# Prime Bank PLC.

**Interim Financial Statements**
**as at and for the period ended 30 September 2026**

# PRIME BANK PLC.
## CONSOLIDATED BALANCE SHEET (UNAUDITED)
## AS AT 30 SEPTEMBER 2026

| Particulars | Notes | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **PROPERTY AND ASSETS** | | | |
| **Cash** | **3** | | |
| Cash in hand (including foreign currencies) | | 7,079,321,003 | 8,083,883,330 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 22,816,869,399 | 37,617,590,045 |
| | | **29,896,190,402** | **45,701,473,375** |
| **Balance with other banks and financial institutions** | **4** | | |
| In Bangladesh | | 5,828,624,201 | 4,501,370,728 |
| Outside Bangladesh | | 5,320,462,607 | 3,205,884,413 |
| | | **11,149,086,807** | **7,707,255,141** |
| **Money at call on short notice** | **5** | **1,500,000,000** | **-** |
| **Investments** | **6** | | |
| Government | | 225,381,257,794 | 192,066,923,885 |
| Others | | 8,644,535,405 | 7,706,157,638 |
| | | **234,025,793,199** | **199,773,081,523** |
| **Loans, advances and lease /investments** | | | |
| Loans, cash credits, overdrafts etc./ investments | **7** | 292,187,604,352 | 281,734,275,383 |
| Bills purchased and discounted | **8** | 74,169,482,715 | 72,115,644,111 |
| | | **366,357,087,067** | **353,849,919,494** |
| **Fixed assets including premises, furniture and fixtures** | **9** | 8,446,279,339 | 7,740,656,957 |
| **Other assets** | **10** | 40,564,259,381 | 36,039,975,084 |
| **Non - banking assets** | **11** | 164,845,600 | 164,845,600 |
| **Total assets** | | **692,103,541,796** | **650,977,207,174** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Borrowings from other banks, financial institutions and agents** | **12** | 91,460,512,150 | 102,689,968,155 |
| **Deposits and other accounts** | **13** | | |
| Current / Al-wadeeah current deposits | | 80,347,019,916 | 75,822,304,691 |
| Bills payable | | 3,128,549,162 | 8,934,724,510 |
| Savings bank / Mudaraba savings deposits | | 107,678,486,438 | 86,266,108,316 |
| Term deposits / Mudaraba term deposits | | 295,863,103,626 | 272,411,995,968 |
| Bearer certificate of deposit | | - | - |
| Other deposits | | - | - |
| | | **487,017,159,142** | **443,435,133,485** |
| **Other liabilities** | **14** | **63,551,388,182** | **58,434,173,034** |
| **Total liabilities** | | **642,029,059,474** | **604,559,274,674** |
| **Capital / Shareholders' equity** | | | |
| Paid -up capital | **15.2** | 12,186,200,910 | 11,605,905,630 |
| Share premium | **15.4** | 1,211,881,786 | 1,211,881,786 |
| Non-controlling Interest | **15.5** | 66 | 64 |
| Statutory reserve | **16** | 12,889,264,879 | 12,889,264,879 |
| Revaluation gain / loss on investments | **17** | 335,181,061 | 671,096,712 |
| Start-up equity investment fund | **18** | 369,058,921 | 301,016,560 |
| Dividend equilization fund | | 580,295,282 | - |
| Foreign currency translation gain | **19** | 165,946,660 | 165,651,810 |
| General reserve | | 28,002,888 | 28,002,888 |
| Surplus in profit and loss account / Retained earnings | **20** | 22,308,649,870 | 19,545,112,171 |
| **Total Shareholders' equity** | | **50,074,482,322** | **46,417,932,500** |
| **Total liabilities and Shareholders' equity** | | **692,103,541,796** | **650,977,207,174** |

| Particulars | Notes | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **OFF - BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | **21** | | |
| Acceptances and endorsements | **21.1** | 88,816,664,567 | 85,909,353,366 |
| Letters of guarantee | **21.2** | 66,049,456,055 | 48,778,789,157 |
| Irrevocable letters of credit | **21.3** | 67,451,474,572 | 48,661,708,182 |
| Bills for collection | **21.4** | 16,862,110,665 | 19,071,727,495 |
| Other contingent liabilities | | - | - |
| | | **239,179,705,859** | **202,421,578,200** |
| **Other commitments** | | | |
| Documentary credits and short term trade -related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 12,566,565,403 | 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 | | - | - |
| | | - | - |
| | | 12,566,565,403 | 6,960,379,006 |
| **Total Off-Balance Sheet items including contingent liabilities** | | **251,746,271,262** | **209,381,957,206** |

Company Secretary | Chief Financial Officer | Chief Executive Officer

Director | Chairman

Dated , 28 October 2026

## PRIME BANK PLC.
### CONSOLIDATED PROFIT AND LOSS ACCOUNT (UNAUDITED)
### FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026

| Particulars | Notes | Amount in Taka | | Amount in Taka | |
|---|---|---|---|---|---|
| | | Jan to Sep 2026 | Jan to Sep 2025 | Jul to Sep 2026 | Jul to Sep 2025 |
| Interest income / profit on investments | 22 | 25,691,126,594 | 24,945,815,652 | 8,857,552,154 | 8,265,784,718 |
| Interest / profit paid on deposits, borrowings, etc. | 23 | (24,331,076,520) | (21,190,086,722) | (7,985,665,169) | (7,220,479,647) |
| **Net interest / net profit on investments** | | **1,360,050,074** | **3,755,728,930** | **871,886,985** | **1,045,305,071** |
| Investment income | 24 | 16,317,297,599 | 12,182,714,445 | 5,355,788,188 | 4,729,207,173 |
| Commission, exchange and brokerage | 25 | 2,519,356,779 | 2,556,532,213 | 919,771,455 | 779,094,074 |
| Other operating income | 26 | 1,357,481,816 | 1,097,328,034 | 372,048,877 | 328,755,496 |
| **Total operating income (A)** | | **21,554,186,269** | **19,592,303,621** | **7,519,495,505** | **6,882,361,814** |
| Salaries and allowances | 27 | 5,550,506,796 | 4,843,663,614 | 1,711,289,414 | 1,469,212,718 |
| Rent, taxes, insurance, electricity, etc. | 28 | 520,406,599 | 466,268,104 | 197,068,234 | 170,081,409 |
| Legal expenses | 29 | 68,311,892 | 134,584,419 | 18,257,336 | 27,859,492 |
| Postage, stamp, telecommunication, etc. | 30 | 298,164,431 | 216,867,728 | 109,165,593 | 65,729,336 |
| Stationery, printing, advertisements, etc. | 31 | 383,005,308 | 330,237,455 | 144,988,914 | 118,508,839 |
| Managing Director's salary and fees | 32 | 13,709,486 | 15,934,997 | 5,100,000 | 4,644,999 |
| Directors' fees | 33 | 4,839,688 | 4,359,530 | 2,914,419 | 1,348,194 |
| Auditors' fees | 34 | 5,647,956 | 5,606,941 | 1,820,274 | 1,892,670 |
| Charges on loan losses | 35 | - | - | - | - |
| Depreciation and repair of Bank's assets | 36 | 827,151,898 | 847,128,318 | 277,499,230 | 283,399,814 |
| Other expenses | 37 | 2,054,520,095 | 1,724,324,195 | 640,736,436 | 569,241,270 |
| **Total operating expenses (B)** | | **9,726,264,148** | **8,588,975,301** | **3,108,839,848** | **2,711,918,740** |
| **Profit / (loss) before provision (C=A-B)** | | **11,827,922,120** | **11,003,328,321** | **4,410,655,658** | **4,170,443,074** |
| Provision for loans & advances | 38 | 573,500,000 | 1,137,301,553 | (26,500,000) | 657,700,000 |
| Provision for diminution in value of investments | 38 | 103,837,013 | 426,629,831 | 10,981,260 | 110,416,075 |
| Provision for impairment of client margin loan | 38 | 57,308,794 | 47,943,351 | 40,789,612 | 8,934,676 |
| Other provisions | 38 | 476,129,223 | 15,000,000 | 398,747,627 | (350,000,000) |
| **Total provision (D)** | | **1,210,775,030** | **1,626,874,735** | **424,018,499** | **427,050,752** |
| **Total profit / (loss) before taxes (C-D)** | | **10,617,147,090** | **9,376,453,586** | **3,986,637,158** | **3,743,392,322** |
| Provision for taxation: | | | | | |
| Current tax | 39 | 3,769,070,890 | 3,653,410,513 | 1,529,146,749 | 1,613,637,045 |
| Deferred tax | | (1,520,951) | (563,883,276) | (59,207,207) | (60,088,698) |
| | | **3,767,549,939** | **3,089,527,236** | **1,469,939,542** | **1,553,548,347** |
| **Net profit after taxation** | | **6,849,597,151** | **6,286,926,350** | **2,516,697,617** | **2,189,843,975** |
| Retained earnings brought forward from previous year | 20.1 | 15,527,095,085 | 13,168,264,928 | 15,527,095,085 | 13,168,264,928 |
| | | **22,376,692,236** | **19,455,191,278** | **18,043,792,701** | **15,358,108,903** |
| **Appropriations** | | | | | |
| Statutory reserve | | - | 1,828,553,680 | - | 1,828,553,680 |
| Non controlling interest | | 6 | 5 | 0.6 | 0.4 |
| Start-up equity investment fund | | 68,042,360 | 61,427,855 | 24,728,975 | 61,427,855 |
| Other comprehensive income | | - | - | (7,538,308) | - |
| | | **68,042,366** | **1,889,981,539** | **17,190,668** | **1,889,981,534** |
| **Retained surplus** | 20 | **22,308,649,870** | **17,565,209,740** | **18,026,602,033** | **13,468,127,369** |
| **Earnings per share (EPS)** | 40 | **5.62** | **5.16** | **2.07** | **1.80** |

Company Secretary | Chief Financial Officer | Chief Executive Officer

Director | Chairman

Dated , 28 October 2026

# PRIME BANK PLC.

## CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)

## FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026

| | Particulars | Amount in Taka | |
|---|---|---|---|
| | | Jan-Sep-2026 | Jan-Sep-2025 |
| **A)** | **Cash flows from operating activities** | | |
| | Interest receipts in cash | 40,830,481,017 | 34,791,838,797 |
| | Interest payments | (22,719,529,290) | (19,528,137,516) |
| | Dividend receipt | 78,342,622 | 122,625,875 |
| | Fees and commission receipts in cash | 2,519,356,779 | 2,556,532,213 |
| | Recoveries of loans previously written off | 907,442,081 | 377,857,750 |
| | Cash payments to employees | (5,662,525,630) | (4,951,657,552) |
| | Cash payments to suppliers | (999,604,581) | (965,732,480) |
| | Income taxes paid | (3,316,412,150) | (3,581,626,141) |
| | Receipts from other operating activities | 2,316,628,374 | 1,616,793,557 |
| | Payments for other operating activities | (2,883,980,636) | (2,371,281,331) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | **11,070,198,586** | **8,067,213,173** |
| | **Increase / (decrease) in operating assets and liabilities** | | |
| | Purchase/sale of trading securities (Bills/Bonds) | (3,780,478,398) | (52,926,395,363) |
| | Loans and advances to customers | (11,386,260,062) | 11,922,707,657 |
| | Other assets | (799,136,419) | (1,956,420,875) |
| | Deposits from other banks / borrowings | (14,103,192,631) | 6,811,331,665 |
| | Deposits from customers | 47,886,655,963 | 32,912,736,854 |
| | Other liabilities account of customers | (5,806,175,348) | 5,904,058,525 |
| | Other liabilities | 870,829,815 | 804,484,921 |
| | | **12,882,242,920** | **3,472,503,385** |
| | **Net cash from operating activities** | **23,952,441,506** | **11,539,716,558** |
| **B)** | **Cash flows from investing activities** | | |
| | Payments for purchases of securities | (30,474,168,978) | (6,447,431,299) |
| | Purchase of property, plant and equipment | (1,424,519,009) | (1,255,561,242) |
| | Proceeds from sale of property, plant and equipment | 9,668,213 | 1,329,375 |
| | **Net cash used in investing activities** | **(31,889,019,775)** | **(7,701,663,166)** |
| **C)** | **Cash flows from financing activities** | | |
| | Redemption of Prime Bank sub-ordinated bond | - | (1,400,000,000) |
| | Dividend paid | (2,901,476,408) | (1,981,496,085) |
| | **Net cash used in financing activities** | **(2,901,476,408)** | **(3,381,496,085)** |
| **D)** | Net increase / (decrease) in cash and cash equivalents (A+ B + C) | (10,838,054,677) | 456,557,306 |
| **E)** | Effects of exchange rate changes on cash and cash equivalents | (27,332,327) | (26,494,172) |
| **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)** | **42,549,798,410** | **34,073,471,898** |
| | **Cash and cash equivalents at end of the period** | | |
| | Cash in hand (including foreign currencies) **(note-3)** | 7,079,321,003 | 7,785,092,282 |
| | Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) **(note-3)** | 22,816,869,399 | 17,944,472,980 |
| | Balance with other banks and financial institutions **(note-4)** | 11,149,086,807 | 8,345,774,736 |
| | Prize bonds **(note-6a)** | 4,521,200 | 3,131,900 |
| | | **42,549,798,410** | **34,078,471,898** |

Company Secretary | Chief Financial Officer | Chief Executive Officer

Nazia Kabir
Director

Chairman

Dated , 28 October 2026

## PRIME BANK PLC.

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

### FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026

Amount in Taka

| Particulars | Paid up capital | Statutory reserve | General reserve | Share premium | Dividend equilization fund | 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 | - | - | - | - | | - | - | (691,857,478) | - | - | (691,857,478) |
| Adjustment of off-shore banking units | | | | | | | | (24,337) | - | - | (24,337) |
| Surplus / (deficit) on account of revaluation of investments | - | - | - | - | | - | - | 355,966,164 | - | - | 355,966,164 |
| Currency translation differences | - | - | - | - | | - | - | - | 294,850 | (27,627,178) | (27,332,327) |
| Net gains and losses not recognized in the income statement | - | - | - | - | | - | - | 335,181,061 | 165,946,660 | 19,517,484,993 | 46,054,684,522 |
| Net profit for the period | - | - | - | - | | - | - | - | - | 6,849,597,151 | 6,849,597,151 |
| Dividend (Bonus shares) | 580,295,280 | - | - | - | | - | - | - | - | (580,295,280) | - |
| Dividend (Cash) | - | - | - | - | | - | - | - | - | (2,901,476,408) | (2,901,476,408) |
| Dividend equilization fund | | | | | 580,295,282 | - | - | - | - | (580,295,282) | - |
| Adjustment for subsidiary holding changes | | | | | | | | | | 29,507,517 | 29,507,517 |
| Premeasurement gain/(loss) of defined benefits liability/assets | - | - | - | - | | - | - | - | - | - | - |
| Minority interest | - | - | - | - | | 1.31 | - | - | - | - | 1.31 |
| Other comprehensive income | - | - | - | - | | - | - | - | - | 42,169,539 | 42,169,539 |
| Appropriation made during the period | - | - | - | - | | - | 68,042,360 | - | - | (68,042,360) | - |
| **Balance as at 30 September 2026** | **12,136,200,910** | **12,889,264,879** | **28,002,888** | **1,211,881,786** | **580,295,282** | **66** | **369,058,921** | **335,181,061** | **165,946,660** | **22,308,649,870** | **50,074,482,322** |
| **Balance as at 30 September 2025** | **11,605,905,630** | **12,181,967,253** | **28,002,888** | **1,211,881,786** | **-** | **65** | **273,399,473** | **2,028,830,609** | **160,736,784** | **17,565,209,739** | **45,055,934,237** |

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

Dated , 29 October 2025

# PRIME BANK PLC.
## BALANCE SHEET (UNAUDITED)
## AS AT 30 SEPTEMBER 2026

| Particulars | Notes | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **PROPERTY AND ASSETS** | | | |
| **Cash** | 3a | | |
| Cash in hand (including foreign currencies) | | 7,026,809,373 | 8,053,676,171 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 22,816,869,399 | 37,617,590,045 |
| | | **29,843,678,772** | **45,671,266,216** |
| **Balance with other banks and financial institutions** | 4a | | |
| In Bangladesh | | 4,825,508,465 | 4,226,768,299 |
| Outside Bangladesh | | 5,064,271,771 | 2,920,850,102 |
| | | **9,889,780,236** | **7,147,618,401** |
| **Money at call on short notice** | 5 | **1,500,000,000** | **-** |
| **Investments** | 6a | | |
| Government | | 224,915,600,235 | 190,286,929,915 |
| Others | | 5,310,678,628 | 5,097,396,074 |
| | | **230,226,278,863** | **195,384,325,989** |
| **Loans, advances and lease / investments** | | | |
| Loans, cash credits, overdrafts, etc./ investments | 7a | 291,919,206,459 | 284,291,065,117 |
| Bills purchased and discounted | 8a | 71,012,565,988 | 68,964,351,975 |
| | | **362,931,772,447** | **353,255,417,092** |
| **Fixed assets including premises, furniture and fixtures** | 9a | 8,297,684,970 | 7,606,574,734 |
| **Other assets** | 10a | 44,307,014,675 | 39,746,709,770 |
| **Non - banking assets** | 11 | 164,845,600 | 164,845,600 |
| **Total assets** | | **687,161,055,563** | **648,976,757,802** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Borrowings from other banks, financial institutions and agents** | 12a | 87,778,709,918 | 100,998,469,102 |
| **Deposits and other accounts** | 13a.1.c | | |
| Current / Al-wadeeah current deposits | | 80,638,530,192 | 76,843,873,442 |
| Bills payable | | 3,128,549,162 | 8,934,724,510 |
| Savings bank / Mudaraba savings deposits | | 107,678,486,438 | 86,266,108,316 |
| Term deposits / Mudaraba term deposits | | 296,394,780,850 | 272,898,530,675 |
| Bearer certificate of deposit | | - | - |
| Other deposits | | - | - |
| | | **487,840,346,642** | **444,943,236,943** |
| **Other liabilities** | 14a | **61,579,995,230** | **56,641,253,401** |
| **Total liabilities** | | **637,199,051,790** | **602,582,959,446** |
| **Capital / Shareholders' equity** | | | |
| Paid up capital | 15 .2 | 12,186,200,910 | 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 | 248,175,925 | 584,844,193 |
| Start-up equity investment fund | 18 | 369,058,921 | 301,016,560 |
| Foreign currency translation gain | 19a | 165,931,651 | 163,817,602 |
| Dividend equilization fund | | 580,295,282 | - |
| Other reserve | | - | - |
| Surplus in profit and loss account / Retained earnings | 20a | 22,311,194,419 | 19,637,067,706 |
| **Total Shareholders' equity** | | **49,962,003,772** | **46,393,798,356** |
| **Total liabilities and Shareholders' equity** | | **687,161,055,563** | **648,976,757,802** |

| Particulars | Notes | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **OFF - BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | **21a** | | |
| Acceptances and endorsements | **21a.1** | 88,816,664,567 | 85,909,353,366 |
| Letters of guarantee | **21a.2** | 66,049,456,055 | 48,778,789,157 |
| Irrevocable letters of credit | **21a.3** | 67,451,474,572 | 48,661,708,182 |
| Bills for collection | **21a.4** | 16,862,110,665 | 19,071,727,495 |
| Other contingent liabilities | | - | - |
| | | **239,179,705,859** | **202,421,578,200** |
| **Other commitments** | | | |
| Documentary credits and short term trade -related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 12,566,565,403 | 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 | | - | - |
| | | 12,566,565,403 | 6,960,379,006 |
| **Total Off-Balance Sheet items including contingent liabilities** | | **251,746,271,262** | **209,381,957,206** |

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman

Dated , 28 October 2026

# PRIME BANK PLC.
## PROFIT AND LOSS ACCOUNT (UNAUDITED)
## FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026

| Particulars | Notes | Amount in Taka | | Amount in Taka | |
|---|---|---|---|---|---|
| | | Jan to Sep 2026 | Jan to Sep 2025 | Jul to Sep 2026 | Jul to Sep 2025 |
| Interest income / profit on investments | 22a | 25,326,756,990 | 24,463,302,318 | 8,746,097,982 | 8,066,456,239 |
| Interest / profit paid on deposits, borrowings, etc. | 23a | (24,136,922,603) | (21,080,880,705) | (7,894,219,193) | (7,179,720,103) |
| **Net interest / net profit on investments** | | **1,189,834,387** | **3,382,421,613** | **851,878,788** | **886,736,136** |
| Investment income | 24a | 16,169,658,399 | 12,082,049,613 | 5,240,343,763 | 4,628,954,304 |
| Commission, exchange and brokerage | 25a | 2,152,189,853 | 2,271,436,885 | 777,172,876 | 658,026,717 |
| Other operating income | 26a | 1,341,028,023 | 1,082,664,847 | 365,267,681 | 324,128,287 |
| **Total operating income (A)** | | **20,852,710,662** | **18,818,572,958** | **7,234,663,108** | **6,497,845,445** |
| Salaries and allowances | 27a | 5,258,490,531 | 4,652,510,441 | 1,614,179,240 | 1,404,405,564 |
| Rent, taxes, insurance, electricity, etc. | 28a | 501,496,777 | 447,638,332 | 190,135,066 | 163,819,465 |
| Legal expenses | 29a | 64,639,225 | 131,064,699 | 16,520,045 | 26,016,212 |
| Postage, stamp, telecommunication, etc. | 30a | 287,940,714 | 207,144,322 | 104,435,038 | 62,961,914 |
| Stationery, printing, advertisements, etc. | 31a | 378,838,059 | 326,846,460 | 143,278,098 | 117,472,200 |
| Managing Director's salary and fees | 32 | 13,709,486 | 15,934,997 | 5,100,000 | 4,644,999 |
| Directors' fees | 33a | 4,371,188 | 3,955,530 | 2,698,919 | 1,246,694 |
| Auditors' fees | 34a | 4,312,504 | 4,312,500 | 1,437,504 | 1,437,500 |
| Charges on loan losses | 35 | - | - | - | - |
| Depreciation and repair of Bank's assets | 36a | 781,970,138 | 802,641,469 | 262,016,220 | 268,211,604 |
| Other expenses | 37a | 1,919,033,981 | 1,631,454,258 | 596,952,052 | 534,186,838 |
| **Total operating expenses (B)** | | **9,214,802,603** | **8,223,503,008** | **2,936,752,181** | **2,584,402,990** |
| **Profit / (loss) before provision (C=A-B)** | | **11,637,908,058** | **10,595,069,951** | **4,297,910,927** | **3,913,442,455** |
| Provision for loans & advances | 38a | 573,500,000 | 1,137,301,553 | (26,500,000) | 657,700,000 |
| Provision for diminution in value of investments | 38a | 71,500,000 | 300,000,000 | 1,500,000 | - |
| Other provisions | 38a | 480,000,000 | 15,000,000 | 400,000,000 | (350,000,000) |
| **Total provision (D)** | | **1,125,000,000** | **1,452,301,553** | **375,000,000** | **307,700,000** |
| **Total profit / (loss) before taxes (C-D)** | | **10,512,908,058** | **9,142,768,398** | **3,922,910,927** | **3,605,742,455** |
| Provision for taxation | | | | | |
| Current tax | 39a | 3,712,359,900 | 3,570,586,809 | 1,509,362,978 | 1,559,963,562 |
| Deferred tax | | (3,687,884) | (570,603,873) | (59,349,570) | (85,434,957) |
| | | 3,708,672,016 | 2,999,982,936 | 1,450,013,408 | 1,474,528,605 |
| **Net profit after taxation** | | **6,804,236,042** | **6,142,785,461** | **2,472,897,519** | **2,131,213,850** |
| Retained earnings brought forward from previous years | 20.1a | 15,575,000,737 | 13,413,234,657 | 15,575,000,737 | 13,413,234,657 |
| | | **22,379,236,779** | **19,556,020,118** | **18,047,898,256** | **15,544,448,506** |
| **Appropriations** | | | | | |
| Statutory reserve | | - | 1,828,553,680 | - | 1,828,553,680 |
| Start-up equity investment fund | | 68,042,360 | 61,427,855 | 24,728,975 | 61,427,855 |
| | | 68,042,360 | 1,889,981,534 | 24,728,975 | 1,889,981,534 |
| **Retained surplus** | 20a | **22,311,194,419** | **17,666,038,584** | **18,023,169,281** | **13,654,466,972** |
| **Earnings per share (EPS)** | 40a | **5.58** | **5.04** | **2.03** | **1.75** |

Company Secretary | Chief Financial Officer | Chief Executive Officer

Nazia Kabir
Director | Chairman

Dated , 28 October 2026

# PRIME BANK PLC.
## CASH FLOW STATEMENT (UNAUDITED)
## FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026

| Particulars | | Amount in Taka | |
|---|---|---|---|
| | | Jan-Sep-2026 | Jan-Sep-2025 |
| **A)** | **Cash flows from operating activities** | | |
| | Interest receipts in cash | 40,218,391,466 | 34,058,393,733 |
| | Interest payments | (22,251,517,802) | (19,138,847,328) |
| | Dividend receipt | 78,342,622 | 122,625,875 |
| | Fees and commission receipts in cash | 2,152,189,853 | 2,271,436,885 |
| | Recoveries of loans previously written off | 907,442,081 | 377,857,750 |
| | Cash payments to employees | (5,370,509,365) | (4,770,921,439) |
| | Cash payments to suppliers | (995,437,332) | (962,341,485) |
| | Income taxes paid | (3,316,412,150) | (3,581,626,141) |
| | Receipts from other operating activities | 2,096,890,240 | 1,465,623,271 |
| | Payments for other operating activities | (2,713,884,365) | (2,244,840,056) |
| | **Cash generated from operating activities before changes in operating assets and liabilities** | **10,805,495,246** | **7,597,361,065** |
| | **Increase / (decrease) in operating assets and liabilities** | | |
| | Purchase/sale of trading securities (Bills/Bonds) | (5,094,814,809) | (52,519,086,222) |
| | Loans and advances to customers | (11,408,766,416) | 12,060,952,696 |
| | Other assets | (494,436,122) | (1,201,517,040) |
| | Deposits from other banks / borrowings | (13,240,158,053) | 6,532,933,141 |
| | Deposits from customers | 47,201,740,003 | 32,912,736,854 |
| | Other liabilities account of customers | (5,806,175,348) | 5,904,058,525 |
| | Other liabilities | 509,447,178 | 205,256,368 |
| | | **11,666,836,434** | **3,895,334,323** |
| | **Net cash from operating activities** | **22,472,331,680** | **11,492,695,387** |
| **B)** | **Cash flows from investing activities** | | |
| | Payments for purchases of securities | (29,749,073,766) | (6,550,854,969) |
| | Purchase of property, plant and equipment | (1,420,925,079) | (1,252,987,326) |
| | Proceeds from sale of property, plant and equipment | 9,668,213 | 1,329,375 |
| | **Net cash used in investing activities** | **(31,160,330,632)** | **(7,802,512,920)** |
| **C)** | **Cash flows from financing activities** | | |
| | Redemption of Prime Bank sub-ordinated bond | - | (1,400,000,000) |
| | Dividend paid | (2,901,476,408) | (1,981,496,085) |
| | **Net cash used in financing activities** | **(2,901,476,408)** | **(3,381,496,085)** |
| **D)** | Net increase / (decrease) in cash and cash equivalents (A+B+C) | (11,589,475,359) | 308,686,383 |
| **E)** | Effects of exchange rate changes on cash and cash equivalents | 2,114,050 | (2,282,567) |
| **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)** | **41,237,980,208** | **33,146,500,396** |
| | **Cash and cash equivalents at end of the period** | | |
| | Cash in hand (including foreign currencies) **(note-3a)** | 7,026,809,373 | 7,744,701,574 |
| | Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) **(note-3a)** | 22,816,869,399 | 17,944,472,980 |
| | Balance with other banks and financial institutions **(note-4a)** | 9,889,780,236 | 7,454,193,942 |
| | Prize bonds **(note-6a)** | 4,521,200 | 3,131,900 |
| | | **41,237,980,208** | **33,146,500,396** |

Company Secretary | Chief Financial Officer | Chief Executive Officer

Nazia Kabir

Director | Chairman

Dated , 28 October 2026

**PRIME BANK PLC.**
**STATEMENT OF CHANGES IN EQUITY (UNAUDITED)**
**FOR THE PERIOD FROM 01 JANUARY TO 30 SEPTEMBER 2026**

Amount in Taka

| Particulars | Paid-up Capital | Share premium | Statutory reserve | Dividend equilization fund | 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 |
| Adjustment of last year revaluation gain on investments | - | - | - | - | | (691,857,478) | - | - | (691,857,478) |
| Adjustment of off-shore banking units | - | - | - | - | | (24,337) | - | - | (24,337) |
| Surplus / deficit on account of revaluation of investments | - | - | - | - | | 355,213,547 | - | - | 355,213,547 |
| Currency translation differences | - | - | - | - | | - | 2,114,050 | - | 2,114,050 |
| Net gains and losses not recognized in the income statement | - | - | - | - | | 248,175,925 | 165,931,651 | 19,637,067,706 | 46,059,244,138 |
| Net profit for the period | - | - | - | | | - | - | 6,804,236,042 | 6,804,236,042 |
| Dividend (Bonus shares) | 580,295,280 | - | - | | | - | - | (580,295,280) | - |
| Dividend (Cash) | - | - | - | | | - | - | (2,901,476,408) | (2,901,476,408) |
| Dividend equilization fund | - | - | - | 580,295,282 | - | - | - | (580,295,282) | - |
| Premeasurement gain/(loss) of defined benefits liability/assets | - | - | - | | | - | - | - | - |
| Share premium | - | - | - | | | - | - | - | - |
| Appropriation made during the period | - | - | - | | 68,042,360 | - | - | (68,042,360) | - |
| **Balance as at 30 September 2026** | **12,186,200,910** | **1,211,881,786** | **12,889,264,879** | **580,295,282** | **369,058,921** | **248,175,925** | **165,931,651** | **22,311,194,419** | **49,962,003,772** |
| **Balance as at 30 September 2025** | **11,605,905,630** | **1,211,881,786** | **12,181,967,263** | **-** | **273,399,473** | **1,943,432,310** | **159,061,104** | **17,666,038,584** | **45,041,686,150** |

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

Dated , 28 October 2026

# NOTES TO THE FINANCIAL STATEMENTS
## AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 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 144 (One Hundred Forty Four) branches including 18 (Eighteen) SME Centers/ Branches all over Bangladesh, 2 (Two) service center and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 144 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), 14 (Fourteen) 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 PLC., 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 9-month ended on 30 September 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 Provisions**

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

**2.4 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 @ 15% on realized gain on trading of shares as prescribed in the Income Tax Act 2023 amended up to Finance Act 2026.

**2.5 Consolidated and separate financial statements**

The consolidated financial statements have been prepared for the period ended on 30 September 2026 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

**2.6 Reporting period**

These interim financial statements cover the period from 01 January 2026 to 30 September 2026.

**2.7 Approval of financial statements**

The financial statements were approved by the Board of Directors on 28 October 2026.

**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 have been rearranged and/or restated whenever necessary to conform to current year's presentation.

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **3** | **Consolidated cash** | | |
| **i** | **Cash in hand** | | |
| | Prime Bank PLC. (note-3a.1) | 7,026,809,373 | 8,053,676,171 |
| | Prime Bank Investment PLC. | 36,299 | 25,689 |
| | Prime Bank Securities Limited | - | 100,000 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 51,010,903 | 30,081,470 |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | 1,464,428 | - |
| | | **7,079,321,003** | **8,083,883,330** |
| **ii** | **Balance with Bangladesh Bank and its agent bank(s)** | | |
| | Prime Bank PLC. (note-3a.2) | 22,816,869,399 | 37,617,590,045 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **22,816,869,399** | **37,617,590,045** |
| | | **29,896,190,402** | **45,701,473,375** |
| **3a** | **Cash of the Bank** | | |
| **3a.1** | **Cash in hand** | | |
| | In local currency | 6,769,950,621 | 7,790,865,199 |
| | In foreign currency | 256,858,752 | 262,810,972 |
| | | **7,026,809,373** | **8,053,676,171** |
| **3a.2** | **Balance with Bangladesh Bank and its agent bank(s)** | | |
| | In local currency | 20,074,984,557 | 33,881,065,874 |
| | In foreign currency | 1,979,857,998 | 2,756,139,707 |
| | | 22,054,842,555 | 36,637,205,581 |
| | Sonali Bank as agent of Bangladesh Bank (Local currency) | 762,026,844 | 980,384,464 |
| | | **22,816,869,399** | **37,617,590,045** |
| | | **29,843,678,772** | **45,671,266,216** |
| **4** | **Consolidated balance with other banks and financial institutions** | | |
| | **In Bangladesh** | | |
| | Prime Bank PLC. (note-4a) | 4,825,508,465 | 4,226,768,299 |
| | Prime Bank Investment PLC. | 316,913,627 | 949,292,709 |
| | Prime Bank Securities Limited | 1,021,016,910 | 342,462,985 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | 488,372,698 | 490,950,194 |
| | | 6,651,811,700 | 6,009,474,187 |
| | Less: Inter-company transaction | 823,187,499 | 1,508,103,459 |
| | | **5,828,624,201** | **4,501,370,728** |
| | **Outside Bangladesh** | | |
| | Prime Bank PLC. (note-4a) | 5,064,271,771 | 2,920,850,102 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | 202,210,201 | 230,304,616 |
| | PBL Finance (Hong Kong) Limited | 53,980,635 | 54,729,696 |
| | Prime Bank Fintech Limited | - | - |
| | | **5,320,462,607** | **3,205,884,413** |
| | | **11,149,086,807** | **7,707,255,141** |
| **4a** | **Balance with other banks and financial institutions of the Bank** | | |
| | In Bangladesh | 4,825,508,465 | 4,226,768,299 |
| | Outside Bangladesh | 5,064,271,771 | 2,920,850,102 |
| | | **9,889,780,236** | **7,147,618,401** |
| **5** | **Money at call on short notice** | 1,500,000,000 | - |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **6** | **Consolidated investments** | | |
| | **Government** | | |
| | Prime Bank PLC. (note-6a) | 224,915,600,235 | 190,286,929,915 |
| | Prime Bank Investment PLC. | 465,657,559 | 963,776,910 |
| | Prime Bank Securities Limited | - | 816,217,060 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **225,381,257,794** | **192,066,923,885** |
| | **Others** | | |
| | Prime Bank PLC. (note-6a) | 5,310,678,628 | 5,097,396,074 |
| | Prime Bank Investment PLC. | 2,003,073,316 | 1,471,271,905 |
| | Prime Bank Securities Limited | 1,330,783,461 | 1,137,489,659 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **8,644,535,405** | **7,706,157,638** |
| | | **234,025,793,199** | **199,773,081,523** |
| **6a** | **Investments of the Bank** | | |
| | Investment classified as per Bangladesh Bank Circular: | | |
| | Held for trading (HFT) | 90,909,089,859 | 85,724,399,569 |
| | Held to maturity (HTM) | 134,001,989,175 | 104,556,073,446 |
| | Other securities | 5,315,199,828 | 5,103,852,974 |
| | | **230,226,278,862** | **195,384,325,989** |
| | a) Government securities: | | |
| | Government bills: | | |
| | 91 days treasury bills | 23,259,711,448 | - |
| | 182 days treasury bills | 12,838,715,736 | 20,063,702,931 |
| | 364 days treasury bills | 17,089,008,676 | 10,043,293,299 |
| | | **53,187,435,861** | **30,106,996,230** |
| | Government bonds: | | |
| | Prize bonds | 4,521,200 | 6,456,900 |
| | Government bonds | 171,723,643,174 | 160,173,476,785 |
| | | **171,728,164,374** | **160,179,933,685** |
| | | **224,915,600,235** | **190,286,929,915** |
| | b) Other investments: | | |
| | Eastern Bank PLC. (3rd Subordinated Bond) | 407,600,000 | 501,250,000 |
| | Dutch Bangla Bank PLC. (4th Subordinated Bond) | 1,032,214,167 | 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) | 114,965,261 | 172,600,742 |
| | Shares **(note-6a.1)** | 2,468,946,423 | 2,165,788,387 |
| | | **5,310,678,628** | **5,097,396,074** |
| | | **230,226,278,863** | **195,384,325,989** |
| **6a.1** | **Investment in shares** | | |
| | **Quoted** | | |
| | APEXFOOT | 24,975,309 | - |
| | BATBC | 1,048,494,589 | 1,048,475,935 |
| | BSCCL | - | 57,451,813 |
| | BERGERPBL | 56,505,178 | 56,609,713 |
| | BRAC BANK | 159,448,440 | - |
| | BSRMLTD | 10,004,923 | - |
| | CITY BANK | 63,238,523 | - |
| | JAMUNA BANK | 77,970,257 | - |
| | DESCO | - | 19,262,511 |
| | DUTCH BANGLA BANK PLC. | 49,337,183 | - |
| | LAFARGE HOLCIM BANGLADESH | - | 5,613,320 |
| | UNILEVERCL | - | 7,093,115 |
| | GP | 28,561,527 | - |
| | IDLC | 27,864,994 | 12,170,331 |
| | NATIONAL BANK PLC. | - | 27,970,098 |
| | SINGER BD | 103,920,705 | 103,836,021 |
| | SQURPHARMA | - | 22,609,474 |
| | OLYMPIC | 4,249,796 | - |
| | UPGDCL | 96,283,242 | 96,111,263 |
| | UTTARA BANK PLC. | - | 37,009,980 |
| | | **1,750,854,667** | **1,494,213,574** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| | **From Special Fund** | | |
| | BEXIMCO | 99,999,953 | 99,999,953 |
| | **Total** | **1,850,854,620** | **1,594,213,527** |
| | **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) | 88,981,333 | 254,436,000 |
| | Start-up Equity investment fund | 211,971,610 | - |
| | Golden Harvest Ice Cream Ltd | 239,760,000 | 239,760,000 |
| | | **618,091,803** | **571,574,860** |
| | | **2,468,946,423** | **2,165,788,387** |
| **7** | **Consolidated loans, advances and lease / investments** | | |
| | Prime Bank PLC. (note-7a) | 291,919,206,459 | 284,291,065,117 |
| | Prime Bank Investment PLC. | 2,341,723,044 | 2,778,768,515 |
| | Prime Bank Securities Limited | 1,117,154,212 | 708,239,686 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | 295,378,083,715 | 287,778,073,318 |
| | Less: Inter-company transactions | 3,190,479,363 | 6,043,797,935 |
| | | **292,187,604,352** | **281,734,275,383** |
| | **Consolidated bills purchased and discounted (note-8)** | **74,169,482,715** | **72,115,644,111** |
| | | **366,357,087,067** | **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 | 57,337,252,724 | 61,691,557,152 |
| | Cash credit / Murabaha | 21,776,762,698 | 21,102,288,893 |
| | Loans (General) | 83,165,390,562 | 67,968,046,368 |
| | House building loan | 443,077,190 | 400,108,256 |
| | Loan against trust receipt | 9,755,986,857 | 9,122,126,103 |
| | Retail loan | 24,140,799,857 | 22,173,405,906 |
| | Lease finance / Izara | 611,320,261 | 825,670,743 |
| | Credit card | 3,627,963,300 | 3,169,861,613 |
| | Hire purchases | 13,221,732,010 | 13,504,720,099 |
| | Other loans and advances | 77,814,302,199 | 84,312,258,257 |
| | | **291,919,206,459** | **284,291,065,117** |
| | **Outside Bangladesh** | - | - |
| | | **291,919,206,459** | **284,291,065,117** |
| | **ii) Bills purchased and discounted (note-8a)** | | |
| | ***Payable Inside Bangladesh*** | | |
| | Inland bills purchased | 4,183,037,477 | 5,755,699,465 |
| | ***Payable Outside Bangladesh*** | | |
| | Foreign bills purchased and discounted | 66,829,528,512 | 63,208,652,510 |
| | | **71,012,565,988** | **68,964,351,975** |
| | | **362,931,772,447** | **353,255,417,092** |
| **8** | **Consolidated bills purchased and discounted** | | |
| | Prime Bank PLC. (note-8a) | 71,012,565,988 | 68,964,351,975 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | 3,156,916,727 | 3,151,292,136 |
| | Prime Bank Fintech Limited | - | - |
| | | **74,169,482,715** | **72,115,644,111** |
| **8a** | **Bills purchased and discounted** | | |
| | Payable in Bangladesh | 4,183,037,477 | 5,755,699,465 |
| | Payable outside Bangladesh | 66,829,528,512 | 63,208,652,510 |
| | | **71,012,565,988** | **68,964,351,975** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **9** | **Consolidated fixed assets including premises, furniture and fixtures** | | |
| | Prime Bank PLC. (note-9a) | 8,297,684,970 | 7,606,574,734 |
| | Prime Bank Investment PLC. | 39,996,824 | 50,635,112 |
| | Prime Bank Securities Limited | 50,576,617 | 54,589,756 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 12,270,310 | 24,705,058 |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | 45,750,618 | 4,152,298 |
| | | **8,446,279,339** | **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) | 1,690,832,763 | 1,394,950,102 |
| | Furniture and fixtures | 1,279,552,725 | 1,303,668,210 |
| | Capital work in progress (Furniture & Fixtures) | 15,042,690 | 21,812,430 |
| | Office equipment and machinery | 2,931,738,741 | 2,693,541,693 |
| | Capital work in progress (Equipment) | 799,415,507 | 93,140,131 |
| | Vehicles | 330,141,532 | 315,265,340 |
| | | **11,058,587,199** | **9,834,241,148** |
| | Less: Accumulated depreciation | 3,600,427,589 | 3,277,051,677 |
| | | **7,458,159,611** | **6,557,189,471** |
| | **Lease assets-Premises** | | |
| | Right-of-use assets | 3,541,729,013 | 3,541,729,013 |
| | Less: Accumulated amortization | 2,958,934,661 | 2,672,892,238 |
| | | **582,794,352** | **868,836,775** |
| | **Intangible assets** | | |
| | Software | 903,276,491 | 882,664,161 |
| | Capital work in progress (Software) | 166,228,466 | 79,865,168 |
| | Total Cost of intangibles assets | **1,069,504,956** | **962,529,328** |
| | Less: Accumulated amortization | 812,773,950 | 781,980,841 |
| | | **256,731,006** | **180,548,488** |
| | | **8,297,684,970** | **7,606,574,734** |
| **10** | **Consolidated other assets** | | |
| | Prime Bank PLC. (note-10a) | 44,307,014,675 | 39,746,709,770 |
| | Less: Investment in Prime Bank Investment PLC. (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) |
| | | **39,761,655,777** | **35,201,350,873** |
| | Prime Bank Investment PLC. (investment in PBSL) | 50,000,000 | 50,000,000 |
| | Prime Bank Investment PLC. (investment in Fintech) | 50,000 | 50,000 |
| | Prime Bank Investment PLC. | 447,038,743 | 384,440,234 |
| | Prime Bank Securities Limited | 407,202,166 | 344,111,173 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 8,463,058 | 7,639,006 |
| | PBL Finance (Hong Kong) Limited | 59,832,874 | 55,845,675 |
| | Prime Bank Fintech Limited | 25,277,557 | 8,889,599 |
| | | **997,864,397** | **850,975,687** |
| | Less: Inter-company transactions | 195,260,793 | 12,351,476 |
| | | **40,564,259,381** | **36,039,975,084** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **10a** | **Other assets of the Bank** | | |
| | Stationery and stamps | 50,963,185 | 46,865,176 |
| | Exchange adjustment account | 3,653,953 | 759,038 |
| | Investment in subsidiary **(note-10a.5)** | 4,495,308,897 | 4,495,308,897 |
| | Prepaid expenses | 407,390,115 | 366,637,988 |
| | Interest / profit receivable on loan **(note-10a.1)** | 3,047,334,648 | 3,090,860,503 |
| | Interest receivable on Govt. securities **(note-10a.1)** | 3,661,544,244 | 3,175,037,284 |
| | Dividend receivable | - | 7,146,074 |
| | Other interest receivable | 100,859,678 | 103,691,960 |
| | Advance deposits and advance rent | 168,361,536 | 144,016,429 |
| | Prepaid expenses against house furnishing | 27,155,523 | 19,341,150 |
| | Balance with PBSL | 6,958,022 | 38,120 |
| | Branch adjustments account | 20,000 | 23,060 |
| | Suspense account **(note -10a.2)** | 1,990,134,850 | 1,332,955,729 |
| | Encashment of PSP / BSP | 5,575,941 | 8,030,905 |
| | Advance income tax paid **(note-10a.6)** | 25,069,177,205 | 21,752,765,055 |
| | Deferred Tax assets **(note -10a.7)** | 4,014,813,398 | 4,011,125,514 |
| | Credit card & ATM Card | 11,820,984 | 5,634,430 |
| | Sundry assets **( note -10a.3)** | 1,245,942,496 | 1,186,472,457 |
| | | **44,307,014,675** | **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 | 14,775,625 | 14,902,240 |
| Others | 1,231,166,872 | 1,171,570,217 |
| | **1,245,942,496** | **1,186,472,457** |

| | | Rate | | |
|---|---|---|---|---|
| Protested bills | 14,775,625 | 100% | 14,775,625 | 14,902,240 |
| Others | 142,099,253 | 50%-100% | 134,213,901 | 131,632,697 |
| Required provision for other assets | | | 148,989,526 | 146,534,938 |
| Total provision maintained **(note - 14a.6)** | | | 182,945,410 | 162,945,410 |
| Excess / (short) provision | | | **33,955,884** | **16,410,472** |

**10a.5 Investment in subsidiaries**

| | | |
|---|---|---|
| Prime Bank Investment PLC. | 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 | 3,316,412,150 | 5,030,738,358 |
| Less: Advance tax adjustment with tax provisions | - | (3,301,147,971) |
| | **25,069,177,205** | **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 | 3,687,884 | (1,063,634) |
| Less: Adjustment during the period/year | - | - |
| | **4,014,813,398** | **4,011,125,514** |

**10a.7.1 Deferred tax assets on specific provision**

| | | |
|---|---|---|
| Specific Provision for Loans and Advances | 9,698,133,298 | 9,531,832,270 |
| Tax rate | 37.50% | 37.50% |
| Deferred tax assets | **3,636,799,987** | **3,574,437,101** |

| | Amount in Taka | |
|---|---|---|
| | 30 Sep 2026 | 31 Dec 2025 |
| **10a.7.2 Deferred tax on fixed assets including RoU assets** | | |
| Carrying amount | 2,687,639,434 | 2,832,404,828 |
| Tax base | 3,499,024,692 | 3,800,256,756 |
| Taxable temporary difference | (811,385,258) | (967,851,928) |
| Tax Rate | 37.50% | 37.50% |
| Deferred tax (assets)/liability | **304,269,472** | **362,944,473** |
| **10a.7.3 Deferred tax on employee benefits** | | |
| Opening balance | 73,743,939 | 40,284,990 |
| Addition during the period/ 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) | 87,778,709,918 | 100,998,469,102 |
| Prime Bank Investment PLC. | 1,523,702,566 | 2,297,520,002 |
| Prime Bank Securities Limited | 2,442,073,713 | 2,501,211,244 |
| Prime Exchange Co. Pte. Ltd., Singapore | 1,636,850 | 1,617,664 |
| PBL Finance (Hong Kong) Limited | 2,904,868,466 | 2,934,948,078 |
| Prime Bank Fintech Limited | - | - |
| | 94,650,991,513 | 108,733,766,090 |
| Less: Inter-company transactions | 3,190,479,363 | 6,043,797,935 |
| | **91,460,512,150** | **102,689,968,155** |
| **12a Borrowings from other banks, financial institutions and agents of the Bank** | | |
| In Bangladesh **(note-12a.1)** | 29,156,425,268 | 39,362,662,150 |
| Outside Bangladesh | 58,622,284,649 | 61,635,806,952 |
| | **87,778,709,918** | **100,998,469,102** |
| **12a.1 In Bangladesh** | | |
| Borrowings from other Banks and FIS | - | 733,772,400 |
| Prime Bank Subordinated Bond | 3,000,000,000 | 3,000,000,000 |
| Financial Sector Support Project (FSSP) | 497,183,410 | 767,695,324 |
| Export Development Fund (EDF) | 16,047,748,805 | 13,061,915,845 |
| Green Transformation Fund (GTF) | 1,078,050,735 | 583,958,523 |
| Investment Promotion & Financing Facility (IPFF) | 311,796,241 | 338,540,385 |
| Technology Development Fund (TDF) | 3,095,688,516 | 3,534,941,435 |
| Urban Building Safety Project (UBSP) | 258,895,833 | 276,958,333 |
| Bangladesh Bank PC (packing credit) Refinance Scheme (RFS) | 2,317,900,000 | - |
| Safety Retrofits and Environmental Upgrades Program (SREUP) | 87,631,579 | 109,539,474 |
| Refinance Scheme against Green Product | 88,333,347 | 160,000,012 |
| Refinance scheme against Agriculture loan | 650,000 | 30,810,000 |
| Refinance scheme against SME loan | 2,372,546,801 | 2,393,373,419 |
| Repo of Treasury Bills | - | 14,371,157,000 |
| | **29,156,425,268** | **39,362,662,150** |
| **13 Consolidated deposits and other accounts** | | |
| **Current deposits and other accounts** | | |
| Prime Bank PLC. (note-13a.1.c) | 80,638,530,192 | 76,843,873,442 |
| Prime Bank Investment PLC. | - | - |
| Prime Bank Securities Limited | - | - |
| Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| PBL Finance (Hong Kong) Limited | - | - |
| Prime Bank Fintech Limited | - | - |
| | **80,638,530,192** | **76,843,873,442** |
| Less: Inter-company transactions | 291,510,276 | 1,021,568,751 |
| | **80,347,019,916** | **75,822,304,691** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| | **Bills payable** | | |
| | Prime Bank PLC. (note-13a.1.c) | 3,128,549,162 | 8,934,724,510 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **3,128,549,162** | **8,934,724,510** |
| | **Savings bank / Mudaraba savings deposits** | | |
| | Prime Bank PLC. (note-13a.1.c) | 107,678,486,438 | 86,266,108,316 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **107,678,486,438** | **86,266,108,316** |
| | **Term / Fixed deposits** | | |
| | Prime Bank PLC. (note-13a.1.c) | 296,394,780,850 | 272,898,530,675 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | - | - |
| | | **296,394,780,850** | **272,898,530,675** |
| | Less: Inter-company transactions | 531,677,224 | 486,534,708 |
| | | **295,863,103,626** | **272,411,995,968** |
| | | **487,017,159,142** | **443,435,133,485** |
| **13a** | **Deposits and other accounts of the Bank** | | |
| | Deposits from banks **(note -13a.1.a)** | 60,447,954 | 80,846,823 |
| | Deposits from customers **(note-13a.1.b)** | 487,779,898,688 | 444,862,390,120 |
| | | **487,840,346,642** | **444,943,236,943** |
| **13a.1** | **a) Deposits from Banks** | | |
| | Current deposits and other accounts | 22,303,679 | 21,959,760 |
| | Savings bank / Mudaraba savings deposits | 22,781,019 | 22,522,297 |
| | Special notice deposits | 15,363,256 | 36,364,765 |
| | | **60,447,954** | **80,846,823** |
| | **b) Customer Deposits** | | |
| | **i) Current deposits and other accounts** | | |
| | Current / Al-wadeeah current deposits | 38,489,389,700 | 34,592,313,455 |
| | Foreign currency deposits | 9,617,512,801 | 13,681,129,200 |
| | Security deposits | 999,722 | 4,976,868 |
| | Sundry deposits **(note - 13a.2)** | 32,824,455,186 | 31,290,924,869 |
| | | **80,932,357,409** | **79,569,350,392** |
| | Less: Off-shore Banking Units | 316,130,896 | 2,747,436,711 |
| | | **80,616,226,513** | **76,821,913,681** |
| | **ii) Bills payable** | | |
| | Pay orders issued | 3,127,933,240 | 8,930,138,892 |
| | Pay slips issued | 44,621 | 46,513 |
| | Demand draft payable | 571,301 | 4,539,105 |
| | | **3,128,549,162** | **8,934,724,510** |
| | **iii) Savings bank / Mudaraba savings deposits** | **107,655,705,419** | **86,243,586,018** |
| | **iv) Term / Fixed deposits** | | |
| | Fixed deposits / Mudaraba fixed deposits | 244,790,481,276 | 214,916,575,054 |
| | Special notice deposits | 10,588,540,337 | 19,778,459,506 |
| | Scheme deposits | 41,000,395,982 | 38,167,131,350 |
| | | **296,379,417,594** | **272,862,165,910** |
| | | **487,779,898,688** | **444,862,390,120** |
| | | **487,840,346,642** | **444,943,236,943** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| | **c) Deposits and other accounts** | | |
| | **Current deposits and other accounts** | | |
| | Deposits from banks **(note -13a.1.a)** | 22,303,679 | 21,959,760 |
| | Deposits from customers **(note-13a.1.b.i)** | 80,616,226,513 | 76,821,913,681 |
| | | **80,638,530,192** | **76,843,873,442** |
| | **Bills payable** | | |
| | Deposits from banks **(note -13a.1.a)** | - | - |
| | Deposits from customers **(note-13a.1.b.ii)** | 3,128,549,162 | 8,934,724,510 |
| | | **3,128,549,162** | **8,934,724,510** |
| | **Savings bank / mudaraba savings deposits** | | |
| | Deposits from banks **(note -13a.1.a)** | 22,781,019 | 22,522,297 |
| | Deposits from customers **(note-13a.1.b.iii)** | 107,655,705,419 | 86,243,586,018 |
| | | **107,678,486,438** | **86,266,108,316** |
| | **Term / Fixed deposits** | | |
| | Deposits from banks **(note -13a.1.a)** | 15,363,256 | 36,364,765 |
| | Deposits from customers **(note-13a.1.b.iv)** | 296,379,417,594 | 272,862,165,910 |
| | | **296,394,780,850** | **272,898,530,675** |
| | | **487,840,346,642** | **444,943,236,943** |
| **13a.2** | **Sundry deposits** | | |
| | F.C. held against back to back L/C | 15,635,005,182 | 15,875,040,781 |
| | Sundry creditors | 141,212,620 | 128,189,327 |
| | Risk fund and service charges (CCS and lease finance) | 56,356,428 | 56,356,428 |
| | Sale proceeds of PSP / BSP | 50,398,900 | 18,960,000 |
| | Margin on letters of guarantee | 959,877,059 | 994,591,756 |
| | Margin on letters of credit | 2,309,658,622 | 2,730,814,785 |
| | Margin on FDBP / IDBP, export bills, etc. | 131,122,629 | 132,038,387 |
| | Unclaimed dividend | 34,886,261 | 40,509,222 |
| | Interest / profit payable on deposits | 8,773,134,158 | 6,935,059,348 |
| | Withholding VAT/Tax /Excise duty payable to Government Authority | 687,691,878 | 882,538,563 |
| | Others | 4,045,111,448 | 3,496,826,272 |
| | | **32,824,455,186** | **31,290,924,869** |
| **13a.3** | **Payable on demand and time deposits** | | |
| | **a) Demand deposits** | | |
| | Current deposits | 38,511,693,379 | 34,614,279,216 |
| | Savings deposits (9%) | 9,691,063,779 | 7,763,949,748 |
| | Foreign currency deposits (Non interest bearing) | 9,301,381,905 | 10,933,692,489 |
| | Security deposits | 999,722 | 4,976,868 |
| | Sundry deposits | 32,824,455,186 | 31,290,924,869 |
| | Bills payable | 3,128,549,162 | 8,934,724,510 |
| | | **93,458,143,132** | **93,542,547,700** |
| | **b) Time deposits** | | |
| | Savings deposits (91%) | 97,987,422,659 | 78,502,158,567 |
| | Fixed deposits | 244,790,481,276 | 214,916,575,054 |
| | Special notice deposits | 10,603,903,593 | 19,814,824,271 |
| | Deposits under schemes | 41,000,395,982 | 38,167,131,350 |
| | | **394,382,203,510** | **351,400,689,243** |
| | | **487,840,346,642** | **444,943,236,943** |
| **14** | **Consolidated other liabilities** | | |
| | Prime Bank PLC. (note-14a) | 61,579,995,230 | 56,641,253,401 |
| | Prime Bank Investment PLC. | 826,745,729 | 1,102,341,893 |
| | Prime Bank Securities Limited | 987,244,102 | 485,403,554 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 129,695,979 | 162,851,231 |
| | PBL Finance (Hong Kong) Limited | 61,742,685 | 35,539,525 |
| | Prime Bank Fintech Limited | 161,225,250 | 19,134,906 |
| | | **63,746,648,974** | **58,446,524,510** |
| | Less: Inter-company transactions | 195,260,793 | 12,351,476 |
| | | **63,551,388,182** | **58,434,173,034** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **14a** | **Other liabilities of the Bank** | | |
| | Expenditure and other payables | 261,880,831 | 487,355,487 |
| | Provision for bonus | 842,779,845 | 941,089,193 |
| | Lease liabilities | 681,585,517 | 927,461,483 |
| | Provision for income tax **(note - 14a.1)** | 31,616,351,854 | 27,903,991,954 |
| | Unearned commission on bank guarantee | - | 6,544,964 |
| | Unearned income | 10,816,624 | 10,816,624 |
| | Unearned profit (Markup) | 655,352,825 | 430,400,212 |
| | Provision for off-balance sheet exposures **(note-14a.3)** | 2,736,065,645 | 2,456,065,645 |
| | Provision for Off-shore Banking Units **(note-14a.4)** | 767,019,370 | 747,019,370 |
| | Prime Bank Foundation (PBF) | 267,134,825 | 475,920,433 |
| | Provision for loans and advances / investments **(note - 14a.2)** | 13,967,432,618 | 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 | 821,835,360 | 750,335,360 |
| | Interest suspense account | 6,925,942,560 | 6,224,465,019 |
| | Interest suspense on other income | 12,252,983 | 7,021,918 |
| | CSR Fund | 193,641,662 | 198,641,662 |
| | Provision for amortization loss | 270,000,000 | - |
| | Provision for CSR activities | 99,184,212 | 55,555,151 |
| | Net plan assets | 130,226,477 | 130,226,477 |
| | Provision for Impairment loss for investment in subsidiaries | 803,234,950 | 623,234,950 |
| | Climate risk fund | 23,746,345 | 31,513,505 |
| | Other liabilities | 50,719,714 | 13,171,392 |
| | Other provision **(note - 14a.5)** | 182,945,410 | 162,945,410 |
| | | **61,579,995,230** | **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 | 3,712,359,900 | 3,740,239,687 |
| | Less: Adjustment with advance tax | - | (3,301,147,971) |
| | | **31,616,351,854** | **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 | 11,637,908,058 | 10,595,069,951 |
| | Income tax as per applicable tax rate (37.5%) | 4,364,215,522 | 3,973,151,232 |
| | **Factors affecting the tax charged** | | |
| | Tax on non deductible expenses (netting of deductible income) | 107,786,496 | 105,303,823 |
| | Tax savings from exempted income (on govt. treasury securities) | (162,016,050) | (140,875,290) |
| | Tax savings from reduced tax rates (on dividend income) | (13,709,959) | (21,459,528) |
| | Tax savings from reduced tax rates (on gain on sale of quoted securities) | (8,878,758) | (332,548) |
| | Tax adjustment for earlier years | (575,037,351) | (345,200,879) |
| | **Total income tax expenses** | **3,712,359,900** | **3,570,586,809** |
| | (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) | 0.93% | 0.99% |
| | Tax savings from exempted income (on govt. treasury securities) | -1.39% | -1.33% |
| | Tax savings from reduced tax rates (on dividend income) | -0.12% | -0.20% |
| | Tax savings from reduced tax rates (on gain on sale of quoted securities) | -0.08% | 0.00% |
| | Tax adjustment for earlier years | -4.94% | -3.26% |
| | **Average effective tax rate (tax expense divided by profit before provision and tax)** | **31.90%** | **33.70%** |
| **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 period/year | (1,291,141,053) | (5,002,649,639) |
| | Add: Recoveries of amounts previously written off | 907,442,081 | 960,222,969 |
| | Add: Net charge to profit and loss account **(note-39a)** | 550,000,000 | 3,054,803,720 |
| | Provision held at the end of the period/year | **9,698,133,298** | **9,531,832,270** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| | **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 period/year **(note-39a)** | 3,500,000 | (1,877,502,167) |
| | Provision held at the end of the period/year | **4,269,299,320** | **4,265,799,320** |
| | | **13,967,432,618** | **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-39a)** | 280,000,000 | (100,000,000) |
| | Provision held at the end of the period/year | **2,736,065,645** | **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 period/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 | 747,019,370 | 612,019,370 |
| | Add: General provision made during the period/ year **(note-39a)** | 20,000,000 | 135,000,000 |
| | Provision held at the end of the period/year | **767,019,370** | **747,019,370** |
| | | **767,019,370** | **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)** | 20,000,000 | (30,000,000) |
| | Less: Adjustment during the period/year | - | (69,000) |
| | Provision held at the end of the period/year | **182,945,410** | **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 |
| | 1,073,092,751 ordinary shares of Taka 10 each issued as bonus shares | 10,730,927,510 | 10,150,632,230 |
| | 115,527,340 ordinary shares of Taka 10 each issued as right shares | 1,155,273,400 | 1,155,273,400 |
| | | **12,186,200,910** | **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 |
| 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 |
| 2025 | 5% Bonus share | 58,029,528 | 580,295,280 | 12,186,200,910 |
| | | **1,218,620,091** | **12,186,200,910** | |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **15.4** | **Share premium** | | |
| | 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** | | |
| | Share capital | 60 | 60 |
| | Retained earnings | 6 | 4 |
| | | **66** | **64** |
| **16** | **Statutory reserve** | | |
| | Balance on 1 January | 12,889,264,879 | 10,353,413,584 |
| | Addition ( 20% of pre-tax profit) | - | 2,535,851,295 |
| | | **12,889,264,879** | **12,889,264,879** |
| **17** | **Consolidated revaluation gain / loss on investments** | | |
| | Prime Bank PLC. (note-17a) | 248,175,925 | 584,844,193 |
| | Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore | 66,488,053 | 65,581,931 |
| | Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited | 20,517,083 | 20,670,589 |
| | | **335,181,061** | **671,096,712** |
| **17a** | **Revaluation gain / loss on investments of the Bank** | | |
| | Opening balance on 1 January | 584,844,193 | 80,256,510 |
| | Add: Amortized/Revaluation Gain | 355,213,547 | 3,970,346,023 |
| | Less: Adjustment of amortization/revaluation gain against sale/maturity | (691,857,478) | (3,465,744,411) |
| | Add: Adjustment of revaluation gain/(loss) of OBU | (24,337) | (13,930) |
| | | **248,175,925** | **584,844,193** |
| **18** | **Start-up equity investment fund** | | |
| | Opening balance on 1 January | 301,016,560 | 211,971,618 |
| | Add: Addition ( 1% of post-tax profit) | 68,042,360 | 89,044,942 |
| | | **369,058,921** | **301,016,560** |
| **19** | **Consolidated foreign currency translation gain/ (loss)** | | |
| | Prime Bank PLC. (note-19 a) | 165,931,651 | 163,817,602 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | 75,096 | 1,330,914 |
| | PBL Finance (Hong Kong) Limited | (60,087) | 503,294 |
| | Prime Bank Fintech Limited | - | - |
| | | **165,946,660** | **165,651,810** |
| **19a** | **Foreign currency translation gain/ (loss)** | | |
| | Balance on 1 January | 163,817,602 | 161,343,671 |
| | Addition during the year | 2,114,050 | 2,473,931 |
| | | **165,931,651** | **163,817,602** |
| **20** | **Consolidated retained earnings / movement of profit and loss account** | | |
| | Prime Bank PLC. (note-20 a) | 22,313,308,469 | 19,639,541,637 |
| | Prime Bank Investment PLC. | 286,038,230 | 220,396,289 |
| | Prime Bank Securities Limited | (502,584,448) | (541,234,941) |
| | Prime Exchange Co. Pte. Ltd., Singapore | 65,140,353 | 60,108,690 |
| | PBL Finance (Hong Kong) Limited | 278,743,796 | 264,272,310 |
| | Prime Bank Fintech Limited | (100,359,949) | (15,142,814) |
| | | **22,340,286,451** | **19,627,941,171** |
| | Less: Minority Interest | (6) | (4) |
| | Less: Inter company transaction | - | - |
| | Less: Other comprehensive income | - | (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 | (29,507,517) | (27,928,717) |
| | Less: Foreign currency translation gains | (2,129,059) | (4,308,139) |
| | | **22,308,649,870** | **19,545,112,171** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **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 period | 6,804,236,042 | 8,904,494,202 |
| | Transfer to statutory reserve | - | (2,535,851,295) |
| | Cash dividend | (2,901,476,408) | (1,981,496,085) |
| | Issue of bonus shares | (580,295,280) | (283,070,860) |
| | Dividend equilization fund | (580,295,282) | - |
| | Start-up equity investment fund | (68,042,360) | (89,044,942) |
| | Remeasurement gain/(loss) of defined benefits liability/assets | - | (55,764,916) |
| | Balance held at the end of the year | **22,311,194,419** | **19,637,067,706** |
| | Add: Foreign currency translation gain/ (loss) (note-19a) | 2,114,050 | 2,473,931 |
| | | **22,313,308,469** | **19,639,541,637** |
| **20.1** | **Consolidated retained earnings brought forward from previous year** | | |
| | Prime Bank PLC. (note-20.1 a) | 15,575,000,737 | 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) | - |
| | | 15,527,048,954 | 13,109,212,803 |
| | Foreign currency translation gain on 1 January | (29,461,386) | (32,177,306) |
| | Add: Inter-company transactions | 29,507,517 | 36,351,317 |
| | | **15,527,095,085** | **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 | (2,901,476,408) | (1,981,496,085) |
| | Stock dividend | (580,295,280) | (283,070,860) |
| | Dividend equilization fund | (580,295,282) | - |
| | Balance held at the end of the year | **15,575,000,737** | **13,357,469,741** |
| | Foreign currency translation gain on 1 January | - | - |
| | | **15,575,000,737** | **13,357,469,741** |
| **21** | **Consolidated contingent liabilities** | | |
| **21.1** | **Acceptances and endorsements** | | |
| | Prime Bank PLC. (note-21a.1) | 88,816,664,567 | 85,909,353,366 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | | **88,816,664,567** | **85,909,353,366** |
| **21.2** | **Letters of guarantee** | | |
| | Prime Bank PLC. (note-21a.2) | 66,049,456,055 | 48,778,789,157 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | | **66,049,456,055** | **48,778,789,157** |
| **21.3** | **Irrevocable Letters of Credit** | | |
| | Prime Bank PLC. (note-21a.3) | 67,451,474,572 | 48,661,708,182 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | | **67,451,474,572** | **48,661,708,182** |
| **21.4** | **Bills for collection** | | |
| | Prime Bank PLC. (note-21a.4) | 16,862,110,665 | 19,071,727,495 |
| | Prime Bank Investment PLC. | - | - |
| | Prime Bank Securities Limited | - | - |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | | **16,862,110,665** | **19,071,727,495** |
| | | **239,179,705,859** | **202,421,578,200** |

| | | Amount in Taka | |
|---|---|---|---|
| | | 30 Sep 2026 | 31 Dec 2025 |
| **21a** | **Contingent liabilities of the Bank** | | |
| **21a.1** | **Acceptances and endorsements** | | |
| | Back to back bills (Foreign) | 76,861,345,832 | 75,144,665,596 |
| | Back to back bills (Local) | 10,373,020,116 | 8,918,418,482 |
| | Back to back bills (EPZ) | 1,582,298,619 | 1,846,269,288 |
| | | 88,816,664,567 | 85,909,353,366 |
| | Less: Margin | (15,635,005,182) | (15,875,040,781) |
| | | **73,181,659,385** | **70,034,312,585** |
| **21a.2** | **Letters of guarantee** | | |
| | Letters of guarantee (Local) | 20,631,393,426 | 19,100,269,696 |
| | Letters of guarantee (Foreign) | 45,418,062,630 | 29,678,519,461 |
| | Foreign counter guarantees | - | - |
| | | 66,049,456,055 | 48,778,789,157 |
| | Less: Margin | (959,877,059) | (994,591,756) |
| | | **65,089,578,996** | **47,784,197,402** |
| **21a.3** | **Irrevocable Letters of Credit** | | |
| | Letters of credit (Sight) | 25,213,881,672 | 14,415,272,928 |
| | Letters of credit (Deferred) | 23,449,170,447 | 19,451,552,618 |
| | Back to back L/C | 18,788,422,454 | 14,794,882,637 |
| | | 67,451,474,572 | 48,661,708,182 |
| | Less: Margin | (2,309,658,622) | (2,730,814,785) |
| | | **65,141,815,951** | **45,930,893,397** |
| **21a.4** | **Bills for collection** | | |
| | Outward bills for collection | 16,862,110,665 | 19,071,727,495 |
| | | 16,862,110,665 | 19,071,727,495 |
| | Less: Margin | (131,122,629) | (132,038,387) |
| | | **16,730,988,036** | **18,939,689,108** |
| | | **239,179,705,859** | **202,421,578,200** |

| | | Amount in Taka | |
|---|---|---|---|
| | | Jan-Sep-2026 | Jan-Sep-2025 |
| **22** | **Consolidated interest income / profit on investments** | | |
| | Prime Bank PLC. (note-22a) | 25,326,756,990 | 24,463,302,318 |
| | Prime Bank Investment PLC. | 222,209,998 | 360,964,152 |
| | Prime Bank Securities Limited | 179,652,757 | 179,600,703 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | 174,038,774 | 192,880,209 |
| | Prime Bank Fintech Limited | 36,188,022 | 21,238,889 |
| | | **25,938,846,541** | **25,217,986,271** |
| | Less: Inter-company transactions | 247,719,947 | 272,170,619 |
| | | **25,691,126,594** | **24,945,815,652** |
| **22a** | **Interest income / profit on investments of the Bank** | | |
| | Loans (General) / Musharaka | 5,055,210,115 | 4,317,557,869 |
| | Loans against trust receipts | 1,029,822,130 | 717,620,144 |
| | Packing credit | 128,072,150 | 231,990,860 |
| | House building loan | 33,443,408 | 37,490,626 |
| | Lease finance / Izara | 71,211,812 | 100,614,074 |
| | Hire purchase | 755,530,092 | 825,483,537 |
| | Payment against documents | 951,482 | 576,426 |
| | Cash credit / Bai-Muajjal | 1,454,398,185 | 1,163,971,432 |
| | Secured overdraft | 3,697,614,122 | 4,060,353,267 |
| | Consumer credit scheme | 1,787,306,844 | 1,542,998,267 |
| | Staff loan | 91,285,451 | 88,630,758 |
| | Agricultural Loan | 13,923,823 | 15,693,636 |
| | Forced loan | 11,761,442 | 393,269 |
| | Documentary bills purchased | 3,327,448,316 | 3,606,429,405 |
| | Interest income from credit card | 294,825,032 | 209,936,834 |
| | Other loans and advances / Investments | 7,174,895,561 | 7,210,536,192 |
| | **Total interest / profit on loans and advances / investments** | 24,927,699,966 | 24,130,276,597 |
| | Interest / profit on balance with other banks and financial institutions | 191,021,972 | 108,339,367 |
| | Interest on call loans | 21,199,847 | 5,112,306 |
| | Interest / profit received from foreign banks **(note-22a.1)** | 186,835,205 | 219,574,049 |
| | | **25,326,756,990** | **24,463,302,318** |
| **22a.1** | Interest received from foreign banks | 341,189,921 | 363,771,392 |
| | Less: Inter-company transactions | 154,354,716 | 144,197,343 |
| | | **186,835,205** | **219,574,049** |
| **23** | **Consolidated interest / profit paid on deposits, borrowings, etc.** | | |
| | Prime Bank PLC. (note-23a) | 24,136,922,603 | 21,080,880,705 |
| | Prime Bank Investment PLC. | 128,196,370 | 80,336,178 |
| | Prime Bank Securities Limited | 216,643,848 | 170,062,912 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 4,642,236 | 3,671,439 |
| | PBL Finance (Hong Kong) Limited | 118,529,033 | 135,219,659 |
| | Prime Bank Fintech Limited | - | - |
| | | **24,604,934,090** | **21,470,170,893** |
| | Less: Inter-company transactions | 273,857,570 | 280,084,170 |
| | | **24,331,076,520** | **21,190,086,722** |
| **23a** | **Interest / profit paid on deposits, borrowings, etc. of the Bank** | | |
| | i) Interest / profit paid on deposits: | | |
| | Savings bank / Mudaraba savings deposits | 1,833,310,030 | 1,211,724,519 |
| | Special notice deposits | 247,030,395 | 345,836,724 |
| | Term deposits / Mudaraba term deposits | 14,699,921,068 | 11,441,331,855 |
| | Deposits under scheme | 2,267,403,993 | 1,941,633,355 |
| | Foreign currency deposits **(note-23a.1)** | 495,604,248 | 284,328,254 |
| | Others | 326,124,933 | 247,249,654 |
| | | **19,869,394,667** | **15,472,104,361** |

| | | Amount in Taka | |
|---|---|---|---|
| | | Jan-Sep-2026 | Jan-Sep-2025 |
| ii) | Interest / Profit paid for borrowings: | | |
| | Call deposits | 130,588,847 | 148,510,264 |
| | Repurchase agreement (repo) | 873,934,030 | 1,694,624,076 |
| | Interest expenses of lease liabilities | 47,329,991 | 45,237,844 |
| | Bangladesh Bank-refinance | 497,477,459 | 699,203,238 |
| | Local bank accounts | 154,354,716 | 144,197,343 |
| | Foreign bank accounts | 2,493,814,048 | 2,707,006,402 |
| | PBL bond | 224,383,562 | 314,194,521 |
| | | **4,421,882,652** | **5,752,973,687** |
| | Less: Inter-company transactions | 154,354,716 | 144,197,343 |
| | | **4,267,527,936** | **5,608,776,345** |
| | | **24,136,922,603** | **21,080,880,705** |
| **23a.1** | **Foreign currency deposits** | | |
| | Interest / profit paid on F.C | 76,282,493 | 200,731,467 |
| | Interest / profit paid on R. F.C.D | 419,321,755 | 83,596,787 |
| | | **495,604,248** | **284,328,254** |
| **24** | **Consolidated investment income** | | |
| | Prime Bank PLC. (note-24a) | 16,169,658,399 | 12,082,049,613 |
| | Prime Bank Investment PLC. | 127,629,640 | 50,780,934 |
| | Prime Bank Securities Limited | 49,517,077 | 77,812,614 |
| | Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | | - |
| | | **16,346,805,116** | **12,210,643,162** |
| | Less: Inter-company transactions | 29,507,517 | 27,928,717 |
| | | **16,317,297,599** | **12,182,714,445** |
| **24a** | **Investment income of the bank** | | |
| | Interest on treasury bills /bonds/ Reverse repo | 15,331,783,298 | 11,608,450,839 |
| | Gain/(Loss) on sale of shares (note-24a.1) | 39,461,145 | (31,536,217) |
| | Gain on Govt. security trading | 1,095,928,614 | 626,112,402 |
| | Dividend on shares | 78,342,622 | 122,625,875 |
| | | **16,545,515,679** | **12,325,652,899** |
| | Less: Loss on sale/revaluation of security trading | 375,857,280 | 243,603,286 |
| | | **16,169,658,399** | **12,082,049,613** |
| **24a.1** | **Gain/(Loss) on sale of shares** | | |
| | Gain on sale of shares | 72,192,184 | 1,209,265 |
| | Loss on sale of shares | (32,731,039) | (32,745,482) |
| | | **39,461,145** | **(31,536,217)** |
| **25** | **Consolidated commission, exchange and brokerage** | | |
| | Prime Bank PLC. (note-25a) | 2,152,189,853 | 2,271,436,885 |
| | Prime Bank Investment PLC. | 18,400,121 | 13,483,202 |
| | Prime Bank Securities Limited | 227,200,492 | 133,382,791 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 105,092,775 | 121,364,179 |
| | PBL Finance (Hong Kong) Limited | 16,471,191 | 16,865,156 |
| | Prime Bank Fintech Limited | 2,347 | - |
| | | 2,519,356,779 | 2,556,532,213 |
| | Less: Inter-company transactions | - | - |
| | | **2,519,356,779** | **2,556,532,213** |
| **25a** | **Commission, exchange and brokerage of the Bank** | | |
| | Commission on L/Cs | 367,356,521 | 315,120,096 |
| | Commission on L/Cs-back to back | 529,967,698 | 565,488,500 |
| | Commission on L/Gs | 246,975,410 | 206,407,818 |
| | Commission on remittance | 14,364,040 | 12,645,734 |
| | Merchant Commission | - | 637,686 |
| | Underwriting Commission regarding Treasury bill/ Bond | 59,716,713 | 61,515,704 |
| | Commission from sale of BSP /PSP/Others | 72,988,495 | 75,369,998 |
| | | 1,291,368,877 | 1,237,185,537 |
| | Exchange gain **(note - 25a.1)** - including gain from FC dealings | 860,820,977 | 1,034,251,348 |
| | Settlement fees / Brokerage | - | - |
| | | **2,152,189,853** | **2,271,436,885** |

| | Amount in Taka | |
|---|---|---|
| | Jan-Sep-2026 | Jan-Sep-2025 |
| **25a.1 Exchange gain** | | |
| Exchange gain | 861,230,794 | 1,061,729,893 |
| Less: Exchange loss | (409,817) | (27,478,545) |
| | **860,820,977** | **1,034,251,348** |
| **26 Consolidated other operating income** | | |
| Prime Bank PLC. (note-26a) | 1,341,028,023 | 1,082,664,847 |
| Prime Bank Investment PLC. | 26,759,836 | 8,159,799 |
| Prime Bank Securities Limited | 1,894,510 | 713,076 |
| Prime Exchange Co. Pte. Ltd., Singapore | 713,945 | 1,025,495 |
| PBL Finance (Hong Kong) Limited | 13,223,125 | 12,678,368 |
| Prime Bank Fintech Limited | - | - |
| | **1,383,619,439** | **1,105,241,585** |
| Less: Inter-company transactions | 26,137,623 | 7,913,551 |
| | **1,357,481,816** | **1,097,328,034** |
| **26a Other operating income of the Bank** | | |
| Locker rent | 17,345,763 | 17,002,450 |
| Service and other charges | 289,413,485 | 255,480,173 |
| Retail Income | 267,963,934 | 181,363,410 |
| Income from ATM service | 243,785,776 | 196,538,860 |
| Credit card income **(note-26a.2)** | 206,464,371 | 172,337,206 |
| Postage / telex / SWIFT/ fax | 36,049,043 | 33,145,257 |
| Rebate from foreign Bank outside Bangladesh | 133,038,801 | 99,407,773 |
| Profit on sale of fixed assets | 3,670,262 | 759,957 |
| Miscellaneous earnings **(note-26a.1)** | 143,296,589 | 126,629,762 |
| | **1,341,028,023** | **1,082,664,847** |

**26a.1** Miscellaneous earnings include syndication fee, students education abroad fees, discrepency fees, notice fee and sale proceeds of various items, etc.

| | | |
|---|---|---|
| **26a.2 Credit card income** | | |
| Annual fees | 20,009,830 | 49,390,808 |
| Inter-change fees | 123,722,641 | 73,803,353 |
| Others | 62,731,900 | 49,143,045 |
| | **206,464,371** | **172,337,206** |
| **27 Consolidated salaries and allowances** | | |
| Prime Bank PLC. (note-27a) | 5,258,490,531 | 4,652,510,441 |
| Prime Bank Investment PLC. | 62,205,604 | 57,872,907 |
| Prime Bank Securities Limited | 69,763,134 | 66,441,227 |
| Prime Exchange Co. Pte. Ltd., Singapore | 42,487,022 | 35,274,139 |
| PBL Finance (Hong Kong) Limited | 21,347,658 | 21,147,840 |
| Prime Bank Fintech Limited | 96,212,847 | 10,417,060 |
| | **5,550,506,796** | **4,843,663,614** |
| **27a Salaries and allowances of the Bank** | | |
| Basic pay | 1,956,565,365 | 1,720,232,772 |
| Allowances | 1,616,851,170 | 1,453,089,220 |
| Bonus | 1,158,046,050 | 998,659,421 |
| Bank's contribution to provident fund | 195,106,854 | 170,789,350 |
| Retirement benefits/ Leave encashment | 22,641,092 | 14,739,678 |
| Gratuity | 309,280,000 | 295,000,000 |
| | **5,258,490,531** | **4,652,510,441** |
| **28 Consolidated rent, taxes, insurance, electricity, etc.** | | |
| Prime Bank PLC. (note-28a) | 501,496,777 | 447,638,332 |
| Prime Bank Investment PLC. | 1,955,548 | 1,816,912 |
| Prime Bank Securities Limited | 7,181,914 | 7,572,951 |
| Prime Exchange Co. Pte. Ltd., Singapore | 3,555,648 | 3,168,237 |
| PBL Finance (Hong Kong) Limited | 6,196,011 | 6,051,671 |
| Prime Bank Fintech Limited | 20,700 | - |
| | **520,406,599** | **466,268,104** |

| | | Amount in Taka | |
|---|---|---|---|
| | | Jan-Sep-2026 | Jan-Sep-2025 |
| **28a** | **Rent, taxes, insurance, electricity, etc. of the Bank** | | |
| | Rent, rates and taxes | 75,369,624 | 121,306,536 |
| | Insurance | 296,442,857 | 204,856,115 |
| | Power and electricity | 129,684,296 | 121,475,680 |
| | | **501,496,777** | **447,638,332** |
| **29** | **Consolidated legal expenses** | | |
| | Prime Bank PLC. (note-29a) | 64,639,225 | 131,064,699 |
| | Prime Bank Investment PLC. | 464,068 | 389,500 |
| | Prime Bank Securities Limited | 542,335 | 212,240 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 2,440,244 | 2,917,980 |
| | PBL Finance (Hong Kong) Limited | - | - |
| | Prime Bank Fintech Limited | 226,020 | - |
| | | **68,311,892** | **134,584,419** |
| **29a** | **Legal expenses of the Bank** | | |
| | Legal expenses | (7,968,440) | 26,134,907 |
| | Other professional charges | 72,607,664 | 104,929,791 |
| | | **64,639,225** | **131,064,699** |
| **30** | **Consolidated postage, stamp, telecommunication, etc.** | | |
| | Prime Bank PLC. (note-30a) | 287,940,714 | 207,144,322 |
| | Prime Bank Investment PLC. | 977,459 | 687,256 |
| | Prime Bank Securities Limited | 30,624 | 23,326 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 2,720,806 | 2,875,461 |
| | PBL Finance (Hong Kong) Limited | 6,482,695 | 6,137,362 |
| | Prime Bank Fintech Limited | 12,133 | - |
| | | **298,164,431** | **216,867,728** |
| **30a** | **Postage, stamp, telecommunication, etc. of the Bank** | | |
| | Postage & Courier | 9,035,735 | 7,244,783 |
| | Telegram, telex, fax and internet | 7,223,008 | 5,557,695 |
| | Data communication | 233,222,576 | 151,822,181 |
| | Telephone - office | 38,457,735 | 42,519,664 |
| | Telephone - residence | 1,660 | - |
| | | **287,940,714** | **207,144,322** |
| **31** | **Consolidated stationery, printing and advertisements, etc.** | | |
| | Prime Bank PLC. (note-31a) | 378,838,059 | 326,846,460 |
| | Prime Bank Investment PLC. | 930,315 | 879,977 |
| | Prime Bank Securities Limited | 585,955 | 706,743 |
| | Prime Exchange Co. Pte. Ltd., Singapore | 1,864,493 | 1,589,913 |
| | PBL Finance (Hong Kong) Limited | 161,262 | 214,362 |
| | Prime Bank Fintech Limited | 625,223 | - |
| | | **383,005,308** | **330,237,455** |
| **31a** | **Stationery, printing and advertisements, etc. of the Bank** | | |
| | Office and security stationery | 71,310,966 | 55,370,228 |
| | Computer consumable stationery | 147,291,171 | 149,312,480 |
| | Publicity and advertisement | 160,235,922 | 122,163,751 |
| | | **378,838,059** | **326,846,460** |
| **32** | **Managing Director's salary and fees** | | |
| | Basic salary | 7,791,398 | 9,000,000 |
| | Bonus | 1,000,000 | 2,000,000 |
| | House rent allowance | 1,771,183 | 1,800,000 |
| | Other allowances | 3,146,905 | 3,134,997 |
| | | **13,709,486** | **15,934,997** |

| | Amount in Taka | |
|---|---|---|
| | Jan-Sep-2026 | Jan-Sep-2025 |
| **33 Consolidated Directors' fees** | | |
| Prime Bank PLC. (note-33a) | 4,371,188 | 3,955,530 |
| Prime Bank Investment PLC. | 176,000 | 184,000 |
| Prime Bank Securities Limited | 258,000 | 220,000 |
| Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| PBL Finance (Hong Kong) Limited | - | - |
| Prime Bank Fintech Limited | 34,500 | - |
| | **4,839,688** | **4,359,530** |
| **33a Directors' fees of the Bank** | | |
| Meeting fees & Remuneration | 3,593,302 | 3,818,000 |
| Other benefits | 777,886 | 137,530 |
| | **4,371,188** | **3,955,530** |

As per BRPD circular no. 02 dated 11 February 2024, Taka 10,000/- has been paid as Honoraium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period of January to September 2026. In addition, Taka 50,000/- has been paid as Honoraium to the Independent Directors in every month.

| | | |
|---|---|---|
| **34 Consolidated Auditors' fees** | | |
| Prime Bank PLC. (note-34a) | 4,312,504 | 4,312,500 |
| Prime Bank Investment PLC. | 330,661 | 342,089 |
| Prime Bank Securities Limited | 126,500 | 189,750 |
| Prime Exchange Co. Pte. Ltd., Singapore | 454,317 | 342,596 |
| PBL Finance (Hong Kong) Limited | 423,974 | 420,005 |
| Prime Bank Fintech Limited | - | - |
| | **5,647,956** | **5,606,941** |
| **34a Auditors' fees of the Bank** | | |
| External Audit fee | 4,312,504 | 4,312,500 |
| | **4,312,504** | **4,312,500** |
| **35 Charges on loan losses** | | |
| Loan -written off | - | - |
| Interest waived | - | - |
| | - | - |
| **36 Consolidated depreciation and repair of Bank's assets** | | |
| Prime Bank PLC. (note-36a) | 781,970,138 | 802,641,469 |
| Prime Bank Investment PLC. | 12,175,927 | 12,040,097 |
| Prime Bank Securities Limited | 17,295,717 | 16,791,207 |
| Prime Exchange Co. Pte. Ltd., Singapore | 14,034,692 | 15,582,813 |
| PBL Finance (Hong Kong) Limited | 14,830 | - |
| Prime Bank Fintech Limited | 1,660,593 | 72,732 |
| | **827,151,898** | **847,128,318** |
| **36a Depreciation and repair of Bank's assets** | | |
| **Depreciation - (see annexure-A for detail)** | | |
| Fixed assets | 388,119,729 | 360,954,222 |
| Leased assets | 286,042,423 | 283,513,924 |
| | **674,162,152** | **644,468,146** |
| **Amortization -(see annexure-A for detail)** | | |
| Software | 30,793,109 | 34,548,703 |
| | **30,793,109** | **34,548,703** |
| **Repairs** | | |
| Building | 27,132,202 | 73,762,591 |
| Furniture and fixtures | 2,979,822 | 2,328,119 |
| Office equipment | 39,199,638 | 37,345,340 |
| Bank's vehicles | 6,035,691 | 8,124,538 |
| Maintenance | 1,667,524 | 2,064,032 |
| | **77,014,878** | **123,624,620** |
| | **781,970,138** | **802,641,469** |

| | Amount in Taka | |
|---|---|---|
| | Jan-Sep-2026 | Jan-Sep-2025 |
| **37 Consolidated other expenses** | | |
| Prime Bank PLC. (note-37a) | 1,919,033,981 | 1,631,454,258 |
| Prime Bank Investment PLC. | 11,410,566 | 12,971,254 |
| Prime Bank Securities Limited | 88,003,866 | 53,484,249 |
| Prime Exchange Co. Pte. Ltd., Singapore | 20,464,773 | 14,989,519 |
| PBL Finance (Hong Kong) Limited | 2,943,126 | 3,000,823 |
| Prime Bank Fintech Limited | 12,663,783 | 8,424,092 |
| | **2,054,520,095** | **1,724,324,195** |
| **37a Other expenses of the Bank** | | |
| Security and cleaning | 209,734,506 | 205,896,060 |
| Car expenses | 255,949,516 | 227,564,229 |
| ATM expenses | 273,807,536 | 222,488,952 |
| Retail/Consumer expenses **(Service Charge & Others)** | 3,076,933 | 1,388,345 |
| Books, magazines and newspapers, etc. | 353,014 | 414,646 |
| Liveries and uniforms | 1,800,263 | 643,257 |
| Bank charges and commission | 78,872,054 | 24,802,763 |
| Loss on sale of fixed assets | 18,861,630 | 3,070,626 |
| Impairment/written-off of fixed assets | - | 62,300 |
| House furnishing expenses | 5,956,500 | 5,666,500 |
| Subscription to institutions | 35,731,367 | 25,647,870 |
| Donations/CSR Expenses | 93,683,007 | 72,125,908 |
| Sponsorship | 40,936,446 | 38,580,403 |
| Prime Bank Cricket Club | 43,497,047 | 41,546,235 |
| Traveling expenses | 26,474,850 | 37,151,638 |
| Corporate action fees | 3,000 | - |
| Local conveyance, labor, etc. | 18,722,586 | 16,683,510 |
| Business development | 198,581,301 | 213,598,035 |
| Training and internship | 26,792,515 | 24,437,985 |
| Remittance charges | 19,911,405 | 16,671,596 |
| Cash reward to branches | 5,894,000 | 3,924,600 |
| Laundry, cleaning and photographs, etc. | 8,951,550 | 8,448,822 |
| Credit card expenses | 115,330,940 | 90,968,811 |
| Consolidated salary (staff) | 25,041,092 | 24,317,127 |
| Sariah Committee Member Fees & Remunaration | 395,445 | - |
| Annual General Meeting | 240,234 | - |
| Exgratia | 3,750,875 | 3,666,625 |
| Entertainment | 71,747,097 | 55,952,830 |
| Prime Bank Foundation | 267,134,825 | 233,036,037 |
| Miscellaneous expenses | 67,802,448 | 32,698,547 |
| | **1,919,033,981** | **1,631,454,258** |
| **38 Consolidated provision** | | |
| Provision for loans & advances **(note-38a)** | 573,500,000 | 1,137,301,553 |
| Provision for diminution in value of investments **(note-38.1)** | 103,837,013 | 426,629,831 |
| Provision for impairment of client margin loan **(note-38.2)** | 57,308,794 | 47,943,351 |
| Provision for impairment of investment (PBIL) | (3,870,777) | - |
| Other provisions **(note-38a2)** | 480,000,000 | 15,000,000 |
| | **1,210,775,030** | **1,626,874,735** |
| **38.1 Provision for diminution in value of investments** | | |
| Prime Bank PLC. (note-38a) | 71,500,000 | 300,000,000 |
| Prime Bank Investment PLC. | 50,651,128 | 130,073,958 |
| Prime Bank Securities Limited | (18,314,115) | (3,444,126) |
| | **103,837,013** | **426,629,831** |
| **38.2 Provision for impairment of client margin loan** | | |
| Prime Bank Investment PLC. | 53,219,649 | 40,134,505 |
| Prime Bank Securities Limited | 4,089,146 | 7,808,846 |
| | **57,308,794** | **47,943,351** |

| | Amount in Taka | |
|---|---|---|
| | Jan-Sep-2026 | Jan-Sep-2025 |
| **38a Provision of the Bank** | | |
| Provision for loans & advances **(note-38a1)** | 573,500,000 | 1,137,301,553 |
| Provision for diminution in value of investments | 71,500,000 | 300,000,000 |
| Other provisions **(note-38a2)** | 480,000,000 | 15,000,000 |
| | **1,125,000,000** | **1,452,301,553** |
| **38a1 Provision for loans & advances** | | |
| Bad and doubtful loans and advances / investments | 550,000,000 | 2,094,511,178 |
| Unclassified loans and advances / investments | 3,500,000 | (1,032,209,625) |
| Unclassified loans and advances / investments (OBU) | 20,000,000 | 75,000,000 |
| | **573,500,000** | **1,137,301,553** |
| **38a2 Other provisions** | | |
| Off-balance sheet exposure | 280,000,000 | - |
| Interest receivable on loans and advances | - | 15,000,000 |
| Impairment loss for investment in subsidiaries | 180,000,000 | - |
| Start-up fund | - | - |
| Incentive to Good Borrower | - | - |
| Other assets | 20,000,000 | - |
| | **480,000,000** | **15,000,000** |
| **39 Consolidated tax expenses** | | |
| **Current tax** | | |
| Prime Bank PLC. (note-39a) | 3,712,359,900 | 3,570,586,809 |
| Prime Bank Investment PLC. | 34,698,933 | 33,639,385 |
| Prime Bank Securities Limited | 7,076,690 | 42,857,575 |
| Prime Exchange Co. Pte. Ltd., Singapore | 374,910 | 527,793 |
| PBL Finance (Hong Kong) Limited | 4,608,751 | 4,868,950 |
| Prime Bank Fintech Limited | 9,951,706 | 930,002 |
| | **3,769,070,890** | **3,653,410,513** |
| **Deferred tax** | | |
| Prime Bank PLC. (note-39a) | (3,687,884) | (570,603,873) |
| Prime Bank Investment PLC. | (24,163,796) | - |
| Prime Bank Securities Limited | 26,330,728 | 6,720,596 |
| Prime Exchange Co. Pte. Ltd., Singapore | - | - |
| PBL Finance (Hong Kong) Limited | - | - |
| Prime Bank Fintech Limited | - | - |
| | **(1,520,951)** | **(563,883,276)** |
| | **3,767,549,939** | **3,089,527,236** |
| **39a Tax expenses of the Bank** | | |
| Current tax **(note-39a.1)** | 3,712,359,900 | 3,570,586,809 |
| Deferred tax **(note-39a.2)** | (3,687,884) | (570,603,873) |
| | **3,708,672,016** | **2,999,982,936** |
| **39a.1 Current Tax** | | |
| Current tax expenses for the year | 3,712,359,900 | 3,570,586,809 |
| Tax adjustment for the earlier years | - | - |
| | **3,712,359,900** | **3,570,586,809** |
| **39a.2 Deferred tax** | | |
| Decrease/(Increase) in Deferred Tax Asset | (3,687,884) | (570,603,873) |
| Increase/(Decrease) in Deferred Tax Liability | - | - |
| **Deferred tax Expense/(Income)** | **(3,687,884)** | **(570,603,873)** |

| | Amount in Taka | |
|---|---|---|
| | Jan-Sep-2026 | Jan-Sep-2025 |

**40 Consolidated earnings per share (CEPS)**

| | | |
|---|---|---|
| Net profit after tax (Numerator) | 6,849,597,151 | 6,286,926,350 |
| Number of Ordinary shares outstanding (Denominator) | 1,218,620,091 | 1,218,620,091 |
| Consolidated earnings per share (CEPS) | **5.62** | **5.16** |

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

**40a Earnings per share (EPS) of the Bank**

| | | |
|---|---|---|
| Net profit after tax (Numerator) | 6,804,236,042 | 6,142,785,461 |
| Number of Ordinary shares outstanding (Denominator) | 1,218,620,091 | 1,218,620,091 |
| Earnings per share (EPS) | **5.58** | **5.04** |

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

**41 Significant deviations**

Following significant deviations observed between the financial statements for the Q3 ended 30 September 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.

Consolidated investment income increased in Q3, 2026 compared to the corresponding period as volume of investment has increased significantly during the period under reporting.

Consolidated Net operating cash flow increased by BDT 1,098 crore during the period ended 30 September 2026 compared to the same of the earlier period mainly due to increased of deposits and increased of interest receipt (Cash). As a result, Net operating cash flow per share (NOCFPS) stood at BDT 19.66 for the period ended 30 September 2026.

| | Amount in Taka | |
|---|---|---|
| | 30 Sep 2026 | 30 Sep 2025 |
| **42 Shareholders' Equity** | | |
| Paid up capital | 12,186,200,910 | 11,605,905,630 |
| Share premium | 1,211,881,786 | 1,211,881,786 |
| Statutory reserve | 12,889,264,879 | 12,181,967,263 |
| Dividend equilization fund | 580,295,282 | - |
| Revaluation gain / (loss) on investments | 248,175,925 | 1,943,432,310 |
| Start-up equity investment fund | 369,058,921 | 273,399,473 |
| Foreign currency translation gain | 165,931,651 | 159,061,104 |
| Retained earnings | 22,311,194,419 | 17,666,038,584 |
| | **49,962,003,772** | **45,041,686,150** |

**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 share during the year.

| **Calculation of EPS (Basic)** | **Jan-Sep-26** | **Jan-Sep-25** | **Jul-Sep-26** | **Jul-Sep-25** |
|---|---|---|---|---|
| Profit after tax for the year (Solo) | 6,804,236,042 | 6,142,785,461 | 2,472,897,519 | 2,131,213,850 |
| Profit after tax for the year (Consolidated) | 6,849,597,151 | 6,286,926,350 | 2,516,697,617 | 2,189,843,975 |
| Weighted average number of share | 1,218,620,091 | 1,160,590,563 | 1,218,620,091 | 1,160,590,563 |
| Earnings per share (Solo) | **5.58** | **5.29** | **2.03** | **1.84** |
| Earnings per share (Consolidated) | **5.62** | **5.42** | **2.07** | **1.89** |

| **Calculation of EPS (Diluted)** | **Jan-Sep-26** | **Jan-Sep-25** | **Jul-Sep-26** | **Jul-Sep-25** |
|---|---|---|---|---|
| Profit after tax for the year (Solo) | 6,804,236,042 | 6,142,785,461 | 2,472,897,519 | 2,131,213,850 |
| Profit after tax for the year (Consolidated) | 6,849,597,151 | 6,286,926,350 | 2,516,697,617 | 2,189,843,975 |
| Weighted average number of share | 1,218,620,091 | 1,218,620,091 | 1,218,620,091 | 1,218,620,091 |
| Earnings per share (Solo) | **5.58** | **5.04** | **2.03** | **1.75** |
| Earnings per share (Consolidated) | **5.62** | **5.16** | **2.07** | **1.80** |

| | Amount in Taka | |
|---|---|---|
| | 30 Sep 2026 | 30 Sep 2025 |
| **44 Calculation of Net Asset value per Share (NAVPS)** | | |
| Shareholders' Equity (Solo) | 49,962,003,772 | 45,041,686,150 |
| Shareholders' Equity (Consolidated) | 50,074,482,322 | 45,055,934,237 |
| Weighted average number of share | 1,218,620,091 | 1,218,620,091 |
| Net Asset value per Share (NAVPS) (Solo) | **41.00** | **36.96** |
| Net Asset value per Share (NAVPS) (Consolidated) | **41.09** | **36.97** |
| **45 Calculation of Net Cash Flow Per Share (NOCFPS)** | | |
| Net Cash from Operating Activities (Solo) | 22,472,331,680 | 11,492,695,387 |
| Net Cash from Operating Activities (Consolidated) | 23,952,441,506 | 11,539,716,558 |
| Weighted average number of share | 1,218,620,091 | 1,218,620,091 |
| Net operating cash flow per share (Solo) | **18.44** | **9.43** |
| Net operating cash flow per share (Consolidated) | **19.66** | **9.47** |
| **46 Reconciliation of statement of cash flows from operating activities** | | |
| Profit before provision | 11,637,908,058 | 10,595,069,951 |
| Adjustment for non cash items: | | |
| Depreciation on fixed asset | 674,162,152 | 644,468,146 |
| Impairment of fixed assets | - | 62,300 |
| Amortization on software | 30,793,109 | 34,548,703 |
| Amortization on House Furnishing | 5,956,500 | 5,666,500 |
| **Adjustment with non-operating activities** | **710,911,761** | **684,745,649** |
| Recovery of write-off loan | 907,442,081 | 377,857,750 |
| Accounts Receivable | (440,148,822) | (2,013,359,425) |
| Accounts payable on deposits | 1,838,074,810 | 1,896,795,533 |
| Gain on sale of asset | (3,670,262) | (759,957) |
| Loss on sale of asset | 18,861,630 | 3,070,626 |
| Loss on sale of share | - | 32,745,482 |
| Lease rent expenses | (333,372,413) | (339,192,918) |
| Prime Bank Foundation | (208,785,608) | 40,178,016 |
| Provision for Audit Fee | 4,312,504 | 4,312,500 |
| CSR activaties | (5,000,000) | - |
| Other provisions | (4,626,341) | (102,476,001) |
| | 1,773,087,577 | (100,828,394) |
| **Changes in operating assets and liabilities** | | |
| Changes in loans & advances | (11,408,766,416) | 12,060,952,696 |
| Changes in deposit and other accounts | 41,395,564,655 | 38,816,795,379 |
| Changes in investment | (5,094,814,809) | (52,519,086,222) |
| Changes in borrowings | (13,240,158,053) | 6,532,933,141 |
| Changes in other assets | (494,436,122) | (1,201,517,040) |
| Changes in other liabilities | 509,447,178 | 205,256,368 |
| | 11,666,836,434 | 3,895,334,323 |
| Income Tax Paid | (3,316,412,150) | (3,581,626,141) |
| **Net cash flows from operating activities** | **22,472,331,680** | **11,492,695,387** |

**Schedule of fixed assets of the Bank**
**as at 30 September 2026**

Amount in Taka

| Particulars | COST | | | | DEPRECIATION | | | | Net book value as at 30.09.2026 |
|---|---|---|---|---|---|---|---|---|---|
| | Opening balance as on 01.01.2026 | Additions during the period | Disposals/ adjustments during the period | Total balance as at 30.09.2026 | Opening balance as on 01.01.2026 | Charge for the period | Disposals/ adjustments during the period | Total balance as at 30.09.2026 | |
| 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 | 32,904,800 | - | 406,183,035 | 1,348,739,613 |
| Capital work in progress (Building) | 1,394,950,102 | 295,882,661 | - | 1,690,832,763 | - | - | - | - | 1,690,832,763 |
| Furniture and fixtures | 1,303,668,210 | 44,235,506 | 68,350,991 | 1,279,552,725 | 762,054,804 | 70,436,211 | 44,878,948 | 787,612,066 | 491,940,659 |
| Capital work in progress (Furnitures) | 21,812,430 | - | 6,769,740 | 15,042,690 | - | - | - | - | 15,042,690 |
| Office equipment and machinery | 2,693,541,693 | 259,449,456 | 21,252,409 | 2,931,738,741 | 1,908,931,802 | 264,797,834 | 19,864,871 | 2,153,864,766 | 777,873,975 |
| Capital work in progress (Equipment) | 93,140,131 | 706,275,376 | - | 799,415,507 | - | - | - | - | 799,415,507 |
| Vehicles | 315,265,340 | 14,876,192 | - | 330,141,532 | 232,786,836 | 19,980,885 | - | 252,767,721 | 77,373,811 |
| **Sub-total** | **9,834,241,148** | **1,320,719,191** | **96,373,140** | **11,058,587,199** | **3,277,051,677** | **388,119,730** | **64,743,819** | **3,600,427,589** | **7,458,159,611** |
| **Lease assets-Premises** | | | | | | | | | |
| Right-of-use assets | 3,541,729,013 | - | - | 3,541,729,013 | 2,672,892,238 | 286,042,423 | - | 2,958,934,661 | 582,794,352 |
| **Sub-total** | **3,541,729,013** | **-** | **-** | **3,541,729,013** | **2,672,892,238** | **286,042,423** | **-** | **2,958,934,661** | **582,794,352** |
| **Software-Amortization** | | | | | | | | | |
| Software | 882,664,161 | 20,612,330 | - | 903,276,491 | 781,980,841 | 30,793,109 | - | 812,773,950 | 90,502,541 |
| Capital work in progress (Software) | 79,865,168 | 86,363,298 | - | 166,228,466 | - | - | - | - | 166,228,466 |
| **Sub-total** | **962,529,328** | **106,975,628** | **-** | **1,069,504,956** | **781,980,841** | **30,793,109** | **-** | **812,773,950** | **256,731,006** |
| **As at 30 September 2026** | **14,338,499,490** | **1,427,694,819** | **96,373,140** | **15,669,821,169** | **6,731,924,755** | **704,955,262** | **64,743,819** | **7,372,136,199** | **8,297,684,970** |
| **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** |