902,240
Others		597,667,212	1,171,570,217
		612,168,635	1,186,472,457
10a.4 Particulars of required provision for other assets			
		Rate	
Protested bills	14,501,423	100%	14,501,423
Others	293,615,567	50%-100%	131,632,697
Required provision for other assets			146,534,938
Total provision maintained (note - 14a.5)			232,945,410
Excess / (short) provision			5,422,414
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 Finance (Hong Kong) Limited		34,365,722	34,365,722
Prime Bank Fintech Limited		499,950,000	499,950,000
		4,495,308,897	4,495,308,897
10a.6 Advance income tax paid			
Opening Balance		21,752,765,055	20,023,174,668
Add: Paid during the year		1,197,405,265	5,030,738,358
Less: Advance tax adjustment with tax provisions		-	(3,301,147,971)
		22,950,170,320	21,752,765,055
10a.7 Deferred tax assets			
Opening balance		4,011,125,514	4,012,189,148
Add/(Less): Net addition/(adjustment) during the year		154,805,275	(1,063,634)
Less: Adjustment during the year		-	-
		4,165,930,789	4,011,125,514
10a.7.1 Deferred tax assets on specific provision			
Specific Provision for Loans and Advances		9,888,658,734	9,531,832,270
Tax rate		37.50%	37.50%
Deferred tax assets		3,708,247,025	3,574,437,101

	Amount in Taka	
	31 March 2026	31 Dec 2025
10a.7.2 Deferred tax on fixed assets including RoU assets		
Carrying amount	2,751,748,203	2,832,404,828
Tax base	3,775,587,734	3,800,256,756
Taxable temporary difference	(1,023,839,531)	(967,851,928)
Tax Rate	37.50%	37.50%
Deferred tax (assets)/liability	383,939,824	362,944,473

10a.7.3 Deferred tax on employee benefits		
Opening balance	73,743,939	40,284,990
Addition during the year	-	33,458,949
	73,743,939	73,743,939

11 Non-Banking Assets

Name of Parties

M/s Rima Flour Mills	124,438,400	124,438,400
M/s Ripon Motors	40,407,200	40,407,200
	164,845,600	164,845,600

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". In addition, following the Bangladesh Bank circular no. 22 dated 20 September 2021, bank has reported a total amount of Tk 164,845,600/- 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)	91,823,212,345	100,998,469,102
Prime Bank Investment Limited	1,910,121,796	2,297,520,002
Prime Bank Securities Limited	3,029,651,168	2,501,211,244
Prime Exchange Co. Pte. Ltd., Singapore	1,617,053	1,617,664
PBL Finance (Hong Kong) Limited	2,907,360,484	2,934,948,078
Prime Bank Fintech Limited	-	-
	99,671,962,846	108,733,766,090
Less: Inter-company transactions	4,034,604,053	6,043,797,935
	95,637,358,793	102,689,968,155

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

In Bangladesh (note-12a.1)	40,497,369,592	39,362,662,150
Outside Bangladesh (note-12a.2)	51,325,842,752	61,635,806,952
	91,823,212,345	100,998,469,102

12a.1 In Bangladesh

Call deposits	1,400,000,000	-
Borrowings from other Banks and FIS	670,000,000	733,772,400
Prime Bank Subordinated Bond	3,000,000,000	3,000,000,000
Financial Sector Support Project (FSSP)	679,988,631	767,695,324
Export Development Fund (EDF)	13,537,500,319	13,061,915,845
Green Transformation Fund (GTF)	472,132,514	583,958,523
Investment Promotion & Financing Facility (IPFF)	338,588,692	338,540,385
Technology Development Fund (TDF)	3,333,470,771	3,534,941,435
Urban Building Safety Project (UBSP)	270,937,500	276,958,333
Safety Retrofits and Environmental Upgrades Program (SREUP)	102,236,842	109,539,474
Refinance Scheme against Green Product	133,333,346	160,000,012
Refinance scheme against Agriculture loan	25,045,000	30,810,000
Refinance scheme against SME loan	2,162,978,978	2,393,373,419
Repo of Treasury Bills	14,371,157,000	14,371,157,000
	40,497,369,592	39,362,662,150

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank PLC. (note-13a.1.c)	74,363,260,146	76,843,873,442
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	74,363,260,146	76,843,873,442
Less: Inter-company transactions	610,179,788	1,021,568,751
	73,753,080,358	75,822,304,691

		Amount in Taka	
		31 March 2026	31 Dec 2025
Bills payable			
Prime Bank PLC. (note-13a.1.c)	3,002,182,249	8,934,724,510	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	3,002,182,249	8,934,724,510	
Savings bank / Mudaraba savings deposits			
Prime Bank PLC. (note-13a.1.c)	95,187,582,516	86,266,108,316	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	95,187,582,516	86,266,108,316	
Term / Fixed deposits			
Prime Bank PLC. (note-13a.1.c)	281,040,193,989	272,898,530,675	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Finance (Hong Kong) Limited	-	-	
Prime Bank Fintech Limited	-	-	
	281,040,193,989	272,898,530,675	
Less: Inter-company transactions	480,361,473	486,534,708	
	280,559,832,516	272,411,995,968	
	452,502,677,639	443,435,133,485	
13a Deposits and other accounts of the Bank			
Deposits from banks (note -13a.1.a)	64,928,509	80,846,823	
Deposits from customers (note-13a.1.b)	453,528,290,392	444,862,390,120	
	453,593,218,901	444,943,236,943	
13a.1 a) Deposits from Banks			
Current deposits and other accounts	24,499,908	21,959,760	
Savings bank / Mudaraba savings deposits	22,517,297	22,522,297	
Special notice deposits	17,911,303	36,364,765	
	64,928,509	80,846,823	
b) Customer Deposits			
i) Current deposits and other accounts			
Current / Al-wadeeah current deposits	34,244,947,859	34,592,319,455	
Foreign currency deposits	9,493,171,461	13,681,129,200	
Security deposits	1,003,402	4,976,868	
Sundry deposits (note - 13a.2)	31,557,576,637	31,290,924,869	
	75,296,699,359	79,569,350,392	
Less: Off-shore Banking Units	957,939,121	2,747,436,711	
	74,338,760,238	76,821,913,681	
ii) Bills payable			
Pay orders issued	3,001,359,019	8,930,138,892	
Pay slips issued	46,513	46,513	
Demand draft payable	776,718	4,539,105	
	3,002,182,249	8,934,724,510	
iii) Savings bank / Mudaraba savings deposits			
	95,165,065,219	86,243,586,018	
iv) Term / Fixed deposits			
Fixed deposits / Mudaraba fixed deposits	223,994,974,211	214,916,575,054	
Special notice deposits	17,483,899,750	19,778,459,506	
Scheme deposits	39,543,408,725	38,167,131,350	
	281,022,282,686	272,862,165,910	
	453,528,290,392	444,862,390,120	
	453,593,218,901	444,943,236,943	

		Amount in Taka	
		31 March 2026	31 Dec 2025
c) Deposits and other accounts			
Current deposits and other accounts			
Deposits from banks (note -13a.1.a)	24,499,908	21,959,760	
Deposits from customers (note-13a.1.b.i)	74,338,760,238	76,821,913,681	
	74,363,260,146	76,843,873,442	
Bills payable			
Deposits from banks (note -13a.1.a)	-	-	
Deposits from customers (note-13a.1.b.ii)	3,002,182,249	8,934,724,510	
	3,002,182,249	8,934,724,510	
Savings bank / mudaraba savings deposits			
Deposits from banks (note -13a.1.a)	22,517,297	22,522,297	
Deposits from customers (note-13a.1.b.iii)	95,165,065,219	86,243,586,018	
	95,187,582,516	86,266,108,316	
Term / Fixed deposits			
Deposits from banks (note -13a.1.a)	17,911,303	36,364,765	
Deposits from customers (note-13a.1.b.iv)	281,022,282,686	272,862,165,910	
	281,040,193,989	272,898,530,675	
	453,593,218,901	444,943,236,943	
13a.2 Sundry deposits			
F.C. held against back to back L/C	14,625,021,067	15,875,040,781	
Sundry creditors	156,091,157	128,189,327	
Risk fund and service charges (CCS and lease finance)	56,356,428	56,356,428	
Sale proceeds of PSP / BSP	514,350,000	18,960,000	
Marqin on letters of quarantine	970,305,020	994,591,756	
Margin on letters of credit	3,029,031,035	2,730,814,785	
Margin on FDBP / IDBP, export bills, etc.	118,269,742	132,038,387	
Unclaimed dividend	40,509,222	40,509,222	
Interest / profit payable on deposits	7,866,307,103	6,935,059,348	
Withholding VAT/Tax /Excise duty payable to Government Authority	786,459,289	882,538,563	
Others	3,394,876,573	3,496,826,272	
	31,557,576,637	31,290,924,869	
13a.3 Payable on demand and time deposits			
a) Demand deposits			
Current deposits	34,269,447,767	34,614,279,216	
Savings deposits (9%)	8,566,882,426	7,763,949,748	
Foreign currency deposits (Non interest bearing)	8,535,232,340	10,933,692,489	
Security deposits	1,003,402	4,976,868	
Sundry deposits	31,557,576,637	31,290,924,869	
Bills payable	3,002,182,249	8,934,724,510	
	85,932,324,822	93,542,547,700	
b) Time deposits			
Savings deposits (91%)	86,620,700,090	78,502,158,567	
Fixed deposits	223,994,974,211	214,916,575,054	
Special notice deposits	17,501,811,053	19,814,824,271	
Deposits under schemes	39,543,408,725	38,167,131,350	
	367,660,894,079	351,400,689,243	
	453,593,218,901	444,943,236,943	
14 Consolidated other liabilities			
Prime Bank PLC. (note-14a)	58,570,414,313	56,641,253,401	
Prime Bank Investment Limited	1,050,686,174	1,102,341,893	
Prime Bank Securities Limited	688,749,520	485,403,554	
Prime Exchange Co. Pte. Ltd., Singapore	105,730,091	162,851,231	
PBL Finance (Hong Kong) Limited	87,764,462	35,539,525	
Prime Bank Fintech Limited	48,515,830	19,134,906	
	60,551,860,391	58,446,524,510	
Less: Inter-company transactions	147,180,615	12,351,476	
	60,404,679,775	58,434,173,034	

Amount in Taka	
31 March 2026	31 Dec 2025

14a Other liabilities of the Bank

Expenditure and other payables	329,874,765	487,355,487
Provision for bonus	1,166,788,840	941,089,193
Lease liabilities	845,361,840	927,461,483
Provision for income tax (note - 14a.1)	28,637,518,324	27,903,991,954
Unearned commission on bank guarantee	-	6,544,964
Unearned income	10,816,624	10,816,624
Unearned profit (Markup)	394,899,577	430,400,212
Provision for off-balance sheet exposures (note-14a.3)	2,516,065,645	2,456,065,645
Provision for Off-shore Banking Units (note-14a.4)	747,019,370	747,019,370
Prime Bank Foundation (PBF)	566,820,433	475,920,433
Provision for loans and advances / investments (note - 14a.2)	14,059,458,054	13,797,631,591
Provision for Non-Banking Assets	164,845,600	164,845,600
Provision for Interest receivable on loans and advances / investments	95,000,000	95,000,000
Provision for diminution in value of investments	815,335,360	750,335,360
Interest suspense account	6,827,976,227	6,224,465,019
Interest suspense on other income	7,021,918	7,021,918
CSR Fund	198,641,662	198,641,662
Provision for amortization loss	90,000,000	-
Provision for CSR activities	71,363,651	55,555,151
Net plan assets	130,226,477	130,226,477
Provision for Impairment loss for investment in subsidiaries	623,234,950	623,234,950
Climate risk fund	14,841,851	31,513,505
Other liabilities	24,357,734	13,171,392
Other provision (note - 14a.5)	232,945,410	162,945,410
	58,570,414,313	56,641,253,401

14a.1 Provision for income tax

Opening Balance	27,903,991,954	27,464,900,238
Add: Addition during the year	733,526,370	3,740,239,687
Less: Adjustment with advance tax	-	(3,301,147,971)
	28,637,518,324	27,903,991,954

14a.1.1 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	2,943,818,651	3,468,166,032
Income tax as per applicable tax rate (37.5%)	1,103,931,994	1,300,562,262
Factors affecting the tax charged		
Tax on non deductible expenses (netting of deductible income)	153,458,165	143,242,092
Tax savings from exempted income (on govt. treasury securities)	(108,019,069)	(30,892,839)
Tax savings from reduced tax rates (on dividend income)	(3,326,045)	(3,922,412)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-	(267,950)
Tax adjustment for earlier years	(412,518,676)	(250,192,133)
Total income tax expenses	733,526,370	1,158,529,020

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

Applicable tax rate

Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
Tax on non deductible expenses (netting of deductible income)	5.21%	4.13%
Tax savings from exempted income (on govt. treasury securities)	-3.67%	-0.89%
Tax savings from reduced tax rates (on dividend income)	-0.11%	-0.11%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.01%
Tax adjustment for earlier years	-14.01%	-7.21%
Average effective tax rate (tax expense divided by profit before provision and tax)	24.92%	33.40%

		Amount in Taka		
		31 March 2026	31 Dec 2025	
14a.2 Provision for loans, advances and lease / investments				
Movement in specific provision on classified loans / investments:				
Provision held as on 1 January		9,531,832,270	10,519,455,222	
Less: Fully provided debts written off during the year		-	(5,002,649,639)	
Add: Recoveries of amounts previously written off		156,826,464	960,222,969	
Add: Net charge to profit and loss account (note-38a)		200,000,000	3,054,803,720	
Provision held at the end of the period/year		9,888,658,734	9,531,832,270	
Movement in general provision on unclassified loans / investments				
Provision held as on 1 January		4,265,799,320	6,143,301,487	
Add: General provision made during the year (note-38a)		(95,000,000)	(1,877,502,167)	
Provision held at the end of the period/year		4,170,799,320	4,265,799,320	
		14,059,458,054	13,797,631,591	
14a.3 Provision for off-balance sheet exposures				
Provision held as on 1 January		2,456,065,645	2,556,065,645	
Add: Provision made during the year (note-38a)		60,000,000	(100,000,000)	
Provision held at the end of the period/year		2,516,065,645	2,456,065,645	
14a.4 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-38a)		-	-	
Provision held at the end of the period/year		-	-	
Movement in general provision on unclassified loans / investments				
Provision held as on 1 January		747,019,370	612,019,370	
Add: General provision made during the year (note-38a)		-	135,000,000	
Provision held at the end of the period/year		747,019,370	747,019,370	
		747,019,370	747,019,370	
14a.5 Other provision for classified assets				
Balance as on 1 January		162,945,410	193,014,410	
Add: Addition during the year (note-39a)		70,000,000	(30,000,000)	
Less: Adjustment during the year		-	(69,000)	
Provision held at the end of the year		232,945,410	162,945,410	
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	283,070,860	
		11,605,905,630	11,605,905,630	
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

		Amount in Taka		
		31 March 2026	31 Dec 2025	
Accounting year	Declaration	No of share	Value in capital	Cumulative
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,630
		1,160,590,563	11,605,905,630	

15.4 Share premium

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

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

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

15.5 Non controlling interest

Share capital
Retained earnings

60	60
5	4
65	64

16 Statutory reserve

Balance on 1 January
Addition (20% of pre-tax profit)

12,889,264,879	10,353,413,584
-	2,535,851,295
12,889,264,879	12,889,264,879

17 Consolidated revaluation gain / loss on investments

Prime Bank PLC. (note-17a)
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

450,002,826	584,844,193
65,550,949	65,581,931
20,448,767	20,670,589
536,002,541	671,096,712

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

584,844,193	80,256,510
120,725,902	3,970,346,023
(255,332,697)	(3,465,744,411)
(234,572)	(13,930)
450,002,826	584,844,193

18 Start-up equity investment fund

Opening balance on 1 January
Add: Addition (1% of post-tax profit)

301,016,560	211,971,618
20,650,976	89,044,942
321,667,536	301,016,560

19 Consolidated foreign currency translation gain/ (loss)

Prime Bank PLC. (note-19 a)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Finance (Hong Kong) Limited
Prime Bank Fintech Limited

164,699,701	163,817,602
-	-
-	-
(1,409)	1,330,914
(28,721)	503,294
-	-
164,669,571	165,651,810

19a Foreign currency translation gain/ (loss)

Balance on 1 January
Addition during the period/year

163,817,602	161,343,671
882,099	2,473,931
164,699,701	163,817,602

		Amount in Taka	
		31 March 2026	31 Dec 2025
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank PLC. (note-20 a)	21,682,396,385	19,639,541,637
	Prime Bank Investment Limited	233,282,121	220,396,289
	Prime Bank Securities Limited	(541,002,072)	(541,234,941)
	Prime Exchange Co. Pte. Ltd., Singapore	58,626,152	60,108,690
	PBL Finance (Hong Kong) Limited	220,208,474	264,272,310
	Prime Bank Fintech Limited	(36,544,982)	(15,142,814)
		21,616,966,078	19,627,941,171
	Less: Minority Interest	(5)	(4)
	Less: Other comprehensive income	13,370,155	(42,169,539)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(8,422,600)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(27,928,717)
	Less: Foreign currency translation gains	(851,969)	(4,308,139)
		21,629,484,259	19,545,112,171
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	19,637,067,706	15,677,801,601
	Addition during the year	2,065,097,555	8,904,494,202
	Transfer to statutory reserve	-	(2,535,851,295)
	Cash dividend	-	(1,981,496,085)
	Issue of bonus shares	-	(283,070,860)
	Start-up equity investment fund	(20,650,976)	(89,044,942)
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(55,764,916)
	Balance held at the end of the year	21,681,514,286	19,637,067,706
	Add: Foreign currency translation gain/ (loss) (note-19a)	882,099	2,473,931
		21,682,396,385	19,639,541,637
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank PLC. (note-20.1 a)	19,637,067,706	13,357,469,741
	Prime Bank Investment Ltd.	220,396,289	169,136,347
	Prime Bank Securities Ltd.	(541,234,941)	(641,736,363)
	Prime Exchange Co. Pte. Ltd., Singapore	51,686,090	22,418,800
	PBL Finance (Hong Kong) Limited	236,343,593	201,924,278
	Prime Bank Fintech Limited	(15,142,814)	-
		19,589,115,923	13,109,212,803
	Foreign currency translation gain on 1 January	(30,350,664)	(32,177,306)
	Add: Inter-company transactions	-	36,351,317
		19,558,765,259	13,113,386,814
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	19,637,067,706	15,677,801,601
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(55,764,916)
	Cash dividend	-	(1,981,496,085)
	Stock dividend	-	(283,070,860)
	Balance held at the end of the year	19,637,067,706	13,357,469,741
	Foreign currency translation gain on 1 January	-	-
		19,637,067,706	13,357,469,741
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank PLC. (note-21a.1)	78,594,578,145	85,909,353,366
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		78,594,578,145	85,909,353,366
21.2	Letters of guarantee		
	Prime Bank PLC. (note-21a.2)	54,202,280,513	48,778,789,157
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		54,202,280,513	48,778,789,157

		Amount in Taka	
		31 March 2026	31 Dec 2025
21.3 Irrevocable Letters of Credit			
Prime Bank PLC. (note-21a.3)		65,613,468,906	48,661,708,182
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Finance (Hong Kong) Limited		-	-
		65,613,468,906	48,661,708,182
21.4 Bills for collection			
Prime Bank PLC. (note-21a.4)		14,921,206,388	19,071,727,495
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Finance (Hong Kong) Limited		-	-
		14,921,206,388	19,071,727,495
		213,331,533,952	202,421,578,201
21a Contingent liabilities of the Bank			
21a.1 Acceptances and endorsements			
Back to back bills (Foreign)		69,045,185,013	75,144,665,596
Back to back bills (Local)		7,942,133,781	8,918,418,482
Back to back bills (EPZ)		1,607,259,351	1,846,269,288
		78,594,578,145	85,909,353,366
Less: Margin		(14,625,021,067)	(15,875,040,781)
		63,969,557,078	70,034,312,585
21a.2 Letters of guarantee			
Letters of guarantee (Local)		18,591,370,585	19,100,269,696
Letters of guarantee (Foreign)		35,610,909,928	29,678,519,461
Foreign counter guarantees		-	-
		54,202,280,513	48,778,789,157
Less: Margin		(970,305,020)	(994,591,756)
		53,231,975,494	47,784,197,402
21a.3 Irrevocable Letters of Credit			
Letters of credit (Sight)		20,428,415,847	14,415,272,928
Letters of credit (Deferred)		25,552,714,642	19,451,552,618
Back to back L/C		19,632,338,417	14,794,882,637
		65,613,468,906	48,661,708,182
Less: Margin		(3,029,031,035)	(2,730,814,785)
		62,584,437,871	45,930,893,397
21a.4 Bills for collection			
Outward bills for collection		14,921,206,388	19,071,727,495
		14,921,206,388	19,071,727,495
Less: Margin		(118,269,742)	(132,038,387)
		14,802,936,646	18,939,689,108
		213,331,533,952	202,421,578,200

		Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
22 Consolidated interest income / profit on investments			
Prime Bank PLC. (note-22a)		8,091,554,541	8,329,365,567
Prime Bank Investment Limited		105,104,450	112,292,446
Prime Bank Securities Limited		61,028,730	39,901,667
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Finance (Hong Kong) Limited		59,584,961	65,780,660
Prime Bank Fintech Limited		11,835,616	-
		8,329,108,298	8,547,340,340
Less: Inter-company transactions		133,641,387	125,352,166
		8,195,466,911	8,421,988,174
22a Interest income / profit on investments of the Bank			
Loans (General) / Musharaka		1,483,861,404	1,520,378,631
Loans against trust receipts		297,551,706	256,761,354
Packing credit		49,229,324	89,424,281
House building loan		8,433,200	14,290,402
Lease finance / Izara		26,460,779	33,139,549
Hire purchase		198,767,587	279,197,243
Payment against documents		612,676	42,294
Cash credit / Bai-Muajjal		479,966,553	471,984,430
Secured overdraft		1,228,790,424	1,416,012,912
Consumer credit scheme		554,025,079	507,602,505
Staff loan		29,753,331	29,097,969
Agricultural Loan		4,536,543	4,867,057
Forced loan		844,798	44,194,383
Documentary bills purchased		1,178,000,595	1,128,737,610
Interest income from credit card		91,106,949	54,362,087
Other loans and advances / Investments		2,330,838,167	2,385,905,410
Total interest / profit on loans and advances / investments		7,962,779,115	8,235,998,118
Interest / profit on balance with other banks and financial institutions		67,676,052	50,865,105
Interest on call loans		444,444	-
Interest / profit received from foreign banks (note-22a.1)		60,654,929	42,502,345
		8,091,554,541	8,329,365,567
22a.1 Interest received from foreign banks		104,241,184	91,525,519
Less: Inter-company transactions		43,586,255	49,023,174
		60,654,929	42,502,345
23 Consolidated interest / profit paid on deposits, borrowings, etc.			
Prime Bank PLC. (note-23a)		8,467,123,276	6,747,402,453
Prime Bank Investment Limited		26,665,162	26,912,037
Prime Bank Securities Limited		54,644,142	51,820,396
Prime Exchange Co. Pte. Ltd., Singapore		1,432,637	644,506
PBL Finance (Hong Kong) Limited		41,030,260	47,767,318
Prime Bank Fintech Limited		-	-
		8,590,895,477	6,874,546,709
Less: Inter-company transactions		133,641,387	125,352,166
		8,457,254,090	6,749,194,543
23a Interest / profit paid on deposits, borrowings, etc. of the Bank			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits		476,033,854	363,256,904
Special notice deposits		136,353,440	70,463,236
Term deposits / Mudaraba term deposits		4,941,182,950	3,660,142,393
Deposits under scheme		743,834,984	601,288,527
Foreign currency deposits (note-23a.1)		171,679,597	78,482,207
Others		112,542,789	78,641,926
		6,581,627,615	4,852,275,194

		Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
ii)	Interest / Profit paid for borrowings:		
	Call deposits	59,604,722	58,154,611
	Repurchase agreement (repo)	675,942,194	628,040,070
	Interest expenses of lease liabilities	17,012,563	16,314,276
	Bangladesh Bank-refinance	165,165,320	243,110,717
	Local bank accounts	43,586,255	49,023,174
	Foreign bank accounts	893,798,260	839,288,407
	PBL bond	73,972,603	110,219,178
		1,929,081,916	1,944,150,433
	Less: Inter-company transactions	43,586,255	49,023,174
		1,885,495,661	1,895,127,259
		8,467,123,276	6,747,402,453
23a.1	Foreign currency deposits		
	Interest / profit paid on F.C	39,668,356	70,859,129
	Interest / profit paid on R. F.C.D	132,011,241	7,623,079
		171,679,597	78,482,207
24	Consolidated investment income		
	Prime Bank PLC. (note-24a)	5,458,164,783	3,511,665,532
	Prime Bank Investment Limited	15,678,498	10,432,748
	Prime Bank Securities Limited	1,087,085	24,969,920
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		5,474,930,367	3,547,068,199
	Less: Inter-company transactions	-	-
		5,474,930,367	3,547,068,199
24a	Investment income of the bank		
	Interest on treasury bills /bonds/ Reverse repo	4,938,830,717	3,350,975,876
	Gain on sale of shares	20,243,348	974,364
	Gain on Govt. security trading	601,188,976	191,361,821
	Dividend on shares	19,005,969	22,413,785
		5,579,269,010	3,565,725,846
	Less: Loss on sale/revaluation of security trading	121,104,226	54,060,314
		5,458,164,783	3,511,665,532
25	Consolidated commission, exchange and brokerage		
	Prime Bank PLC. (note-25a)	546,656,159	878,600,185
	Prime Bank Investment Limited	4,683,233	2,415,990
	Prime Bank Securities Limited	49,987,113	30,487,465
	Prime Exchange Co. Pte. Ltd., Singapore	37,395,591	35,375,991
	PBL Finance (Hong Kong) Limited	5,899,045	5,136,399
	Prime Bank Fintech Limited	107	-
		644,621,249	952,016,030
	Less: Inter-company transactions	-	-
		644,621,249	952,016,030
25a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	107,900,457	121,507,875
	Commission on L/Cs-back to back	163,658,209	218,042,777
	Commission on L/Gs	60,540,992	49,535,154
	Commission on remittance	4,113,825	3,912,721
	Merchant Commission	-	637,686
	Underwriting Commission regarding Treasury bill/ Bond	18,288,296	27,590,778
	Commission from sale of BSP /PSP/Others	9,135,211	22,058,267
		363,636,989	443,285,260
	Exchange gain (note - 25a.1) - including gain from FC dealings	183,019,170	435,314,925
	Settlement fees / Brokerage	-	-
		546,656,159	878,600,185
25a.1	Exchange gain		
	Exchange gain	189,420,134	448,013,863
	Less: Exchange loss	(6,400,964)	(12,698,938)
		183,019,170	435,314,925

		Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
26 Consolidated other operating income			
Prime Bank PLC. (note-26a)		335,978,537	280,531,944
Prime Bank Investment Limited		13,607	116,471
Prime Bank Securities Limited		377,872	141,659
Prime Exchange Co. Pte. Ltd., Singapore		511,478	482,292
PBL Finance (Hong Kong) Limited		4,472,710	4,158,516
Prime Bank Fintech Limited		-	-
		341,354,203	285,430,881
Less: Inter-company transactions		-	-
		341,354,203	285,430,881
26a Other operating income of the Bank			
Locker rent		10,830,025	10,900,525
Service and other charges		77,731,647	85,761,939
Retail Income		64,540,500	41,252,160
Income from ATM service		25,747,393	9,468,485
Credit card income (note-26a.2)		60,044,401	40,874,949
Postage / telex / SWIFT/ fax		11,570,115	11,664,853
Rebate from foreign Bank outside Bangladesh		43,963,109	40,516,218
Profit on sale of fixed assets		49,799	223,827
Miscellaneous earnings (note-267a.1)		41,501,548	39,868,987
		335,978,537	280,531,944
26a.1 Miscellaneous earnings include syndication fee, students education abroad fees, discrepancy fees, notice fee and sale proceeds of various items, etc.			
26a.2 Credit card income			
Annual fees		6,763,926	10,240,834
Inter-change fees		35,812,087	13,693,929
Others		17,468,388	16,940,186
		60,044,401	40,874,949
27 Consolidated salaries and allowances			
Prime Bank PLC. (note-27a)		1,752,252,820	1,650,261,178
Prime Bank Investment Limited		19,675,608	17,927,213
Prime Bank Securities Limited		23,683,570	21,518,760
Prime Exchange Co. Pte. Ltd., Singapore		13,316,294	11,382,872
PBL Finance (Hong Kong) Limited		8,502,679	8,438,382
Prime Bank Fintech Limited		26,070,250	-
		1,843,501,222	1,709,528,405
27a Salaries and allowances of the Bank			
Basic pay		626,761,492	571,161,959
Allowances		516,315,266	469,376,522
Bonus		428,426,319	449,762,232
Bank's contribution to provident fund		59,432,430	53,176,279
Retirement benefits/ Leave encashment		6,417,313	1,784,186
Gratuity		114,900,000	105,000,000
		1,752,252,820	1,650,261,178
28 Consolidated rent, taxes, insurance, electricity, etc.			
Prime Bank PLC. (note-28a)		157,880,139	136,327,321
Prime Bank Investment Limited		679,990	490,560
Prime Bank Securities Limited		2,412,833	2,414,592
Prime Exchange Co. Pte. Ltd., Singapore		1,153,731	1,117,711
PBL Finance (Hong Kong) Limited		3,266,081	1,989,797
Prime Bank Fintech Limited		6,900	-
		165,399,674	142,339,981
28a Rent, taxes, insurance, electricity, etc. of the Bank			
Rent, rates and taxes		37,871,756	37,622,976
Insurance		86,378,026	64,831,020
Power and electricity		33,630,356	33,873,324
		157,880,139	136,327,321

		Amount in Taka	
		Jan-Mar-2026	Jan-Mar-2025
29 Consolidated legal expenses			
	Prime Bank PLC. (note-29a)	21,862,251	36,964,955
	Prime Bank Investment Limited	5,750	34,500
	Prime Bank Securities Limited	23,000	115,250
	Prime Exchange Co. Pte. Ltd., Singapore	996,114	637,014
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		22,887,114	37,751,719
29a Legal expenses of the Bank			
	Legal expenses	(14,019)	8,854,834
	Other professional charges	21,876,270	28,110,121
		21,862,251	36,964,955
30 Consolidated postage, stamp, telecommunication, etc.			
	Prime Bank PLC. (note-30a)	83,445,262	75,593,461
	Prime Bank Investment Limited	286,857	240,507
	Prime Bank Securities Limited	3,490	8,055
	Prime Exchange Co. Pte. Ltd., Singapore	903,588	520,165
	PBL Finance (Hong Kong) Limited	1,690,302	1,867,091
	Prime Bank Fintech Limited	-	-
		86,329,498	78,229,280
30a Postage, stamp, telecommunication, etc. of the Bank			
	Postage & Courier	2,121,592	2,371,414
	Telegram, telex, fax and internet	13,395,948	12,083,078
	Data communication	55,842,673	46,521,256
	Telephone - office	12,085,048	14,617,713
		83,445,262	75,593,461
31 Consolidated stationery, printing and advertisements, etc.			
	Prime Bank PLC. (note-31a)	119,676,894	93,623,768
	Prime Bank Investment Limited	318,851	473,966
	Prime Bank Securities Limited	194,200	224,609
	Prime Exchange Co. Pte. Ltd., Singapore	576,209	394,367
	PBL Finance (Hong Kong) Limited	47,669	47,503
	Prime Bank Fintech Limited	64,687	-
		120,878,510	94,764,213
31a Stationery, printing and advertisements, etc. of the Bank			
	Office and security stationery	21,304,022	17,135,704
	Computer consumable stationery	55,799,773	48,653,674
	Publicity and advertisement	42,573,100	27,834,390
		119,676,894	93,623,768
32 Managing Director's salary and fees			
	Basic salary	3,000,000	3,000,000
	Bonus	1,000,000	1,000,000
	House rent allowance	600,000	600,000
	Other allowances	1,044,999	1,044,999
		5,644,999	5,644,999
33 Consolidated Directors' fees			
	Prime Bank PLC. (note-33a)	939,573	960,836
	Prime Bank Investment Limited	110,000	57,500
	Prime Bank Securities Limited	66,000	44,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		1,115,573	1,062,336
33a Directors' fees of the Bank			
	Meeting fees	897,000	920,000
	Other benefits	42,573	40,836
		939,573	960,836

Amount in Taka	
Jan-Mar-2026	Jan-Mar-2025

As per BRPD circular no. 02 dated 11 February 2024, Taka 10,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the year 2025. In addition, Taka 50,000/- has been paid as Honorarium to the Independent Directors in every month.

34 Consolidated Auditors' fees

Prime Bank PLC. (note-34a)	1,437,500	575,000
Prime Bank Investment Limited	186,875	198,375
Prime Bank Securities Limited	63,250	86,250
Prime Exchange Co. Pte. Ltd., Singapore	119,017	100,935
PBL Finance (Hong Kong) Limited	94,158	140,169
Prime Bank Fintech Limited	-	-
	1,900,800	1,100,729

34a Auditors' fees of the Bank

External Audit fee	1,437,500	575,000
	1,437,500	575,000

35 Charges on loan losses

Loan -written off	-	-
Interest waived	-	-
	-	-

36 Consolidated depreciation and repair of Bank's assets

Prime Bank PLC. (note-36a)	238,380,739	242,118,660
Prime Bank Investment Limited	4,195,204	4,169,301
Prime Bank Securities Limited	5,624,581	5,494,088
Prime Exchange Co. Pte. Ltd., Singapore	4,640,188	4,524,528
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	220,389	-
	253,061,102	256,306,577

36a Depreciation and repair of Bank's assets
Depreciation - (see annexure-A for detail)

Fixed assets	112,653,772	117,094,899
Leased assets	97,459,929	96,690,553
	210,113,701	213,785,452

Amortization -(see annexure-A for detail)

Software	8,982,490	9,551,882
	8,982,490	9,551,882

Repairs

Building	9,123,070	9,016,751
Furniture and fixtures	1,124,152	652,762
Office equipment	7,278,509	6,787,164
Bank's vehicles	1,451,076	1,944,363
Maintenance	307,742	380,286
	19,284,548	18,781,326
	238,380,739	242,118,660

37 Consolidated other expenses

Prime Bank PLC. (note-37a)	639,891,917	542,524,564
Prime Bank Investment Limited	3,893,924	5,779,807
Prime Bank Securities Limited	32,953,091	15,323,584
Prime Exchange Co. Pte. Ltd., Singapore	7,806,892	4,620,121
PBL Finance (Hong Kong) Limited	1,102,231	725,244
Prime Bank Fintech Limited	3,620,871	-
	689,268,925	568,973,321

	Amount in Taka	
	Jan-Mar-2026	Jan-Mar-2025
37a Other expenses of the Bank		
Security and cleaning	87,559,840	73,859,858
Car expenses	79,983,428	72,571,211
ATM expenses	92,241,428	70,361,654
Retail/Consumer expenses (Service Charge & Others)	1,798,323	104,495
Books, magazines and newspapers, etc.	104,577	89,190
Liveries and uniforms	134,855	189,700
Bank charges and commission	18,455,506	9,248,870
Loss on sale of fixed assets	44,817	2,155,210
Impairment/written-off of fixed assets	-	62,300
Loss on sale of share	20,573,437	-
House furnishing expenses	1,933,400	1,718,800
Subscription to institutions	20,712,746	15,367,692
Donations/CSR Expenses	36,220,000	27,441,309
Sponsorship	5,522,553	30,268,462
Prime Bank Cricket Club	12,978,000	13,835,000
Traveling expenses	8,954,496	9,542,729
Local conveyance, labor, etc.	5,687,929	5,101,979
Business development	56,670,806	60,156,470
Training and internship	8,859,542	6,013,558
Remittance charges	6,121,856	5,319,567
Cash reward to branches	1,430,000	512,500
Laundry, cleaning and photographs, etc.	3,089,460	2,274,036
Credit card expenses	37,649,017	27,011,328
Consolidated salary (staff)	8,349,898	8,110,445
Exgratia	950,000	2,610,625
Entertainment	27,883,676	21,136,092
Prime Bank Foundation	90,900,000	74,457,637
Miscellaneous expenses	5,082,329	3,003,849
	639,891,917	542,524,564
38 Consolidated provision		
Provision for loans & advances (note-38a)	105,000,000	65,000,000
Provision for diminution in value of investments (note-38.1)	92,801,652	104,899,099
Provision for impairment of client margin loan (note-38.2)	(5,169,230)	(187,389)
Provision for impairment of investment (PBIL)	(2,618,404)	-
Other provisions (note-38a2)	130,000,000	345,000,000
	320,014,018	514,711,710
38.1 Provision for diminution in value of investments		
Prime Bank PLC. (note-38a)	65,000,000	90,000,000
Prime Bank Investment Limited	52,419,197	20,000,000
Prime Bank Securities Limited	(24,617,545)	(5,100,901)
	92,801,652	104,899,099
38.2 Provision for impairment of client margin loan		
Prime Bank Investment Limited	(4,800,793)	-
Prime Bank Securities Limited	(368,437)	(187,389)
	(5,169,230)	(187,389)
38a Provision of the Bank		
Provision for loans & advances (note-38a1)	105,000,000	65,000,000
Provision for diminution in value of investments	65,000,000	90,000,000
Other provisions (note-38a2)	130,000,000	345,000,000
	300,000,000	500,000,000
38a1 Provision for loans & advances		
Bad and doubtful loans and advances / investments	200,000,000	400,000,000
Unclassified loans and advances / investments	(95,000,000)	(385,000,000)
Unclassified loans and advances / investments (OBU)	-	50,000,000
Special general provision-COVID 19	-	-
	105,000,000	65,000,000

	Amount in Taka	
	Jan-Mar-2026	Jan-Mar-2025
38a2 Other provisions		
Off-balance sheet exposure	60,000,000	340,000,000
Interest receivable on loans and advances	-	-
Impairment loss for investment in subsidiaries	-	-
Start-up fund	-	-
Incentive to Good Borrower	-	-
Other assets	70,000,000	5,000,000
	130,000,000	345,000,000
39 Consolidated tax expenses		
Current tax		
Prime Bank PLC. (note-39a)	733,526,370	1,158,529,020
Prime Bank Investment Limited	9,090,905	13,250,410
Prime Bank Securities Limited	9,325,682	9,180,056
Prime Exchange Co. Pte. Ltd., Singapore	-	210,708
PBL Finance (Hong Kong) Limited	-	1,059,052
Prime Bank Fintech Limited	3,254,795	-
	755,197,752	1,182,229,247
Deferred tax		
Prime Bank PLC. (note-39a)	(154,805,274)	(222,052,245)
Prime Bank Investment Limited	2,484,830	-
Prime Bank Securities Limited	8,240,073	(5,857,311)
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	(144,080,371)	(227,909,556)
	611,117,380	954,319,691
39a Tax expenses of the Bank		
Current tax (note-39a.1)	733,526,370	1,158,529,020
Deferred tax (note-39a.2)	(154,805,274)	(222,052,245)
	578,721,095	936,476,775
39a.1 Current Tax		
Current tax expenses for the year	733,526,370	1,158,529,020
Tax adjustment for the earlier years	-	-
	733,526,370	1,158,529,020
39a.2 Deferred tax		
Decrease/(Increase) in Deferred Tax Asset	(154,805,274)	(222,052,245)
Increase/(Decrease) in Deferred Tax Liability	-	-
Deferred tax Expense/(Income)	(154,805,274)	(222,052,245)
40 Consolidated earnings per share (CEPS)		
Net profit after tax (Numerator)	2,077,999,825	2,092,575,780
Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563
Consolidated earnings per share (CEPS)	1.79	1.80
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years figure have been adjusted for the issue of bonus share.		
40a Earnings per share (EPS) of the Bank		
Net profit after tax (Numerator)	2,065,097,555	2,031,689,257
Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563
Earnings per share (EPS)	1.78	1.75
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years figure have been adjusted for the issue of bonus share.		

	Amount in Taka	
	31 Mar 2026	31 Mar 2025
41 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	12,889,264,879	10,353,413,584
Revaluation gain / (loss) on investments	450,002,826	388,922,135
Start-up equity investment fund	321,667,536	-
Foreign currency translation gain	164,699,701	161,621,536
Retained earnings	21,681,514,286	15,727,994,774
	48,324,936,643	39,166,668,586

42 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.

Calculation of EPS

Profit after tax for the year (Solo)	2,065,097,555	2,031,689,257
Profit after tax for the year (Consolidated)	2,077,999,825	2,092,575,780
Weighted average number of share	1,160,590,563	1,160,590,563
Earnings per share (Solo)	1.78	1.75
Earnings per share (Consolidated)	1.79	1.80

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

43 Calculation of Net Asset value per Share (NAVPS)

Shareholders' Equity (Solo)	48,324,936,643	39,166,668,586
Shareholders' Equity (Consolidated)	48,386,879,154	38,997,515,758
Weighted average number of share	1,160,590,563	1,160,590,563
Net Asset value per Share (NAVPS) (Solo)	41.64	33.75
Net Asset value per Share (NAVPS) (Consolidated)	41.69	33.60

44 Calculation of Net Cash Flow Per Share (NOCFPS)

Net Cash from Operating Activities (Solo)	9,562,690,053	15,298,986,471
Net Cash from Operating Activities (Consolidated)	9,914,764,423	15,209,700,065
Weighted average number of share	1,160,590,563	1,160,590,563
Net operating cash flow per share (Solo)	8.24	13.18
Net operating cash flow per share (Consolidated)	8.54	13.11

45 Reconciliation of statement of cash flows from operating activities

Profit before provision	2,943,818,651	3,468,166,032
Adjustment for non cash items:		
Depreciation on fixed asset	210,113,701	213,785,452
Impairment of fixed assets	-	62,300
Amortization on software	8,982,490	9,551,882
Amortization on House Furnishing	1,933,400	1,718,800
Adjustment with non-operating activities	221,029,591	225,118,434
Recovery of write-off loan	156,826,464	123,950,134
Accounts Receivable	(405,837,073)	(975,050,249)
Accounts payable on deposits	931,247,756	569,889,608
Gain on sale of asset	(49,799)	(223,827)
Loss on sale of asset	44,817	2,155,210
Loss on sale of share	20,573,437	-
Lease rent expenses	(116,088,348)	(114,646,545)
Prime Bank Foundation	90,900,000	74,457,637
Dividend receivable	(2,428,160)	(3,107,279)
Provision for Audit Fee	1,437,500	575,000
Other provisions	225,000,000	(475,099,092)
	901,626,592	(797,099,404)
Changes in operating assets and liabilities		
Changes in loans & advances	12,305,708,323	7,776,906,529
Changes in deposit and other accounts	7,734,652,516	6,789,575,073
Changes in investment	(4,947,517,671)	(14,072,325,712)
Changes in borrowings	(9,191,175,072)	14,737,587,251
Changes in other assets	338,839,588	(1,913,533,863)
Changes in other liabilities	453,112,800	(6,152,006)
	6,693,620,484	13,312,057,272
Income Tax Paid	(1,197,405,265)	(909,255,863)
Net cash flows from operating activities	9,562,690,053	15,298,986,471

46 Significant deviations

Following significant deviations observed between the financial statements for the Q1 ended 31 March 2026 and with the same of its corresponding period:

Consolidated interest expense increased during this period due to increase of volume and rate of deposits and borrowings, etc.

Consolidated investment income increased in Q1 2026 compared to the corresponding period as volume of investment has increased significantly during the period under reporting.

Consolidated Net operating cash flow decreased by BDT 529 crore during the period ended 31 March 2026 compared to the same of the earlier period mainly due to decreased of deposits & borrowings, etc. As a result, Net operating cash flow per share (NOCFPS) stood at BDT 8.54 for the period ended 31 March 2026.

**Schedule of fixed assets of the Bank
as at 31 March 2026**

Amount in Taka

Particulars	COST				DEPRECIATION				Net book value as at 31.03.2026
	Opening balance as on 01.01.2026	Additions during the year	Disposals/ adjustments during the year	Total balance as at 31.03.2026	Opening balance as on 01.01.2026	Charge for the year	Disposals/ adjustments during the year	Total balance as at 31.03.2026	
Land	2,256,940,593	-	-	2,256,940,593	-	-	-	-	2,256,940,593
Building	1,754,922,648	-	-	1,754,922,648	373,278,235	10,968,267	-	384,246,501	1,370,676,146
Capital work in progress (Building)	1,394,950,102	132,358,678	-	1,527,308,780	-	-	-	-	1,527,308,780
Furniture and fixtures	1,303,668,210	10,950,689	257,408	1,314,361,492	762,054,804	24,569,670	136,977	786,487,497	527,873,995
Capital work in progress (Furnitures)	21,812,430	6,985,838	-	28,798,268	-	-	-	-	28,798,268
Office equipment and machinery	2,693,541,693	43,984,721	1,566,442	2,735,959,973	1,908,931,802	70,750,355	1,566,427	1,978,115,730	757,844,243
Capital work in progress (Equipment)	93,140,131	138,677,102	-	231,817,233	-	-	-	-	231,817,233
Vehicles	315,265,340	-	-	315,265,340	232,786,836	6,365,122	-	239,151,958	76,113,383
Sub-total	9,834,241,148	332,957,028	1,823,849	10,165,374,326	3,277,051,677	112,653,413	1,703,403	3,388,001,687	6,777,372,640

Lease assets-Premises

Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,672,892,238	97,459,929	-	2,770,352,168	771,376,846
Sub-total	3,541,729,013	-	-	3,541,729,013	2,672,892,238	97,459,929	-	2,770,352,168	771,376,846

Software-Amortization

Software	882,664,161	1,524,600	-	884,188,761	781,980,841	8,982,490	-	790,963,331	93,225,430
Capital work in progress (Software)	79,865,168	11,010,067	-	90,875,235	-	-	-	-	90,875,235
Sub-total	962,529,328	12,534,667	-	975,063,995	781,980,841	8,982,490	-	790,963,331	184,100,665
As at 31 March 2026	14,338,499,490	345,491,695	1,823,849	14,682,167,335	6,731,924,755	219,095,832	1,703,403	6,949,317,185	7,732,850,150

As at 31 December 2025	12,874,336,540	2,050,213,906	586,050,956	14,338,499,490	5,897,783,493	941,456,744	107,315,481	6,731,924,756	7,606,574,734
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