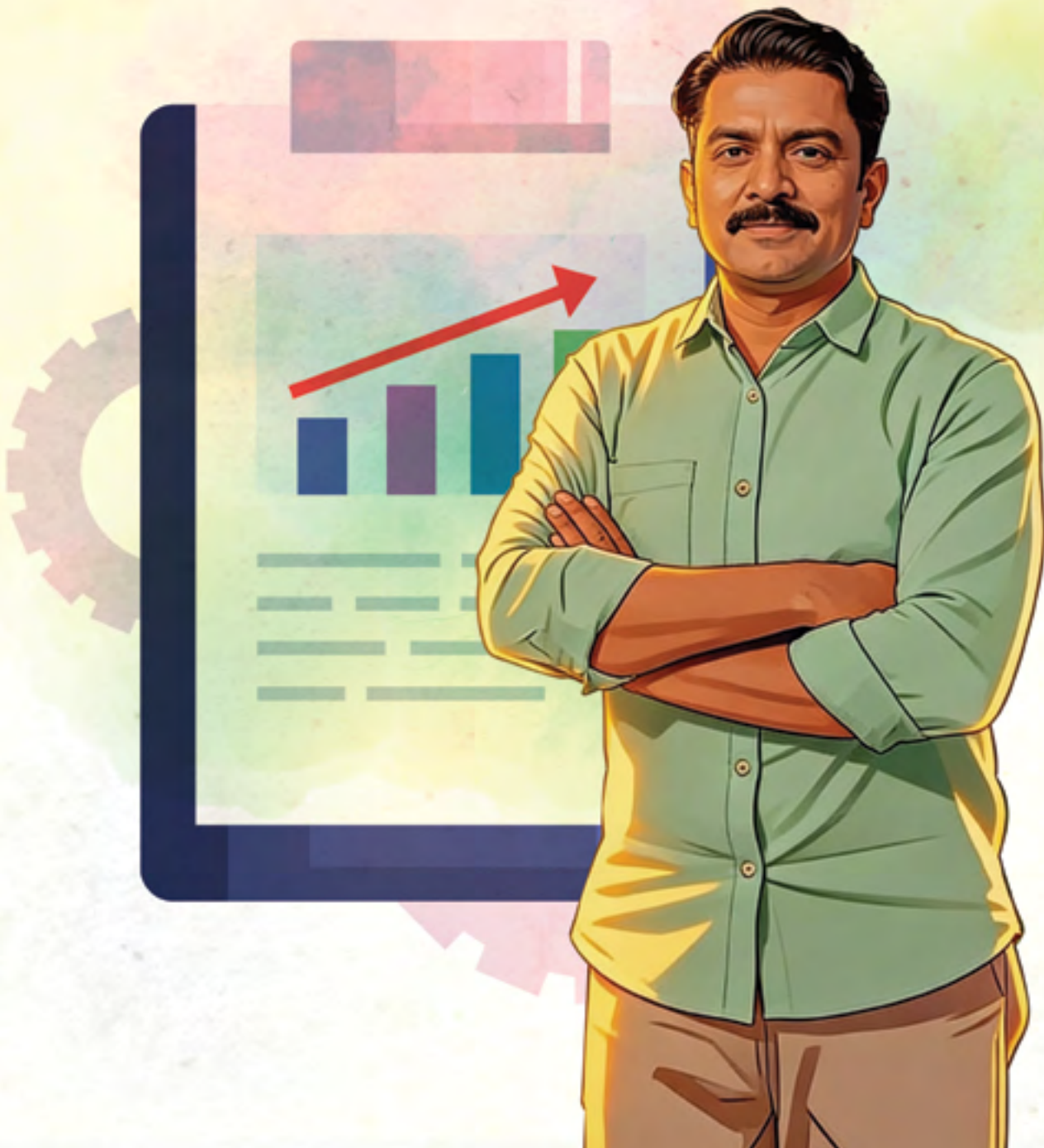


Auditors' Report & Audited Financial Statements



Hoda Vasi Chowdhury & Co Chartered Accountants

National Office
BTMC Bhaban (6th & 7th Floor)
7-9 Kawran Bazar Commercial Area
Dhaka-1215, Bangladesh

MABS & J Partners Chartered Accountants

Corporate Office
SMC Tower (Level 5 & 7)
33 Banani Commercial Area, Road 17
Dhaka-1213, Bangladesh

Independent Auditors' Report TO THE SHAREHOLDERS OF PRIME BANK PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Prime Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Prime Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International

Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interested entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 2.1 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/ investments, and required impairment provision. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans and advances/investments	
<p>All scheduled banks in Bangladesh shall follow Bangladesh bank regulation on loan approval and disbursement, loan classification and maintenance of required provision, interest waiver and transfer to interest in suspense.</p> <p>The Bank calculates provision for loans and advances/investments by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024 and its subsequent amendments.</p>	<p>We evaluated the design and implementation of relevant controls, checked operating effectiveness of selected key controls, and on sample basis conducted substantive testing of the following:</p> <ul style="list-style-type: none"> Credit appraisal, loan sanction and disbursement procedures, monitoring and provisioning process; Identification of loss events, including early warning and default warning indicators; Reviewed the quarterly Classification of Loans(CL); Processes for loan classification, determination of required provisions on loans, advances in accordance with applicable Bangladesh Bank regulations;

Description of key audit matters	Our response to key audit matters
<p>Due to the current macro-economic situation of the Country and global geo-political events, non-performing loans across banking industry significantly increased during last couple of years. In order to support businesses in overcoming economic challenges and continue with operation, Bangladesh Bank provided policy support to borrowers who become classified/ non-performing through BRPD Circular No. 07 dated 16 September 2025, including additional relief measures approved by the relevant BRPD committee on a case-by-case basis. Significant proportion of the Bank's classified borrowers availed these special rescheduling and policy support facilities and were consequently reported as unclassified as at the reporting date. However, despite being unclassified these borrowers reflect high risk of default and hence may require additional provision.</p> <p>Loan write-off involves significant judgment in determining eligibility, adequacy of provisioning and compliance with regulatory requirements. The Bank executed write-offs in accordance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as subsequently updated by BRPD Circular No. 08 dated 19 October 2025.</p> <p>To maintain provisions for non-performing loans in line with the central bank's guidelines, the Bank identifies impaired loan accounts and calculates required provisions manually. Furthermore, the process for calculating the provision for loans and advances/ investments portfolio associated with credit risk is significant and complex.</p> <p>Management has incentive to maintain lower provisions for loans and advances to overstate profit.</p> <p>At year end, the Group reported total gross loans and advances of BDT 353,849.92 million (2024: BDT 344,109.78 million) and provision for loans and advances of BDT 14,639.65 million (2024: BDT 17,354.78 million). On the other hand, the Bank reported loans and advances of BDT 353,255.42 million (2024: 343,457.58 million).</p> <p>Due to these factors, we have considered measurement of provision for loans, advances and leases as significant risk as well as a key audit matter.</p>	<ul style="list-style-type: none"> • Compliance with applicable laws and regulations of Bangladesh Bank relating to loan sanctioning and disbursement during the year; • Adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessment of methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Process of loans and advances/investments write off, recoveries from written off loans and advances/ investments, loans and advances/investments re-schedule and re-structure, calculation of interest /profit waiver and suspense as per directions provided by Bangladesh Bank; • Compliance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as amended by BRPD Circular No. 08 dated 19 October 2025, with particular focus on eligibility criteria, approval hierarchy and procedural requirements for loan write-off; • Appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • Finally, compared the amount of loan classification and provision requirement as determined by the Bangladesh Bank inspection team via letter no BSD-7/52/2026-237 dated 02 April 2026 to the actual amount disclosed in the financial statements.
See notes no. 7, 8 and 14 to the financial statements	
Recognition of interest income on loans, advances and leases	
<p>Recognition of interest income has significant impact on financial statements. Measurement of interest income involve complex IT environments and also require judgment in case of overdue and/ or distressed borrower.</p> <p>We identify recognition of interest income from loans, advances and leases as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to inflate profit/ meet specific targets or expectations.</p>	<p>We tested the design and implementation of key controls over recognition and measurement of interest on loans, advances and leases.</p> <p>We performed test of operating effectiveness on automated control in place to measure and recognize interest income.</p> <p>We also performed substantive procedures on test basis to check whether interest from selected borrower accounts are properly measured and recognized in income.</p> <p>We also checked a sample of interest waiver given during the period to assess whether proper approval is obtained.</p> <p>We reviewed on test basis whether transfer to/from interest in suspense account are made in accordance with the Bangladesh Bank's guidelines.</p> <p>We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.</p>
See note no. 23 to the financial statements	

Description of key audit matters	Our response to key audit matters
Valuation of investments in government and other securities	
<p>Investments in government and other securities constitute significant portion of the Group and Bank's asset portfolio.</p> <p>The classification and measurement of government securities, especially T-Bill and T-Bond require judgment and complex estimates. Also based on classification of government securities into HTM and HFT category, different accounting should be followed.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p> <p>Similarly, due to the absence of quoted price/ active market, valuation/ impairment assessment of investments in other unquoted securities also require significant judgment</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds.</p> <p>We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the valuation process of unquoted investments, including controls over market data inputs into valuation models, model governance and valuation adjustments.</p> <p>We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>In applicable cases, to determine fair value/ assess impairment of investments in unquoted securities, we considered latest audited financial statements, repayment history and information of the issuer available in public domain.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See note no. 6 to the financial statements.	
IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>We conducted testing to assess the design and operating effectiveness of the Bank's IT access controls over critical financial reporting systems.</p> <p>Our audit procedures included evaluating IT general controls, particularly focusing on logical access, change management and IT operational controls.</p> <p>We tested whether requests for access to systems were appropriately reviewed and authorized, ensuring that only authorized personnel had access to sensitive financial data.</p> <p>Additionally, we examined the Bank's periodic review process for access rights, revocation and assessed whether changes to systems were properly approved and authorized to prevent unauthorized modifications.</p> <p>As part of our audit, we also evaluated the Bank's control environment concerning system interfaces, configurations, and application-layer controls that were identified as critical to financial reporting accuracy. Given the significance of IT application controls in ensuring the integrity of automated financial processes, we tested key application-based controls, including system-generated reports, automated journal entries, and validation mechanisms that support transaction processing. This involved assessing whether these automated controls were functioning as intended and whether their outputs were reliable for financial reporting purposes.</p> <p>Furthermore, we performed detailed tests on IT general controls to assess the effectiveness of application development processes, database security, and hosting platform management.</p> <p>We also evaluated the segregation of incompatible duties relevant to application and database change management to determine whether adequate controls were in place to prevent unauthorized access or modifications.</p>

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these

consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all

relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.


Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;
- (vii) Based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

For and on behalf of

Hoda Vasi Chowdhury & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-057



Sabbir Ahmed FCA

Partner
ICAB Enrolment Number: 0770
DVC: 2604070770AS545839
Place: Dhaka, Bangladesh
Date: 05 April 2026

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

- (ix) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
- (x) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- (xi) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Prime Bank Investment PLC and Prime Bank Securities Limited have been audited by ACNABIN Chartered Accountants and Prime Bank Fintech Limited, Prime Exchange Co. (Pte) Limited and PBL Finance (Hong Kong) Limited have been audited by Howlader Yunus & Co., Chartered Accountants, C.C. Yang & Co. Chartered Accountants of Singapore and T.O. YIP & CO. LTD., Certified Public Accountants respectively. These accounts have been properly reflected in the consolidated financial statements;
- (xii) the information and explanations required by us have been received and found satisfactory;
- (xiii) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 13,000 person hours.
- (xiv) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
- (xv) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xvi) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

MABS & J Partners
Chartered Accountants
FRC Enlistment No.: CA-001-152



**Nasir U Ahmed FCA, FCS, CGMA (AICPA),
ACMA (UK), FCA (England & Wales)**

Additional Managing Partner
ICAB Enrolment Number: 535
DVC: 2604060535AS537796

CONSOLIDATED BALANCE SHEET

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		8,083,883,330	7,266,619,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		37,617,590,045	21,931,474,479
		45,701,473,375	29,198,093,645
Balance with other banks and financial institutions	4		
In Bangladesh		4,501,370,728	1,254,715,478
Outside Bangladesh		3,205,884,413	3,192,238,640
		7,707,255,141	4,446,954,119
Money at call on short notice	5	-	-
Investments	6		
Government		192,066,923,885	125,017,853,880
Others		7,706,157,638	8,444,712,002
		199,773,081,523	133,462,565,882
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	281,734,275,383	285,949,347,139
Bills purchased and discounted	8	72,115,644,111	58,160,432,103
		353,849,919,494	344,109,779,242
Fixed assets including premises, furniture and fixtures	9	7,740,656,957	7,152,438,441
Other assets	10	36,039,975,084	31,604,257,006
Non - banking assets	11	164,845,600	220,500,640
Total assets		650,977,207,174	550,194,588,974
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	102,689,968,155	92,086,639,640
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		75,822,304,691	75,618,712,220
Bills payable		8,934,724,510	2,955,152,335
Savings bank / Mudaraba savings deposits		86,266,108,316	76,921,221,332
Term deposits / Mudaraba term deposits		272,411,995,968	203,156,738,238
Bearer certificate of deposit		-	-
Other deposits		-	-
		443,435,133,485	358,651,824,125
Other liabilities	14	58,434,173,034	60,671,426,274
Total liabilities		604,559,274,674	511,409,890,039
Capital / Shareholders' equity			
Paid -up capital	15.2	11,605,905,630	11,322,834,770
Share premium	15.8	1,211,881,786	1,211,881,786
Non-controlling Interest	15.9	64	63
Statutory reserve	16	12,889,264,879	10,353,413,584
Revaluation gain / loss on investments	17	671,096,712	179,163,243
Start-up equity investment fund	18	301,016,560	211,971,618
Foreign currency translation gain	19	165,651,810	163,808,183
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	19,545,112,171	15,313,622,801
Total Shareholders' equity		46,417,932,500	38,784,698,936
Total liabilities and Shareholders' equity		650,977,207,174	550,194,588,974

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21		
Acceptances and endorsements	21.1	85,909,353,366	70,769,969,596
Letters of guarantee	21.2	48,778,789,157	46,201,751,040
Irrevocable letters of credit	21.3	48,661,708,182	49,842,056,273
Bills for collection	21.4	19,071,727,495	17,709,759,383
Other contingent liabilities		-	-
		202,421,578,200	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		6,960,379,006	17,593,842,261
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		6,960,379,006	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		209,381,957,206	202,117,378,554

These financial statements should be read in conjunction with the annexed notes 1 to 56.



Chairman



Director



Director



Chief Executive Officer

See annexed auditors' report to the Shareholders of the date.

Hoda Vasi Chowdhury & Co.
Chartered Accountants

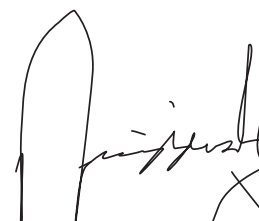


Sabbir Ahmed FCA

Partner
ICAB Enrollment No # 770
DVC: 2604070770AS545839

Dated, 05 April 2026

MABS & J Partners
Chartered Accountants



Nasir U Ahmed

FCA, FCS, CGMA (AICPA), ACMA (UK), FCA
(England & Wales)
Additional Managing Partner
ICAB Enrollment No # 535
DVC: 2604060535AS537796

CONSOLIDATED PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
Interest income / profit on investments	23	33,509,617,882	31,499,813,294
Interest / profit paid on deposits, borrowings, etc.	24	(29,348,430,396)	(22,015,845,035)
Net interest / net profit on investments		4,161,187,485	9,483,968,259
Investment income	25	17,488,430,342	10,314,225,300
Commission, exchange and brokerage	26	3,287,374,814	3,198,897,940
Other operating income	27	1,587,198,446	1,428,556,944
Total operating income (A)		26,524,191,087	24,425,648,442
Salaries and allowances	28	6,513,831,151	5,809,630,342
Rent, taxes, insurance, electricity, etc.	29	642,019,038	567,373,742
Legal expenses	30	174,186,824	119,660,598
Postage, stamp, telecommunication, etc.	31	285,329,223	109,965,224
Stationery, printing, advertisements, etc.	32	439,271,238	395,747,601
Managing Director's salary and fees	33	20,579,996	20,080,197
Directors' fees	34	6,107,060	6,277,259
Auditors' fees	35	7,517,487	3,932,851
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	1,167,065,014	1,129,887,666
Other expenses	38	2,558,007,212	2,198,272,440
Total operating expenses (B)		11,813,914,243	10,360,827,921
Profit / (loss) before provision (C=A-B)		14,710,276,844	14,064,820,522
Provision for loans & advances	39	1,312,301,553	1,215,765,219
Provision for diminution in value of investments	39	420,390,736	68,772,717
Provision for impairment of client margin loan	39	55,999,532	33,555,608
Other provisions	39	(136,106,699)	756,897,248
Total provision (D)		1,652,585,123	2,074,990,791
Total profit / (loss) before taxes (C-D)		13,057,691,721	11,989,829,731
Provision for taxation:			
Current tax	40	3,786,925,763	5,461,907,053
Deferred tax		171,974,821	(794,557,604)
		3,958,900,584	4,667,349,449
Net profit after taxation		9,098,791,137	7,322,480,282
Retained earnings brought forward from previous year	20.1	13,113,386,814	7,991,142,522
		22,212,177,951	15,313,622,804

Particulars	Notes	Amount in Taka	
		2025	2024
Appropriations			
Statutory reserve		2,535,851,295	-
Non controlling interest		4	3
Start-up equity investment fund		89,044,942	
Other comprehensive income		42,169,539	-
		2,667,065,780	3
Retained surplus	20	19,545,112,171	15,313,622,801
Earnings per share (EPS)	45	7.84	6.31

These financial statements should be read in conjunction with the annexed notes 1 to 56.



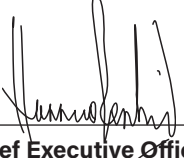
Chairman



Director



Director



Chief Executive Officer

See annexed auditors' report to the Shareholders of the date.

Hoda Vasi Chowdhury & Co.
Chartered Accountants

MABS & J Partners
Chartered Accountants



Sabbir Ahmed FCA
Partner
ICAB Enrollment No # 770
DVC: 2604070770AS545839

Dated, 05 April 2026



Nasir U Ahmed
FCA, FCS, CGMA (AICPA), ACMA (UK), FCA
(England & Wales)
Additional Managing Partner
ICAB Enrollment No # 535
DVC: 2604060535AS537796

CONSOLIDATED CASH FLOW STATEMENT

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
A) Cash flows from operating activities			
Interest receipts in cash		48,478,285,734	40,086,448,347
Interest payments		(28,250,494,353)	(19,794,344,204)
Dividend receipt		136,068,475	206,801,702
Fees and commission receipts in cash		3,287,374,814	3,198,897,940
Recoveries of loans previously written off		960,222,969	775,853,587
Cash payments to employees		(6,309,057,675)	(5,610,780,539)
Cash payments to suppliers		(1,299,322,191)	(1,121,145,485)
Income taxes paid		(5,030,738,358)	(4,033,562,462)
Receipts from other operating activities	41	2,668,629,286	1,784,266,721
Payments for other operating activities	42	(3,135,656,100)	(2,866,553,127)
Cash generated from operating activities before Changes in operating assets and liabilities		11,505,312,602	12,625,882,480
Increase / (decrease) in operating assets and liabilities			
Purchase/sale of trading securities (Bills/Bonds)		(23,708,539,964)	(43,528,678,585)
Loans and advances to customers		(16,542,014,339)	(31,177,503,593)
Other assets	43	(1,104,339,581)	(631,397,677)
Deposits from other banks / borrowings		14,218,522,199	11,883,424,225
Deposits from customers		77,423,188,524	64,256,788,803
Other liabilities account of customers		5,979,572,174	(11,259,747,168)
Other liabilities	44	(374,880,067)	1,113,603,767
		55,891,508,946	(9,343,510,230)
Net cash from operating activities		67,396,821,548	3,282,372,250
B) Cash flows from investing activities			
Proceeds from sale of securities (shares)		(42,598,879,777)	(90,332,162)
Purchase of property, plant and equipment		(1,625,934,756)	(566,278,254)
Proceeds from sale of property, plant and equipment		4,134,891	23,112,777
Net cash used in investing activities		(44,220,679,643)	(633,497,639)
C) Cash flows from financing activities			
Redemption of Prime Bank sub-ordinated bond		(1,400,000,000)	(1,400,000,000)
Dividend paid		(1,981,496,085)	(1,981,496,085)
Net cash used in financing activities		(3,381,496,085)	(3,381,496,085)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		19,794,645,821	(732,621,474)
E) Effects of exchange rate changes on cash and cash equivalents		(27,869,166)	12,020,199
F) Cash and cash equivalents at beginning of the year		33,648,408,763	34,369,010,039
G) Cash and cash equivalents at end of the year (D+E+F)		53,415,185,416	33,648,408,763
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies) (note-3)		8,083,883,330	7,266,619,166
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)		37,617,590,045	21,931,474,479
Balance with other banks and financial institutions (note-4)		7,707,255,141	4,446,954,119
Prize bonds (note-6a)		6,456,900	3,361,000
		53,415,185,416	33,648,408,763

These financial statements should be read in conjunction with the annexed notes 1 to 56.



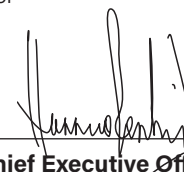
Chairman



Director



Director



Chief Executive Officer

Dated, 05 April 2026

Prime Bank PLC.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

Particulars	Amount in Taka									
	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Startup equity investment fund	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
Balance as at 1 January 2025	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	211,971,618	179,163,243	163,808,183	15,313,622,801	38,784,698,936
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(3,465,744,411)	-	-	(3,465,744,411)
Adjustment of off-shore banking units	-	-	-	-	-	(13,930)	-	-	-	(13,930)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	3,957,691,810	-	-	3,957,691,810
Currency translation differences	-	-	-	-	-	-	-	1,843,627	(162,974,991)	(161,131,363)
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	671,096,712	165,651,810	15,150,647,810	39,115,501,041
Net profit for the year	-	-	-	-	-	-	-	-	9,098,791,137	9,098,791,137
Dividend (Bonus shares)	283,070,860	-	-	-	-	-	-	-	-	283,070,860
Dividend (Cash)	-	-	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	(55,764,916)	(55,764,916)
Minority interest	-	-	-	-	1	-	-	-	-	1
Other comprehensive income	-	-	-	-	-	-	-	-	(42,169,539)	(42,169,539)
Appropriation made during the year	-	2,535,851,295	-	-	-	89,044,942	-	-	(2,624,896,237)	-
Balance as at 31 December 2025	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
Balance as at 31 December 2024	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	63	211,971,618	179,163,243	163,808,183	15,313,622,801	38,784,698,936

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

These financial statements should be read in conjunction with the annexed notes 1 to 56.



Chairman



Director



Director



Chief Executive Officer

Dated, 05 April 2026

Prime Bank PLC.
BALANCE SHEET

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash	3a		
Cash in hand (including foreign currencies)		8,053,676,171	7,238,222,800
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		37,617,590,045	21,931,474,479
		45,671,266,216	29,169,697,279
Balance with other banks and financial institutions	4a		
In Bangladesh		4,226,768,299	770,435,916
Outside Bangladesh		2,920,850,102	2,896,602,385
		7,147,618,401	3,667,038,301
Money at call on short notice		-	-
Investments	6a		
Government		190,286,929,915	123,897,698,793
Others		5,097,396,074	5,712,813,953
		195,384,325,989	129,610,512,746
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	284,291,065,117	288,393,987,951
Bills purchased and discounted	8a	68,964,351,975	55,063,589,572
		353,255,417,092	343,457,577,523
Fixed assets including premises, furniture and fixtures	9a	7,606,574,734	6,976,553,047
Other assets	10a	39,746,709,770	35,016,572,684
Non - banking assets	11	164,845,600	220,500,640
Total assets		648,976,757,802	548,118,452,220
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	100,998,469,102	90,893,119,786
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		76,843,873,442	75,828,699,185
Bills payable		8,934,724,510	2,955,152,335
Savings bank / Mudaraba savings deposits		86,266,108,316	76,921,221,332
Term deposits / Mudaraba term deposits		272,898,530,675	203,163,234,249
Bearer certificate of deposit		-	-
Other deposits		-	-
		444,943,236,943	358,868,307,100
Other liabilities	14a	56,641,253,401	59,337,521,792
Total liabilities		602,582,959,446	509,098,948,678
Capital / Shareholders' equity			
Paid up capital	15.2	11,605,905,630	11,322,834,770
Share premium	15.8	1,211,881,786	1,211,881,786
Statutory reserve	16	12,889,264,879	10,353,413,584
Revaluation gain / (loss) on investments	17	584,844,193	80,256,510
Start-up equity investment fund	18	301,016,560	211,971,618
Foreign currency translation gain	19a	163,817,602	161,343,671
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	19,637,067,706	15,677,801,601
Total Shareholders' equity		46,393,798,356	39,019,503,540
Total liabilities and Shareholders' equity		648,976,757,802	548,118,452,220

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21a		
Acceptances and endorsements	21a.1	85,909,353,366	70,769,969,596
Letters of guarantee	21a.2	48,778,789,157	46,201,751,040
Irrevocable letters of credit	21a.3	48,661,708,182	49,842,056,273
Bills for collection	21a.4	19,071,727,495	17,709,759,383
Other contingent liabilities		-	-
		202,421,578,200	184,523,536,293
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		6,960,379,006	17,593,842,261
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		6,960,379,006	17,593,842,261
Total Off-Balance Sheet items including contingent liabilities		209,381,957,206	202,117,378,554

These financial statements should be read in conjunction with the annexed notes 1 to 56.



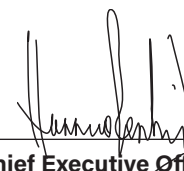
Chairman



Director



Director



Chief Executive Officer

See annexed auditors' report to the Shareholders of the date.

Hoda Vasi Chowdhury & Co.
Chartered Accountants



Sabbir Ahmed FCA

Partner
ICAB Enrollment No # 770
DVC: 2604070770AS545839

Dated, 05 April 2026

MABS & J Partners
Chartered Accountants



Nasir U Ahmed

FCA, FCS, CGMA (AICPA), ACMA (UK), FCA
(England & Wales)
Additional Managing Partner
ICAB Enrollment No # 535
DVC: 2604060535AS537796

PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
Interest income / profit on investments	23a	32,987,151,761	31,117,616,605
Interest / profit paid on deposits, borrowings, etc.	24a	(29,221,607,887)	(21,896,076,669)
Net interest / net profit on investments		3,765,543,874	9,221,539,935
Investment income	25a	17,294,877,498	10,275,666,377
Commission, exchange and brokerage	26a	2,918,705,928	2,933,728,749
Other operating income	27a	1,555,603,856	1,406,427,398
Total operating income (A)		25,534,731,156	23,837,362,459
Salaries and allowances	28a	6,236,389,468	5,587,000,870
Rent, taxes, insurance, electricity, etc.	29a	616,939,579	541,654,223
Legal expenses	30a	167,550,929	113,349,424
Postage, stamp, telecommunication, etc.	31a	272,520,668	100,520,069
Stationery, printing, advertisements, etc.	32a	432,111,343	389,482,249
Managing Director's salary and fees	33	20,579,996	20,080,197
Directors' fees	34a	5,604,060	5,724,612
Auditors' fees	35a	5,750,000	2,300,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	1,108,270,675	1,079,510,909
Other expenses	38a	2,427,456,413	1,730,899,363
Total operating expenses (B)		11,293,173,130	9,570,521,916
Profit / (loss) before provision (C=A-B)		14,241,558,026	14,266,840,543
Provision for loans & advances	39a	1,312,301,553	1,215,765,219
Provision for diminution in value of investments	39a	385,000,000	223,207,111
Other provisions	39a	(135,000,000)	746,897,248
Total provision (D)		1,562,301,553	2,185,869,577
Total profit / (loss) before taxes (C-D)		12,679,256,473	12,080,970,966
Provision for taxation			
Current tax	40a	3,740,239,687	5,399,144,766
Deferred tax		34,522,584	(763,937,513)
		3,774,762,271	4,635,207,253
Net profit after taxation		8,904,494,202	7,445,763,713
Retained earnings brought forward from previous years	20.1a	13,357,469,741	8,232,037,888
		22,261,963,943	15,677,801,601

Particulars	Notes	Amount in Taka	
		2025	2024
Appropriations			
Statutory reserve		2,535,851,295	-
Start-up equity investment fund		89,044,942	-
		2,624,896,237	-
Retained surplus	20a	19,637,067,706	15,677,801,601
Earnings per share (EPS)	45a	7.67	6.42

These financial statements should be read in conjunction with the annexed notes 1 to 56.



Chairman



Director



Director



Chief Executive Officer

See annexed auditors' report to the Shareholders of date

Hoda Vasi Chowdhury & Co.
Chartered Accountants



Sabbir Ahmed FCA

Partner
ICAB Enrollment No # 770
DVC: 2604070770AS545839

Dated, 05 April 2026

MABS & J Partners
Chartered Accountants



Nasir U Ahmed

FCA, FCS, CGMA (AICPA), ACMA (UK), FCA
(England & Wales)
Additional Managing Partner
ICAB Enrollment No # 535
DVC: 2604060535AS537796

CASH FLOW STATEMENT

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
A) Cash flows from operating activities			
Interest receipts in cash		47,582,520,358	39,380,602,476
Interest payments		(27,730,115,285)	(19,348,024,076)
Dividend receipt		136,068,475	206,801,702
Fees and commission receipts in cash		2,918,705,928	2,933,728,749
Recoveries of loans previously written off		960,222,969	775,853,587
Cash payments to employees		(6,031,615,992)	(5,388,151,067)
Cash payments to suppliers		(1,292,162,295)	(1,114,880,133)
Income taxes paid		(5,030,738,358)	(4,033,562,462)
Receipts from other operating activities	41a	2,386,873,231	1,681,282,887
Payments for other operating activities	42a	(2,958,310,904)	(2,355,518,703)
Cash generated from operating activities before changes in operating assets and liabilities		10,941,448,127	12,738,132,959
Increase / (decrease) in operating assets and liabilities			
Purchase/sale of trading securities (Bills/Bonds)		(23,048,701,081)	(42,556,427,602)
Loans and advances to customers		(16,555,545,730)	(29,678,690,808)
Other assets	43a	(1,495,378,407)	(495,418,753)
Deposits from other banks / borrowings		13,677,094,471	9,891,119,766
Deposits from customers		78,714,809,008	64,256,788,803
Other liabilities account of customers		5,979,572,174	(11,259,747,168)
Other liabilities	44a	(552,497,636)	566,451,565
		56,719,352,799	(9,275,924,198)
Net cash from operating activities		67,660,800,925	3,462,208,761
B) Cash flows from investing activities			
Payments for purchases of securities		(42,722,016,261)	(664,040,475)
Purchase of property, plant and equipment		(1,578,652,464)	(542,493,408)
Proceeds from sale of property, plant and equipment		4,134,891	23,112,777
Net cash used in investing activities		(44,296,533,835)	(1,183,421,106)
C) Cash flows from financing activities			
Redemption of Prime Bank sub-ordinated bond		(1,400,000,000)	(1,400,000,000)
Dividend paid		(1,981,496,085)	(1,981,496,085)
Net cash used in financing activities		(3,381,496,085)	(3,381,496,085)
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)		19,982,771,006	(1,102,708,430)
E) Effects of exchange rate changes on cash and cash equivalents		2,473,931	39,667,560
F) Cash and cash equivalents at beginning of the year		32,840,096,580	33,903,137,450
G) Cash and cash equivalents at end of the year (D+E+F)		52,825,341,517	32,840,096,580
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies) (note-3a)		8,053,676,171	7,238,222,800
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) (note-3a)		37,617,590,045	21,931,474,479
Balance with other banks and financial institutions (note-4a)		7,147,618,401	3,667,038,301
Prize bonds (note-6a)		6,456,900	3,361,000
		52,825,341,517	32,840,096,580

These financial statements should be read in conjunction with the annexed notes 1 to 56.



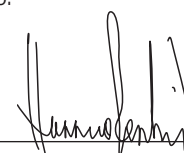
Chairman



Director



Director



Chief Executive Officer

Dated, 05 April 2026

Prime Bank PLC.
STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

Particulars	Amount in Taka							
	Paid-up Capital	Share premium	Statutory reserve	Startup Fund	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
Balance as at 1 January 2025	11,322,834,770	1,211,881,786	10,353,413,584	211,971,618	80,256,510	161,343,671	15,677,801,601	39,019,503,540
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
Balance as at 1 January 2025	11,322,834,770	1,211,881,786	10,353,413,584	211,971,618	80,256,510	161,343,671	15,677,801,601	39,019,503,540
Adjustment of last year revaluation gain on investments	-	-	-	-	(3,465,744,411)	-	-	(3,465,744,411)
Adjustment of off-shore banking units	-	-	-	-	(13,930)	-	-	(13,930)
Surplus / deficit on account of revaluation of investments	-	-	-	-	3,970,346,023	-	-	3,970,346,023
Currency translation differences	-	-	-	-	-	2,473,931	-	2,473,931
Net gains and losses not recognized in the income statement	-	-	-	-	584,844,193	163,817,602	15,677,801,601	39,526,565,154
Net profit for the year	-	-	-	-	-	-	8,904,494,202	8,904,494,202
Dividend (Bonus shares)	283,070,860	-	-	-	-	-	(283,070,860)	-
Dividend (Cash)	-	-	-	-	-	-	(1,981,496,085)	(1,981,496,085)
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	(55,764,916)	(55,764,916)
Appropriation made during the year	-	-	2,535,851,295	89,044,942	-	-	(2,624,896,237)	-
Balance as at 31 December 2025	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
Balance as at 31 December 2024	11,322,834,770	1,211,881,786	10,353,413,584	211,971,618	80,256,510	161,343,671	15,677,801,601	39,019,503,540

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

These financial statements should be read in conjunction with the annexed notes 1 to 56



Chairman



Director



Chief Executive Officer

Dated, 05 April 2026

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

1 The Bank and its activities

1.1 Prime Bank PLC.

Prime Bank PLC. ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the Company at 89 Gulshan Avenue, Gulshan, Dhaka-1212. It commenced its banking business with one branch on April 17, 1995 under the license issued by Bangladesh Bank. At present, the Bank has 149 (One Hundred Forty Nine) branches including 18 (Eighteen) SME Centres/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 149 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also, the Bank has 3 (Three) Off-shore Banking Units (OBUs), 10 (Ten) Sub-branches, 5 (Five) subsidiary Companies (2 Foreign subsidiaries & 3 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly-traded company for its general classes of share.

1.2 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).

1.3 Off-shore Banking Unit (OBU)

The Bank commenced its off-shore banking operation after obtaining permission from Bangladesh Bank vide letter no. BRPD(P)744(84)/2001-868 dated March 19, 2001. The Bank commenced operation of its one unit from March 15, 2007. Presently, the Bank has 3 (Three) Off-shore Banking Units (OBU) located at Dhaka EPZ, Chittagong EPZ and Adamjee EPZ. The Off-shore Banking Units are governed under the rules and guidelines of Bangladesh Bank. Apart from the reporting of OBU with solo financial statements, separate financial statements of Off-shore Banking Units are shown in Annexure-K.

1.4 Detail of the Subsidiaries of Prime Bank PLC. are presented in note no. 1.4.1 to 1.4.5:

1.4.1 Prime Bank Investment PLC.

Prime Bank Investment PLC. was incorporated as a public limited company on April 28, 2010 with the Registrar of Joint Stock Companies and Firms, Dhaka vide certificate of incorporation no. C-84266/10, dated April 28, 2010 which has commenced its business on the same date. Total 299,999,994 shares (out of 300,000,000 shares) of Prime Bank Investment PLC. are held by Prime Bank PLC. and only 6 shares are held by other persons. The main objectives of the company are to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc. Securities and Exchange Commission (SEC) thereafter issued a full-fledged merchant banking license in favor of Prime Bank Investment PLC., vide letter no. SEC/Reg/MB/SUB/2010/03/208, dated June 02, 2010 with effect from June 01, 2010.

1.4.2 Prime Bank Securities Limited

Prime Bank Securities Limited was incorporated on April 29, 2010 as a private limited company under the Companies Act 1994 vide certificate of incorporation no.C-84302/10. Prime Bank Securities Limited became member of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited for brokerage transaction vide Bangladesh Securities & Exchange Commission certificate no. 3.1/DSE-219/2010/429, dated September 16, 2010 and 3.2/CSE-141/2010/239, dated August 31, 2010 respectively. Prime Bank Securities Limited commenced its operation from May 2011. The main objectives of the company are to carry on business of stock brokers / dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. Prime Bank PLC. and Prime Bank Investment PLC. hold 95% and 5% share of Prime Bank Securities Limited, respectively.

1.4.3 Prime Bank Fintech Limited

Prime Bank Fintech Limited was incorporated as a private Limited company on 14 January 2025 with the Registrar of Joint Stock Companies and Firms, Dhaka vide certificate of incorporation no. C-199841/2025, dated January 14, 2025. Total 49,995,000 shares (out of 50,000,000 shares) of Prime Bank Fintech Limited are held by Prime Bank PLC. and 5,000 shares are held by Prime Bank Investment PLC..

1.4.4 Prime Exchange Co. (Pte) Limited, Singapore

Prime Exchange Co. (Pte) Ltd., a fully owned subsidiary company of Prime Bank PLC. was incorporated in Singapore on January 06, 2006 and commenced its remittance business from July 08, 2006 under the remittance license issued by the Monetary Authority of Singapore (MAS) under section 7A(3) of the Money Changing and Remittance Business Act (Chapter 187). The Company's registered office and principal place of business is located at 2A Desker Road, (2nd floor), Singapore 209549. The Company has another two branches at Block 134 #01-305 Jurong Gateway Road Singapore 600134 and 55 Benoi Road #01-14 Joo Koon Bus Interchange Singapore 629907. The principal activities of the company are to carry on the remittance business and to undertake and participate in transactions, activities and operations commonly carried on or undertaken by remittance and exchange house.

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1.4.5 PBL Finance (Hong Kong) Limited

PBL Finance (Hong Kong) Limited, a fully owned subsidiary of Prime Bank PLC. PBL Finance (Hong Kong) Limited was incorporated with Companies Registry of Hong Kong (Certificate of incorporation no. 1584971 and Business Registration no. 58197431 both dated April 7, 2011). PBL Finance (Hong Kong) Limited obtained Money Lending Licenses # 307/2011 issued by Honorable Court of Hong Kong on 28th July 2011. It has commenced its operation from August 2011. The Company's registered office and principal place of business is located at Unit 1201, 12/F, Taurus Building, No 21A and 21B Granville Road, Tsim Sha Tsui, Kowloon, Hong Kong.

2.00 Significant accounting policies and basis of preparation of financial statements

2.1 Basis of accounting

2.1.1 Statement of compliance

The financial statements of the Bank and its subsidiaries (the "Group") have been made for the year ended on 31 December 2025 and are prepared under the historical cost basis, except for certain investments which are stated at fair/market value and freehold land which are measured at a revalued amount, in accordance with the First Schedule (Sec-38) of the Bank Company Act 1991 (as Amended up to 2023), BRPD Circular # 14 dated June 25, 2003 and DFIM Circular # 11, dated December 23, 2009, other Bangladesh Bank Circulars, International Financial Reporting Standards ("IFRS"), the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchanges' listing regulations and other laws and rules applicable in Bangladesh.

In addition to foregoing directives and standards, the operation of Islamic Banking Branches accounted for according to the guidelines of Bangladesh Bank (BRPD circular no-15, dated November 09, 2009). A separate balance sheet and profit and loss account are shown in Annexure-G and G(1) and the figures appearing in the annexure have been incorporated in the related heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) has been formed and FRC has adopted International Accounting Standards and International Financial Reporting Standards for public interest entities such as banks. The Bank Company Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards.

Accordingly, the financial statements of the Bank continue to be prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994, etc. In case any requirement of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail.

2.1.2 Consolidated and separate financial statements

The consolidated financial statements include the financial statements of Prime Bank PLC. 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.

The separate and consolidated financial statements have been prepared in accordance with International Accounting Standard (IAS)-27: "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10: "Consolidated Financial Statements". The consolidated financial statements are prepared to a common financial year ended on 31 December 2025.

Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date that control commences until the date that control ceases. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. The overseas subsidiary companies i.e. Prime Exchange Co. (Pte) Limited, Singapore and PBL Finance (Hong Kong) Limited has a common financial year ending 31 December 2025. The conversion policy of subsidiary companies is given below:

Particulars	Price	Prime Exchange Co. (Pte) Ltd., Singapore	PBL Finance (Hong Kong) Ltd.
For assets & liabilities	Closing price	SGD1 = BDT 95.1567	HKD1=BDT 15.7247
For income & expenses	Average price	SGD1 = BDT 91.7220	HKD1=BDT 15.5905

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and loss resulting from intra-group transactions are also eliminated on consolidation.

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2.1.3 Use of estimates and judgments

In preparation of the financial statements, management is required to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on a going concern basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

The most significant areas where estimates and judgments have been applied are to calculate provision for loans, advances and investments as per Bangladesh Bank guidelines.

2.1.4 Foreign currency transaction

a) Foreign currency

Items included in the financial statements of each entity in the group are measured using the currency of the primary economic environment in which the entity operates, i.e. the functional currency. The financial statements of the group and the Bank are presented in BDT which is the Bank's functional and presentation currency.

b) Foreign currencies translation

Foreign currency transactions are converted into equivalent BDT using the prevailing exchange rates on the dates of respective transactions as per IAS-21, "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into BDT at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every day. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into equivalent BDT.

Assets and liabilities & income and expenses of Off-shore Banking Units have been converted into BDT currency @ US\$1 = BDT 122.2954 (closing rate as at 31st December 2025) and BDT 122.0881 (average rate at year-end).

c) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at rates mentioned in contracts. Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in BDT terms at the rates of exchange prevailing on the balance sheet date.

d) Transaction gains and losses

The resulting exchange transaction gains and losses are included in the profit and loss account.

e) Foreign operations

The results and financial position of the Group's operations whose functional currency is not Bangladeshi Taka are translated into Bangladeshi Taka as follows:

- i) Assets and liabilities are translated at the exchange rate prevailing at the balance sheet date.
- ii) Income and expenses in the profit and loss account are translated at an average rate approximating the exchange rates at the year end;
- iii) Resulting exchange differences are recognized as a separate component of equity.
- iv) As per IAS 21, Foreign Currency Transactions i.e. both the foreign currency denominated monetary and non-monetary items of the OBUs are translated at historical rate because the OBUs are considered as an integral part of the Bank's operation not a foreign operation due to specific regulations governing the OBU and its unique nature.

f) Consolidation of Financial Statements of foreign operations

In Consolidation, foreign exchange differences arising from the translation of net investments in foreign entities, as well as any borrowings are taken into equity. When a foreign operation is disposed of, such currency translation differences are recognized in the profit and loss account as part of the gain or loss on disposal.

2.1.5 Statement of cash flows

Statement of cash flows have been prepared in accordance with the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.1.6 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis, details are shown in [Annexure-I & I (1)]:

- i) Balance with other Banks and financial institutions, money at call and short notice, etc. are on the basis of their maturity terms;
- ii) Investments are on the basis of their residual terms;

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- iii) Loans and advances / investments are on the basis of their repayment/maturity schedules;
- iv) Fixed assets are on the basis of their useful lives;
- v) Other assets are on the basis of their realization / amortization;
- vi) Borrowing from other Banks, financial institutions and agents, etc. are as per their maturity / repayment terms;
- vii) Deposits and other accounts are on the basis of their maturity terms and past trend of withdrawals by the depositors;
- viii) Provisions and other liabilities are on the basis of their payment / adjustment schedules.

2.1.7 Reporting period

These financial statements cover one calendar year from 1st January to 31st December 2025.

2.1.8 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

2.2 Assets and basis of their valuation

2.2.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

2.2.2 Loans, advances and lease / investments

- a) Loans and advances are stated in the balance sheet on gross basis.
- b) Interest / profit is calculated on a daily product basis but charged and accounted for on accrual basis. Interest / profit on classified loans and advances / investments is kept in suspense account as per Bangladesh Bank instructions and such interest / profit is not accounted for as income until realized from borrowers [note - 7a.10 (x)]. Interest / profit is not charged on bad and loss loans / investments as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.
- c) Commission and discounts on bills purchased and discounted are recognized at the time of realization.
- d) Classification and provisioning for loans and advances is made on the basis of the following instruction contained in Bangladesh Bank BRPD circular no. 14, dated 23 September 2012, BRPD circular no. 15, dated 23 September 2012, BRPD circular no. 19, dated 27 December 2012, BRPD circular no. 05, dated 29 May 2013, BRPD circular no. 16, dated 18 November 2014, BRPD circular no. 08, dated 02 August 2015, BRPD circular no. 12, dated 20 August 2017, BRPD circular no. 15, dated 27 September 2017, BRPD circular no. 01, dated 20 February 2018, BRPD circular no. 07, dated 21 June 2018, BRPD circular no. 13, dated 18 October 2018, BRPD circular no. 03, dated 21 April 2019, BRPD circular no. 52, dated 20 October 2020, BRPD circular no. 16, dated 21 July 2020, BRPD circular no. 56, dated 10 December 2020, BRPD circular no. 03, dated 31 January 2021, BRPD circular no. 05, dated 24 March 2021, BRPD circular letter no. 50, dated 14 December 2021, BRPD circular letter no. 52, dated 29 December 2021, BRPD circular letter no. 53, dated 30 December 2021, BRPD circular letter no. 51, dated 18 December 2022, BRPD circular letter no. 53, dated 22 December 2022, BRPD Circular no. 11, dated 20 June 2023, BRPD Circular Letter no. 20, dated 21 June 2023 and BRPD Circular no.58, dated 31 December 2024. The rates of provision for loans and advances / investments are given below:

Particulars	Rate
General provision on unclassified general loans and advances / investments	1%
General provision on unclassified small and medium enterprise financing	0.25%
General provision on interest receivable on loans / investments	1%
General provision on unclassified loans / investments for housing finance and loans to BHs/MBs against share etc.	1%
General provision on loans for professionals	2%
General provision on unclassified consumer financing other than housing finance and professionals	2%
General provision on short term Agriculture/Micro Credit	1%
General provision on credit card	2%
General provision on Special Mention Account (SMA) except Short Term Agriculture Loans	0.25%-2%
Specific provision on substandard loans and advances / investments	5%-20%
Specific provision on doubtful loans and advances / investments	5%-50%
Specific provision on bad / loss loans and advances / investments	100%

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- e) Loans and advances/investments are written-off when there is no realistic prospect of recovery of these amounts and in accordance with BRPD circular No. 11 (03 December 2025), BRPD circular No.01 (06 February 2019), BRPD circular No.13 (07 November 2013) and BRPD circular No.2 (13 January 2003). These write-offs however will not undermine/affect the claim amount against the borrowers. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.
- f) Amounts receivable on credit cards are included in loans and advances to customers at the amounts expected to be recovered.

2.2.3 Investments

All investment securities are initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts accreted, using the effective yield method are taken to discount income. The valuation method of investments used are:

Held to maturity (HTM)

Investments which have 'fixed or determinable payments', and are intended to be 'held to maturity', other than those that meet the definition of 'held at amortized cost-others' are classified as held to maturity. Investment (HTM) is shown in the financial statements at cost price.

Held for trading (HFT)

Investments classified in this category are acquired principally for the purpose of selling or repurchasing -in short-trading or if designated as such by the management. After initial recognition, investments are measured at market value and any change in the market value is recognized in the profit and loss account for the period in which it arises. These investments are subsequently revalued at current market value on a weekly basis as per Bangladesh Bank Guideline. Revaluation gain has been shown in the revaluation reserve account & revaluation loss has been shown in Profit & Loss account.

Value of investments has been enumerated as follows :

Items	Applicable accounting value
Government treasury bills-HTM	Amortized value
Government treasury bills-HFT	Market value
Government treasury bonds-HTM	Amortized value
Government treasury bonds-HFT	Market value
Prize bond	At cost

Investment in listed securities

These securities are bought and held primarily for the purpose of selling them in future, or held for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of the investment is provided in the financial statements where market price is below the cost price of investments as per Bangladesh Bank guideline (note-14a).

Investment in unquoted securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

Investments in subsidiary

Investment in subsidiaries is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS-27. Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost.

2.2.4 Property, plant and equipment

Property, plant & equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

- a) All fixed assets are stated at cost amount less accumulated depreciation as per IAS-16 " Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
- b) The Bank recognizes, in the carrying amount of an item of property, plant and equipment, the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the Company and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged off as revenue expenditure in the period in which it is incurred.

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- c) Depreciation is charged against the fixed asset, except land, over the expected useful life of the asset to reflect the usage of the asset over time. Items of fixed assets are depreciated on straight line method in profit and loss account over the estimated useful lives of each component.

Category of fixed assets	Rate
Land	Nil
Buildings	2.50%
Furniture and fixtures	10%
Office equipment & IT assets	20%
Vehicles	20%
Software	20%

- d) In case of fixed asset addition, depreciation is charged from the month of recognition and no depreciation is charged in the month of disposal/write-off.
- e) On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the profit and loss account, which is determined with reference to the net book value of the assets and net sale proceeds.
- f) Borrowing costs that are directly attributable to the acquisition, construction or production of a qualifying asset are capitalized as part of the cost of the asset as per IAS-23.

2.2.5 Intangible assets

- a) An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the assets can be measured reliably.
- b) Software represents the value of computer application software licensed for use of the Bank, other than software applied to the operation software system of computers. Intangible assets are carried at its cost, less accumulated amortization and any impairment losses. Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are incurred in customizing the software for its intended use.
- c) Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original specifications and lives and such cost is recognized as capital improvement and added to the original cost of software.
- d) Software is amortized using the straight line method over the estimated useful life of 05 (five) years commencing from the date of the application. Software is available for use over its useful economic life.

2.2.6 Impairment of Assets

The Bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exists, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to the profit & loss account.

Fixed assets are reviewed for impairment whenever events or changes in the circumstances indicate that the carrying amount of an asset may be impaired.

2.2.7 Other assets

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

2.2.8 Securities purchased under re-sale agreement

Securities purchased under re-sale agreements are treated as collateralized lending and recorded at the consideration paid and interest accrued thereon. The amount lent is shown as an asset either as loans and advances to customers or loans to other banks. The difference between purchase price and re-sale price is treated as interest received and accrued evenly over the life of Repo agreement.

2.2.9 Receivables

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

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2.2.10 IFRS 16 "Leases" and its relevant assumptions and disclosures

IFRS 16 Leases, defines a lease as "A contract, or part of a contract, that conveys the right to use an asset for a period of time in exchange for consideration". In order for such a contract to exist the user of the asset needs to have the right to:

- obtain substantially all the economic benefits from the use of asset (identifiable asset)
- direct the use of asset

Measurement and recognition of leases as a lessee

Right-of-use assets

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under property, plant and equipment.

Lease Liabilities

At the commencement date of the lease, the bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications. Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability.

2.2.11 Non-banking assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after receiving the decree from the Court regarding the right and title of the mortgage property. The Bank has been awarded ownership of the mortgage properties according to the verdict of the Honorable Court in accordance with the section 33 (7) of "Artharin Adalat-2003". The value of Non-banking Assets has been determined and reported in the financial statements on the basis of the valuation report of an independent valuer, details of which is presented in note-11.

2.2.12 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. Un-reconciled entries / balances in the case of inter-branch transactions as on the reporting date are not material.

2.3 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.3.1 Authorized Capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association. Details are shown in note 15.1.

2.3.2 Paid up Capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation. Details are shown in note 15.2.

2.4 Statutory reserve

The Bank is required to transfer at least 20% of its profit before tax to the Statutory Reserve in accordance with provisions of section 24 of the Banking Companies Act, 1991. This is mandatory until such reserve is equal to the paid-up capital together with amount in the share premium account.

2.5 Non controlling interest in subsidiaries

Non-controlling interest in business is an accounting concept that refers to the portion of a subsidiary corporation's stock that is not owned by the parent corporation. The magnitude of the non-controlling interest in the subsidiary company is always less than 50% of outstanding shares, else the corporation would cease to be a subsidiary of the parent. Non-controlling interest belongs to other investors and is reported on the consolidated balance sheet of the owning company to reflect the claim on assets belonging to other, non-controlling shareholders.

Also, non-controlling interest is reported on the consolidated profit and loss account as a share of profit belonging to non-controlling shareholders.

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2.5.1 a) Prime Bank Sub-ordinated Bond-3

Prime Bank subordinated bond-3 was issued on August 12, 2018 after obtaining approval from Bangladesh Securities & Exchange Commission and Bangladesh Bank vide their letter BSEC/CI/DS-16/2014/230 dated April 03, 2018 and BRPD (BFIS) 661/14B (P)/2018-3296 dated May 22, 2018 respectively. The bond bears interest with floating rate payable semi-annually on 12 August and 12 February each year. Floating rate is determined by calculating a benchmark rate i.e. peer banks' most recent average FDR rate and 2.00% margin with a floor at 7.00% and capped at 10.50% p.a. The bond amount has been fully redeemed during the year.

b) Prime Bank Sub-ordinated Bond-4

Prime Bank Subordinated Bond-IV was issued on 21 December 2023 after obtaining approval from Bangladesh Securities & Exchange Commission and Bangladesh Bank vide their letter BSEC/CI/DS-217/2023/1322 dated June 26, 2023 and BRPD (BS) 661/14B(P)/2023/4236 dated June 04, 2023 respectively. The bond bears interest with floating rate payable semi-annually on 01 January and 01 July each year. Floating rate is determined by calculating a benchmark rate i.e. all private commercial schedule banks (excluding the banks incorporated after the year 2012) most recent average FDR rate and 2.00% margin with a floor at 6.00% and capped at 10.00% p.a.

2.5.2 Share premium

Share premium is the capital that the Bank raises upon issuing shares that is in excess of the nominal value of the shares. The share premium may be applied by the Bank in paying up unissued shares to be allotted to members as fully paid bonus shares or writing-off the preliminary expenses of the Bank or the expenses of or the commission paid or discount allowed on, any issue of shares or debentures of the Bank or in providing for the premium payable on the redemption of any redeemable preference shares or of any debentures of the Bank as per the provision of section 57 of the Companies Act 1994. Share premium was shown in accounts after deduction of income tax @ 3% on share premium as per finance Act-2010.

2.6 Contingent liabilities

A contingent liability is -

A possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

A present obligation that arises from past events but is not recognized because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognized in the financial statements as this may result in recognition of income which may never be realized.

2.7 Deposits and other accounts

Deposits by customers and banks are recognized when the Bank enters into contractual provisions of the arrangements with the counterparties, which is generally on trade date, and initially measured at the consideration received.

2.8 Borrowings from other banks, financial institutions and agents

Borrowed funds include call money deposits, borrowings, re-finance borrowings and other term borrowings from banks, financial institutions and agents. These are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the profit & loss account.

Disclosures of borrowings against Repo are shown in notes- 6a.7 to 6a.8 and 47

2.9 Basis for valuation of liabilities and provisions

2.9.1 Provision for current taxation

Provision for current tax for the year 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 realized gain on trading of shares as prescribed in the Income Tax Act 2023.

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2.9.2 Deferred taxation

Deferred tax is accounted for in accordance with IAS 12: "Income Taxes". Deferred tax assets and liability being recognized within the Statement of Financial Position. IAS 12 defines a deferred tax liability as being the amount of income tax payable in future periods. Deferred tax is recognized on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

2.9.3 Benefits to the employees

The benefits accrued for the employees of the Bank as on reporting date have been accounted for in accordance with the provisions of International Accounting Standard-19, "Employee Benefit". Basis of enumerating the benefit schemes operated by the Bank are outlined below:

a) Provident fund

Provident fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly, a trust deed and provident fund rules were prepared. The Commissioner of Income Tax, Taxes Zone-5, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52), read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from July 07, 1997. The Fund is operated by a Board of Trustees consisting seven members (03 members from management and other 04 members nominated by the Board of Directors) of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Fund. The Bank also contributes equal amount of the employees' contribution. Interest earned from the investments is credited to the members' account on yearly basis.

b) Gratuity fund

The Bank operates a funded gratuity scheme on "Continuing Fund Basis", in respect of which provision is made regularly according to the recommendation of Actuarial which is covering all its permanent eligible employees in accordance with Bank Service Rules. The Second Secretary (Tax Exemption), National Board of Revenue, Segun Bacha, Dhaka has approved the Prime Bank PLC. Employees' Gratuity Fund as a recognized Gratuity Fund (Letter Ref no. 08.01.0000.035.02.0016.2013/217, dated 22/07/2013) within the meaning of Para 2,3 & 4, read with the provisions of Part - C of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from July 22, 2013. The Fund is operated by a Board of Trustees consisting seven members (02 members from the Board of Directors and other 05 members from management) of the Bank. Actuary valuation of gratuity scheme has been made based on the data of 31 December 2024 and which is effected from 01 January 2024 to assess the adequacy of the liabilities provided for the scheme as per IAS-19 "Employees Benefit".

c) Incentive bonus

10% of Net Profit after Tax (NPAT) is given to the employees as incentive bonus. This bonus amount is distributed among the employees based on their performance. The bonus amount is paid annually, and the costs are accounted for in the period to which it relates.

2.9.4 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, obligation under finance lease etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act 2023, International Accounting Standards and internal policy of the Bank.

2.9.5 Provision for liabilities

A provision is recognized in the balance sheet when the Bank has legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

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2.9.6 Provision for Off-balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. Banks are required to maintain provision against Off-balance sheet items as per BRPD Circular # 14, dated September 23, 2012 and BRPD Circular # 07 dated June 21, 2018.

2.9.7 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPD (FEMO) / 01 / 2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, provision is to be maintained for the un-reconciled debit balance of nostro account more than 3 months as on the reporting date of these financials. Since there are no unreconciled entries which are outstanding more than 3 months, no provision is required to be maintained.

2.9.8 Disclosure Statement: Compliance with Bangladesh Bank Start-up Fund Directives

This statement outlines the Bank's adherence to and ongoing engagement with directives from Bangladesh Bank concerning funding for start-up entrepreneurs.

As per SMESPD Circular No. 4 (dated 29 March 2021) and Circular No. 5 (dated 26 April 2021), Bangladesh Bank required all scheduled banks to establish a "start-up fund" through an annual transfer of 1% of net profit, as per audited financial statements. This mandate applied for five years, commencing with the financial year ended 31 December 2020, and continuing until 31 December 2024. Funds were designated for loan/investment disbursements to start-up entrepreneurs. A dedicated account heading, 'Start-up fund', was to be created and disclosed under "other liabilities" in the balance sheet. The Bank fully complied with this directive, transferring 1% of its net profit to the 'Start-up fund' annually during the specified period.

On 09 July 2025, through SMESPD Circular No. 02 (Master Circular on Financing Start-ups), Bangladesh Bank now instructs all banks and financial institutions to transfer 1 % of their annual net profit to a dedicated 'Start-up Equity Investment Fund'. Bangladesh Bank is planning to form a Venture Capital Company and utilize these cumulative funds for equity investment in such Venture Capital Company as stated in the circular.

The Bank was engaged in discussions with Bangladesh Bank to establish a clear roadmap for compliance with the directives. Pending resolution of these discussions, the Bank will continue to transfer 1% of its annual net profit to the 'Start-up Equity investment Fund', which is disclosed as a separate line item under "Other liabilities" in these financial statements.

2.10 Revenue recognition

2.10.1 Interest income (Conventional Banking)

Interest income is recognized on accrual basis. Interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is ceased to be taken into income when such loans and advances are marked as classified as per criteria prescribed by the Bangladesh Bank. It is then kept in interest suspense account. Interest/Profit on classified advances/investment is recognized income upon realization.

2.10.2 Profit on investment (Islamic Banking Branches)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge / compensation on classified investments is transferred to compensation suspense account instead of income account.

2.10.3 Investment income (Conventional Banking Branches)

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

2.10.4 Fees and commission income

Fees and commission income arising on services provided by the Bank are recognized when those are realized. Commission charged to customers on letters of credit and letters of guarantee is credited to income at the time of transactions being recorded in the books of accounts.

2.10.5 Dividend income on shares

Dividend income on shares is recognized during the period when right to receive the dividend is established.

2.10.6 Interest paid and other expenses (Conventional Banking Branches)

In terms of the provisions of IAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2.10.7 Profit paid on deposits (Islamic Banking Branches)

Profit paid to mudaraba depositors is recognized on accrual basis as per provisional rate.

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2.10.8 Dividend payments

Interim dividend is recognized when recommended by the Board of Directors. Final dividend is recognized when it is approved by the shareholders.

The proposed dividend for the year 2025 has not been recognized as a liability in the balance sheet in accordance with the IAS-10 : Events After the Reporting Period.

Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

2.11 Risk management

Risk is inherent to the banking business. In Prime Bank, risk is managed through a clear organizational structure, risk management and monitoring process that are closely aligned with the activities of the Bank's risk management policy and process as well as in line with the guidelines provided by the Bangladesh Bank. The Bank's risk management policy and process are composed with all the structure, policies, process and strategies within the Bank so that it does not conflict with other risk management policies.

The essential elements of an effective risk management framework are:

1. Clearly defined roles and responsibilities to avoid conflict of interest between business lines.
2. Developing a risk culture where everyone will understand the impact of risk before taking any business decision.
3. Robust risk management and governance by the board for understanding the risks taken by the Bank for safety and protection of the assets.

2.12 Core risk management

BRPD circular no. 17 dated 07 October 2003 and BRPD circular no. 04 dated 05 March 2007 require banks to put in place an effective risk management system. The risk management system of the Bank covers the following risk areas.

2.12.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from the unwillingness of the counter party or decline in his / her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers / executives involved in credit related activities. A separate Corporate Division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the credit division. These are (a) Credit Risk Management Unit (b) Credit Administration Unit and (c) Credit Monitoring and Recovery Unit. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending to a particular customer, sanctioning credit, formulating policy / strategy for lending operation, etc. Adequate provision has been made on classified loans / investments which is shown in note-14a.3.

A thorough assessment is done before sanction of any credit facility at Credit Risk Management Unit. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. Concentration of credit risk is shown in note -7a. 4.

In determining Single borrower / Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical intervals to ensure compliance of Bank's and Regulatory policies. Loans are classified as per Bangladesh Bank's guidelines. Concentration of single borrower / large loan limit is shown in note-7a.8.

2.12.2 Foreign exchange risk

Foreign exchange risk is the exposure of an institution to the potential impact of movements in foreign exchange rates. As per the guidelines of Bangladesh Bank, Prime Bank PLC. has developed a detailed Foreign Exchange Risk Management policy to minimize different types of risks associated with foreign exchange transactions. The Bank has also developed different strategies to handle foreign exchange risk by setting different types of limits and risk parameters to measure and monitor foreign exchange risk exposure of the Bank.

The foreign exchange desk of treasury division is involved in foreign exchange dealing activities with different counterparts; the treasury back office is engaged in transfer of funds and passing of the transaction entries in the books of accounts, and the mid office is responsible for verification of the deals. All foreign exchange transactions are revalued at market rate as per the directive of Bangladesh Bank.

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2.12.3 Asset liability management

Banks are exposed to the several risks such as Liquidity Risk, Interest Rate Risk, Foreign Exchange Risk, Credit Risk and Operational Risk etc. Monitoring and controlling of these risks is vital to the survival of a financial institution. Asset-Liability Management is a tool to oversee whether different balance sheet risks are properly identified, appropriate policies and procedures are well established to control and limit these risks.

Asset-Liability Committee (ALCO) reviews country's overall economic position, the Bank's liquidity position, key performance ratios, interest rate risk, deposit and advance growth, cost of deposit & yield on advances, deposit & lending pricing strategy and different forecasted balance sheet risks of the Bank.

2.12.4 Money laundering risk

Money laundering is the generic term used to describe the process by which criminals disguise the original ownership and control of the proceeds of criminal conduct by making such proceeds appear to have derived from a legitimate source. Money laundering plays a fundamental role in facilitating the ambitions of the drug trafficker, the terrorist, the organized criminal, the insider dealer, the tax evader as well as the many others who need to avoid the attention of the authorities from the sudden wealth accumulated by them from illegal activities. By engaging in this type of activity it is hoped to place the proceeds beyond the reach of any asset forfeiture laws.

Prime Bank PLC. has implemented an enterprise-wide AML (Anti-Money Laundering) and CFT (Combating the Financing of Terrorism) compliance program, which covers all the activities of the Bank and is reasonably designed to comply with applicable laws and regulations. It is the policy of PBL to take all reasonable and appropriate steps to prevent persons engaged in money laundering, fraud, or other financial crime, including the financing of terrorists or terrorist operations, from utilizing the bank products and services. Prime Bank makes every effort to remain in full compliance with all applicable AML and CFT laws, rules and standards in the jurisdictions in which it does business.

In order to facilitate compliance with AML and CFT requirements, Prime Bank has appointed one of its Senior Executives as the CAMLCO (Chief Anti-Money Laundering Compliance Officer) and a team of employees with experience on AML and CFT requirements under law, as well as money laundering detection and prevention, to oversee banks AML and CFT program. Prime Bank has developed and implemented written AML and CFT policies, procedures, internal controls and systems, which include (but are not limited to) a customer identification program and procedures; procedures to collect and refresh, as appropriate, customer due diligence information; processes to assess risk; processes and systems to monitor customer transactions and activities; processes and systems to identify and report suspicious activities; and, processes to keep required records. Prime Bank educates its all employees on AML and CFT requirements and activities and also subjects its AML and CFT program to regular independent testing. Prime Bank cooperates fully with law enforcement and regulatory investigations and inquiries in identifying the criminals involved in Money Laundering and Terrorist Activities/ Financing.

2.12.5 Internal control & compliance risk

Internal control is fundamental to the successful operation and day-to-day running of a business and it assists the Bank in achieving its business objectives. It encompasses all controls incorporated into the strategic, governance and management processes, covering the Bank's entire range of activities and operations, and not just those directly related to financial operations and reporting. Its scope is not confined to those aspects of a business that could broadly be defined as compliance matters, but extends also to the performance aspects of a business.

Prime Bank PLC. has established a System of Internal Control, which is designed to manage all the risks of failure to a reasonable level, achieve aims and objectives/goals of the Bank and this System provides reasonable assurance of effective & efficient operations covering all controls including financial & operational controls, reliability of the financial information, compliance with applicable laws & regulations, adherence to management policies, safeguarding of Bank's Assets, prevention & detection of fraud & errors, and accuracy & completeness of the accounting records.

The Board of Directors of Prime Bank PLC. regularly reviews the effectiveness of internal control process through its Audit Committee and Executive Committee and the Audit Committee plays an effective role amongst the Board of Directors, Management, Shareholders, Depositors and develops an efficient, powerful and a safe Banking System. The committee also performs a very important role for publishing Bank's financial statements, developing an appropriate internal control system and maintains an effective communication with internal and external Auditors. It significantly contributes in controlling and monitoring various risks factors that arise from the business activities of the Bank. Board Audit Committee reviews the actions taken on internal control issues identified in the reports prepared by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Control & Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

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2.12.6 Information and communication technology

The rapid development of information and communication technologies (ICTs) has effectively facilitated in reorganizing business processes and streamlining the provision of its products and services in today's dynamic business environment. Such adoption helps the Bank to develop and maintain competitive advantage for ensuring Bank's profitability and survivability in the market place. The competitive advantage often brings to the Bank numerous benefits including fast business transactions, increasing automation of business processes, improved customer service, and provision of effective decision support in a timely manner. However, the adoption of ICT applications has also brought organizational risks related to ICT such as strategic risk, financial risk, operational risk and technological risk. Risk management plays a critical role in protecting the Bank's information assets. An effective risk management process is an important component of a successful IT security program. ICT risk management is referred to as the essential process to aid enterprise achieving "the new business changes, future investment in information technology system, an increasing ICT threats and an increasing dependence on delivering information in system".

In order to minimize and control these risks successfully, the Bank has developed and implemented ICT risk management policies and strategies, strengthened ICT security infrastructure, acquired centralized real time security monitoring system, implemented centralized hardware system with high availability facility and implemented Disaster Recover Site (DRS), developed Business Continuity Plan (BCP) and human resource backup plan with segregation of duties for different ICT tasks.

2.12.7 Liquidity risk

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance (note - 13a). Management of liquidity and funding is carried out by Treasury Department under approved policy guidelines. Treasury front office is supported by a very structured Mid office and Back office. The Liquidity management is monitored by Asset Liability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

2.12.8 Market risk

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk and equity risk.

Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as most of the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. All Nostro accounts are reconciled on a monthly basis. The position maintained by the Bank at the end of day was within the stipulated limit prescribed by the Bangladesh Bank.

Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 28 days maturity. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee. The market value of equities held was, however, lower than the cost price at the balance sheet date (Annexure-B).

2.12.9 Reputation risk arising from money laundering incidents

For mitigating the Money laundering risks, the Bank has a designated Chief Compliance Officer at Head Office and Compliance Officers at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and transaction profile has been introduced. Training is continuously given to all category of Officers and Executives for developing awareness and skill for identifying suspicious activities / transactions.

2.12.10 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

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2.12.11 Audit committee disclosures

Audit Committee (AC) of the Board was formed and its roles and responsibilities were defined in line with Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) vide BSEC notification BSEC/CMRRC/2006-158/Admin/80 dated June 03, 2018 and BRPD Circular no. 2 dated February 11, 2024 issued by Bangladesh Bank. The Composition and Qualification of the Audit Committee Members at the year-end are stated below:

SI No.	Name	Status with Bank	Status with Committee
i)	Dr. Mosttafa Shazzad Hasan FCA, CPA	Independent Director	Chairman
ii)	Nazma Haque	Director	Member
iii)	Nasim Anwar Hossain	Director	Member
iv)	Barrister Nazia Kabir	Independent Director	Member

During the year 2025, the Audit Committee of the Board conducted 7 (Seven) meetings in which the important issues were discussed / reviewed are presented in note no. 48.

2.12.12 Disclosures on Risk management committee

The Risk Management Committee is comprised of 3 (three) members from the Board of Directors in accordance with Bank Company (Amendment) Act 2023 and it does comply with BRPD Circular no. 2, dated February 11, 2024 and Risk Management Guidelines for Banks 2018. The composition of the Risk Management Committee at the year-end are stated below:

SI No.	Name	Status with Bank	Status with Committee
i)	Mafiz Ahmed Bhuiyan	Director	Chairman
ii)	C. Q. K Mustaq Ahmed	Independent Director	Member
iii)	Dr. Mosttafa Shazzad Hasan FCA, CPA	Independent Director	Member

Board Risk Management Committee conducted 5 (Five) meetings during the year where the following important issues were discussed / reviewed:

- 1 Reviewed Risk Management Policies and Effectiveness of Risk Management Functions- 2024
- 2 Reviewed the decisions of Executive Risk Management Committee (ERMC) Meetings
- 3 Reviewed Risk Appetite Statement & its Revision
- 4 Credit rating status of eligible borrowers
- 5 Reviewed Stress Testing reports
- 7 Reviewed Quarterly Report on the restructured large loans
- 8 Reviewed Revised Risk Management Policy, 2025
- 9 Reviewed the sharing customers' information with third parties
- 10 Reviewed and approval of counterparty (CP) limit of Prime Bank and PBL Finance (HK) for Banks
- 11 Self Assessment Report of Branches and Independent Testing Procedure
- 12 Reviewed "PBL Trade Based Money Laundering Risk Management & Prevention Guidelines
- 13 Reviewed Credit Risk Management (CRM) Policy of the Bank
- 14 Reviewed Guidelines on Environmental & Social Risk Management (ESRM) of Prime Bank
- 15 Reviewed Product Program Guideline (PPG) for Commercial paper (CP).
- 17 Reviewed Statement of ICAAP under Supervisory Review Process (SRP)
- 18 Reviewed report on internal Policies of Prime Bank PLC.
- 19 Reviewed different policies (Interest Waiver Policy, Exit Policy, Information Security Policy (V.4.0) and other policies, Asset Liability Management (ALM) Policy
- 22 Reviewed Bank's Infosec Compliance status in reference of Bangladesh Bank Directives.
- 23 Reviewed Information Technology Policy (Version 3.0) along with supporting procedures, Charter, Templates & Forms
- 24 Reviewed External Communication Mechanism of Bank
- 25 Reviewed report on Risks Associated with Credit Card
- 26 Reviewed Comprehensive Review of Loss Incurring branches, sub-branches & Agent Banking and Mitigation Plan
- 28 Reviewed Go-Live Dependencies and Associated Risks for Prime NOW
- 29 Reviewed Expired Bank Guarantees
- 30 Reviewed the Forced Loan created by debiting Bank account against Import LCs, pending Export receipts and associated risks to the Bank
- 31 Reviewed the risk associated with the Procurement activities
- 32 Reviewed Groups with Significant Exposures by the Bank & Associated Risks

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- 33 Reviewed Wholesale Customers having exposure of BDT 100 Crore to below BDT 500 Crore
- 34 Reviewed Top RMG & Textile Clients of the Bank & Associated Risks
- 35 Reviewed Customer's Portfolio with Exit/Gradual Exit and Reduction Strategy & Associated Risks
- 36 Reviewed the status of Documentation Deferral
- 37 Reviewed the Investment in Banks, NBFIs, Merchant Bank and Stock Brokerage
- 38 Reviewed External audit observations during last five years
- 39 Reviewed Fixed Assets Position of the Bank
- 40 Reviewed the Annual Review of Prime Bank PLC.
- 41 Reviewed Treasury Manual of Prime Bank PLC.
- 43 Review the report on the disbursed loans with audit observations & incomplete documentation revealed in RBIA- 2025 against the Branches
- 44 Review the report on High & Medium category recurring & pending/unsolved audit compliances for the Branches & Head Office Divisions

2.13 Earnings per share

Basic earnings per share

Basic earnings per share has been calculated in accordance with IAS 33 "Earnings per Share" which has been shown on the face of the profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding at the end of the year.

Diluted earnings per share

Diluted earnings per share is not required to be calculated for the year as there was no element for dilution during the year under review.

2.14 Events after the reporting period

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment / disclosures have been made in the financial statements.

2.15 Memorandum items

Memorandum items are maintained to have control over all items of importance and for such transactions where the Bank has only a business responsibility and no legal commitment. Bills for collection, savings certificates, wage earners bonds etc. fall under the memorandum items. However, Bills for Collection are shown under contingent liabilities as per Bangladesh Bank's guidelines.

2.16 Related party transaction

Related party transaction is a transfer of resources, services or obligations between related parties, regardless of whether a price is charged. Information on related party transactions are given in note-49.

2.17 Information about business and geographical segments

Segmental information is presented in respect of the Group's business and of Prime Bank PLC.

Geographical segments

Geographical segments report consists of products and services within a particular economic environment where risks and returns are different from those of other economic environments. These segments comprise of Prime Bank PLC., Off-shore Banking Units, Prime Bank Investment PLC., Prime Bank Securities Limited, Prime Bank Fintech Limited, Prime Exchange Co. (Pte.) Ltd. Singapore and PBL Finance (Hong Kong) Limited. Geographical segments report are shown in Annexure-H.

Business segments

Business segments report consists of products and services whose risks and returns are different from those of other business segments. These segments comprise Conventional Banking including Off-shore Banking Units, Islamic Banking, Prime Bank Investment PLC., Prime Bank Securities Limited and Prime Bank Fintech Limited. Business segments report are shown in Annexure-H.

Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segmental balance sheet as on 31 December 2025 and segmental profit and loss account for the year ended 31 December 2025 have been prepared.

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2.18 Compliance with International Financial Reporting Standards (IFRS)

Name of the Standards	Ref	Status
Presentation of Financial Statements	IAS 1	Applied *
Inventories	IAS 2	N/A
Statement of Cash Flows	IAS 7	Applied*
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the reporting period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	Applied
Borrowing Costs	IAS 23	Not Applied****
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A **
Separate Financial Statements	IAS 27	Applied
Investments in Associates and Joint Ventures	IAS 28	N/A
Financial Instruments: Presentation	IAS 32	Applied *
Earnings per Share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied ***
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Applied*
Intangible Assets	IAS 38	Applied
Financial Instruments: Recognition and Measurement	IAS 39	Applied (with some departure)
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A
First time adoption of International Financial Reporting Standards	IFRS 1	N/A
Share Based Payment	IFRS 2	N/A
Business Combinations	IFRS 3	N/A
Insurance Contracts	IFRS 4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	N/A
Exploration for and Evaluation of Mineral Resources	IFRS 6	N/A
Financial Instruments: Disclosures	IFRS 7	Applied *
Operating Segments	IFRS 8	Applied
Financial Instruments	IFRS 9	Applied *
Consolidated Financial Statements	IFRS 10	Applied
Joint Arrangements	IFRS 11	N/A
Disclosure of Interests in other entities	IFRS 12	N/A
Fair Value Measurement	IFRS 13	Applied
Regulatory Deferral Accounts	IFRS 14	N/A
Revenue from Contractors with Customers	IFRS 15	Applied
Leases	IFRS 16	Applied
Insurance Contracts	IFRS 17	N/A

N/A= Not Applicable

* In order to comply with certain specific rules and regulations of the local Central Bank (Bangladesh Bank) which are different from IAS/IFRS, some of the requirements specified in these IAS/IFRSs are not applied. Refer below (note-2.19) for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

** This Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement benefit plan itself.

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*** The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Reports complying with IAS 34.

**** Not Applied due to not having transaction during the year.

2.19 A number of new standards and amendments to standards are effective for annual periods beginning on 1 January 2025. However, none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

The following new standards and amendments to standards are effective for annual periods beginning after 1 January 2026 and earlier application is permitted, but the Bank has not early adopted. However, none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

Classification and measurement of financial instruments-Amendments to IFRS 9 and IFRS 7

- Annual improvements to IFRS accounting standards - Volume 11

- IFRS 18 Presentation and Disclosure in Financial Statements

- IFRS 19 Subsidiaries without Public Accountability: Disclosures

2.20 Departures from IAS/IFRS

The consolidated financial statements of the Group and the financial statements of the Bank as at and for the year ended 31 December 2025 have been prepared under the historical cost convention except investments and in accordance with the "First Schedule" (section 38) of the Bank Company Act 1991, as amended by Bangladesh Bank (the Central Bank of Bangladesh) through BRPD Circular No. 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange's listing regulations. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

i) Investment in shares and Securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per Banking Regulation and Policy Department (BRPD) circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet of the companies concerned respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost.

ii) Revaluation gain/loss on Government securities

IFRS: As per requirement of IFRS 9 where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognized through the profit and loss account. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

T-bills and T-Bonds designated as "held to maturity" are measured at amortized cost method and interest income is recognized through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

iii) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses on an individual or collective basis considering all reasonable and relevant available information. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses.

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Bangladesh Bank: As per BRPD circular no. 14, dated 23 September 2012, BRPD circular no. 15, dated 23 September 2012, BRPD circular no. 19, dated 27 December 2012, BRPD circular no. 05, dated 29 May 2013, BRPD circular no. 16, dated 18 November 2014, BRPD circular no. 08, dated 02 August 2015, BRPD circular no. 12, dated 20 August 2017, BRPD circular no. 15, dated 27 September 2017, BRPD circular no. 01, dated 20 February 2018, BRPD circular no. 07, dated 21 June 2018, BRPD circular no. 13, dated 18 October 2018, BRPD circular no. 03, dated 21 April 2019, BRPD circular no. 52, dated 20 October 2020, BRPD circular no. 16, dated 21 July 2020, BRPD circular no. 56, dated 10 December 2020, BRPD circular no. 03, dated 31 January 2021, BRPD circular no. 05, dated 24 March 2021, BRPD circular letter no. 50, dated 14 December 2021, BRPD circular letter no. 52, dated 29 December 2021, BRPD circular letter no. 53, dated 30 December 2021, BRPD circular letter no. 51, dated 18 December 2022 and BRPD circular letter no. 53, dated 22 December 2022 a general provision at 0.25% to 2% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also, specific provision for sub-standard loans, doubtful loans and bad losses has to be provided at 5%-20%, 5%-50% and 100% respectively for loans and advances depending on time past due. Again, as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

iv) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

v) Other comprehensive income

IFRS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the Company does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

vi) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

vii) Repo and Reverse Repo transactions

IFRS: As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortized cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per DOS Circular letter no. 6 dated 15 July 2010 and subsequent clarification in DOS circular no.2 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book. However, as per DMD circular letter no.7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) programmed, whereby such banks may enter collateralized repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

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as at and for the year ended 31 December 2025

viii) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except the cash margin.

ix) Cash and cash equivalent

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as a separate item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents.

x) Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there is a separate item named Non-banking asset.

xi) Cash flow statement

IFRS: Cash flow statement can be prepared either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, cash flows is the mixture of the direct and indirect method.

xii) Balance with Bangladesh Bank: (CRR)

IFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiii) Presentation of intangible asset

IFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 25 June 2003.

xiv) Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement of disclosure of off-balance sheet items.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of balance sheet.

xv) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

xvi) Loans and advance net of provision

IFRS: Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, provision on loans and advances are presented separately as liability and cannot be net off against loans and advances.

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

2.21 The Bank's compliance with related pronouncements by Bangladesh Bank:

i) Internal Control

The objective of internal control is to ensure that management has reasonable assurance that (i) operations are effective, efficient and aligned with strategy, (ii) financial reporting and management information is reliable, complete and timely accessible, (iii) the entity is in compliance with applicable laws and regulations as well as its internal policies and ethical values including sustainability, and (iv) assets of the Company are safeguarded and frauds & errors are prevented or detected.

Prime Bank PLC. has established an effective internal control system whose primary aim is to ensure the overall control of risks and provide reasonable assurance that the objectives set by the Bank will be met. It has designed to develop a high level risk culture among the personnel of the Bank, establish efficient and qualified operating model of the Bank, ensure reliability of internal and external information including accounting and financial information, secure the Bank's operations and assets, and comply with laws, regulatory requirements and internal policies.

The Board of Directors of Prime Bank, through its Audit Committee, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance controls, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting function, training programs, budget, etc. Audit Committee of the Board reviews the actions taken on internal control issues identified by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Control & Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

ii) Internal Audit

Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned staff(s). It can assure the management that the Internal Controls are adequate and in operations, the policies and systems laid down are being adhered to and accounting records provided by the lower level are correct.

Internal Audit Mechanism is used as an important element to ensure good governance of Prime Bank. Internal Audit Activity of the bank is effective and it provides senior management with a number of important services. These include detecting and preventing fraud, testing internal control, and monitoring compliance with own policies & procedures, applicable rules & regulations, instructions/ guidelines of regulatory authority etc.

During the year 2025, ICCD conducted inspection on many of the Branches/ Divisions of Head Office of the Bank and submitted reports presenting the findings of the audits/ inspections. Necessary control measures and corrective actions have been taken on the suggestions or observations made in these reports. The reports or key points of the reports have also been discussed in the meetings of the Audit Committee of the Board and necessary steps have been taken according to the decision of the said Committee for correct functioning of Internal Controls & Compliance.

iii) Fraud and Forgeries

To mitigate fraud and forgeries Prime Bank does always pay due attention on anti-fraud internal controls for prevention of fraud and forgery. The Bank has already implemented various strategies like Financial Control Strategy, Personnel Control Strategy, Accounting Control Strategy, Credit Control Strategy, Cost Control Strategy, Administrative Control strategy, Process Control Strategy etc. in order to strengthening the control system further. Although it is not possible to eliminate all frauds because of the inherent limitations of Internal Control System, the Board of Directors and Management have taken all the measures to keep the operational risk in a very minimum level. Internal Control and Compliance Division (ICCD) assesses and evaluates the effectiveness of Bank's anti-fraud internal control measures, recommends for further improvement in implementation of aforesaid strategies and reports to the Bangladesh Bank on effectiveness of controls at the end of each quarter following their prescribed format.

2.22 Audited Financial Statements of the loanee

Bank collects latest audited Financial Statements for credit approval/renewal of the loanee as available and preserve in the loan file of the particular loan account in line with the instruction of BRPD circular letter no. 04 (dated 04 January 2021). In order to comply with the requirement of BRPD circular letter no. 35 (dated 06 July 2021) Bank has verified DVC mentioned in audited financials with Document Verification System (DVS) developed by Institutions of Chartered Accountants of Bangladesh (ICAB) for all cases from the date of having access in the DVS system.

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

2.23 Accounting for changes in policy, accounting estimates and errors

IAS - 8 Accounting Policies, Changes in Accounting Estimates and Errors, states that the effect of a change in accounting policy and correction of errors, if material, is to be applied retrospectively, and change in an accounting estimate is to be applied prospectively. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change. The Bank followed the same accordingly and the Bank did not change the accounting policies and accounting estimates during the 31 December 2025. A number of new standards and amendments to standards were effective for annual periods beginning on 1 January 2025. However, none of these new and amended standards are expected to have a significant impact on the these financial statements.

2.24 Sustainability and Climate-related financial disclosure

Bank has prepared a separate report/disclosure in accordance with the Bangladesh Bank Guideline on Sustainability and Climate-related financial disclosure which was issued on 26 December 2023, in accordance with IFRS S1- General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2- Climate-related Disclosure. Bank is committed to continuously improving its disclosure in order to comply with the changing global standards and implementation pathway provided by Bangladesh Bank.

2.25 Approval of Financial Statements

The financial statements were reviewed by the Audit Committee of the Board in its 202nd meeting held on 05 April 2026 and was approved by the Board of Directors in its 592nd meeting held on 05 April 2026.

2.26 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.

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
3	Consolidated cash		
	i Cash in hand		
	Prime Bank PLC. (note-3a.1)	8,053,676,171	7,238,222,800
	Prime Bank Investment PLC.	25,689	41,848
	Prime Bank Securities Limited	100,000	35,692
	Prime Exchange Co. Pte. Ltd., Singapore	30,081,470	28,318,826
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		8,083,883,330	7,266,619,166
	ii Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank PLC. (note-3a.2)	37,617,590,045	21,931,474,479
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		37,617,590,045	21,931,474,479
		45,701,473,375	29,198,093,645
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	7,790,865,199	7,006,500,775
	In foreign currency	262,810,972	231,722,025
		8,053,676,171	7,238,222,800
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	33,881,065,874	19,466,625,393
	In foreign currency	2,756,139,707	1,208,438,608
		36,637,205,581	20,675,064,000
	Sonali Bank as agent of Bangladesh Bank (Local currency)	980,384,464	1,256,410,479
		37,617,590,045	21,931,474,479
		45,671,266,216	29,169,697,279

Reconciliation statements regarding Bangladesh Bank balance are given **Annexure-A-1**

3a.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014 & MPD Circular no.01 dated April 03, 2018 & DOS circular letter no. 26 dated 19 August 2019 and MPD Circular no. 03 dated April 09, 2020.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 4% has been calculated and maintained with Bangladesh Bank and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking, excluding CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:

a) Cash Reserve Requirement

Required reserve	16,505,571,680	14,042,738,680
Actual reserve maintained	33,614,726,801	19,066,840,712
Surplus / (deficit)	17,109,155,121	5,024,102,032

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
b)	Statutory Liquidity Ratio		
	Required reserve	56,581,166,545	48,260,757,940
	Actual reserve maintained- (note-3a.5)	201,600,266,790	122,655,732,480
	Surplus / (deficit)	145,019,100,245	74,394,974,540
	Total required reserve	73,086,738,225	62,303,496,620
	Actual reserve held	235,214,993,592	141,722,573,192
	Total surplus	162,128,255,367	79,419,076,572
3a.4	Maturity grouping of cash		
	Payable on demand	29,165,694,535	15,126,958,599
	Up to 1 month	-	-
	Over 1 month but not more than 3 months	-	-
	Over 3 months but not more than 6 months	-	-
	Over 6 months but not more than 1 year	-	-
	Over 1 year but not more than 5 years	-	-
	Over 5 years	16,505,571,681	14,042,738,680
		45,671,266,216	29,169,697,279
3a.5	Held for Statutory Liquidity Ratio		
	Cash in hand (note -3a.1)	8,053,676,171	7,238,222,800
	Balance with Sonali Bank	980,384,460	1,256,410,480
	HTM Securities	104,230,375,408	61,167,003,144
	HFT Securities	70,858,170,731	47,604,585,024
	Un-encumbered approved securities (other eligible)	17,477,660,021	5,389,511,032
		201,600,266,790	122,655,732,480
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank PLC. (note-4a)	4,226,768,299	770,435,916
	Prime Bank Investment PLC.	949,292,709	156,295,562
	Prime Bank Securities Limited	342,462,985	544,466,976
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	490,950,194	-
		6,009,474,187	1,471,198,454
	Less: Inter-company transaction	1,508,103,459	216,482,976
		4,501,370,728	1,254,715,478
	Outside Bangladesh		
	Prime Bank PLC. (note-4a)	2,920,850,102	2,896,602,385
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	230,304,616	191,194,611
	PBL Exchange (UK) Ltd.	-	12,589,818
	PBL Finance (Hong Kong) Limited	54,729,696	91,851,826
	Prime Bank Fintech Limited	-	-
		3,205,884,413	3,192,238,640
		7,707,255,141	4,446,954,119

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh (note-4a.1)	4,226,768,299	770,435,916
	Outside Bangladesh (note-4a.2)	2,920,850,102	2,896,602,385
		7,147,618,401	3,667,038,301
4a.1	In Bangladesh		
	Current account		
	Agrani Bank PLC., Principal Branch, Dhaka	30,842	3,252,567
	Agrani Bank PLC., Mirzapur Branch, Mirzapur	27,048	30,058
	The City Bank PLC., Dhaka	209,283	264,144
	Islami Bank BD PLC., Local Office, Dhaka	1,032,115	2,056,515
	Eastern Bank PLC.	15,502,760	-
	Janata Bank PLC., Local Office, Dhaka	44,770	7,380,714
	Janata Bank PLC., Ishwardi Branch	3,022	3,942
	National Bank PLC., Rangpur Branch	37,580	38,270
	Sonali Bank PLC., Rangpur Branch	10,339,704	42,361,119
	Sonali Bank PLC., Local Office, Dhaka	2,311,384	1,056,873
	Sonali Bank PLC., Narayanganj	50,755	50,755
	Sonali Bank PLC., Faridpur Branch, Faridpur	69,261,690	26,622,898
	Sonali Bank PLC., Narsingdi Branch	13,002,000	30,002,000
	Standard Chartered Bank, Bangladesh	-	521,475,278
	Off-shore Banking Units	2,747,436,711	535,055,448
		2,859,289,663	1,169,650,580
	Less: Off-shore Banking Units	2,747,436,711	535,055,448
		111,852,953	634,595,132
	Special notice deposit accounts		
	Agrani Bank PLC., Principal Branch, Dhaka	191,182	540,012
	Agrani Bank PLC., Takerhat Branch	38,061	37,984
	ICB Islamic Bank PLC., Principal Office, Motijheel, Dhaka	11,574	11,574
	ICB Islamic Bank PLC., Sylhet	15,636	15,866
	Dutch-Bangla Bank PLC., Local Office	85	990,799
	Janata Bank PLC., Local Office, Dhaka	7,306,312	3,296,305
	Bank Al-Falah, Motijheel Branch	14,670,494	14,702,219
		22,233,344	19,594,759
	Savings accounts		
	Al Arafah Islami Bank PLC., Dhaka	89,497	89,497
	Bank Al Falah PLC., Dhaka	41,676	41,676
	Social Islami Bank PLC., Principal Branch, Dhaka	79,385	79,385
		210,559	210,559
	Fixed/Placement deposits		
	United Commercial Bank PLC.	366,886,200	-
	HSBC Bank	2,500,000,000	-
	Eastern Bank PLC.	366,886,200	-
	The City Bank PLC.	733,772,400	-
	Union Capital PLC.	124,926,644	116,035,466
		4,092,471,444	116,035,466
		4,226,768,299	770,435,916

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
4a.2	Outside Bangladesh (NOSTRO Accounts)		
	Current account		
	AB Bank Ltd., Mumbai, India	(11,200,131)	(6,416,911)
	Axis Bank Ltd., India	26,921,093	23,856,096
	Bank of Bhutan Phuentsholing, Bhutan	1,569,549	1,309,678
	SMBC, Tokyo, Japan	37,432,803	(19,037,010)
	Citibank N.A., Mumbai, India	-	-
	Citibank N.A., London , UK	10,375,492	8,339,682
	Citibank N.A., New York, USA	1,104,193,429	877,945,789
	Commerz Bank AG, Frankfurt , Germany (EURO)	106,061,527	39,777,291
	Commerz Bank AG, Frankfurt , Germany (US\$)	45,454,312	19,521,138
	Emirates NBD Bank PJSC, Dubai	42,934,618	15,601,147
	Habib American Bank, New York, USA	189,712,587	299,658,266
	Habib Metropolitan Bank Ltd, Karachi	13,039,172	48,017,246
	HDFC Bank Limited, Kolkata, India	33,482,466	4,595,914
	ICICI Bank Ltd, Mumbai, India	20,350,526	7,833,644
	ICICI Bank Ltd, Hong Kong	60,867,593	35,513,419
	Intesa Sanpaolo SPA, Milano, Italy	(6,860,020)	4,764,616
	J. P. Morgan Chase Bank, New York	84,452,056	(159,360,276)
	Korea Exchange Bank Seoul	34,624,083	45,521,071
	Kookmin Bank, Seoul, South Korea	22,034,798	15,324,647
	Mashreq Bank PSC, New York, USA	583,140,152	1,739,265,211
	Mashreq Bank PSC, Mumbai, India	9,780,584	12,318,527
	Meezan Bank Limited, Pakistan	22,509,828	45,313,484
	MUFG Bank Ltd., TOKYO	23,738,134	4,767,338
	The National Commercial Bank, Jeddah	16,981,054	43,859,834
	Nabil Bank Ltd., Kathmandu	4,470,788	13,052,255
	People's Bank, Colombo, Sri Lanka	18,123,025	17,782,868
	Sonali Bank, Kolkata, India	861,759	9,435,605
	Shanghai Pudong Development Bank	30,765,114	31,832,221
	Standard Chartered Bank, India	191,907,643	(120,799,680)
	Standard Chartered Bank, New York, USA	120,908,253	(199,995,589)
	Standard Chartered Bank, Singapore	3,851,545	29,340,577
	Standard Chartered Bank, London	29,271,205	21,818,877
	Standard Chartered Bank, Frankfurt, Germany	17,546,911	4,128,733
	Unicredito Italiano SPA, Milano, Italy	-	16,300,832
	Wells Fargo Bank N. A. Newyork	-	(41,430,895)
	Zuercher Kantonal Bank, Zurich	31,548,152	6,846,740
	(Annexure-A)	2,920,850,102	2,896,602,385
4a.3	Maturity grouping of balance with other banks and financial institutions		
	Payable on demand	3,422,033,357	3,551,002,835
	Up to 1 month	1,100,658,600	-
	Over 1 month but not more than 3 months	2,500,000,000	-
	Over 3 months but not more than 6 months	124,926,444	116,035,466
	Over 6 months but not more than 1 year	-	-
	Over 1 year but not more than 5 years	-	-
	Over 5 years	-	-
		7,147,618,401	3,667,038,301

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
5	Money at call on short notice	-	-
6	Consolidated investments		
	Government		
	Prime Bank PLC. (note-6a)	190,286,929,915	123,897,698,793
	Prime Bank Investment PLC.	963,776,910	767,506,887
	Prime Bank Securities Limited	816,217,060	352,648,200
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		192,066,923,885	125,017,853,880
	Others		
	Prime Bank PLC. (note-6a)	5,097,396,074	5,712,813,953
	Prime Bank Investment PLC.	1,471,271,905	1,503,893,578
	Prime Bank Securities Limited	1,137,489,659	1,228,004,471
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		7,706,157,638	8,444,712,002
		199,773,081,523	133,462,565,882
6a	Investments of the Bank		
	Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	85,724,399,569	62,416,013,204
	Held to maturity (HTM)	104,556,073,446	61,478,324,590
	Other securities	5,103,852,974	5,716,174,953
		195,384,325,989	129,610,512,746
	a) Government securities:		
	Government bills:		
	91 days treasury bills	-	5,888,267,644
	182 days treasury bills	20,063,702,931	7,274,811,317
	364 days treasury bills	10,043,293,299	3,664,070,451
		30,106,996,230	16,827,149,412
	30 days Bangladesh Bank bills	-	-
	Government bonds:		
	Prize bonds	6,456,900	3,361,000
	Government bonds - (note-6a.2)	160,173,476,785	107,067,188,381
		160,179,933,685	107,070,549,381
		190,286,929,915	123,897,698,793
	b) Other investments:		
	Al-Arafah Islami Bank PLC. (Mudaraba Subordinated Bond) (note-6a.3)	-	205,250,000
	Eastern Bank PLC. (3rd Subordinated Bond) (note-6a.4)	501,250,000	501,250,000
	Dutch Bangla Bank PLC. (4th Subordinated Bond) (note-6a.5)	1,001,054,167	1,001,050,833
	Mutual Trust Bank PLC. (Perpetual Bond) (note-6a.6)	855,902,778	855,902,778
	Beximco Green Sukuk al Istisna'a (note-6a.7)	400,800,000	400,800,000
	Bongo Building Materials Limited (1st Sukuk Trust) (note-6a.8)	172,600,742	227,039,360
	Shares (note-6a.9)	2,165,788,387	2,521,520,982
		5,097,396,074	5,712,813,953
		195,384,325,989	129,610,512,746

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
6a.1	Maturity grouping of investments		
	On demand	-	-
	Up to 1 month	2,009,476,836	718,702,637
	Over 1 month but not more than 3 months	19,723,721,409	7,369,056,618
	Over 3 months but not more than 6 months	20,196,679,477	11,870,151,657
	Over 6 months but not more than 1 year	43,125,913,230	14,808,487,732
	Over 1 year but not more than 5 years	56,060,033,456	40,082,734,315
	Over 5 years	54,268,501,580	54,761,379,787
		195,384,325,989	129,610,512,746
6a.2	Government bonds		
	Name of the bonds		
	HTM		
	Bangladesh Government Islamic Investment Bond/SUKUK	16,856,288,038	2,718,351,446
	2 years Bangladesh Government treasury bonds	16,167,755,531	4,002,329,940
	3 years Bangladesh Government treasury bonds	2,027,691,212	
	5 years Bangladesh Government treasury bonds	25,886,989,762	15,937,899,606
	10 years Bangladesh Government treasury bonds	23,897,955,801	19,428,631,756
	15 years Bangladesh Government treasury bonds	7,118,234,946	7,190,489,368
	20 years Bangladesh Government treasury bonds	12,601,158,155	12,200,622,475
		104,556,073,446	61,478,324,590
	HFT		
	2 years Bangladesh Government treasury bonds	33,148,321,363	28,224,807,990
	3 years Bangladesh Government treasury bonds	3,409,363,022	149,822,850
	5 years Bangladesh Government treasury bonds	3,866,316,623	1,011,624,653
	10 years Bangladesh Government treasury bonds	166,832,472	207,132,090
	15 years Bangladesh Government treasury bonds	-	1,050,688,990
	20 years Bangladesh Government treasury bonds	160,341,020	133,359,040
	9 years Bangladesh Government special purpose bond	8,601,674,054	8,552,680,234
	10 years Bangladesh Government special purpose bond	6,264,554,784	6,258,747,945
		55,617,403,339	45,588,863,792
		160,173,476,785	107,067,188,381
6a.3	Al-Arafah Islami Bank PLC (Mudaraba Subordinated Bond)		
	Opening balance	205,250,000	407,289,333
	Add: Interest accrued during the year	18,192,575	34,941,709
	Less: Principal redemption during the year	(200,000,000)	(200,000,000)
	Less: Interest received during the year	(23,442,575)	(36,981,042)
	Closing balance	-	205,250,000
6a.4	Eastern Bank PLC (3rd Subordinated Bond)		
	Opening balance	501,250,000	501,226,389
	Add: Investment during the year	-	-
	Add: Interest accrued during the year	45,000,000	44,720,734
	Less: Principal redemption during the year	-	-
	Less: Interest received during the year	(45,000,000)	(44,697,123)
	Closing balance	501,250,000	501,250,000
6a.5	Dutch Bangla Bank PLC (4th Subordinated Bond)		
	Opening balance	1,001,050,833	1,003,526,667
	Add: Investment during the year	-	-
	Add: Interest accrued during the year	127,507,169	114,244,715
	Less: Principal redemption during the year	-	-
	Less: Interest received during the year	(127,503,836)	(116,720,548)
	Closing balance	1,001,054,167	1,001,050,833

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as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
6a.6	Mutual Trust Bank PLC (Perpetual Bond)		
	Opening balance	855,902,778	855,902,778
	Add: Investment during the year	-	-
	Add: Interest accrued during the year	85,000,000	85,232,876
	Less: Principal redemption during the year	-	-
	Less: Interest received during the year	(85,000,000)	(85,232,876)
	Closing balance	855,902,778	855,902,778
6a.7	Beximco Green Sukuk al Istisna'a (Special Fund)		
	Opening balance	400,800,000	400,800,000
	Add: Investment during the year	-	-
	Add: Interest accrued during the year	36,000,000	40,600,000
	Less: Principal redemption during the year	-	-
	Less: Interest received during the year	(36,000,000)	(40,600,000)
	Closing balance	400,800,000	400,800,000
6a.8	Bongo Building Materials Limited (1st Sukuk Trust)		
	Opening balance	227,039,360	206,337,222
	Add: Investment during the year	-	-
	Add: Interest accrued	20,724,774	39,582,138
	Less: Principal redemption during the year	(52,531,200)	-
	Less: Interest received during the year	(22,632,192)	(18,880,000)
	Closing balance	172,600,742	227,039,360
6a.9	Investment in shares		
	Quoted		
	BARAKA POWER	-	46,126,653
	BATBC	1,048,475,935	1,149,159,601
	BSCCL	57,451,813	57,451,813
	BERGERPBL	56,609,713	34,368,643
	DESCO	19,262,511	19,262,511
	LAFARGE HOLCIM BANGLADESH	5,613,320	-
	UNILEVERCL	7,093,115	7,093,115
	UNION CAPITAL	-	8,229,938
	IDLC	12,170,331	8,256,150
	NATIONAL BANK PLC.	27,970,098	27,970,098
	SINGER BD	103,836,021	103,836,021
	SQURPHARMA	22,609,474	-
	UPGDCL	96,111,263	96,111,263
	UTTARA BANK PLC.	37,009,980	37,009,980
		1,494,213,574	1,594,875,786
	From Special Fund		
	BEXIMCO	99,999,953	99,999,953
	Total	1,594,213,527	1,694,875,739
	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)	254,436,000	509,506,383
	Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
		571,574,860	826,645,243
	(Annexure -B)	2,165,788,387	2,521,520,982

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as at and for the year ended 31 December 2025

6a.10 (i) Disclosure regarding outstanding Repo

Counterparty name	Agreement date	Reversal date	Amount
Bangladesh Bank	28-Dec-25	25-Jan-26	8,222,739,000
Bangladesh Bank	22-Dec-25	5-Jan-26	6,148,418,000
Bangladesh Bank	17-Dec-25	1-Jan-26	6,577,963,000
Bangladesh Bank	23-Dec-25	6-Jan-26	2,938,471,000
Bangladesh Bank	30-Dec-25	6-Jan-26	5,399,252,125
Bangladesh Bank	30-Dec-25	13-Jan-26	8,658,068,000
Total			37,944,911,125

6a.10 (ii) Disclosure regarding outstanding Reverse Repo

Counterparty name	Agreement date	Reversal date	Amount
			-
			-
Total			-

6a.11 Disclosure regarding Overall transaction of Repo and Reverse Repo

Counterparty name	Minimum Outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under Repo			
With Bangladesh Bank	6,148,418,000	37,944,911,125	20,838,479,965
With other Banks & FIS	-	4,089,980,720	11,205,427
Securities purchased under Reverse Repo			
From Bangladesh Bank	2,000,000,000	6,000,000,000	60,273,973
From other Banks & FIS	1,008,282,400	3,081,316,115	130,130,587

Amount in Taka

7 Consolidated loans, advances and lease / investments

	31 Dec 2025	31 Dec 2024
Prime Bank PLC. (note-7a)	284,291,065,117	288,393,987,951
Prime Bank Investment PLC.	2,778,768,515	3,025,272,852
Prime Bank Securities Limited	708,239,686	529,716,344
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	287,778,073,318	291,948,977,148
Less: Inter-company transactions	6,043,797,935	5,999,630,009
	281,734,275,383	285,949,347,139

Consolidated bills purchased and discounted (note-8)

	72,115,644,111	58,160,432,103
	353,849,919,494	344,109,779,242

7a Loans, advances and lease / investments of the Bank

i) Loans, cash credits, overdrafts, etc.

Inside Bangladesh

Secured overdraft / Quard against TDR	61,691,557,152	61,657,565,982
Cash credit / Murabaha	21,102,288,893	22,455,350,181
Loans (General)	67,968,046,368	68,895,642,061
House building loan	400,108,256	678,668,682
Loan against trust receipt	9,122,126,103	7,600,112,460
Retail loan	22,173,405,906	20,073,091,901
Lease finance / Izara (note - 7a.2)	825,670,743	947,765,532
Credit card	3,169,861,613	2,508,590,501
Hire purchases	13,504,720,099	14,358,691,027
Other loans and advances	84,312,258,257	89,218,509,624
	284,291,065,117	288,393,987,951

Outside Bangladesh

	-	-
	284,291,065,117	288,393,987,951

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as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
	ii) Bills purchased and discounted (note-8a)		
	Payable Inside Bangladesh		
	Inland bills purchased	5,755,699,465	4,252,162,796
	Payable Outside Bangladesh		
	Foreign bills purchased and discounted	63,208,652,510	50,811,426,775
		68,964,351,975	55,063,589,572
		353,255,417,092	343,457,577,523
7a.1	Residual maturity grouping of loans, advances and lease / investments including bills purchased and discounted		
	Repayable on demand		
	Up to 1 month	-	4,928,467,383
	Over 1 month but not more than 3 months	45,461,031,143	43,406,217,618
	Over 3 months but not more than 1 year	92,531,876,456	97,083,150,999
	Over 1 year but not more than 5 years	97,630,133,854	93,929,330,344
	Over 5 years	77,525,108,479	71,357,510,958
		40,107,267,160	32,752,900,221
		353,255,417,092	343,457,577,523
7a.2	Lease finance / Izara		
	Lease rental receivable within 1 year	47,475,563	65,515,100
	Lease rental receivable within 5 years	779,647,369	882,647,029
	Lease rental receivable after 5 years	-	-
	Total lease / Izara rental receivable	827,122,932	948,162,129
	Less: Unearned interest receivable	1,452,190	396,598
	Net lease / Izara finance	825,670,743	947,765,532
7a.3	Loans, advances and lease / investments under the following broad categories		
	Loans	201,497,219,073	204,281,071,788
	Cash credits	21,102,288,893	22,455,350,181
	Overdrafts	61,691,557,152	61,657,565,982
		284,291,065,117	288,393,987,951
	Bills purchased and discounted (note-8)	68,964,351,975	55,063,589,572
		353,255,417,092	343,457,577,523
7a.4	Loans, advances and lease / investments on the basis of significant concentration including bills purchased and discounted.		
	a) Loans, advances and lease / investments to Directors of the Bank	1,916,942	6,083,057
	b) Loans, advances and lease / investments to Chief Executive and other senior executives	2,589,261,048	2,542,337,343
	c) Loans, advances and lease / investments to customer groups:		
	i. Commercial lending	84,592,570,896	68,810,913,538
	ii. Export financing	35,401,769,664	37,833,471,426
	iii. House building loan	7,914,629,867	9,492,383,591
	iv. Consumer credit scheme	17,884,169,335	16,587,340,517
	v. *Small and medium enterprises	25,914,937,290	31,024,427,120
	vi. Special program loan	-	-
	vii. Industrial loans / investments (note-7a.4 d)	154,709,629,256	163,769,342,351
	viii. Other loans and advances	24,246,532,794	13,391,278,579
		350,664,239,102	340,909,157,123
		353,255,417,092	343,457,577,523

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

	Amount in Taka	
	31 Dec 2025	31 Dec 2024
d) Details of Industrial loans / investments		
i. Agricultural industries	6,036,432,350	2,770,423,099
ii. Textile industries	13,901,318,531	14,600,840,213
iii. Food and allied industries	7,484,534,475	9,450,861,585
vi. Pharmaceutical industries	15,368,228,730	15,446,276,838
v. Leather, chemical, cosmetics, etc.	2,862,231,664	4,765,598,859
vi. Tobacco industries	925,903,140	1,225,983,483
vii. Cement and ceramic industries	7,617,990,696	8,671,287,577
viii. Service Industries	26,316,347,342	27,142,644,074
ix. Transport and communication industries	4,222,743,281	3,555,875,034
x. Other industries including bills purchase and discounted	69,973,899,047	76,139,551,589
	154,709,629,256	163,769,342,351

* An amount of Taka 1,285,498,301 included against the loan facility of Cluster Finance of the Bank as on 31 December 2025.

7a.5 Loans, advances and leases / investments -geographical location-wise

Inside Bangladesh

Urban

Dhaka Division	244,737,552,073	244,364,444,605
Chittagong Division	33,556,810,324	33,333,735,470
Khulna Division	3,512,047,013	3,238,807,603
Mymensingh	1,084,024,734	1,064,848,714
Sylhet Division	2,209,430,740	1,841,915,130
Barisal Division	176,190,002	163,383,507
Rajshahi Division	4,591,890,115	4,723,878,221
Rangpur Division	2,446,740,138	2,061,713,562
	292,314,685,139	290,792,726,813

Rural

Dhaka Division	58,019,827,498	50,056,657,702
Chittagong Division	1,007,058,681	787,024,257
Khulna Division	249,895,827	236,306,535
Rajshahi Division	1,017,510,701	931,361,284
Rangpur Division	302,235,422	269,425,305
Sylhet Division	344,203,824	384,075,626
	60,940,731,953	52,664,850,710

Outside Bangladesh

	-	-
	353,255,417,092	343,457,577,523

7a.6 Sector-wise loans, advances and lease / investments including bills purchased and discounted

Public sector	-	-
Co-operative sector	-	-
Private sector	353,255,417,092	343,457,577,523
	353,255,417,092	343,457,577,523

7a.7 Details of pledged collaterals with the Bank

Collateral of movable / immovable assets	151,033,743,720	162,219,576,902
Local banks and financial institutions guarantee	8,584,843,196	8,108,462,187
Government guarantee	-	-
Foreign banks guarantee	-	-
Export documents	17,957,697,169	19,242,813,269
Fixed deposit receipts	17,443,074,673	5,601,116,491
FDR of other banks	19,685,299	667,751,107
Government bonds	3,699,585,286	-
Personal guarantee	15,161,479,579	12,567,649,304
Other securities	139,355,308,170	135,050,208,262
	353,255,417,092	343,457,577,523

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

7a.8 Details of large loans, advances and lease / investments

Number of clients with outstanding amount and classified loans / investments exceeding 10% of total capital of the Bank. Total capital of the Bank was Taka 50,892.49 million as at 31 December 2025 (Taka 46,234.39 million in 2024).

Number of clients	36	40
Amount of outstanding advances / investments	182,810,291,845	193,308,800,000
Amount of classified advances / investments	-	-
Measures taken for recovery	N/A	N/A

Name of clients	Outstanding (BDT in million)		Amount in million Taka	
	Funded	Non-funded	31 Dec 2025	31 Dec 2024
ACI Group	3,755.34	717.94	4,473.28	4,959.20
Ananta Apparel Group	4,541.72	1,554.42	6,096.14	7,107.50
Ananta Companies	2,651.29	2,083.18	4,734.47	4,701.00
Abul Khair Group	4,932.12	2,212.64	7,144.76	6,007.10
Akij Group	3,229.45	1,594.22	4,823.67	2,924.50
Alliance Group	-	-	-	-
Badsha Group	6,006.03	688.44	6,694.47	8,024.80
Bangladesh Agriculture Development Company	3,699.59	4,080.51	7,780.10	-
Bangladesh Oil, Gas and Mineral Corporation (Petrobangla)	-	-	-	5,210.90
BPC Group	-	42.57	42.57	-
BSRM Group	-	-	-	3,405.60
Bitopi Group	980.21	1,224.63	2,204.84	1,393.70
BRAC & Axiata	-	-	-	1,032.40
City Group (City Sugar & Seed Group)	6,124.27	4,757.47	10,881.74	10,415.50
Confidence Group	4,625.46	605.37	5,230.83	5,047.70
CPCL Group	-	4,544.16	4,544.16	4,105.10
Crown Cement Group	-	-	-	3,051.00
DBL Group	3,032.02	634.61	3,666.63	3,780.70
FGS Group	-	-	-	-
Fashion Globe Group	4,490.99	1,591.51	6,082.50	6,147.90
GMS Group	2,197.53	2,157.32	4,354.85	6,040.30
Healthcare Group	-	-	-	4,465.60
Ha-meem Group	1,266.54	1,971.25	3,237.79	-
KDS Group	2,728.42	2,936.01	5,664.43	6,392.20
Kabir Group	6,769.67	3,159.71	9,929.38	6,769.80
Meghna Group	6,737.97	3,763.38	10,501.35	8,670.70
Mir Group	4,534.47	2,665.29	7,199.76	7,022.80
New Asia	3,283.63	1,390.05	4,673.68	4,025.20
Newage Group	-	-	-	3,615.10
NZ Group	3,199.92	1,119.91	4,319.83	4,193.40
Prime Bank Investment Ltd, Prime Bank Securities Ltd & Others	6,034.55	419.03	6,453.58	6,399.10
Popular Group	3,567.84	524.19	4,092.03	-
Pran-RFL Group	4,733.22	1,855.46	6,588.68	7,165.30
Paragon Group	2,628.88	1,030.32	3,659.20	3,452.80
JV of Samuda & Seacom Group	-	-	-	4,079.00
JK Group	1,846.60	1,010.38	2,856.98	4,288.30
Square Group	2,695.06	2,435.51	5,130.57	3,743.20

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Name of clients	Outstanding (BDT in million)		Amount in million Taka	
	Funded	Non-funded	31 Dec 2025	31 Dec 2024
Shanta Group	3,941.01	41.55	3,982.56	4,900.90
Standard Group	3,982.76	976.53	4,959.29	6,372.40
Summit Group	785.38	-	785.38	1,372.10
Transcom Group	4,823.43	727.76	5,551.19	5,453.80
United Group	4,571.33	370.08	4,941.41	3,532.40
Youth Group	2,996.32	58.66	3,054.98	4,081.90
Walton (R.B. Group)	3,804.59	1,069.86	4,874.45	4,787.80
X Index Companies			-	3,483.10
Viyellatex Group	1,231.38	367.37	1,598.75	1,687.00
	126,428.98	56,381.31	182,810.28	193,308.80

7a.9 Large loan restructuring

- The outstanding liability against the restructured Loan (General) of Jamuna Denims Limited stands at BDT 163,473,7130.96 as on 31.12.2025. Earlier, the said liability was restructured on 19.11.2015 with the approval of Bangladesh Bank vide their letter dated 02.09.2015 for a period of 12 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring".
- The outstanding liabilities against the restructured Loan (General) of S. A. Oil Refinery Limited and Samannaz Super Oil Limited amounting to BDT 75,92,08,244.16 have been written-off on 30.11.2018. Earlier, the said liabilities were restructured on 15.02.2016 with the approval of Bangladesh Bank vide their letter dated 27.09.2015 for a period of 06 years (including 12 months' moratorium period) under the purview of BRPD Circular No. 04 dated 29.01.2015 on "Large Loan Restructuring". Present written-off outstanding stands at BDT 63,78,13,022.16 as on 31.12.2025.

7a.10 Willful defaulters

Bangladesh Bank vide BRPD Circular No. 06 dated March 12, 2024 issued guidelines on "Identification & Finalization of Willful Defaulters of the Bank". According to the instruction of Bangladesh Bank, an unit was formed namely "Willful Defaulters Identification Unit" on April 08, 2024, under the Chairmanship of the DMD & Chief Risk Officer (CRO) of the Bank. The Unit is responsible for identifying, finalizing and reporting of Willful Defaulters, strictly adhering to the process and timeline outlined in the said Circular. As of December 31, 2025, the Unit identified and reported total 75 borrowers from various business segments. Out of 75, 03 have come forward to settle their liabilities and after necessary approval from both the Bank and Bangladesh Bank, 01 customer has already been excluded from the list of Willful Defaulters of the Bank. Regarding the rest 02, Bank will take necessary action upon receipt of Bangladesh Bank's decision. Besides, some customers have meanwhile appealed to Bangladesh Bank for exclusion of their names from the list. Bank will take necessary actions as per Bangladesh Bank directions in this regard.

7a.11 Particulars of loans, advances and lease / investments

	Amount in Taka	
	31 Dec 2025	31 Dec 2024
i) Loans / investments considered good in respect of which the Bank is fully secured	191,854,327,833	252,532,545,835
ii) Loans / investments considered good against which the Bank holds no security other than the debtors' personal guarantee	9,599,402,860	7,736,157,165
iii) Loans / investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	151,801,686,399	83,188,874,523
iv) Loans / investments adversely classified; provision not maintained there against	-	-
	353,255,417,092	343,457,577,523
v) Loans / investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	2,591,177,990	2,548,420,400
vi) Loans / investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies, as members	-	-

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
vii)	Maximum total amount of advances / investments, including temporary advances made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	2,591,177,990	2,548,420,400
viii)	Maximum total amount of advances / investments, including temporary advances / investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members.	-	-
ix)	Due from banking companies	-	-
x)	Classified loans and advances / investments		
a)	Classified loans and advances / investments on which interest has not been charged (note-7a.11)	9,630,682,067	14,488,583,989
b)	Provision on classified loans and advances / investments (for details see note-14a.3 & 14a.5)	9,531,832,271	10,519,455,222
c)	Provision kept against loans / investments classified as bad debts	9,181,457,571	9,965,414,447
d)	Interest credited to Interest Suspense Account (note-14a.6)	6,224,465,019	6,491,717,646
xi)	Cumulative amount of written off loans / investments		
	Opening Balance	25,970,122,151	24,631,117,346
	Amount written off during the year	6,757,706,161	2,623,207,753
		32,727,828,311	27,254,325,099
	Amount realized against loans/investments previously written off	1,313,177,169	1,284,202,948
		31,414,651,143	25,970,122,151
	The amount of written off / classified loans / investments for which law suits have been filed (note-7a.15)	49,813,634,129	46,756,878,117
7a.12	Classification of loans, advances and lease / investments		
	Unclassified		
	Standard including staff loan	335,591,495,196	323,792,995,163
	Special mention account (SMA)	8,033,239,830	5,175,998,371
		343,624,735,025	328,968,993,534
	Classified		
	Sub-standard	410,630,367	3,516,817,486
	Doubtful	742,479,300	1,176,397,134
	Bad /Loss	8,477,572,400	9,795,369,369
		9,630,682,067	14,488,583,989
		353,255,417,092	343,457,577,523
7a.13	Particulars of required provision for loans, advances and lease / investments		
Status	Base for provision	Rate (%)	
General Provision			
Loans/investments (Including SMA)	341,035,473,977	*Various	4,186,846,910
Interest receivable on loans/ investments	3,090,860,503	*Various	88,658,469
			4,275,505,379
			3,884,938,465

*General provision is kept @ 1% on general loans and advances / investments and 0.25% on small enterprise financing, 2% on certain other types of lending and 5% on consumer financing.

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

			Amount in Taka	
			31 Dec 2025	31 Dec 2024
Status	Base for provision	Rate (%)		
Specific provision				
Sub-standard	253,157,902	5 to 20	50,631,580	340,252,863
Doubtful	379,069,523	20 to 50	189,534,761	190,128,320
Bad/Loss & Others	9,181,457,571	100	9,181,457,571	9,965,414,447
			9,421,623,913	10,495,795,630
Required provision for loans, advances and lease / investments			13,697,129,293	14,380,734,095
Total provision maintained (note - 14, 14a.3 & 14a.5)			14,639,650,961	17,354,776,079
Excess / (short) provision			942,521,669	2,974,041,983
7a.14	Particulars of required provision on Off-balance Sheet Exposures			
		Base for provision	Provision required	Provision required
Acceptances and endorsements		85,909,353,366	500,385,045	707,699,696
Letter of guarantee		48,778,789,157	1,166,524,671	1,167,489,709
Letter of credit		48,661,708,182	493,391,812	503,021,581
Forward assets purchased and forward deposits placed		6,960,379,006	69,603,790	175,938,423
Required provision on Off-balance Sheet Exposures			2,229,905,318	2,554,149,408
Total provision maintained (note - 14a.4)			2,456,065,645	2,556,065,645
Excess / (short) provision			226,160,327	1,916,237
7a.15	Suits filed by the Bank			
Opening balance			46,756,878,117	43,093,837,969
Add: Net addition during the year			3,056,756,012	3,663,040,148
			49,813,634,129	46,756,878,117
8	Consolidated bills purchased and discounted			
Prime Bank PLC. (note-8a)			68,964,351,975	55,063,589,572
Prime Bank Investment PLC.			-	-
Prime Bank Securities Limited			-	-
Prime Exchange Co. Pte. Ltd., Singapore			-	-
PBL Exchange (UK) Ltd.			-	-
PBL Finance (Hong Kong) Limited			3,151,292,136	3,096,842,532
Prime Bank Fintech Limited			-	-
			72,115,644,111	58,160,432,103
8a	Bills purchased and discounted			
Payable in Bangladesh			5,755,699,465	4,252,162,796
Payable outside Bangladesh			63,208,652,510	50,811,426,775
			68,964,351,975	55,063,589,572
8a.1	Maturity grouping of bills purchased and discounted			
Payable within one month			12,038,195,866	9,479,667,119
Over one month but less than three months			29,693,548,086	23,930,277,229
Over three months but less than six months			25,050,912,586	19,978,895,408
Six months or more			2,181,695,437	1,674,749,815
			68,964,351,975	55,063,589,572
9	Consolidated fixed assets including premises, furniture and fixtures			
Prime Bank PLC. (note-9a)			7,606,574,734	6,976,553,047
Prime Bank Investment PLC.			50,635,112	64,405,713
Prime Bank Securities Limited			54,589,756	73,186,293
Prime Exchange Co. Pte. Ltd., Singapore			24,705,058	38,293,387
PBL Exchange (UK) Ltd.			-	-
PBL Finance (Hong Kong) Limited			-	-
Prime Bank Fintech Limited			4,152,298	-
			7,740,656,957	7,152,438,441

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
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	1,724,817,577
	Capital work in progress (Building)	1,394,950,102	498,435,437
	Furniture and fixtures	1,303,668,210	1,187,503,635
	Capital work in progress (Furniture & Fixtures)	21,812,430	33,153,347
	Office equipment and machinery	2,693,541,693	2,418,399,435
	Capital work in progress (Equipment)	93,140,131	78,805,046
	Vehicles	315,265,340	276,116,283
		9,834,241,148	8,474,171,352
	Less: Accumulated depreciation	3,277,051,677	2,904,450,828
		6,557,189,471	5,569,720,524
	Lease assets-Premises		
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,672,892,238	2,264,445,655
		868,836,775	1,277,283,359
	Intangible assets		
	Software	882,664,161	806,344,922
	Capital work in progress (Software)	79,865,168	52,091,253
	Total Cost of intangibles assets	962,529,328	858,436,174
	Less: Accumulated amortization	781,980,841	728,887,010
		180,548,488	129,549,164
	Net book value at the end of the year (See annexure-C for detail)	7,606,574,734	6,976,553,047
10	Consolidated other assets		
	Prime Bank PLC. (note-10a)	39,746,709,770	35,016,572,684
	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)	-
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	-	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
	Less: Investment in Prime Bank Fintech Limited (note-10a.5)	(499,950,000)	-
		35,201,350,873	30,914,861,163
	Prime Bank Investment PLC. (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment PLC. (investment in Fintech)	50,000	-
	Prime Bank Investment PLC.	384,440,234	516,268,737
	Prime Bank Securities Limited	344,111,173	447,771,146
	Prime Exchange Co. Pte. Ltd., Singapore	7,639,006	10,764,222
	PBL Exchange (UK) Ltd.	-	712,475
	PBL Finance (Hong Kong) Limited	55,845,675	51,547,783
	Prime Bank Fintech Limited	8,889,599	-
		850,975,687	1,077,064,363
	Less: Inter-company transactions	12,351,476	387,668,519
		36,039,975,084	31,604,257,006

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
10a	Other assets of the Bank		
	Stationery and stamps	46,865,176	48,702,392
	Exchange adjustment account	759,038	28,226,249
	Investment in subsidiary (note-10a.5)	4,495,308,897	4,051,711,521
	Prepaid expenses	366,637,988	164,754,701
	Interest / profit receivable on loan (note-10a.1)	3,090,860,503	2,845,077,023
	Interest receivable on Govt. securities (note-10a.1)	3,175,037,284	1,787,396,455
	Dividend receivable	7,146,074	5,908,188
	Other interest receivable	103,691,960	140,122,288
	Advance deposits and advance rent	144,016,429	86,236,788
	Prepaid expenses against house furnishing	19,341,150	19,125,848
	Balance with PBSL	38,120	328,071,206
	Branch adjustments account	23,060	24,753
	Suspense account (note -10a.2)	1,332,955,729	445,976,815
	Encashment of PSP / BSP	8,030,905	12,016,851
	Advance income tax paid (note-10a.6)	21,752,765,055	20,023,174,668
	Deferred Tax assets (note -10a.7)	4,011,125,514	4,012,189,148
	Credit card & ATM Card	5,634,430	399,600,373
	Sundry assets (note -10a.3)	1,186,472,457	618,257,419
		39,746,709,770	35,016,572,684
10a.1	Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.		
10a.2	Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.		
10a.3	Sundry assets		
	Protested Bills	14,902,240	14,971,240
	Others	1,171,570,217	603,286,178
		1,186,472,457	618,257,419
10a.4	Particulars of required provision for other assets		
		Rate	
	Protested bills	14,902,240	100%
	Others	155,943,435	50%-100%
	Required provision for other assets	146,534,938	190,364,956
	Total provision maintained (note - 14a.7)	162,945,410	193,014,410
	Excess / (short) provision	16,410,472	2,649,454
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 Exchange (UK) Ltd.	-	56,352,624
	PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	Prime Bank Fintech Limited	499,950,000	-
		4,495,308,897	4,051,711,521
10a.6	Advance income tax paid		
	Opening Balance	20,023,174,668	15,989,612,206
	Add: Paid during the year	5,030,738,358	4,033,562,462
	Less: Advance tax adjustment with tax provisions	(3,301,147,971)	-
		21,752,765,055	20,023,174,668

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
10a.7	Deferred tax assets		
	Opening balance	4,012,189,148	3,476,163,980
	Add/(Less): Net addition/(adjustment) during the year	(1,063,634)	536,025,168
	Less: Adjustment during the year	-	-
		4,011,125,514	4,012,189,148
10a.7.1	Deferred tax assets on specific provision		
	Specific Provision for Loans and Advances	9,531,832,271	10,519,455,222
	Tax rate	37.50%	37.50%
	Deferred tax assets	3,574,437,102	3,944,795,708
10a.7.2	Deferred tax on fixed assets including RoU assets		
	Carrying amount	2,832,404,828	3,445,216,887
	Tax base	3,800,256,756	3,517,506,088
	Taxable temporary difference	(967,851,928)	(72,289,201)
	Tax Rate	37.50%	37.50%
	Deferred tax (assets)/liability	362,944,473	27,108,450
10a.7.3	Deferred tax on employee benefits		
	Opening balance	40,284,990	-
	Addition during the year	33,458,949	40,284,990
		73,743,939	40,284,990
11	Non-Banking Assets		
	Name of Parties		
	M/s Rima Flour Mills	124,438,400	124,438,400
	M/s Ripon Motors	40,407,200	51,902,240
	M/s Megna Bangla Trade	-	18,399,360
	M/s Ampang Food Industries	-	25,760,640
		164,845,600	220,500,640
	The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". In addition, following the Bangladesh Bank circular no. 22 dated 20 September 2021, bank has reported a total amount of BDT 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)	100,998,469,102	90,893,119,786
	Prime Bank Investment PLC.	2,297,520,002	2,316,550,155
	Prime Bank Securities Limited	2,501,211,244	1,937,063,145
	Prime Exchange Co. Pte. Ltd., Singapore	1,617,664	898,268
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	2,934,948,078	2,938,638,296
	Prime Bank Fintech Limited	-	-
		108,733,766,090	98,086,269,649
	Less: Inter-company transactions	6,043,797,935	5,999,630,009
		102,689,968,155	92,086,639,640
12a	Borrowings from other banks, financial institutions and agents of the Bank		
	In Bangladesh (note-12a.1)	39,362,662,150	46,297,473,227
	Outside Bangladesh (note-12a.2)	61,635,806,952	44,595,646,559
		100,998,469,102	90,893,119,786

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
12a.1	In Bangladesh		
	Borrowings from other Banks and FIS	733,772,400	360,000,000
	Prime Bank Subordinated Bond	3,000,000,000	4,400,000,000
	Financial Sector Support Project (FSSP)	767,695,324	1,099,389,006
	Export Development Fund (EDF)	13,061,915,845	14,588,158,547
	Green Transformation Fund (GTF)	583,958,523	1,039,971,322
	Investment Promotion & Financing Facility (IPFF)	338,540,385	389,541,362
	Technology Development Fund (TDF)	3,534,941,435	3,839,820,920
	Urban Building Safety Project (UBSP)	276,958,333	210,000,000
	Bangladesh Bank PC (packing credit) Refinance Scheme (RFS)	-	1,494,845,001
	Safety Retrofits and Environmental Upgrades Program (SREUP)	109,539,474	138,750,000
	Refinance Scheme against Digital Loan	-	817,668
	Refinance Scheme against Green Product	160,000,012	266,666,676
	Refinance scheme against Agriculture loan	30,810,000	128,965,000
	Refinance scheme against SME loan	2,393,373,419	1,929,390,727
	Repo of Treasury Bills	14,371,157,000	14,371,157,000
	Southeast Bank PLC.	-	600,000,000
	Eastern Bank PLC.	-	600,000,000
	Commercial Bank of Ceylon PLC	-	840,000,000
		39,362,662,150	46,297,473,227
12a.2	Outside Bangladesh		
	Bank Al Falah, Abu Dhabi	611,477,000	-
	Asian Development Bank Manila	1,834,431,000	840,000,000
	Abu Dhabi Commercial Bank	1,222,954,000	-
	Caixa D'Estalvis I Pensions De Berc	3,166,227,906	3,240,000,000
	Commerzbank Ag Hamburg	-	3,600,000,000
	Credit Europe Bank N.V., Amsterdam	-	1,440,000,000
	Commercial Bank of Ceylon PLC.	2,445,908,000	-
	City Bank NA, Singapore	3,668,862,000	840,000,000
	CDC Group, PLC	3,668,862,000	3,600,000,000
	Commercial Bank of Dubai, UAE	3,301,975,800	-
	Deutsche Bank Singapore	2,179,693,132	1,800,000,000
	Dubai Islamic Bank	3,668,862,000	-
	Emirates Islamic Bank Dubai	2,445,908,000	-
	Emirates NBD Bank, PJSC	4,035,748,200	-
	Emirates NBD Bank, Singapore	1,317,121,458	-
	FMO N.V.	4,076,513,332	6,000,000,000
	International Finance Corporation, USA	4,891,816,000	10,800,000,000
	International Islamic Trade Finance	1,925,012,641	3,264,000,000
	JP Morgan Chase Bank, Singapore	3,913,452,800	6,180,000,000
	Landesbank Baden-Wurtemberg (LBBW), Germany	1,642,918,684	471,646,559
	Mashreq Bank, Dubai	2,445,908,000	-
	National Bank of Ras- Al-Khaimah	1,834,431,000	-
	SCB (Mauritius)	-	2,520,000,000
	Standard Chartered Bank HK	1,222,954,000	-
	The Opec Fund for International Dev	3,668,862,000	-
	liv-Mikrofinanzfonds	2,445,908,000	-
		61,635,806,952	44,595,646,559
12a.3	Security against borrowings from other banks, financial institutions and agents		
	Secured (Treasury bills)	-	-
	Unsecured	100,998,469,102	90,893,119,786
		100,998,469,102	90,893,119,786

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
12a.4	Maturity grouping of borrowings from other banks, financial institutions and agents		
	Payable on demand	-	256,334,092
	Up to 1 month	24,886,812,551	20,258,810,695
	Over 1 month but within 3 months	30,449,264,961	23,015,251,844
	Over 3 months but within 1 year	36,429,441,036	38,527,172,948
	Over 1 year but within 5 years	8,298,873,574	5,821,377,970
	Over 5 years	934,076,980	3,014,172,238
		100,998,469,102	90,893,119,786
13	Consolidated deposits and other accounts		
	Current deposits and other accounts		
	Prime Bank PLC. (note-13a.1.c)	76,843,873,442	75,828,699,185
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		76,843,873,442	75,828,699,185
	Less: Inter-company transactions	1,021,568,751	209,986,965
		75,822,304,691	75,618,712,220
	Bills payable		
	Prime Bank PLC. (note-13a.1.c)	8,934,724,510	2,955,152,335
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		8,934,724,510	2,955,152,335
	Savings bank / Mudaraba savings deposits		
	Prime Bank PLC. (note-13a.1.c)	86,266,108,316	76,921,221,332
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		86,266,108,316	76,921,221,332
	Term / Fixed deposits		
	Prime Bank PLC. (note-13a.1.c)	272,898,530,675	203,163,234,249
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		272,898,530,675	203,163,234,249
	Less: Inter-company transactions	486,534,708	6,496,011
		272,411,995,968	203,156,738,238
		443,435,133,485	358,651,824,125

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	80,846,822	121,482,930
	Deposits from customers (note-13a.1.b)	444,862,390,121	358,746,824,170
		444,943,236,943	358,868,307,100
13a.1	a) Deposits from Banks		
	Current deposits and other accounts	21,959,760	31,588,215
	Savings bank / Mudaraba savings deposits	22,522,297	22,074,454
	Special notice deposits	36,364,765	67,820,262
		80,846,822	121,482,930
	b) Customer Deposits		
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	34,592,319,455	32,538,997,044
	Foreign currency deposits	13,681,129,200	12,898,655,836
	Security deposits	4,976,868	6,384,709
	Sundry deposits (note - 13a.2)	31,290,924,869	30,888,128,829
		79,569,350,392	76,332,166,418
	Less: Off-shore Banking Units	2,747,436,711	535,055,448
		76,821,913,681	75,797,110,970
	ii) Bills payable		
	Pay orders issued	8,930,138,892	2,950,191,945
	Pay slips issued	46,513	59,407
	Demand draft payable	4,539,105	4,900,983
		8,934,724,510	2,955,152,335
	iii) Savings bank / Mudaraba savings deposits	86,243,586,018	76,899,146,878
	iv) Term / Fixed deposits		
	Fixed deposits / Mudaraba fixed deposits	214,916,575,054	158,468,830,493
	Special notice deposits	19,778,459,506	12,368,167,969
	Scheme deposits	38,167,131,350	32,258,415,525
		272,862,165,910	203,095,413,987
		444,862,390,121	358,746,824,170
		444,943,236,941	358,868,307,100
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks (note -13a.1.a)	21,959,760	31,588,215
	Deposits from customers (note-13a.1.b.i)	76,821,913,681	75,797,110,970
		76,843,873,442	75,828,699,185
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	8,934,724,510	2,955,152,335
		8,934,724,510	2,955,152,335
	Savings bank / mudaraba savings deposits		
	Deposits from banks (note -13a.1.a)	22,522,297	22,074,454
	Deposits from customers (note-13a.1.b.iii)	86,243,586,018	76,899,146,878
		86,266,108,316	76,921,221,332
	Term / Fixed deposits		
	Deposits from banks (note -13a.1.a)	36,364,765	67,820,262
	Deposits from customers (note-13a.1.b.iv)	272,862,165,910	203,095,413,987
		272,898,530,675	203,163,234,249
		444,943,236,943	358,868,307,100

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
13a.2	Sundry deposits		
	F.C. held against back to back L/C	15,875,040,781	14,780,347,968
	Sundry creditors	128,189,327	184,447,527
	Risk fund and service charges (CCS and lease finance)	56,356,428	56,356,428
	Sale proceeds of PSP / BSP	18,960,000	11,560,000
	Margin on letters of guarantee	994,591,756	940,974,519
	Margin on letters of credit	2,730,814,785	5,280,936,359
	Margin on FDBP / IDBP, export bills, etc.	132,038,387	214,088,812
	Unclaimed dividend	40,509,222	35,240,855
	Interest / profit payable on deposits	6,935,059,348	5,513,874,579
	Withholding VAT/Tax /Excise duty payable to Government Authority	882,538,563	724,057,278
	Others	3,496,826,272	3,146,244,503
		31,290,924,869	30,888,128,829
13a.3	Payable on demand and time deposits		
	a) Demand deposits		
	Current deposits	34,614,279,216	32,570,585,259
	Savings deposits (9%)	7,763,949,748	6,922,909,920
	Foreign currency deposits (Non interest bearing)	10,933,692,489	12,363,600,388
	Security deposits	4,976,868	6,384,709
	Sundry deposits	31,290,924,869	30,888,128,829
	Bills payable	8,934,724,510	2,955,152,335
		93,542,547,700	85,706,761,440
	b) Time deposits		
	Savings deposits (91%)	78,502,158,567	69,998,311,412
	Fixed deposits	214,916,575,054	158,468,830,493
	Special notice deposits	19,814,824,271	12,435,988,231
	Deposits under schemes	38,167,131,350	32,258,415,525
		351,400,689,243	273,161,545,661
		444,943,236,943	358,868,307,100
13a.4	Sector-wise break-up of deposits and other accounts		
	Government	4,256,431,546	4,043,753,315
	Deposit money banks	80,846,822	121,482,930
	Foreign currency	10,933,692,489	12,363,600,388
	Private	429,672,266,086	342,339,470,466
		444,943,236,943	358,868,307,099
13a.5	Unclaimed deposits and valuables		
	Current deposits	112,675	1,099
	Savings deposits	1,291,389	176,013
	Foreign Currency deposits	11,487	162,898
	SND	104	-
	Scheme deposits	59,863	-
	Demand Draft	183,662	70,314
	SDR	4,680	38,048
	Pay order	8,202,528	7,761,275
	Sundry Deposit	7,590,283	6,514,872
		17,456,670	14,724,519

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as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
13a.6	Maturity analysis of deposits		
	a) Maturity analysis of deposits from Banks		
	Payable on demand	-	-
	Up to 1 month	21,959,760	31,588,215
	Over 1 month but within 3 months	25,795,126	28,178,277
	Over 3 months but within 1 year	-	-
	Over 1 year but within 5 years	33,091,936	61,716,438
	Over 5 years but within 10 years	-	-
	Over 10 years	-	-
		80,846,823	121,482,930
	b) Maturity analysis of customer deposits excluding bills payable		
	Payable on demand	7,606,942,438	6,103,494,049
	Up to 1 month	44,714,637,407	23,510,103,105
	Over 1 month but within 3 months	68,662,144,786	72,953,926,813
	Over 3 months but within 1 year	105,952,844,511	77,206,423,950
	Over 1 year but within 5 years	195,232,841,790	162,179,299,191
	Over 5 years but within 10 years	13,740,798,007	13,823,700,206
	Over 10 years	17,456,670	14,724,519
		435,927,665,610	355,791,671,835
	c) Maturity analysis of bills payable		
	Payable on demand	-	-
	Up to 1 month	1,496,566,270	1,298,493,789
	Over 1 month but within 3 months	7,438,158,240	1,656,658,547
	Over 3 months but within 1 year	-	-
	Over 1 year but within 5 years	-	-
	Over 5 years but within 10 years	-	-
	Over 10 years	-	-
		8,934,724,510	2,955,152,335
		444,943,236,943	358,868,307,100
14	Consolidated other liabilities		
	Prime Bank PLC. (note-14a)	56,641,253,401	59,337,521,792
	Prime Bank Investment PLC.	1,102,341,893	569,995,790
	Prime Bank Securities Limited	485,403,554	880,502,340
	Prime Exchange Co. Pte. Ltd., Singapore	162,851,231	174,206,885
	PBL Exchange (UK) Ltd.	-	51,285,640
	PBL Finance (Hong Kong) Limited	35,539,525	45,582,347
	Prime Bank Fintech Limited	19,134,906	-
		58,446,524,510	61,059,094,793
	Less: Inter-company transactions	12,351,476	387,668,519
		58,434,173,034	60,671,426,274
14a	Other liabilities of the Bank		
	Expenditure and other payables	487,355,487	489,478,321
	Provision for bonus	941,089,193	715,735,721
	Lease liabilities	927,461,483	1,274,395,568
	Provision for income tax (note - 14a.1)	27,903,991,954	27,464,900,238
	Deferred tax liability (note-14a.2)	-	-
	Unearned commission on bank guarantee	6,544,964	3,636,201
	Unearned income	10,816,624	9,154,243
	Unearned profit (Markup)	430,400,212	566,785,822
	Provision for off-balance sheet exposures (note-14a.4)	2,456,065,645	2,556,065,645
	Provision for Off-shore Banking Units (note-14a.5)	747,019,370	612,019,370
	Prime Bank Foundation (PBF)	475,920,433	192,858,021

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
	Provision for loans and advances / investments (note - 14a.3)	13,797,631,591	16,662,756,709
	Provision for Non-Banking Assets	164,845,600	220,500,640
	Provision for Interest receivable on loans and advances / investments	95,000,000	80,000,000
	Provision for diminution in value of investments	750,335,360	365,335,360
	Interest suspense account (note - 14a.6)	6,224,465,019	6,491,717,646
	Interest suspense on other income	7,021,918	-
	CSR Fund	198,641,662	198,641,662
	Provision for CSR activities	55,555,151	-
	Net plan assets (note-14a.8)	130,226,477	165,815,884
	Provision for Impairment loss for investment in subsidiaries	623,234,950	744,200,813
	Climate risk fund	31,513,505	32,085,741
	Other liabilities	13,171,392	298,423,776
	Other provision (note - 14a.7)	162,945,410	193,014,410
		56,641,253,401	59,337,521,792
14a.1	Provision for income tax		
	Opening Balance	27,464,900,238	22,077,775,035
	Add: Addition during the year	3,740,239,687	5,399,144,766
	Less: Adjustment with advance tax	(3,301,147,971)	(12,019,563)
		27,903,991,954	27,464,900,238
	* Corporate tax position of the bank is shown in annexure-D		
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	14,241,558,026	14,266,840,543
	Income tax as per applicable tax rate (37.5%)	5,340,584,260	5,350,065,204
	Factors affecting the tax charged		
	Tax on non deductible expenses (netting of deductible income)	(1,042,261,088)	156,509,004
	Tax savings from exempted income (on govt. treasury securities)	(187,487,512)	(50,218,007)
	Tax savings from reduced tax rates (on dividend income)	(25,062,546)	(37,224,231)
	Tax savings from reduced tax rates (on gain on sale of quoted securities)	(332,548)	(19,987,204)
	Tax adjustment for earlier years	(345,200,879)	-
	Total income tax expenses	3,740,239,687	5,399,144,765
	(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)	-7.32%	1.10%
	Tax savings from exempted income (on govt. treasury securities)	-1.32%	-0.35%
	Tax savings from reduced tax rates (on dividend income)	-0.18%	-0.26%
	Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.14%
	Tax adjustment for earlier years	-2.42%	0.00%
	Average effective tax rate (tax expense divided by profit before provision and tax)	26.26%	37.84%
14a.2	Deferred tax liability		
	Opening balance	-	390,721,019
	Add: Addition during the year	-	(268,197,335)
	Deferred tax on actuarial valuation	-	(122,523,684)
		-	-

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
14a.3	Provision for loans, advances and lease / investments		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	10,519,455,222	9,269,770,615
	Less: Fully provided debts written off during the year	(5,002,649,639)	(1,514,003,162)
	Add: Recoveries of amounts previously written off	960,222,969	775,853,587
	Add: Net charge to profit and loss account (note-39a)	3,054,803,720	1,987,834,183
	Provision held at the end of the year	9,531,832,271	10,519,455,222
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	6,143,301,487	6,328,370,451
	Add: General provision made during the year (note-39a)	(1,877,502,167)	(185,068,964)
	Provision held at the end of the year	4,265,799,320	6,143,301,487
		13,797,631,591	16,662,756,709
14a.4	Provision for off-balance sheet exposures		
	Provision held as on 1 January	2,556,065,645	2,286,065,645
	Add: Provision made during the year (note-39a)	(100,000,000)	270,000,000
	Provision held at the end of the year	2,456,065,645	2,556,065,645
14a.5	Provision for Off-shore Banking Units		
	Movement in specific provision on classified loans / investments:		
	Provision held as on 1 January	-	-
	Less: Fully provided debts written off/settlement during the year	-	-
	Add: Net charge to profit and loss account (note-39a)	-	-
	Provision held at the end of the year	-	-
	Movement in general provision on unclassified loans / investments		
	Provision held as on 1 January	612,019,370	547,019,370
	Add: General provision made during the year (note-39a)	135,000,000	65,000,000
	Provision held at the end of the year	747,019,370	612,019,370
		747,019,370	612,019,370
14a.6	Interest suspense account		
	Balance as on 1 January	6,491,717,646	6,444,498,282
	Add: Amount transferred to "interest suspense" account during the year	2,947,300,147	1,170,558,214
	Less: Amount recovered from "interest suspense" account during the year	(1,566,223,991)	(302,087,170)
	Less: Adjustment for written-off during the year	(1,648,328,784)	(821,251,680)
	Provision held at the end of the year	6,224,465,019	6,491,717,646
14a.7	Other provision for classified assets		
	Balance as on 1 January	193,014,410	31,189,410
	Add: Addition during the year (note-39a)	(30,000,000)	161,890,000
	Less: Adjustment during the year	(69,000)	(65,000)
	Provision held at the end of the year	162,945,410	193,014,410
14a.8	Net plan assets- Employees Gratuity Fund		
	Defined benefit obligation (note-14a.8.1)	4,211,207,275	3,791,447,580
	Less: Fair value plan assets (note-14a.8.2)	4,080,980,797	3,625,631,695
		130,226,477	165,815,884
14a.8.1	Defined benefit obligation - gratuity fund		
	Opening balance (as per actuarial report)	3,791,447,580	3,462,769,914
	Current service cost	419,759,695	328,677,666
	Interest cost	360,187,520	328,963,142
	Actual net benefits payments	(269,234,039)	(236,515,883)
	Remeasurement (gain)/loss	(90,953,481)	(92,447,259)
		4,211,207,275	3,791,447,580

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka		
		31 Dec 2025	31 Dec 2024	
14a.8.2	Fair value of plan assets-gratuity fund			
	Opening balance (as per actuarial report)	3,625,631,695	3,158,362,394	
	Interest income on plan assets	344,435,011	300,044,427	
	Actual employer contributions	381,877,746	388,761,376	
	Actual net benefits payments	(269,234,039)	(236,515,883)	
	Remeasurement gain/(losses) on plan assets	(1,729,616)	14,979,381	
		4,080,980,797	3,625,631,695	
14a.8.3	Actuarial remeasurement gain/(loss) of defined benefits liability/assets			
	Opening balance	107,426,640	-	
	Remeasurement gain/(losses) on plan assets	(1,729,616)	14,979,381	
	Remeasurement gain/(losses) on defined benefit obligation	90,953,481	92,447,259	
		196,650,505	107,426,640	
	Less: Deferred tax assets	73,743,939	40,284,990	
		122,906,566	67,141,650	
15	Share capital			
15.1	Authorized capital			
	2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000	
15.2	Issued, subscribed and fully paid up capital			
	30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000	
	986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370	
	115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400	
	28,307,086 ordinary shares of Taka 10 each issued as bonus shares	283,070,860	-	
		11,605,905,630	11,322,834,770	
15.3	History of paid-up capital			
	Given below the history of raising of share capital of Prime Bank PLC.:			
Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,630
		1,160,590,563	11,605,905,630	

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

15.4 Percentage of shareholdings at the closing date

Particulars	2025 Taka	2024 Taka	2025 %	2024 %
Sponsors & Directors	4,451,519,420	4,567,228,610	38.36%	40.34%
Institutions	3,956,002,420	4,047,274,560	34.09%	35.74%
Foreign Investors	755,723,650	465,616,130	6.51%	4.11%
Non- resident Bangladeshi	24,754,510	43,547,430	0.21%	0.38%
General Public	2,417,905,630	2,199,168,040	20.83%	19.42%
	11,605,905,630	11,322,834,770	100.00%	100.00%

15.5 Shareholding range on the basis of shareholdings as at 31 December 2025

Shareholding range	Number of share holders	Taka	
		Shares	Percentage
Less than 500	3,549	522,987	0.05%
500- 5,000	3,828	6,604,807	0.57%
5,001 - 10,000	599	4,233,663	0.36%
10,001 - 20,000	411	5,642,482	0.49%
20,001 - 30,000	166	4,005,339	0.35%
30,001 - 40,000	64	2,217,848	0.19%
40,001 - 50,000	58	2,653,990	0.23%
50,001 - 100,000	124	8,899,706	0.77%
100,001 - 1,000,000	238	80,037,667	6.90%
Over 1,000,000	132	1,045,772,074	90.11%
	9,169	1,160,590,563	100.00%

15.6 Name of the Directors and their shareholdings as at 31 December 2025

Sl	Name of the directors	Status	Opening position	Closing position	% of shares as at 31.12.2025
1	Mr. Tanjil Chowdhury (Representative of EC Holdings Limited)	Chairman	27,192,570	27,872,384	2.40
2	Mr. Md. Shahadat Hossain	Vice Chairman	22,672,741	23,334,885	2.01
3	Mr. Quazi Sirazul Islam	Vice Chairman	22,677,773	23,340,061	2.01
4	Mr. Azam J Chowdhury	Director	31,610,000	23,784,911	2.05
5	Mr. Mafiz Ahmed Bhuiyan	Director	22,950,208	23,523,962	2.03
6	Mrs. Nasim Anwar Hossain	Director	25,702,323	26,344,880	2.27
7	Mrs. Nazma Haque	Director	22,745,857	23,410,133	2.02
8	Mr. Nafis Sikder	Director	28,408,795	29,238,454	2.52
9	Mr. S M Tamjid	Director	22,662,344	23,324,181	2.01
10	Mr. Mohammad Mushtaque Ahmed Tanvir (Representative of Uniglory Cycle Industries Ltd.)"	Director	22,836,275	23,503,193	2.03
11	Mr. Tanveer A Chowdhury	Director	23,186,273	32,798,068	2.83
12	Mr. Md. Mukul Hossain (Representative of MJL Bangladesh PLC.)	Director	45,425,000	46,751,607	4.03
13	Mr. C. Q. K Mustaq Ahmed	Independent Director	-	-	-
14	Mrs. Nazia Kabir	Independent Director	-	-	-
15	Dr. Mohammad Mosttafa Shazzad Hasan	Independent Director	-	-	-
			318,070,159	327,226,719	

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		Amount in Taka	
		31 Dec 2025	31 Dec 2024
15.7	Capital to risk weighted assets ratio (Consolidated)		
	In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 35 dated December 29, 2010, BRPD Circular no. 07 dated March 31, 2014, BRPD Circular no.18 dated 21 December 2014 and BRPD Circular Letter no. 05 dated May 31, 2016, required capital of the Bank (Consolidated) at the close of business on 31 December 2025 was Taka 35,392,380,854 as against available Tier-I capital of Taka 40,556,199,917 and Tier-II capital of Taka 9,868,884,335 making a total capital of Taka 50,425,084,252 thereby showing a surplus capital / equity of Taka 15,032,703,398 at that date. Details are shown below:		
	Tier-1 Capital		
	Common Equity Tier-1 (CET-1) Capital		
	Paid-up capital (note-15.2)	11,605,905,630	11,322,834,770
	Share premium (note-15.8)	1,211,881,786	1,211,881,786
	Non-controlling interest(note-15.9)	64	63
	Statutory reserve (note-16)	12,889,264,879	10,353,413,584
	General reserve	28,002,888	28,002,888
	Surplus in consolidated profit and loss account / Retained earnings (note-20)	19,545,112,171	15,313,622,801
		45,280,167,418	38,229,755,892
	Additional Tier-1 (AT-1) Capital		
	Non-cumulative irredeemable preference shares	-	-
		-	-
	Less: Regulatory Adjustments for CET-1 Capital		
	Goodwill and all other intangible assets	184,668,363	133,207,609
	Deferred Tax Assets (DTA)	4,357,856,575	4,488,930,763
	Defined benefit pension fund assets	-	-
	Reciprocal Crossholdings	181,442,564	620,214,686
		4,723,967,502	5,242,353,057
	Total Tier-1 Capital	40,556,199,917	32,987,402,834
	Tier-2 Capital		
	General provision on unclassified loans and advances (note-14a.3)	4,265,799,320	6,143,301,487
	General provision on off-balance sheet exposures (note-14a.4)	2,456,065,645	2,556,065,645
	General provision on off-shore Banking Units (note-14a.5)	747,019,370	612,019,370
	Prime Bank Sub-ordinated Bond	2,400,000,000	3,000,000,000
	Total Tier-2 Capital	9,868,884,335	12,311,386,502
	A) Total Regulatory capital	50,425,084,252	45,298,789,336
	Total assets including off-balance sheet exposures	860,359,164,381	752,311,967,528
	B) Total risk weighted assets	283,139,046,831	266,465,960,251
	C) Required capital based on risk weighted assets (12.50% on B)	35,392,380,854	33,308,245,031
	D) Surplus (A-C)	15,032,703,398	11,990,544,305
	Capital to risk weighted assets ratio	17.81%	17.00%
	Common Equity Tier-I (Against Standard of minimum 6.00%)	14.32%	12.38%
	Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)	17.81%	17.00%
	Leverage Ratio		
	Particulars	Required	Held
	Leverage ratio	3.75%	5.76%
		3.50%	5.76%

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as at and for the year ended 31 December 2025

		Amount in Taka		
		31 Dec 2025	31 Dec 2024	
Capital to risk weighted assets ratio (Solo)				
Tier-1 Capital				
Common Equity Tier-1 (CET-1) Capital				
Paid-up capital (note-15.2)		11,605,905,630	11,322,834,770	
Share premium (note-15.8)		1,211,881,786	1,211,881,786	
Statutory reserve (note-16)		12,889,264,879	10,353,413,584	
Surplus in consolidated profit and loss account / Retained earnings (note-20a)		19,637,067,706	15,677,801,601	
		45,344,120,001	38,565,931,741	
Additional Tier-1 (AT-1) Capital				
Non-cumulative irredeemable preference shares		-	-	
Less: Regulatory Adjustments for CET-1 Capital				
Deferred tax assets		4,011,125,514	4,012,189,148	
Goodwill and all other intangible assets		180,548,488	129,549,164	
Defined benefit pension fund assets		-	-	
Reciprocal Crossholdings		128,831,570	501,184,386	
		4,320,505,572	4,642,922,699	
		41,023,614,429	33,923,009,043	
Tier-2 Capital				
General provision on loans and advances (note-14a.3)		4,265,799,320	6,143,301,487	
General provision on off-balance sheet exposures (note-14a.4)		2,456,065,645	2,556,065,645	
General provision on off-shore Banking Units (note-14a.5)		747,019,370	612,019,370	
Prime Bank Sub-ordinated Bond		2,400,000,000	3,000,000,000	
		9,868,884,335	12,311,386,502	
		50,892,498,765	46,234,395,545	
Total assets including off-balance sheet exposures				
		858,358,715,009	750,235,830,774	
B) Total risk weighted assets		281,593,209,167	266,198,081,569	
C) Required capital based on risk weighted assets (12.50% on B)		35,199,151,146	33,274,760,196	
D) Surplus (A-C)		15,693,347,619	12,959,635,349	
Capital to risk weighted assets ratio		18.07%	17.37%	
Common Equity Tier-I (Against Standard of minimum 6.00%)		14.57%	12.74%	
Total Capital to Risk Weighted Asset Ratio (Against Standard of minimum 10% with Capital conservation buffer of 2.50%)		18.07%	17.37%	
Leverage Ratio				
Particulars	Required	Held	Required	Held
Leverage ratio	3.75%	5.84%	3.50%	5.59%
15.8 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	
15.9 Non controlling interest				
Share capital		60	60	
Retained earnings		4	3	
		64	63	

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
16	Statutory reserve		
	Balance on 1 January	10,353,413,584	10,353,413,584
	Addition (20% of pre-tax profit)	2,535,851,295	-
		12,889,264,879	10,353,413,584
17	Consolidated revaluation gain / loss on investments		
	Prime Bank PLC. (note-17a)	584,844,193	80,256,510
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	65,581,931	60,053,858
	Gain on revaluation of Investment at Prime Exchange (UK) Ltd.	-	19,121,376
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	20,670,589	19,731,498
		671,096,712	179,163,243
17a	Revaluation gain / loss on investments of the Bank		
	Opening balance on 1 January	80,256,510	35,219,905
	Add: Amortized/Revaluation Gain	3,970,346,023	361,060,685
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(3,465,744,411)	(316,876,985)
	Add: Adjustment of revaluation gain/(loss) of OBU	(13,930)	852,905
		584,844,193	80,256,510
18	Start-up equity investment fund		
	Opening balance on 1 January	211,971,618	137,513,981
	Add: Addition (1% of post-tax profit)	89,044,942	74,457,637
		301,016,560	211,971,618
19	Consolidated foreign currency translation gain/ (loss)		
	Prime Bank PLC. (note-19 a)	163,817,602	161,343,671
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	1,330,914	243,972
	PBL Exchange (UK) Ltd.	-	(240,295)
	PBL Finance (Hong Kong) Limited	503,294	2,460,835
	Prime Bank Fintech Limited	-	-
		165,651,810	163,808,183
19a	Foreign currency translation gain/ (loss)		
	Balance on 1 January	161,343,671	121,676,110
	Addition during the year	2,473,931	39,667,560
		163,817,602	161,343,671
20	Consolidated retained earnings / movement of profit and loss account		
	Prime Bank PLC. (note-20 a)	19,639,541,637	15,717,469,161
	Prime Bank Investment PLC.	220,396,289	169,136,347
	Prime Bank Securities Limited	(541,234,941)	(641,736,363)
	Prime Exchange Co. Pte. Ltd., Singapore	60,108,690	23,664,578
	PBL Exchange (UK) Ltd.	-	(113,457,347)
	PBL Finance (Hong Kong) Limited	264,272,310	240,071,286
	Prime Bank Fintech Limited	(15,142,814)	-
		19,627,941,171	15,395,147,662
	Less: Minority Interest	(4)	(3)
	Less: Inter company transaction	-	-
	Less: Other comprehensive income	(42,169,539)	-
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	(8,422,600)	(1,245,778)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(27,928,717)	(38,147,007)
	Less: Foreign currency translation gains	(4,308,139)	(42,132,072)
		19,545,112,171	15,313,622,801

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	15,677,801,601	10,568,528,029
	Addition during the year	8,904,494,202	7,445,763,713
	Transfer to statutory reserve	(2,535,851,295)	-
	Cash dividend	(1,981,496,085)	(1,981,496,085)
	Issue of bonus shares	(283,070,860)	-
	Start-up equity investment fund	(89,044,942)	-
	Remeasurement gain/(loss) of defined benefits liability/assets	(55,764,916)	(354,994,056)
	Balance held at the end of the year	19,637,067,706	15,677,801,601
	Add: Foreign currency translation gain/ (loss) (note-19a)	2,473,931	39,667,560
		19,639,541,637	15,717,469,161
20.1	Consolidated retained earnings brought forward from previous year		
	Prime Bank PLC. (note-20.1 a)	13,357,469,741	8,232,037,888
	Prime Bank Investment Ltd.	169,136,347	53,461,729
	Prime Bank Securities Ltd.	(641,736,363)	(387,866,158)
	Prime Exchange Co. Pte. Ltd., Singapore	22,418,800	14,092,197
	PBL Exchange (UK) Ltd.	-	(99,158,080)
	PBL Finance (Hong Kong) Limited	201,924,278	169,294,034
	Prime Bank Fintech Limited	-	-
		13,109,212,803	7,981,861,610
	Foreign currency translation gain on 1 January	(32,177,306)	(30,111,873)
	Add: Inter-company transactions	36,351,317	39,392,785
		13,113,386,814	7,991,142,522
20.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	15,677,801,601	10,568,528,029
	Remeasurement gain/(loss) of defined benefits liability/assets	(55,764,916)	(354,994,056)
	Cash dividend	(1,981,496,085)	(1,981,496,085)
	Stock dividend	(283,070,860)	-
	Balance held at the end of the year	13,357,469,741	8,232,037,888
	Foreign currency translation gain on 1 January	-	-
		13,357,469,741	8,232,037,888
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank PLC. (note-21a.1)	85,909,353,366	70,769,969,596
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		85,909,353,366	70,769,969,596
21.2	Letters of guarantee		
	Prime Bank PLC. (note-21a.2)	48,778,789,157	46,201,751,040
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		48,778,789,157	46,201,751,040

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
21.3	Irrevocable Letters of Credit		
	Prime Bank PLC. (note-21a.3)	48,661,708,182	49,842,056,273
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		48,661,708,182	49,842,056,273
21.4	Bills for collection		
	Prime Bank PLC. (note-21a.4)	19,071,727,495	17,709,759,383
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		19,071,727,495	17,709,759,383
		202,421,578,200	184,523,536,293
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements		
	Back to back bills (Foreign)	75,144,665,596	58,990,222,692
	Back to back bills (Local)	8,918,418,482	10,327,475,196
	Back to back bills (EPZ)	1,846,269,288	1,452,271,708
		85,909,353,366	70,769,969,596
	Less: Margin	(15,875,040,781)	(14,780,347,968)
		70,034,312,585	55,989,621,629
21a.2	Letters of guarantee		
	Letters of guarantee (Local)	19,100,269,696	19,617,964,206
	Letters of guarantee (Foreign)	29,678,519,461	26,583,786,834
	Foreign counter guarantees	-	-
		48,778,789,157	46,201,751,040
	Less: Margin	(994,591,756)	(940,974,519)
		47,784,197,402	45,260,776,521
	Money for which the Bank is contingently liable in respect of guarantees given favoring:		
	Directors or officers	-	-
	Government	-	-
	Banks and other financial institutions	590,986,803	559,857,440
	Others	48,187,802,354	45,641,893,600
		48,778,789,157	46,201,751,040
	Less: Margin	(994,591,756)	(940,974,519)
		47,784,197,402	45,260,776,521
21a.3	Irrevocable Letters of Credit		
	Letters of credit (Sight)	14,415,272,928	12,537,461,126
	Letters of credit (Deferred)	19,451,552,618	19,334,467,865
	Back to back L/C	14,794,882,637	17,970,127,282
		48,661,708,182	49,842,056,273
	Less: Margin	(2,730,814,785)	(5,280,936,359)
		45,930,893,397	44,561,119,914
21a.4	Bills for collection		
	Outward bills for collection	19,071,727,495	17,709,759,383
		19,071,727,495	17,709,759,383
	Less: Margin	(132,038,387)	(214,088,812)
		18,939,689,108	17,495,670,571
		202,421,578,200	184,523,536,293

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	50,138,814,710	41,180,573,092
	Dividend income (note-25a)	143,214,549	212,709,890
	Fees, commission and brokerage (note-22.2)	1,661,149,311	1,488,095,630
	Gains less losses arising from dealing in securities	-	-
	Gains less losses arising from investment securities	-	-
	Gains less losses arising from dealing in foreign currencies (note-26a.1)	1,257,556,617	1,445,633,118
	Income from non-banking assets	-	-
	Other operating income (note-27a)	1,555,603,856	1,406,427,398
	Profit less losses on interest rate changes	-	-
		54,756,339,042	45,733,439,129
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	29,221,607,887	21,896,076,669
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses (note-22.3)	7,924,259,974	6,917,997,409
	Other operating expenses (note-38a)	2,427,456,413	1,730,899,363
	Depreciation on banking assets (note-37a)	941,456,744	921,625,143
		40,514,781,016	31,466,598,585
		14,241,558,026	14,266,840,543
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	32,987,151,761	31,117,616,605
	Interest income on treasury bills / reverse repo / bonds (note-25a)	16,317,175,852	9,767,084,601
	Gain on Discounted bond / bills (note-25a)	-	-
	Gain on sale of shares (note-25a)	1,209,265	72,680,742
	Gain on Govt. security trading (note-25a)	1,208,372,592	693,665,122
	Interest on debentures (note-25a)	-	-
		50,513,909,469	41,651,047,070
	Less: Loss on revaluation of security trading (note-25a)	375,094,759	470,473,978
		50,138,814,710	41,180,573,092
22.2	Fees, commission and brokerage		
	Commission (note-26a)	1,661,149,311	1,488,095,630
	Settlement fee-PBIL (note-26a)	-	-
		1,661,149,311	1,488,095,630
22.3	Administrative expenses		
	Salary and allowances (note-28a)	6,236,389,468	5,587,000,870
	Rent, taxes, insurance, electricity, etc. (note-29a)	616,939,579	541,654,223
	Legal expenses (note-30a)	167,550,929	113,349,424
	Postage, stamp, telecommunication, etc. (note-31a)	272,520,668	100,520,069
	Stationery, printing, advertisement, etc. (note-32a)	432,111,343	389,482,249
	Managing Director's salary and fees (note-33)	20,579,996	20,080,197
	Directors' fees (note-34a)	5,604,060	5,724,612
	Auditors' fees (note-35a)	5,750,000	2,300,000
	Repair of Bank's assets (note-37a)	166,813,931	157,885,765
		7,924,259,974	6,917,997,409
23	Consolidated interest income / profit on investments		
	Prime Bank PLC. (note-23a)	32,987,151,761	31,117,616,605
	Prime Bank Investment PLC.	408,753,596	363,692,506
	Prime Bank Securities Limited	199,516,509	91,740,038
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	253,655,053	250,413,327
	Prime Bank Fintech Limited	33,840,218	-
		33,882,917,137	31,823,462,476
	Less: Inter-company transactions	373,299,255	323,649,181
		33,509,617,882	31,499,813,294

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
23a	Interest income / profit on investments of the Bank		
	Loans (General) / Musharaka	5,863,178,042	5,904,969,742
	Loans against trust receipts	901,098,845	525,756,014
	Packing credit	282,343,987	167,655,305
	House building loan	45,715,534	81,307,548
	Lease finance / Izara	129,905,920	100,849,423
	Hire purchase	1,092,834,266	1,084,049,679
	Payment against documents	855,710	547,723
	Cash credit / Bai-Muajjal	1,783,752,274	2,189,814,085
	Secured overdraft	5,359,023,399	4,807,270,495
	Consumer credit scheme	2,131,709,361	1,822,364,309
	Staff loan	118,853,510	108,962,983
	Agricultural Loan	21,020,449	16,741,710
	Forced loan	2,890,886	35,847,034
	Documentary bills purchased	4,859,439,856	4,333,363,736
	Interest income from credit card	303,972,799	227,306,681
	Other loans and advances / Investments	9,250,587,993	9,274,852,690
	Total interest / profit on loans and advances / investments	32,147,182,830	30,681,659,157
	Interest / profit on balance with other banks and financial institutions	422,375,349	81,542,912
	Interest on call loans	8,482,861	11,393,611
	Interest / profit received from foreign banks (note-23a.1)	284,297,450	343,020,924
	Net Interest income on plan assets (Gratuity fund)	124,813,272	-
		32,987,151,761	31,117,616,605
23a.1	Interest received from foreign banks	475,183,488	488,167,831
	Less: Inter-company transactions	190,886,038	145,146,907
		284,297,450	343,020,924
24	Consolidated interest / profit paid on deposits, borrowings, etc.		
	Prime Bank PLC. (note-24a)	29,221,607,887	21,896,076,669
	Prime Bank Investment PLC.	107,560,924	98,102,777
	Prime Bank Securities Limited	228,870,347	166,317,956
	Prime Exchange Co. Pte. Ltd., Singapore	5,907,260	2,560,949
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	178,040,536	179,338,446
	Prime Bank Fintech Limited	-	-
		29,741,986,955	22,342,396,797
	Less: Inter-company transactions	393,556,559	326,551,762
		29,348,430,396	22,015,845,035
24a	Interest / profit paid on deposits, borrowings, etc. of the Bank		
	i) Interest / profit paid on deposits:		
	Savings bank / Mudaraba savings deposits	1,637,807,228	1,443,983,148
	Special notice deposits	541,936,730	187,694,121
	Term deposits / Mudaraba term deposits	16,079,615,403	11,179,629,419
	Deposits under scheme	2,659,758,252	1,967,741,601
	Foreign currency deposits (note-24a.1)	434,647,691	257,252,907
	Others	334,940,560	153,386,231
		21,688,705,863	15,189,687,428

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
ii)	Interest / Profit paid for borrowings:		
	Call deposits	228,426,014	104,610,195
	Repurchase agreement (repo)	2,069,099,286	1,882,507,503
	Interest expenses of lease liabilities	70,307,833	63,897,433
	Net Interest cost on plan assets	-	58,389,245
	Bangladesh Bank-refinance	885,195,839	718,745,175
	Local bank accounts	190,886,038	145,146,907
	Foreign bank accounts	3,890,062,093	3,376,720,061
	PBL bond	389,810,959	501,519,630
		7,723,788,062	6,851,536,148
	Less: Inter-company transactions	190,886,038	145,146,907
		7,532,902,024	6,706,389,241
		29,221,607,887	21,896,076,669
24a.1	Foreign currency deposits		
	Interest / profit paid on F.C	250,387,480	234,910,585
	Interest / profit paid on R. F.C.D	184,260,211	22,342,322
		434,647,691	257,252,907
25	Consolidated investment income		
	Prime Bank PLC. (note-25a)	17,294,877,498	10,275,666,377
	Prime Bank Investment PLC.	50,893,259	61,107,587
	Prime Bank Securities Limited	179,010,902	16,844,121
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		17,524,781,659	10,353,618,085
	Less: Inter-company transactions	36,351,317	39,392,785
		17,488,430,342	10,314,225,300
25a	Investment income of the bank		
	Interest on treasury bills /bonds/ Reverse repo	16,317,175,852	9,767,084,601
	Gain on sale of shares	1,209,265	72,680,742
	Gain on Govt. security trading	1,208,372,592	693,665,122
	Dividend on shares	143,214,549	212,709,890
		17,669,972,257	10,746,140,355
	Less: Loss on sale/revaluation of security trading	375,094,759	470,473,978
		17,294,877,498	10,275,666,377
26	Consolidated commission, exchange and brokerage		
	Prime Bank PLC. (note-26a)	2,918,705,928	2,933,728,749
	Prime Bank Investment PLC.	23,799,650	37,341,977
	Prime Bank Securities Limited	169,977,144	109,067,233
	Prime Exchange Co. Pte. Ltd., Singapore	152,812,529	99,014,446
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	22,079,467	19,745,535
	Prime Bank Fintech Limited	95	-
		3,287,374,814	3,198,897,940
	Less: Inter-company transactions	-	-
		3,287,374,814	3,198,897,940

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
26a	Commission, exchange and brokerage of the Bank		
	Commission on L/Cs	431,746,935	389,763,927
	Commission on L/Cs-back to back	762,374,805	728,245,874
	Commission on L/Gs	281,628,931	250,288,307
	Commission on remittance	17,334,475	14,854,109
	Merchant Commission	637,686	3,187,235
	Underwriting Commission regarding Treasury bill/ Bond	74,603,374	32,383,591
	Commission from sale of BSP /PSP/Others	92,823,105	69,372,588
		1,661,149,311	1,488,095,630
	Exchange gain (note - 26a.1) - including gain from FC dealings	1,257,556,617	1,445,633,118
	Settlement fees / Brokerage	-	-
		2,918,705,928	2,933,728,749
26a.1	Exchange gain		
	Exchange gain	1,285,328,623	1,502,201,600
	Less:	(27,772,006)	(56,568,482)
		1,257,556,617	1,445,633,118
	In 2025, 14,612 no. of Bancassurance policies were issued, and the commission earned Taka 1,913,423 (net-off tax). According to the BRPD circular no. 18, dated December 20, 2023, the aforementioned information is disclosed.		
27	Consolidated other operating income		
	Prime Bank PLC. (note-27a)	1,555,603,856	1,406,427,398
	Prime Bank Investment PLC.	29,341,718	5,876,912
	Prime Bank Securities Limited	5,021,214	1,704,600
	Prime Exchange Co. Pte. Ltd., Singapore	682,870	820,722
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	16,806,092	16,629,893
	Prime Bank Fintech Limited		
		1,607,455,749	1,431,459,524
	Less: Inter-company transactions	20,257,304	2,902,581
		1,587,198,446	1,428,556,944
27a	Other operating income of the Bank		
	Locker rent	18,726,950	16,595,003
	Service and other charges	336,642,993	371,930,962
	Retail Income	299,351,658	252,654,553
	Income from ATM service	292,293,569	246,990,449
	Credit card income (note-27a.2)	233,441,967	196,183,728
	Postage / telex / SWIFT/ fax	43,917,095	42,619,428
	Incidental charges	-	-
	Rebate from foreign Bank outside Bangladesh	148,175,891	103,123,428
	Profit on sale of fixed assets	3,217,722	21,016,398
	Miscellaneous earnings (note-27a.1)	179,836,011	155,313,447
		1,555,603,856	1,406,427,398
27a.1	Miscellaneous earnings include syndication fee, students education abroad fees, discrepancy fees, notice fee and sale proceeds of various items, etc.		
27a.2	Credit card income		
	Annual fees	64,537,016	39,996,390
	Inter-change fees	102,254,138	60,883,091
	Others	66,650,813	95,304,247
		233,441,967	196,183,728

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
28	Consolidated salaries and allowances		
	Prime Bank PLC. (note-28a)	6,236,389,468	5,587,000,870
	Prime Bank Investment PLC.	84,522,702	88,791,955
	Prime Bank Securities Limited	87,838,328	65,707,783
	Prime Exchange Co. Pte. Ltd., Singapore	49,798,965	41,986,661
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	27,272,251	26,143,073
	Prime Bank Fintech Limited	28,009,436	-
		6,513,831,151	5,809,630,342
28a	Salaries and allowances of the Bank		
	Basic pay	2,305,223,657	2,174,911,119
	Allowances	1,944,164,431	1,638,754,943
	Bonus	1,374,530,648	1,144,658,163
	Bank's contribution to provident fund	210,693,891	219,654,702
	Retirement benefits/ Leave encashment	19,899,095	20,260,568
	Gratuity	381,877,746	388,761,376
		6,236,389,468	5,587,000,870
29	Consolidated rent, taxes, insurance, electricity, etc.		
	Prime Bank PLC. (note-29a)	616,939,579	541,654,223
	Prime Bank Investment PLC.	2,667,911	2,661,509
	Prime Bank Securities Limited	9,955,589	11,508,658
	Prime Exchange Co. Pte. Ltd., Singapore	4,281,810	4,235,674
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	8,169,549	7,313,677
	Prime Bank Fintech Limited	4,600	-
		642,019,038	567,373,742
29a	Rent, taxes, insurance, electricity, etc. of the Bank		
	Rent, rates and taxes	168,186,357	145,481,944
	Insurance	290,904,014	242,055,798
	Power and electricity	157,849,208	154,116,481
		616,939,579	541,654,223
30	Consolidated legal expenses		
	Prime Bank PLC. (note-30a)	167,550,929	113,349,424
	Prime Bank Investment PLC.	562,000	452,461
	Prime Bank Securities Limited	581,902	663,375
	Prime Exchange Co. Pte. Ltd., Singapore	5,080,754	3,602,754
	PBL Exchange (UK) Ltd.	-	1,592,584
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	411,240	-
		174,186,824	119,660,598
30a	Legal expenses of the Bank		
	Legal expenses	33,205,030	41,194,920
	Other professional charges	134,345,899	72,154,505
		167,550,929	113,349,424
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank PLC. (note-31a)	272,520,668	100,520,069
	Prime Bank Investment PLC.	960,666	1,127,683
	Prime Bank Securities Limited	41,737	15,773
	Prime Exchange Co. Pte. Ltd., Singapore	3,928,208	898,534
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	7,877,944	7,403,166
	Prime Bank Fintech Limited	-	-
		285,329,223	109,965,224

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	15,827,452	9,780,905
	Telegram, telex, fax and internet	2,433,687	2,701,745
	Data communication	205,613,658	48,634,801
	Telephone - office	48,624,171	39,370,017
	Telephone - residence	21,700	32,600
		272,520,668	100,520,069
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank PLC. (note-32a)	432,111,343	389,482,249
	Prime Bank Investment PLC.	1,568,106	900,605
	Prime Bank Securities Limited	1,017,122	815,678
	Prime Exchange Co. Pte. Ltd., Singapore	3,903,870	3,241,260
	PBL Exchange (UK) Ltd.	-	81,963
	PBL Finance (Hong Kong) Limited	230,769	1,225,847
	Prime Bank Fintech Limited	440,029	-
		439,271,238	395,747,601
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	76,409,198	69,393,138
	Computer consumable stationery	178,095,373	200,477,784
	Publicity and advertisement	177,606,771	119,611,326
		432,111,343	389,482,249
33	Managing Director's salary and fees		
	Basic salary	12,000,000	11,556,653
	Bonus	2,000,000	2,000,000
	House rent allowance	2,400,000	2,339,516
	Other allowances	4,179,996	4,184,028
		20,579,996	20,080,197
34	Consolidated Directors' fees		
	Prime Bank PLC. (note-34a)	5,604,060	5,724,612
	Prime Bank Investment PLC.	239,000	209,000
	Prime Bank Securities Limited	264,000	319,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	24,647
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		6,107,060	6,277,259
34a	Directors' fees of the Bank		
	Meeting fees	5,405,000	4,648,600
	Other benefits	199,060	1,076,012
		5,604,060	5,724,612
	As per BRPD circular no. 02 dated 11 February 2024, Taka 10,000/- has been paid as Honoraum to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the year 2025. In addition, Taka 50,000/- has been paid as Honoraum to the Independent Directors in every month.		
35	Consolidated Auditors' fees		
	Prime Bank PLC. (note-35a)	5,750,000	2,300,000
	Prime Bank Investment PLC.	356,464	402,500
	Prime Bank Securities Limited	276,000	274,000
	Prime Exchange Co. Pte. Ltd., Singapore	458,765	424,730
	PBL Exchange (UK) Ltd. (note-1.4.4)	-	-
	PBL Finance (Hong Kong) Limited	561,258	531,622
	Prime Bank Fintech Limited	115,000	-
		7,517,487	3,932,851

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
35a	Auditors' fees of the Bank		
	External Audit fee	5,750,000	2,300,000
		5,750,000	2,300,000
36	Charges on loan losses		
	Loan -written off	-	-
	Interest waived	-	-
		-	-
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank PLC. (note-37a)	1,108,270,675	1,079,510,909
	Prime Bank Investment PLC.	16,039,742	17,263,355
	Prime Bank Securities Limited	23,241,683	16,018,699
	Prime Exchange Co. Pte. Ltd., Singapore	19,278,688	16,945,501
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	149,202
	Prime Bank Fintech Limited	234,226	-
		1,167,065,014	1,129,887,666
37a	Depreciation and repair of Bank's assets		
	Depreciation - (see annexure-C for detail)		
	Fixed assets	475,826,330	485,258,456
	Leased assets	408,446,583	377,841,409
		884,272,914	863,099,865
	Amortization -(see annexure-C for detail)		
	Software	57,183,830	58,525,279
		57,183,830	58,525,279
	Repairs		
	Building	92,258,135	64,847,919
	Furniture and fixtures	2,684,282	13,034,903
	Office equipment	57,839,197	69,280,050
	Bank's vehicles	11,811,225	9,126,611
	Maintenance	2,221,093	1,596,283
		166,813,931	157,885,765
		1,108,270,675	1,079,510,909
38	Consolidated other expenses		
	Prime Bank PLC. (note-38a)	2,427,456,413	1,730,899,363
	Prime Bank Investment PLC.	17,672,469	19,902,642
	Prime Bank Securities Limited	75,602,629	420,294,685
	Prime Exchange Co. Pte. Ltd., Singapore	23,346,837	17,509,127
	PBL Exchange (UK) Ltd.	-	5,162,917
	PBL Finance (Hong Kong) Limited	3,466,328	4,503,706
	Prime Bank Fintech Limited	10,462,536	-
		2,558,007,212	2,198,272,440

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
38a	Other expenses of the Bank		
	Security and cleaning	309,163,260	191,419,016
	Car expenses	304,276,289	304,148,341
	ATM expenses (note-38a.1)	309,778,632	216,288,657
	Retail/Consumer expenses (Service Charge & Others)	1,926,709	1,657,257
	Books, magazines and newspapers, etc.	496,365	918,747
	Liveries and uniforms	642,655	2,239,981
	Bank charges and commission	33,668,623	22,874,990
	Loss on sale of fixed assets	5,741,853	9,630,210
	Impairment/written-off of fixed assets	553,809	7
	Loss on sale of share	32,745,482	-
	House furnishing expenses	7,708,493	6,554,288
	Subscription to institutions	29,281,795	28,640,378
	Donations/CSR Expenses	101,751,657	86,661,942
	Sponsorship	35,739,564	57,153,951
	Prime Bank Cricket Club	41,681,235	74,531,497
	Traveling expenses	55,476,906	32,033,658
	Local conveyance, labor, etc.	22,677,158	20,141,275
	Business development	313,523,076	169,558,915
	Training and internship	37,748,646	38,876,880
	Remittance charges	22,939,844	17,869,213
	Cash reward to branches	4,644,600	742,715
	Laundry, cleaning and photographs, etc.	11,581,215	8,918,205
	Credit card expenses	134,637,609	93,245,979
	Consolidated salary (staff)	32,425,495	31,384,376
	Exgratia	3,731,625	4,098,875
	Welfare	-	36,609,097
	Entertainment	78,658,453	68,786,034
	Prime Bank Foundation	475,920,433	192,858,021
	Miscellaneous expenses	18,334,932	13,056,861
		2,427,456,413	1,730,899,363
38a.1	ATM expenses		
	Repair & Maintenance-Supply	27,583,961	13,043,425
	NPSB-Issuing Commission	20,711,445	3,628,445
	ATM Cash Management Service	12,234,313	9,472,936
	VISA/Master Card Service	73,805,876	54,278,787
	Security guard salary	80,215,287	59,635,829
	Rent Rates & Taxes	21,683,642	21,386,975
	Insurance & Utility Expenses	7,979,086	8,046,433
	Internet/Link Charge	2,254,420	2,342,326
	Repair Renovation & Maintenance	2,469,956	6,603,093
	Computer/Printing Expense	6,221,620	9,050,353
	Office Stationary and others	54,619,027	28,800,055
		309,778,632	216,288,657
39	Consolidated provision		
	Provision for loans & advances (note-39a)	1,312,301,553	1,215,765,219
	Provision for diminution in value of investments (note-39.1)	420,390,736	68,772,717
	Provision for impairment of client margin loan (note-39.2)	55,999,532	33,555,608
	Provision for impairment of investment (PBIL)	(1,106,699)	10,000,000
	Other provisions (note-39a2)	(135,000,000)	746,897,248
		1,652,585,123	2,074,990,791

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
39.1	Provision for diminution in value of investments		
	Prime Bank PLC. (note-39a)	385,000,000	223,207,111
	Prime Bank Investment PLC.	10,400,096	30,026,802
	Prime Bank Securities Limited	24,990,641	(184,461,196)
		420,390,736	68,772,717
39.2	Provision for impairment of client margin loan		
	Prime Bank Investment PLC.	47,663,992	30,000,000
	Prime Bank Securities Limited	8,335,540	3,555,608
		55,999,532	33,555,608
39a	Provision of the Bank		
	Provision for loans & advances (note-39a1)	1,312,301,553	1,215,765,219
	Provision for diminution in value of investments	385,000,000	223,207,111
	Other provisions (note-39a2)	(135,000,000)	746,897,248
		1,562,301,553	2,185,869,577
39a1	Provision for loans & advances		
	Bad and doubtful loans and advances / investments	3,054,803,720	1,987,834,183
	Unclassified loans and advances / investments	(1,877,502,167)	(185,068,964)
	Unclassified loans and advances / investments (OBU)	135,000,000	65,000,000
	Special general provision-COVID 19	-	(652,000,000)
		1,312,301,553	1,215,765,219
39a2	Other provisions		
	Off-balance sheet exposure	(100,000,000)	270,000,000
	Interest receivable on loans and advances	15,000,000	28,500,000
	Impairment loss for investment in subsidiaries	(20,000,000)	227,256,721
	Start-up fund	-	74,457,637
	Incentive to Good Borrower	-	(15,207,111)
	Other assets	(30,000,000)	161,890,000
		(135,000,000)	746,897,248
40	Consolidated tax expenses		
	Current tax		
	Prime Bank PLC. (note-40a)	3,740,239,687	5,399,144,766
	Prime Bank Investment PLC.	20,724,855	25,274,111
	Prime Bank Securities Limited	6,252,646	30,045,235
	Prime Exchange Co. Pte. Ltd., Singapore	1,969,362	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	8,433,153	7,442,942
	Prime Bank Fintech Limited	9,306,060	-
		3,786,925,763	5,461,907,053
	Deferred tax		
	Prime Bank PLC. (note-40a)	34,522,584	(763,937,513)
	Prime Bank Investment PLC.	151,696,055	27,228,963
	Prime Bank Securities Limited	(14,243,818)	(57,849,055)
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		171,974,821	(794,557,604)
		3,958,900,584	4,667,349,449

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
40a	Tax expenses of the Bank		
	Current tax (note-40a.1)	3,740,239,687	5,399,144,766
	Deferred tax (note-40a.2)	34,522,584	(763,937,513)
		3,774,762,271	4,635,207,253
40a.1	Current Tax		
	Current tax expenses for the year	4,085,440,566	5,399,144,766
	Tax adjustment for the earlier years	(345,200,879)	-
		3,740,239,687	5,399,144,766
40a.2	Deferred tax		
	Decrease/(Increase) in Deferred Tax Asset	34,522,584	(495,740,178)
	Increase/(Decrease) in Deferred Tax Liability	-	(268,197,335)
	Deferred tax Expense/(Income)	34,522,584	(763,937,513)
41	Consolidated receipts from other operating activities		
	Prime Bank PLC. (note-41a)	2,386,873,231	1,681,282,887
	Prime Bank Investment PLC.	80,234,977	66,984,498
	Prime Bank Securities Limited	184,032,116	18,548,721
	Prime Exchange Co. Pte. Ltd., Singapore	682,870	820,722
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	16,806,092	16,629,893
	Prime Bank Fintech Limited	-	-
		2,668,629,286	1,784,266,721
41a	Receipts from other operating activities of the Bank		
	Locker rent	18,726,950	16,595,003
	Service and other charges	336,642,993	371,930,962
	Retail Income	299,351,658	252,654,553
	Income from ATM services	292,293,569	246,990,449
	Credit card income	233,441,967	196,183,728
	Postage / Telex / Fax / SWIFT charge recoveries	43,917,095	42,619,428
	Rebate from foreign Bank outside Bangladesh	148,175,891	103,123,428
	Gain from sale of treasury bond / shares	834,487,098	295,871,887
	Miscellaneous earnings	179,836,011	155,313,447
		2,386,873,231	1,681,282,887
42	Consolidated payments for other operating activities		
	Prime Bank PLC. (note-42a)	2,958,310,904	2,355,518,703
	Prime Bank Investment PLC.	22,458,510	24,755,795
	Prime Bank Securities Limited	86,721,857	433,075,491
	Prime Exchange Co. Pte. Ltd., Singapore	37,096,374	26,670,819
	PBL Exchange (UK) Ltd.	-	6,780,148
	PBL Finance (Hong Kong) Limited	20,075,079	19,752,171
	Prime Bank Fintech Limited	10,993,376	-
		3,135,656,100	2,866,553,127
42a	Payments for other operating activities of the Bank		
	Rent, rates and taxes	1,108,227,905	977,104,329
	Legal expenses	167,550,929	113,349,424
	Postage and communication charges, etc.	272,520,668	100,520,069
	Directors' fees	5,604,060	5,724,612
	Other expenses	1,404,407,343	1,158,820,268
		2,958,310,904	2,355,518,703

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
43	(Increase) / decrease of consolidated other assets		
	Prime Bank PLC. (note-43a)	(1,495,378,407)	(495,418,753)
	Prime Bank Investment PLC.	296,728,654	(10,118,420)
	Prime Bank Securities Limited	103,659,973	(141,134,336)
	Prime Exchange Co. Pte. Ltd., Singapore	3,125,216	(5,272,471)
	PBL Exchange (UK) Ltd.	712,475	4,930,255
	PBL Finance (Hong Kong) Limited	(4,297,892)	15,616,048
	Prime Bank Fintech Limited	(8,889,599)	-
		(1,104,339,581)	(631,397,677)
43a	(Increase)/ decrease of other assets of the Bank		
	Stationery and stamps	46,865,176	48,702,392
	Advance deposits and advance rent	144,016,429	86,236,788
	Suspense account	1,332,955,729	445,976,815
	Encashment of PSP / BSP	8,030,905	12,016,851
	Credit card	5,634,430	399,600,373
	Sundry assets	6,123,977,771	5,173,567,121
		7,661,503,500	6,166,125,093
		(1,495,378,407)	(495,418,753)
44	Increase / (decrease) of consolidated other liabilities		
	Prime Bank PLC. (note-44a)	(552,497,636)	566,451,565
	Prime Bank Investment PLC.	532,346,103	209,902,108
	Prime Bank Securities Limited	(395,098,786)	248,548,408
	Prime Exchange Co. Pte. Ltd., Singapore	(11,355,655)	85,113,144
	PBL Exchange (UK) Ltd.	42,633,822	4,729,847
	PBL Finance (Hong Kong) Limited	(10,042,822)	(1,141,305)
	Prime Bank Fintech Limited	19,134,906	-
		(374,880,067)	1,113,603,767
44a	Increase / (decrease) of other liabilities of the Bank		
	Expenditure and other payables	487,355,487	489,478,321
	Unearned income	17,361,588	12,790,444
	Other liabilities	10,730,457	298,423,776
	Interest suspense account	6,224,465,019	6,491,717,646
		6,739,912,552	7,292,410,187
		(552,497,636)	566,451,565
45	Consolidated earnings per share (CEPS)		
	Net profit after tax (Numerator)	9,098,791,137	7,322,480,282
	Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563
	Consolidated earnings per share (CEPS)	7.84	6.31
45a	Earnings per share (EPS) of the Bank		
	Net profit after tax (Numerator)	8,904,494,202	7,445,763,713
	Number of Ordinary shares outstanding (Denominator)	1,160,590,563	1,160,590,563
	Earnings per share (EPS)	7.67	6.42
	Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)". Previous years figure have been adjusted for the issue of bonus share during the year.		
46	Number of employees of the Bank		
	The number of employees engaged for the whole year or part thereof who received a total remuneration of BDT 36,000 p.a. or above were 3,093.		

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

Amount in Taka	
2025	2024
37,944,911,125	32,101,042,103

47 Assets pledged as security for liabilities of the Bank

Treasury bills & bonds to Bangladesh Bank for Repo

48 Disclosure on Audit Committee of the Bank

a) Particulars of Audit Committee

Audit Committee (AC) of the Board was formed and its roles and responsibilities were defined in line with Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) vide BSEC notification BSEC/CMRRCD/2006-158/Admin/80 dated June 03, 2018 and BRPD Circular no. 2 dated February 11, 2024 issued by Bangladesh Bank. The Composition and Qualification of the Audit Committee Members at the year-end are stated below:

Name	Status with bank	Status with committee	Educational Qualification
Dr. Mosttafa Shazzad Hasan FCA, CPA	Independent Director	Chairman	PhD (Forensic Accounting and Financial Fraud Prevention), CPA, CA ICAB
Nazma Haque	Director	Member	Bachelor of Economics
Nasim Anwar Hossain	Director	Member	Masters in Political Science
Barrister Nazia Kabir	Independent Director	Member	Masters in International Law, BA (Honours) in Law

b) Meetings held by the Audit Committee during the year by date:

SI No	Meeting No	Held on
1	194	February 25, 2025
2	195	March 12, 2025
3	196	April 24, 2025
4	197	July 24, 2025
5	198	August 10, 2025
6	199	September 22, 2025
7	200	October 27, 2025

c) Activities of the Committee during the year 2025:

- Reviewed Risk Based Internal Audit (RBIA) Plan
- Reviewed Audited/Unaudited Financial Statements of the Bank and its Subsidiaries
- Reviewed the risk based audit report of the branches, different department and divisions of Head Office.
- Reviewed Bangladesh Bank Comprehensive Inspection Reports
- Reviewed Investigation Reports
- Audit Reports (Special, Branch, IT, Shari'ah, Post Import Financing)
- Status Report - Complaints Received & Resolved, Deferrals, Exceptions, Documentation, Compliance
- Engagement of Auditors (Statutory/Compliance/Cash Incentive)
- Appointment of Independent Scrutinizer, Independent Digital Platform Service Provider for Online/ E Voting System Service Provider
- Reappointment of as Statutory Auditors for the year 2025
- Annual Integrated Report on Health of Bank
- Reviewed Internal Control System of the Bank
- Approved appointment of internal resource as Chief Auditor
- Reviewed Thematic Audit Framework
- Appointment of Corporate Governance Compliance Auditor for the year 2025
- Reviewed report on the status of Loan Documentation Checklist (LDCL) against Credit facilities
- Reviewed amendment Whistleblower Protection Policy
- Reviewed and Approval of Internal Audit Policy
- Reviewed comprehensive process on Bank's HR Division
- Reviewed compliance status against the Observations in the Internal and External Audit Reports
- Reviewed Compliance status against observations (RBIA, Special, Branch, IT, Shari'ah)
- Important Observations depicted from Forty-Eight (48) Branches RBIA Reports
- Reviewed Thematic Audit on In-house Developed Software Used by the Branches
- Reviewed cost verification of Prime Tower conducted by external auditor as required by Bangladesh Bank
- Compliance status of the Management Reports- 2024

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

49 Related Party Disclosures of the Bank

i) Names of the Directors together with a list of entities in which they have Interest

Annexure-E

ii) Significant contracts where Bank is a party and wherein Directors have interest during the year 2025

(Figure in Taka)

Name of Directors	Relationship with the Bank	Nature of transaction	Approved limit	Outstanding amount
Mr. Tanjil Chowdhury	Chairman	Credit Card	931,857	350,315
Mrs. Nazma Haque	Director	Credit Card	1,390,000	177,545
Mr. Tanveer A Chowdhury	Director	Credit Card	1,000,000	998,555
Mrs. Nasim Anwar Hossain	Director	Credit Card	900,000	106,028
Mr. Hassan O. Rashid	Chief Executive Officer	Credit Card	1,000,000	284,501

iii) Shares issued to Directors and Executives without consideration or exercisable at a discount

Nil

iv) Related party transactions

Nature of party/ contract	Relationship	Amount
Lease agreement	Common Director	7,282,416
Lease agreement	Common Director	4,673,712
Lease agreement	Common Director	1,256,152
Lease agreement	Common Director	22,861,080
Lease agreement	Common Director	173,650

v) Lending policies in respect of related party

a) Amount of transaction regarding loans and advances, deposits, guarantees and commitment as on 31.12.2025

Nil

b) Amount of transactions regarding principal items of deposits, expenses and commission

Nil

c) Amount of provision against loans and advances given to related party

Nil

d) Amount of guarantees and commitments arising from other off-balance sheet exposures

Nil

vi) Disclosure of transaction regarding Directors and their related concerns

Nil

vi) Business other than banking business with any relation concern to the Directors as per Section 18(2) of the Bank Companies Act, 1991.

a) Lease agreement made with the Sponsor Director & Independent Director

Nature of contract	Branch Name	Name of Director and related by	Remarks
Lease agreement	Head Office	Quazi Sirajul Islam Director & owner of the premises	Lease period: 10.07.2024 to 09.07.2027
Lease agreement	Halishahar Branch	Mr. Azam J Chowdhury Director & owner of the premises	Lease period: 01.01.2017 to 31.12.2025
Lease agreement	Kulaura Branch	Mr. Azam J Chowdhury Director & owner of the premises	Lease period: 01.09.2022 to 31.08.2027
Lease agreement	Head Office	Mr. Tanjil Chowdhury, Chairman and Mr. Azam J Chowdhury, Director (owner of the premises)	Lease period: 01.10.2024 to 30.09.2027

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

b) Service receiving companies where the Directors interest subsisted during the year

Name of party	Relationship	Nature of transaction	Amount
Azneo Limited	Common Director	Generator Service	173,650

viii) Investment in the Securities of Directors and their related concern

Nil

ix) Business with subsidiary

Name of party	Relationship	Nature of transaction	Outstanding Amount
Prime Bank Investment PLC.	Subsidiary Company	OD Facilities	2,245,259,410
Prime Bank Securities Limited	Subsidiary Company	OD Facilities	861,972,784
Prime Bank Securities Limited	Subsidiary Company	Guarantee	400,000,000
Prime Bank Securities Limited	Subsidiary Company	Share/Securities Trading	3,553,713,527
Prime Bank Securities Limited	Subsidiary Company	Advance for trading	38,120
Prime Exchange Co. PTE Ltd., Singapore	Subsidiary Company	Guarantee	19,031,340
Prime Exchange Co. PTE Ltd., Singapore	Subsidiary Company	OD facilities	914,126
PBL Finance (Hong Kong) Ltd	Subsidiary Company	Demand Loan	2,926,406,627

50 Workers Participation Fund and Welfare Fund

SRO-336-AIN/2010 dated 5-10-2010 issued by the 'Ministry of Labour and Employment' declares the status of business of certain institutions and companies along with Bank & insurance companies as "Industrial Undertakings" for the purposes of Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) which deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @ 5% on net profit. Since this requirement contradicts with the 'Section 11' of the 'Bank Companies Act 1991 (as amended up to 2013)', Banks in Bangladesh took up the issue collectively and sought opinion from 'Association of Bankers Bangladesh Limited (ABB)' on the same. ABB wrote a letter to the 'Ministry of Finance' of Government of People's Republic of Bangladesh on 09.03.2016 to draw attention of the honorable Finance Minister regarding relevance and applicability of Chapter XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) for Bank Companies and to obtain a direction on the issue. The 'Ministry of Finance' revealed their opinion that WPPF should not be relevant for Bank Companies and therefore, it should not be applied there. They also sought for an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logics and legal opinion collected by the ABB and expressed their consensus with them on 29.11.2016. In this backdrop, the 'Ministry of Finance' has given their instruction, vide letter no. 53.00.0000.311.22.002.17130 dated 14.02.2017, for not applying Chapter XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) in Bank Companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on December 31, 2025.

51 Shareholders' Equity

	Amount in Taka	
	2025	2024
Paid up capital	11,605,905,630	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	12,889,264,879	10,353,413,584
Revaluation gain / (loss) on investments	584,844,193	80,256,510
Start-up equity investment fund	301,016,560	211,971,618
Foreign currency translation gain	163,817,602	161,343,671
Surplus in profit and loss account / Retained earnings	19,637,067,706	15,677,801,601
	46,393,798,356	39,019,503,540

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

Calculation of EPS (Basic)

Profit after tax for the year (Solo)	8,904,494,202	7,445,763,713
Profit after tax for the year (Consolidated)	9,098,791,137	7,322,480,282
Weighted average number of share	1,160,590,563	1,160,590,563
Earnings per share (Solo)	7.67	6.42
Earnings per share (Consolidated)	7.84	6.31

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

NOTES TO THE FINANCIAL STATEMENTS

as at and for the year ended 31 December 2025

		Amount in Taka	
		2025	2024
53	Calculation of Net Asset value per Share (NAVPS)		
	Shareholders' Equity (Solo)	46,393,798,356	39,019,503,540
	Shareholders' Equity (Consolidated)	46,417,932,500	38,784,698,936
	Weighted average number of share	1,160,590,563	1,160,590,563
	Net Asset value per Share (NAVPS) (Solo)	39.97	33.62
	Net Asset value per Share (NAVPS) (Consolidated)	40.00	33.42
54	Calculation of Net Cash Flow Per Share (NOCFPS)		
	Net Cash from Operating Activities (Solo)	67,660,800,925	3,462,208,761
	Net Cash from Operating Activities (Consolidated)	67,396,821,548	3,282,372,250
	Weighted average number of share	1,160,590,563	1,160,590,563
	Net operating cash flow per share (Solo)	58.30	2.98
	Net operating cash flow per share (Consolidated)	58.07	2.83
55	Reconciliation of statement of cash flows from operating activities		
	Profit before provision	14,241,558,026	14,266,840,543
	Adjustment for non cash items:		
	Depreciation on fixed asset	884,272,914	863,099,865
	Impairment of fixed assets	553,809	7
	Amortization on software	57,183,830	58,525,279
	Amortization on House Furnishing	7,708,493	6,554,288
	Adjustment with non-operating activities	949,719,045	928,179,438
	Recovery of write-off loan	960,222,969	775,853,587
	Accounts Receivable	(1,596,993,982)	(1,504,098,729)
	Accounts payable on deposits	1,421,184,769	2,425,765,916
	Accounts Receivable from PF	-	(10,775,550)
	Gain on sale of asset	(3,217,722)	(21,016,398)
	Loss on sale of asset	5,741,853	9,630,210
	Loss on sale of share	32,745,482	-
	Net Interest (income)/expenses on plan assets	(124,813,272)	58,389,245
	Finance cost of lease liabilities	70,307,833	63,897,433
	Prime Bank Foundation	283,062,412	32,058,021
	Lease rent expenses	(491,288,326)	(435,450,106)
	Dividend receivable	(7,146,074)	(5,908,188)
	Provision for Audit Fee	5,750,000	2,300,000
	CSR activities	-	(32,900,000)
	Employees Welfare fund	-	-
	Incentive Bonus	225,353,472	218,930,000
		780,909,413	1,576,675,439
	Changes in operating assets and liabilities		
	Changes in loans & advances	(16,555,545,730)	(29,678,690,808)
	Changes in deposit and other accounts	84,694,381,182	52,997,041,634
	Changes in investment	(23,048,701,081)	(42,556,427,602)
	Changes in borrowings	13,677,094,471	9,891,119,766
	Changes in other assets	(1,495,378,407)	(495,418,753)
	Changes in other liabilities	(552,497,636)	566,451,565
		56,719,352,799	(9,275,924,198)
	Income Tax Paid	(5,030,738,358)	(4,033,562,462)
	Net cash flows from operating activities	67,660,800,925	3,462,208,761
56	Events after the Reporting Period		

The Board of Directors in its 592nd meeting held on dated 05 April 2026 has recommended to payment of 30% (Thirty percent) (25% cash and 5% stock) dividend for the year 2025. The total amount of dividend is Taka 3,481,771,689 (Three hundred forty eight crore seventeen lac seventy one thousand six hundred eighty nine) only.



Chairman

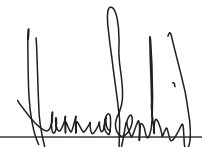
Dated, 05 April 2026



Director



Director



Chief Executive Officer

BALANCE WITH OTHER BANKS-OUTSIDE BANGLADESH (NOSTRO ACCOUNT)

Of Prime Bank PLC.

As at 31 December 2025

Annexure-A

Name of the Bank	Account type	31 Dec 2025				31 Dec 2024		
		Currency type	FC amount	Exchange rate	Equivalent Taka	FC amount	Exchange rate	Equivalent Taka
AB Bank Ltd, Mumbai, India	CD	US\$	(91,583)	122.30	(11,200,131)	(53,474)	120.00	(6,416,911)
Axis Bank, India	CD	US\$	220,132	122.30	26,921,093	198,801	120.00	23,856,096
Bank of Bhutan, Bhutan	CD	US\$	12,834	122.30	1,569,549	10,914	120.00	1,309,678
SMBC, Tokyo, Japan	CD	JP¥	47,813,007	0.78	37,432,803	(25,042,107)	0.76	(19,037,010)
Citibank N.A., London , UK	CD	EURO	72,051	144.00	10,375,492	66,651	125.12	8,339,682
Citibank N.A., New York, USA	CD	US\$	9,028,904	122.30	1,104,193,429	7,316,215	120.00	877,945,789
Commerz Bank AG, Frankfurt , Germany	CD	EURO	736,524	144.00	106,061,527	317,903	125.12	39,777,291
Commerz Bank AG, Frankfurt , Germany	CD	US\$	371,676	122.30	45,454,312	162,676	120.00	19,521,138
Emirates NBD Bank PJSC, Dubai	CD	AED	1,289,177	33.30	42,934,618	477,577	32.67	15,601,147
Habib American Bank, New York, USA	CD	US\$	1,551,265	122.30	189,712,587	2,497,152	120.00	299,658,266
Habib Metropolitan Bank, Karachi	CD	US\$	106,620	122.30	13,039,172	400,144	120.00	48,017,246
HDFC Bank Limited, Kolkata, India	CD	US\$	273,784	122.30	33,482,466	38,299	120.00	4,595,914
ICICI Bank Ltd, Mumbai, India	CD	US\$	166,405	122.30	20,350,526	65,280	120.00	7,833,644
ICICI Bank Ltd, Hong kong	CD	US\$	497,710	122.30	60,867,593	295,945	120.00	35,513,419
Intesa Sanpaolo SPA, Milano, Italy	CD	EURO	(47,638)	144.00	(6,860,020)	38,079	125.12	4,764,616
J. P. Morgan Chase Bank, New York	CD	US\$	690,558	122.30	84,452,056	(1,328,002)	120.00	(159,360,276)
Korea Exchange Bank Seoul	CD	US\$	283,118	122.30	34,624,083	379,342	120.00	45,521,071
Kookmin Bank, Seoul, Southkorea	CD	US\$	180,177	122.30	22,034,797	127,705	120.00	15,324,647
Mashreq Bank PSC, New York, USA	CD	US\$	4,768,292	122.30	583,140,152	14,493,877	120.00	1,739,265,211
Mashreq Bank PSC, Mumbai, India	CD	US\$	79,975	122.30	9,780,584	102,654	120.00	12,318,527
Meezan Bank Limited, Pakistan	CD	US\$	184,061	122.30	22,509,828	377,612	120.00	45,313,484

Name of the Bank	Account type	31 Dec 2025				31 Dec 2024		
		Currency type	FC amount	Exchange rate	Equivalent Taka	FC amount	Exchange rate	Equivalent Taka
MUFG Bank Limited, TOKYO	CD	JP¥	30,320,774	0.78	23,738,134	6,271,163	0.76	4,767,338
Nabil Bank Limited, Kathmandu	CD	US\$	36,557	122.30	4,470,788	108,769	120.00	13,052,255
The National Commercial Bank, Jeddah	CD	SAR	520,781	32.61	16,981,054	1,372,812	31.95	43,859,834
Nepal Bangladesh Bank Ltd., Kathmandu, Nepal	CD	US\$	-	-	-	-	-	-
People's Bank, Colombo, Sri Lanka	CD	US\$	148,191	122.30	18,123,025	148,191	120.00	17,782,868
Sonali Bank, Kolkata, India	CD	US\$	7,047	122.30	861,759	78,630	120.00	9,435,605
Standard Chartered Bank, India	CD	US\$	1,569,214	122.30	191,907,643	(1,006,664)	120.00	(120,799,680)
Standard Chartered Bank, New York, USA	CD	US\$	988,657	122.30	120,908,253	(1,666,630)	120.00	(199,995,589)
Standard Chartered Bank, London	CD	GBP	17,138	165.25	29,271,205	144,546	150.95	21,818,877
Standard Chartered Bank, Singapore	CD	SG\$	40,476	95.16	3,851,545	332,331	88.29	29,340,577
Standard Chartered Bank, Frankfurt, Germany	CD	EURO	121,851	144.00	17,546,911	32,997	125.12	4,128,733
Shanghai Pudong Development Bank	CD	CNY	1,761,550	17.46	30,765,114	1,936,172	16.44	31,832,221
Unicredito Italiano SPA, Milano, Italy	CD	EURO	-	-	-	130,277	125.12	16,300,832
Wells Fargo Bank N. A., New York	CD	US\$	-	-	-	(345,257)	120.00	(41,430,895)
Zuercher Kantonal Bank, Zurich	CD	CHF	203,355	155.14	31,548,152	51,465	133.04	6,846,740
Total					2,920,850,102			2,896,602,385

INVESTMENT IN SHARES

As at 31 December 2025

Annexure-B

SL. No.	Name of the Company	Face Value	No of shares	Cost / present value of holdings	Average cost Price per share	Market price per share (31.12.2025)	Market value (31.12.2025)
Quoted:							
1	BATBC	10	3,199,922	1,048,475,935	327.66	248.60	795,500,609
2	BERGERPBL	10	40,074	56,609,713	1,412.63	1,384.60	55,486,460
3	BEXIMCO	10	1,211,072	99,999,953	82.57	110.10	133,339,027
4	BSCPLC	10	387,291	57,451,813	148.34	126.60	49,031,041
5	DESCO	10	329,700	19,262,511	58.42	20.50	6,758,850
6	IDLC	10	231,999	12,170,331	52.46	35.70	8,282,364
7	LAFARGE HOLCIM BANGLADESH	10	100,000	5,613,320	56.13	46.70	4,670,000
8	SINGER BD	10	598,865	103,836,021	173.39	84.50	50,604,093
9	SQRPHARMA	10	100,000	22,609,474	226.09	198.60	19,860,000
10	UNILEVERCL	10	8,171	7,093,115	868.08	2,150.90	17,575,004
11	NATIONAL BANK PLC.	10	2,268,054	27,970,098	12.33	3.20	7,257,773
12	UPGDCL	10	373,563	96,111,263	257.28	116.10	43,370,664
13	UTTARA BANK LTD.	10	2,347,104	37,009,980	15.77	22.80	53,513,971
	Sub Total			1,594,213,527			1,245,249,856
Unquoted:							
1	CENTRAL DEPOSITORY BANGLADESH LIMITED	10	5,711,804	15,694,430			
2	CENTRAL COUNTERPARTY BANGLADESH LIMITED	10	3,750,000	37,500,000			
3	BLUE WEALTH 1ST BALANCED FUND	10	2,000,000	20,000,000			
4	INVESTMENT IN SWIFT			4,184,430			
5	PREFERENCE SHARE			254,436,000			
6	GOLDEN HARVEST ICE CREAM LTD.	10	9,990,000	239,760,000			
	Sub Total			571,574,860			
	Total			2,165,788,387			

SCHEDULE OF FIXED ASSETS OF THE BANK

AS AT 31 DECEMBER 2025

Annexure-C

Particulars	COST				DEPRECIATION				Net book value as at 31.12.2025
	Opening balance as on 01.01.2025	Additions during the year	Disposals/ adjustments during the year	Total balance as at 31.12.2025	Opening balance as on 01.01.2025	Charge for the year	Disposals/ adjustments during the year	Total balance as at 31.12.2025	
Land	2,256,940,593	-	-	2,256,940,593	-	-	-	-	2,256,940,593
Building	1,724,817,577	30,105,071	-	1,754,922,648	329,530,607	43,747,628	-	373,278,235	1,381,644,413
Capital work in progress (Building)	498,435,437	896,514,665	-	1,394,950,102	-	-	-	-	1,394,950,102
Furniture and fixtures	1,187,503,635	167,170,154	51,005,579	1,303,668,210	701,319,534	106,391,148	45,655,879	762,054,804	541,613,407
Capital work in progress (Furnitures)	33,153,347	-	11,340,917	21,812,430	-	-	-	-	21,812,430
Office equipment and machinery	2,418,399,435	334,536,194	59,393,936	2,693,541,693	1,663,273,660	303,227,745	57,569,603	1,908,931,802	784,609,891
Capital work in progress (Equipment)	78,805,046	14,335,085	-	93,140,131	-	-	-	-	93,140,131
Vehicles	276,116,283	39,149,057	-	315,265,340	210,327,028	22,459,808	-	232,786,836	82,478,504
Sub-total	8,474,171,352	1,481,810,227	121,740,432	9,834,241,148	2,904,450,828	475,826,330	103,225,482	3,277,051,677	6,557,189,471
Lease assets-Premises									
Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,264,445,655	408,446,583	-	2,672,892,238	868,836,775
Sub-total	3,541,729,013	460,220,525	460,220,525	3,541,729,013	2,264,445,655	408,446,583	-	2,672,892,238	868,836,775
Software-Amortization									
Software	806,344,922	80,409,239	4,090,000	882,664,161	728,887,010	57,183,830	4,089,999	781,980,841	100,683,320
Capital work in progress (Software)	52,091,253	27,773,915	-	79,865,168	-	-	-	-	79,865,168
Sub-total	858,436,174	108,183,154	4,090,000	962,529,328	728,887,010	57,183,830	4,089,999	781,980,841	180,548,488
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
As at 31 December 2024	11,962,201,427	1,153,085,100	240,949,987	12,874,336,540	5,202,707,007	921,625,143	226,548,658	5,897,783,493	6,976,553,047

STATEMENT OF TAX POSITION OF THE BANK

AS AT 31 DECEMBER 2025

Annexure-D

Accounting year	Assessment year	Tax provision as per Financial Statements (amount in Taka)	Present status
1995 to 2008			Assessment Completed
2009	2010-2011	1,735,000,000	Case file to High Court
2010	2011-2012	2,285,000,000	Case file to High Court
2011	2012-2013	2,866,502,255	Assessment Completed
2012	2013-2014	2,449,800,000	Assessment completed. Applied U/s 330 for correction of error.
2013	2014-2015	1,616,000,000	Assessment completed. Applied U/s 330 for correction of error.
2014	2015-2016	1,180,000,000	Assessment Completed
2015	2016-2017	713,000,000	Assessment Completed
2016	2017-2018	150,000,000	Assessment Completed
2017	2018-2019	750,000,000	Assessment Completed
2018	2019-2020	1,750,000,000	Assessment Completed
2019	2020-2021	2,645,755,415	Assessment Completed
2020	2021-2022	2,469,190,684	Assessment Completed
2021	2022-2023	3,024,268,492	Assessment Completed
2022	2023-2024	2,844,606,850	Return Submitted U/S 180 Universal Self Assessment.
2023	2024-2025	3,041,135,789	Return Submitted U/S 180 Universal Self Assessment.
2024	2025-2026	5,399,144,766	Return Submitted U/S 180 Universal Self Assessment.
2025	2026-2027	4,085,440,566	Deadline for submission of tax return is 15 September 2026.

NAME OF DIRECTORS AND THEIR INTEREST IN DIFFERENT ENTITIES

Annexure-E

Sl.	Name of the Directors	Designation	Name of Firms/Companies in which they have interest
1	Mr. Tanjil Chowdhury	Chairman	EC Holdings Limited EC Bulk Carriers Limited EC Distribution Limited EC Securities Limited East Coast Shipping Lines Limited Parkesine Products Limited East Coast Trading (Pvt.) Limited EC Aviation Limited Bangladesh Trade Syndicate Limited Radiant Alliance Limited Unicom Clean Energy Limited Nordic Woods Limited Elysium Engineering Limited EC Agro Limited Omera Renewable Energy Limited Omera Chemicals Limited Clean Fuel Filling Station Limited MJL Bangladesh PLC Omera Fuels Limited Green Delta Insurance Limited
2	Mr. Md. Shahadat Hossain	Vice Chairman	VIP Shahadat Poultry and Hatchery VIP Shahadat Cold Storage VIP Shahadat Feed Mill VIP Shahadat Hossain Government Primary School VIP Shahadat High School VIP Shahadat Agriculture Institute VIP Shahadat Hossain Nurani Hafizia Madrasa
3	Mr. Quazi Sirazul Islam	Vice Chairman	Amin Jewelers Limited City Hospital Limited
4	Mr. Azam J Chowdhury	Director	EC Holdings Limited EC Bulk Carriers Limited EC Distribution Limited EC Securities Limited East Coast Shipping Lines Limited East Coast Trading (Pvt.) Limited Clean Fuel Filling Station Limited Unicom Clean Energy Limited Bangladesh Trade Syndicate Limited Green Ways Industries (Bangladesh) Limited Parkesine Products Limited EC Aviation Limited EC Organic Products Limited Omera Renewable Energy Limited EC Agro Limited Radiant Alliance Limited Elysium Engineering Limited Omera Cylinders Limited GEP Holdings Limited MJL Bangladesh PLC Omera Tank Terminal Limited The Consolidated Tea and Lands (Bangladesh) Limited

NAME OF DIRECTORS AND THEIR INTEREST IN DIFFERENT ENTITIES

Sl.	Name of the Directors	Designation	Name of Firms/Companies in which they have interest
			Baraooora (Sylhet) Tea Company Limited Consolidated Tea and Plantation Limited Nordic Woods Limited Omera Fuels Limited Central Depository Bangladesh Limited
5	Mr. Mafiz Ahmed Bhuiyan	Director	Shepherd World Trade Limited Shepherd Consultant & Management Limited Native Holdings Limited IPE Technologies Limited Citizen Securities & Investment Limited International Holdings Limited Southeast Foundation Eastern University Foundation
6	Mrs. Nazma Haque	Director	Prime Finance Asset Management Limited (PFAML) Prime Insurance Company Limited ACORN Limited Asian Gate Limited Bangla Trac Limited B-Trac Technologies Limited Bangla Trac Holdings Limited Bangla Trac Rental Services Limited (BTRSL) B-Trac Engineering Limited
7	Mrs. Nasim Anwar Hossain	Director	Prime Cement Limited Imam Trading Enterprise Lubricants Asia Limited
8	Mr. Mohammad Mushtaque Ahmed Tanvir	Director	Antics Graphics Limited Uniglory Paper & Packaging Limited Uniglory Cycle Components Limited Uniglory Packaging Industries Limited Satori Limited Transworld Packaging (BD) Limited
9	Mr. Tanveer A Chowdhury	Director	EC Organic Products Limited Parkesine Products Limited EC Aviation Limited Clean Fuel Filling Station Limited Unicom Clean Energy Limited Omera Renewable Energy Limited EC Holdings Limited EC Distribution Limited East Coast Shipping Lines Limited East Coast Trading (Pvt.) Limited EC Securities Limited EC Bulk Carriers Limited
10	Mr. Nafis Sikder	Director	Marina Apparels Limited Nafa Apparels Limited Ayesha Clothing Co. Limited Ayesha Washing Limited Ayesha Fashion Limited Aswad Composite Mills Limited Safaa Sweaters Limited

NAME OF DIRECTORS AND THEIR INTEREST IN DIFFERENT ENTITIES

Sl.	Name of the Directors	Designation	Name of Firms/Companies in which they have interest
			Cortz Apparels Limited K.M. Apparel (Pvt.) Limited Hamza Clothing Limited Hamza Trims Limited Modern Needlecraft Limited Hamza Fashion Limited Hamza Logistics Limited Hamza Knit Dyeing Mills Limited Dy-Chroma (BD) Limited Palmal Garments Limited
11	Mr. S M Tamjid	Director	Priyo Food VIP Shahadat Poultry & Agri Concern VIP Shahadat Contract Broiler Farming
12	Mr. Md. Mukul Hossain	Director	Nil
13	Mr. C. Q. K Mustaq Ahmed	Independent Director	Nil
14	Barrister Nazia Kabir	Independent Director	Syed Ishtiaq Ahmed and Associates Managewell Holdings Resource Holding Limited EFL Global Limited AVS Airline Services Bangladesh Limited SSB Consulting Limited
15	Dr. Mohammad Mosttafa Shazzad Hasan, FCA	Independent Director	CHOWDHURY SHAZZAD MONOWAR Chartered Accountants (Partnership CA Firm) TechFina BPO and Corporate Advisory Limited QOCEPT Asset Management Company Limited

DISTRIBUTION OF PROFIT UNDER ISLAMIC BANKING OPERATION

Annexure-F

Prime Bank PLC. has 05 (five) Islamic Banking branches based on Islamic Shariah, which absolutely prohibits receipts and payments of interest in any form. The operation of these 05 (five) branches are totally different from other conventional banking branches as they operate on the basis of profit sharing arrangement.

Fixation of final profit rate for the year 2025

Provisional profit are applied to the different types of deposit accounts at the rates decided by the Bank from time to time taking into consideration of the industry trend and that of the rates of other Islamic Banks in Bangladesh. Final rates of profit are declared annually as at 31 December in every year on the basis of income earned from different investments and other business by individual branches and distributed as per weightage of the different deposit products. Product wise weightage are properly disclosed and make available in all of our islamic banking branches.

For the year ended 31 December 2025, 70% of total investment income has been allocated to the different types of Mudaraba depositors (except no-cost fund) according to the weightage. The remaining 30% of the investment income is retained by the Bank as Management fee (25%) and Investment loss Off-setting Reserve (5%).

Prime Bank PLC. Islamic Banking Branches

BALANCE SHEET

As at 31 December 2025

Annexure-G

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (including foreign currencies)		186,616,021	189,634,602
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		13,035,303,334	-
		13,221,919,355	189,634,602
Balance with other banks and financial institutions			
In Bangladesh	2	237,769	237,999
Outside Bangladesh		-	-
		237,769	237,999
Placement with banks & other financial institutions			
	3	-	-
Investments in share & securities			
Government	4	17,118,997,849	-
Others		-	-
		17,118,997,849	-
Investments			
General investments etc	5	32,297,007,910	33,643,635,961
Bills purchased and discounted	6	-	79,620,229
		32,297,007,910	33,723,256,191
Fixed assets including premises, furniture and fixtures			
	7	9,706,841	11,683,587
Other assets			
	8	17,922,851,163	19,770,489,279
Non - banking assets			
		-	-
Total assets		80,570,720,887	53,695,301,656
LIABILITIES AND CAPITAL			
Liabilities			
Placements from other banks, financial institutions and agents	9	4,284,432,712	5,335,541,155
Deposits and other accounts	10		
Mudaraba savings deposits		8,753,682,898	5,490,325,204
Mudaraba term deposits		51,633,260,741	35,183,859,279
Other mudaraba deposits		-	-
Al-wadeeah current deposits and other deposits accounts		7,916,045,767	5,032,219,712
Bills payable		4,170,557,904	8,7761,506
		72,473,547,311	45,794,165,701
Other liabilities	11	3,812,740,864	2,565,594,800
Total liabilities		80,570,720,888	53,695,301,656
Capital / Shareholders' equity			
Paid up capital		-	-
Statutory reserve		-	-
Revaluation gain / (loss) on investments		-	-
Revaluation reserve		-	-
Other reserve		-	-
Surplus in profit and loss account / Retained earnings		-	-
Total Shareholders' equity		-	-
Total liabilities and Shareholders' equity		80,570,720,887	53,695,301,656

Particulars	Notes	Amount in Taka	
		31 Dec 2025	31 Dec 2024
OFF- BALANCE SHEET EXPOSURE			
Contingent liabilities	12		
Acceptances and endorsements	12.1	12,881,474,118	8,663,229,800
Letters of guarantee	12.2	1,051,950,996	1,201,793,303
Irrevocable letters of credit	12.3	8,573,057,351	8,951,093,847
Bills for collection	12.4	1,110,704,805	861,385,390
Other contingent liabilities		-	-
		23,617,187,270	19,677,502,339
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Other commitments		-	-
		-	-
Total Off-Balance Sheet exposure including contingent liabilities		23,617,187,270	19,677,502,339

Prime Bank PLC. Islamic Banking Branches

PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2025

Annexure-G (1)

Particulars	Notes	Amount in Taka	
		2025	2024
Investment income	13	2,684,319,674	3,376,568,663
Profit paid on deposits	14	(3,894,803,425)	(2,426,685,254)
Net investment income		(1,210,483,750)	949,883,409
Income from investment in shares / securities		80,196,187	-
Commission, exchange and brokerage	15	218,462,685	171,219,530
Other operating income	16	72,247,432	58,616,843
Total operating income (A)		(839,577,446)	1,179,719,782
Salaries and allowances	17	82,941,824	74,830,355
Rent, taxes, insurance, electricity, etc.	18	25,415,348	25,058,324
Legal expenses	19	1,401,570	421,774
Postage, stamp, telecommunication, etc.	20	921,780	1,002,970
Stationery, printing, advertisements, etc.	21	4,263,047	5,778,703
Chief Executive's salary and fees		-	-
Directors' fees & expenses		-	-
Shariah supervisory committee's fees and expenses		-	-
Auditors' fees		-	-
Charges on investment losses	22	-	-
Depreciation and repair of Bank's assets	23	8,674,407	7,695,662
Zakat expenses		-	-
Other expenses	24	14,634,477	11,790,076
Total operating expenses (B)		138,252,453	126,577,865
Profit / (loss) before provision (C=A-B)		(977,829,899)	1,053,141,916
Provision for investments	25	1,361,258,829	449,952,404
Provision for diminution in value of investments		-	-
Other provisions		(42,570,459)	35,997,177
Total provision (D)		1,318,688,370	485,949,581
Total profit / (loss) before taxes (C-D)		(2,296,518,268)	567,192,335

CASH FLOW STATEMENT

For the year ended 31 December 2025

Annexure-G (1)

Particulars	Amount in Taka	
	2025	2024
A) Cash flows from operating activities		
Investment income	2,618,469,294	2,677,636,314
Profit paid on deposits	(3,848,676,897)	(2,389,835,339)
Fees and commission receipts	218,462,685	171,219,530
Cash payments to employees	(82,941,824)	(74,830,355)
Cash payments to suppliers	(4,263,047)	(5,778,703)
Receipts from other operating activities	72,247,432	58,616,843
Payments for other operating activities	(47,433,310)	(40,843,151)
Cash generated from operating activities before changes in operating assets and liabilities	(1,074,135,666)	396,185,138
Increase / (decrease) in operating assets and liabilities		
Purchase of trading securities	(17,118,997,849)	-
Investment to customers	1,426,248,281	(4,603,072,646)
Other assets	4,243,975,502	(14,168,370,347)
Deposits from other banks/borrowings	(1,053,102,810)	688,779,254
Deposits from customers	26,681,375,977	17,431,167,180
Other liabilities	(71,542,306)	308,688,043
	14,107,956,795	(342,808,516)
Net cash from operating activities	13,033,821,129	53,376,622
B) Cash flows from investing activities		
Purchase of property, plant and equipment	(1,637,527)	(1,791,219)
Proceeds from sale of property, plant and equipment	100,921	-
Net cash used in investing activities	(1,536,606)	(1,791,219)
C) Cash flows from financing activities		
Dividend paid	-	-
Net Cash from financing activities	-	-
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	13,032,284,523	51,585,403
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	189,872,600	138,287,197
G) Cash and cash equivalents at end of the year (D+E+F)	13,222,157,124	189,872,600
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	186,616,021	189,634,602
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	13,035,303,334	-
Balance with other banks and financial institutions	237,769	237,999
	13,222,157,124	189,872,600

Prime Bank PLC. Islamic Banking Branches
STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

Particulars	Amount in Taka					
	Paid-up Capital	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	Retained earnings	Total
Balance as at 1 January 2025	-	-	-	-	-	-
Changes in accounting policy	-	-	-	-	-	-
Restated balance	-	-	-	-	-	-
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-
Dividends (Bonus shares)	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-
Balance as at 31 December 2025	-	-	-	-	-	-
Balance as at 31 December 2024	-	-	-	-	-	-

Prime Bank PLC. Islamic Banking Branches

NOTES TO THE FINANCIAL STATEMENTS

As at and for the year ended 31 December 2025

Please see PBP notes 1-2

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
1	Cash in hand		
	i) In local currency	184,280,179	189,070,602
	ii) In foreign currency	2,335,842	564,000
	Sub-total (a)	186,616,021	189,634,602
	Cash with Bangladesh Bank and its agents		
	Balance with Bangladesh Bank	13,035,303,334	-
	Balance with Sonali Bank (as agent of Bangladesh Bank)	-	-
	Sub-total (b)	13,035,303,334	-
	Grand total (a+b)	13,221,919,355	189,634,602
	Required CRR and SLR of Islamic Branches are maintained at Head Office		
2	Balance with other banks and financial institutions		
	In Bangladesh (note-2.1)	237,769	237,999
	Outside Bangladesh (note-2.2)	-	-
		237,769	237,999
2.1	In Bangladesh		
	Short-term deposit accounts		
	ICB Islamic Bank PLC., Motijheel, Dhaka	11,574	11,574
	ICB Islamic Bank PLC., Sylhet	15,636	15,866
	Social Islami Bank PLC., Dhaka	-	-
		27,210	27,440
	Savings accounts		
	Al Arafah Islami Bank PLC., Dhaka	89,497	89,497
	Bank Al Falah PLC., Dhaka	41,676	41,676
	Social Islami Bank PLC., Dhaka	79,385	79,385
		210,559	210,559
2.2	Outside Bangladesh (NOSTRO Accounts)	-	-
		237,769	237,999
3	Placement with banks & other financial institutions	-	-
4	Investment in share & securities	17,118,997,849	-
5	Investments		
	a) In Bangladesh		
	Quard against TD	3,523,922,726	4,476,460,728
	Bai-Murabaha	8,520,727,322	12,880,334,657
	Bai-Muajjal	2,314,318,725	944,066,479
	Retail investment	2,029,490,618	822,628,187
	Ijarah (note-5.2)	-	-
	Bai-Salam (packing credit)	1,509,101,812	1,367,462,793
	Staff investment	347,659,101	138,482,886
	Hire purchase under Shirkatul Melk (HPSM)	13,132,024,408	11,833,320,732
	Others	919,763,197	1,180,879,499
		32,297,007,910	33,643,635,961
	b) Outside Bangladesh	-	-
		32,297,007,910	33,643,635,961

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
Payable Inside Bangladesh			
	Inland bills purchased	-	59,814,692
Payable Outside Bangladesh			
	Foreign bills purchased and discounted	-	19,805,538
		-	79,620,229
		32,297,007,910	33,723,256,191
5.1 Investments under the following broad categories			
Investments		17,938,039,136	15,342,774,097
	Bai-Murabaha / Bai-Muajjal	10,835,046,047	13,824,401,136
	Quard against TDR	3,523,922,726	4,476,460,728
		32,297,007,910	33,643,635,961
	Bills purchased and discounted (note-6)	-	79,620,229
		32,297,007,910	33,723,256,191
5.2 Ijarah			
	Ijarah rental receivable within 1 year	-	
	Ijarah rental receivable within 5 years	-	-
	Ijarah rental receivable after 5 years	-	-
	Total Ijarah rental receivable	-	-
	Less: Unearned income receivable	-	
	Net Ijarah finance	-	-
5.3 Investments on the basis of significant concentration including bills purchased and discounted.			
a)	Investments to Directors of the Bank	-	-
b)	Investments to Chief Executive and other executives & officers	341,418,611	132,492,487
c)	Investments to customer groups:		
	i) Commercial investment	1,492,857,608	1,000,157,535
	ii) Export financing	3,054,422,667	4,347,225,497
	iii) House building investment	479,927,913	51,582,716
	iv) Retail investment	1,763,875,803	439,717,300
	v) Small and medium enterprises	1,039,565,338	1,004,175,897
	vi) Special program investment	-	-
	vii) Staff investment	-	-
	viii) Industrial investments	24,098,946,667	26,377,493,915
	ix) Other investment	25,993,303	370,410,844
		31,955,589,299	33,590,763,704
		32,297,007,910	33,723,256,191
d)	Details of Industrial investments		
	i) Agricultural industries	614,204	-
	ii) Textile industries	3,465,039,138	4,074,899,298
	iii) Food and allied industries	540,474,403	640,582,878
	iv) Pharmaceutical industries	3,197,964,932	2,111,465,421
	v) Leather, chemical, cosmetics, etc.	12,553,489	17,686,928
	vi) Tobacco industries	-	-
	vii) Cement and ceramic industries	518,052,277	625,634,165
	viii) Service Industries	1,907,072	-
	ix) Transport and communication industries	-	-
	x) Other industries including bills purchase and discounted	16,362,341,153	18,907,225,225
		24,098,946,667	26,377,493,915

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
5.4	Investments -geographical location-wise		
	Inside Bangladesh		
	Urban		
	Dhaka Division	29,052,959,474	27,629,061,998
	Chittagong Division	2,571,641,094	5,853,549,049
	Sylhet Division	672,407,342	240,645,144
		32,297,007,910	33,723,256,191
	Rural		
	Dhaka Division	-	-
	Chittagong Division	-	-
	Sylhet Division	-	-
		-	-
	Outside Bangladesh	-	-
		32,297,007,910	33,723,256,191
5.5	Details of pledged collaterals		
	Collateral of movable / immovable assets	23,097,558,664	26,468,864,427
	Local banks and financial institutions guarantee	-	-
	Export documents	1,424,279,181	2,524,862,516
	Mudaraba Term Deposit receipts	2,123,405,611	513,625,821
	MTDR of other banks	-	-
	Personal guarantee	454,420,751	340,985,723
	Other securities	5,197,343,703	3,874,917,703
		32,297,007,910	33,723,256,191
5.6	Particulars of investments		
	i) Investments considered good in respect of which the Bank is fully secured	27,996,314,584	27,915,133,836
	ii) Investments considered good against which the Bank holds no security other than the debtors' personal guarantee	454,420,751	295,730,790
	iii) Investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	3,846,272,575	5,512,391,565
	iv) Investments adversely classified; provision not maintained there against	-	-
		32,297,007,910	33,723,256,191
	v) Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	341,418,611	132,492,487
	vi) Investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies, as members	-	-
	vii) Maximum total amount of investments, including temporary investment made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	341,418,611	132,492,487
	viii) Maximum total amount of investments, including temporary investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	-	-
	ix) Due from banking companies	-	-

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
x)	Classified investments		
a)	Classified investments on which profit has not been charged (note-5.7)	2,769,191,820	1,537,866,463
b)	Provision on classified investments (note-5.8)	2,333,514,356	934,004,361
c)	Provision kept against investments classified as bad debts	2,300,561,347	818,286,252
d)	Profit Suspense Account (note-11)	288,990,261	224,244,359
xi)	Cumulative amount of written off investments		
	Opening Balance	-	-
	Amount written off during the year	-	-
		-	-
	Amount realised against investments previously written off	-	-
	The amount of written off investments for which law suits have been filed	-	-
5.7	Classification of investments		
	Unclassified		
	Standard including staff investment	29,487,171,614	32,162,090,549
	Special mention account (SMA)	40,644,475	23,299,178
		29,527,816,089	32,185,389,728
	Classified		
	Sub-standard	42,862,078	909,824,537
	Doubtful	75,980,672	21,711,067
	Bad / Loss	2,650,349,071	606,330,859
		2,769,191,820	1,537,866,463
		32,297,007,910	33,723,256,191
5.8	Particulars of required provision for investments		
	Status	Base for provision	Rate (%)
	General Provision		
	Investments (Including SMA)	29,186,397,479	*Various
		613,529,087	651,780,253
		613,529,087	651,780,253
	Specific provision		
	Sub-standard	36,795,430	20
	Doubtful	51,187,846	50
	Bad / Loss	2,300,561,347	100
		2,333,514,356	934,004,361
	Required provision for investments	2,947,043,443	1,585,784,614
	Provision maintained by Head Office	2,947,043,443	1,585,784,614
	Excess / (short) provision	-	-
5.9	Particulars of required provision for Off-balance Sheet Exposures		
		Base for provision	Rate %
	Acceptances and endorsements	12,881,474,118	43,187,613
	Letter of guarantee	1,051,950,996	10,603,423
	Letter of credit	8,573,057,351	92,418,510
	Required provision on Off-balance Sheet Exposures	146,209,546	188,780,005
	Provision maintained by Head Office	146,209,546	188,780,005
	Excess / (short) provision	-	-
6	Bills purchased and discounted		
	Payable in Bangladesh	-	59,814,692
	Payable outside Bangladesh	-	19,805,538
		-	79,620,229

			Amount in Taka	
			31 Dec 2025	31 Dec 2024
7	Fixed assets including premises, furniture and fixtures			
	Property, Plant & Equipment			
	Furniture and fixtures		4,727,475	6,010,598
	Office equipment and machinery		4,979,366	5,672,988
	Vehicles		-	1
	Net book value at the end of the year		9,706,841	11,683,587
8	Other assets			
	Stationery and stamps		313,949	262,723
	Profit receivable		764,782,729	698,932,349
	Advance income tax		-	-
	Advance deposits and advance rent		1,088,967	1,260,635
	Branch adjustments account		17,156,655,519	19,070,023,572
	Suspense account		10,000	10,000
	Islamic transit account		-	-
	Sundry assets		-	-
			17,922,851,163	19,770,489,279
9	Placement/Borrowings from other banks, financial institutions and agents			
	In Bangladesh		4,284,432,712	5,335,541,155
	Outside Bangladesh		-	-
			4,284,432,712	5,335,541,155
10	Deposits and other accounts			
	Deposits from banks (note -10.1.a)		43,744,488	45,738,855
	Deposits from customers (note-10.1.b)		72,429,802,823	45,748,426,847
			72,473,547,311	45,794,165,701
10.1	a) Deposits from Banks			
	Al-wadeeah current deposits		-	-
	Mudaraba savings deposits		22,522,297	22,074,237
	Mudaraba special notice deposits		21,222,190	23,664,617
	Mudaraba term deposits		-	-
			43,744,488	45,738,855
	SI			
	No	Name of Bank	Type of Account	
	1	Bank Al-Falah	MSB	14,087,593
	2	Islami Bank Bangladesh PLC.	MSB	8,434,705
		Sub Total		22,522,297
	3	Exim Bank PLC.	MSND	295,885
	4	ICB Islamic Bank PLC.	MSND	117,222
	5	Social Islami Bank PLC.	MSND	1,338,559
	6	Shahjalal Islami Bank PLC.	MSND	11,191,768
	7	Islami Bank Bangladesh PLC.	MSND	7,672,419
	8	The City Bank PLC.	MSND	48,089
	9	Modhumati Bank PLC.	MSND	43,725
	10	Trust Bank PLC.	MSND	45,324
	11	Standard Bank PLC.	MSND	55,530
	12	Al-Arafah Islami Bank PLC.	MSND	413,669
		Sub Total		21,222,190
		Grand Total		43,744,488
	b) Customer Deposits			
	i) Al wadeeah current deposits and other accounts			
	Al-wadeeah current deposits		3,687,259,015	1,690,635,657
	Foreign currency deposits		229,145,854	155,757,229
	Security deposits		10,000	10,000
	Sundry deposits		3,999,630,899	3,185,816,827
			7,916,045,767	5,032,219,712

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
ii) Bills payable			
Pay orders issued		4,170,557,904	87,753,286
Demand draft payable		-	8,220
		4,170,557,904	87,761,506
iii) Mudaraba savings deposits		8,731,160,601	5,468,250,966
iv) Mudaraba term deposits			
Mudaraba term deposits		44,934,832,199	31,715,294,100
Mudaraba special notice deposits		1,574,381,119	696,331,149
Non resident Taka deposits		8,467	1,074,042
Mudaraba special scheme deposits		5,102,816,766	2,747,495,372
		51,612,038,551	35,160,194,662
		72,429,802,823	45,748,426,847
		72,473,547,311	45,794,165,701
c) Deposits and other accounts			
Current deposits and other accounts			
Deposits from banks (note -10.1.a)		-	-
Deposits from customers (note-10.1.b.i)		7,916,045,767	5,032,219,712
		7,916,045,767	5,032,219,712
Bills payable			
Deposits from banks (note -10.1.a)		-	-
Deposits from customers (note-10.1.b.ii)		4,170,557,904	87,761,506
		4,170,557,904	87,761,506
Mudaraba savings deposits			
Deposits from banks (note -10.1.a)		22,522,297	22,074,237
Deposits from customers (note-10.1.b.iii)		8,731,160,601	5,468,250,966
		8,753,682,898	5,490,325,204
Mudaraba term deposits			
Deposits from banks (note -10.1.a)		21,222,190	23,664,617
Deposits from customers (note-10.1.b.iv)		51,612,038,551	35,160,194,662
		51,633,260,741	35,183,859,279
		72,473,547,311	45,794,165,701
As on 31 Decedmber 2025, balance of Compensation Realised account was BDT 376,265,881 (as on 31 December 2024 was BDT 285,851,222).			
11 Other liabilities			
Provision for investments		2,947,043,443	1,585,784,614
Provision for off-balance sheet exposures		146,209,546	188,780,005
Unearned Profit		430,400,212	566,785,822
Other liability		97,401	-
Profit suspense account		288,990,261	224,244,359
		3,812,740,864	2,565,594,800
12 Contingent liabilities			
12.1 Acceptances and endorsements			
Back to back bills (Foreign)		11,971,004,304	7,518,656,275
Back to back bills (Local)		885,429,857	1,127,506,149
Back to back bills (EPZ)		25,039,956	17,067,376
		12,881,474,118	8,663,229,800
Less: Margin		(1,123,883,074)	(788,926,895)
		11,757,591,044	7,874,302,906
12.2 Letters of guarantee			
Letters of guarantee (Local)		1,051,950,996	1,201,793,303
Letters of guarantee (Foreign)		-	-
Foreign counter guarantees		-	-
		1,051,950,996	1,201,793,303
Less: Margin		(243,638,039)	(113,960,991)

		Amount in Taka	
		31 Dec 2025	31 Dec 2024
		808,312,957	1,087,832,312
Money for which the Bank is contingently liable in respect of guarantees given favoring:			
Directors or officers	-	-	-
Government	-	-	-
Banks and other financial institutions	-	-	-
Others	1,051,950,996	1,201,793,303	-
	1,051,950,996	1,201,793,303	-
Less: Margin	(243,638,039)	(113,960,991)	-
	808,312,957	1,087,832,312	-
12.3 Irrevocable Letters of Credit			
Letters of credit (Sight)	1,407,402,535	1,834,244,726	-
Letters of credit (Deferred)	5,560,710,076	5,615,933,019	-
Back to back L/C	1,604,944,741	1,500,916,102	-
Bank's liabilities PAD	-	-	-
	8,573,057,351	8,951,093,847	-
Less:	(247,677,824)	(539,933,329)	-
	8,325,379,527	8,411,160,517	-
12.4 Bills for collection			
Outward bills for collection	1,110,704,805	861,385,390	-
Inward local bills for collection	-	-	-
Inward foreign bills for collection	-	-	-
	1,110,704,805	861,385,390	-
Less: Margin	-	-	-
	1,110,704,805	861,385,390	-

		Amount in Taka	
		2025	2024
13 Investment income			
i) Income from general investment			
Quard against TD	282,327,772	346,154,181	-
Bai-Murabaha	452,877,052	409,323,770	-
Bai-Muajjal	758,400,819	905,552,420	-
Retail investment	112,951,225	50,859,350	-
Staff investment	8,597,147	5,756,231	-
Hire purchase	852,838,217	744,426,112	-
Other investments	208,245,798	893,623,347	-
Bills purchased	8,081,644	20,873,252	-
Sub-total (i)	2,684,319,674	3,376,568,663	-
ii) Profit on deposits with other Islamic banks			
In Bangladesh	-	-	-
Out side Bangladesh	-	-	-
Sub-total (ii)	-	-	-
Grand total (i+ii)	2,684,319,674	3,376,568,663	-
14 Profit paid on deposits			
a) Profit paid on deposits:			
Mudaraba savings deposits	138,383,786	66,670,922	-
Mudaraba special notice deposits	19,049,282	22,183,747	-
Mudaraba term deposits	3,273,687,447	2,047,205,998	-
Mudaraba special scheme deposits	340,320,190	142,715,928	-
Foreign currency deposits	178,409	669,171	-
Others	51,693,943	86,827,173	-
	3,823,313,058	2,366,272,939	-
b) Profit paid for other sources:			
Bangladesh Bank/ Other Bank/ FI/Agents bank	71,490,367	60,412,316	-
	71,490,367	60,412,316	-

		Amount in Taka	
		2025	2024
		3,894,803,425	2,426,685,254
15	Commission, exchange and brokerage		
	Commission on L/Cs-sight	21,581,523	57,030,213
	Commission on acceptance	123,222,075	59,736,363
	Commission on L/Cs-back to back	34,402,414	32,602,915
	Commission on L/Gs	8,093,089	14,175,008
	Commission on remittance	383,140	801,847
	Other commission/fees	368	228,956
		187,682,609	164,575,304
	Exchange gain (note - 15.1) - including gain from FC dealings	30,780,076	6,644,226
	Settlement fees / Brokerage	-	-
		218,462,685	171,219,530
15.1	Exchange gain		
	Exchange gain	30,970,480	9,475,482
	Less:	(190,404)	(2,831,256)
		30,780,076	6,644,226
16	Other operating income		
	Rent recovered	863,250	901,500
	Service and other charges	23,599,625	22,172,086
	Retail Income	13,222,246	9,170,604
	Income from ATM Service	17,095,459	9,792,999
	Postage / telex / SWIFT/ fax recoveries	8,224,594	7,601,282
	Gain on sale of assets	100,911	81,780
	Miscellaneous earnings (note-16.1)	9,141,347	8,896,592
		72,247,432	58,616,843
17	Salaries and allowances		
	Basic pay	38,332,351	36,493,828
	Allowances	33,915,962	28,137,965
	Bonus	6,860,219	6,620,663
	Bank's contribution to provident fund	3,833,292	3,577,899
		82,941,824	74,830,355
18	Rent, taxes, insurance, electricity, etc.		
	Rent, rate and taxes	20,643,457	20,337,181
	Insurance	396,807	286,807
	Power and electricity	4,375,084	4,434,336
		25,415,348	25,058,324
19	Legal expenses		
	Legal expenses	493,866	(1,383,500)
	Other professional charges	907,704	1,805,274
		1,401,570	421,774
20	Postage, stamp, telecommunication, etc.		
	Postage	175,166	156,858
	Telegram, telex, fax and e-mail	-	400
	Data communication	627,451	740,511
	Telephone - office	119,164	105,201
		921,780	1,002,970
21	Stationery, printing and advertisements, etc.		
	Office and security stationery	1,775,556	1,463,829
	Computer consumable stationery	1,613,318	2,491,382

		Amount in Taka	
		2025	2024
	Publicity and advertisement	874,173	1,823,492
		4,263,047	5,778,703
22	Charges on investment losses		
	Investment -written off	-	-
	Profit waived	-	-
		-	-
23	Depreciation and repair of Bank's assets		
	Depreciation		
	Fixed assets	3,614,272	5,125,656
		3,614,272	5,125,656
	Repairs		
	Building	3,109,625	819,783
	Furniture and fixtures	67,430	150,086
	Office equipment	1,765,352	1,591,628
	Bank's vehicles	22,700	4,510
	Maintenance	95,028	4,000
		5,060,135	2,570,007
		8,674,407	7,695,662
24	Other expenses		
	Security and cleaning	7,413,539	5,642,378
	Entertainment	828,316	687,531
	Car expenses	2,860,794	3,099,338
	Bank charges and commission paid	230	460
	Loss on sale of assets	4	128,202
	Traveling expenses	632,265	365,786
	Local conveyance, labor, etc.	413,600	304,710
	Sponsoring	447,222	-
	Subscription	150,000	-
	Business development	617,880	104,490
	Training and internship	30,333	162,083
	Remittance charges	581,488	539,401
	Consolidated Salary (Other staff)	162,000	326,000
	Laundry, cleaning and photographs, etc.	319,265	269,762
	Exgratia	41,500	40,750
	Miscellaneous expenses	136,041	119,186
		14,634,477	11,790,076
25	Provision for investments & off -balance sheet exposure		
	Provision for bad and doubtful investments	1,399,509,995	770,074,302
	Provision for unclassified investments	(38,251,166)	(320,121,898)
	Provision for off-balance sheet exposure	(42,570,459)	35,997,177
		1,318,688,370	485,949,581

FINANCIAL REPORTING BY SEGMENT OF THE GROUP

I) Geographical Segment

Annexure-H

Particulars	Inside Bangladesh				Outside Bangladesh			Total
	Prime Bank (Conventional & Islamic Banking)	Off Shore Banking Units	PBIL	PBSL	Prime Bank Fintech Limited	Prime Exchange Pte. Ltd. (Singapore)	PBL Finance (Hong Kong) Ltd.	
Income	24,021,680,081	1,476,699,758	405,227,299	324,655,422	33,840,313	147,588,139	114,500,075	26,524,191,087
Less: Inter-segmental income	-	-	-	-	-	-	-	-
Total income	24,021,680,081	1,476,699,758	405,227,299	324,655,422	33,840,313	147,588,139	114,500,075	26,524,191,087
Operating profit (Profit before unallocated expenses and tax)	24,021,680,081	1,476,699,758	405,227,299	324,655,422	33,840,313	147,588,139	114,500,075	26,524,191,087
Allocated expenses	(11,273,480,153)	(19,692,977)	(124,589,059)	(198,818,990)	(39,677,067)	(110,077,897)	(47,578,100)	(11,813,914,243)
Provision against loans and advances, others	(1,439,025,000)	(123,276,553)	(56,957,389)	(33,326,181)	-	-	-	(1,652,585,123)
Profit / (loss) before tax	11,309,174,927	1,333,730,229	223,680,851	92,510,251	(5,836,754)	37,510,242	66,921,975	13,057,691,721
Income tax including deferred tax	(3,774,762,271)	-	(172,420,910)	7,991,172	(9,306,060)	(1,969,362)	(8,433,153)	(3,958,900,584)
Net profit	7,534,412,656	1,333,730,229	51,259,942	100,501,423	(15,142,814)	35,540,880	58,488,822	9,098,791,137
Segment assets	556,576,345,850	80,290,800,183	6,648,261,073	3,403,210,320	503,992,092	292,730,150	3,261,867,507	650,977,207,174
Segment liabilities	556,576,345,850	80,290,800,183	6,648,261,073	3,403,210,320	503,992,092	292,730,150	3,261,867,507	650,977,207,174

II) Business Segment

Particulars	Conventional Banking including OBU		Islamic Banking		* Remittance (Outside BD)		** Investment (PBIL+ PBSL+ PBFTL)		Total
	Income	27,414,615,063	(1,076,657,779)	(839,577,446)	-	262,088,214	-	763,723,034	
Less: Inter segmental income	-	-	-	-	-	-	-	(1,076,657,779)	
Total income	26,337,957,284	(1,076,657,779)	(839,577,446)	-	262,088,214	-	763,723,034	26,524,191,087	
Operating profit (Profit before unallocated expenses and tax)	26,337,957,284	(1,076,657,779)	(839,577,446)	-	262,088,214	-	763,723,034	26,524,191,087	
Allocated expenses	(11,154,920,677)	(1,439,025,000)	(138,252,453)	(1,318,688,370)	(157,655,996)	-	(363,085,117)	(11,813,914,243)	
Provision against loans and advances, Others	(1,439,025,000)	13,744,011,608	(2,296,518,268)	(104,432,217)	(10,402,515)	-	(90,283,570)	(2,847,996,940)	
Profit / (loss) before tax	(3,774,762,271)	9,969,249,336	(2,296,518,268)	(104,432,217)	(10,402,515)	-	(90,283,570)	(11,862,279,904)	
Income tax including deferred tax	-	-	-	-	-	-	-	(3,958,900,584)	
Net profit	9,969,249,336	9,969,249,336	(2,296,518,268)	(104,432,217)	(10,402,515)	-	(90,283,570)	7,903,379,319	
Segment assets	556,296,425,146	80,570,720,887	80,570,720,887	3,554,597,657	10,555,463,484	10,555,463,484	10,555,463,484	650,977,207,174	
Segment liabilities	556,296,425,146	80,570,720,887	80,570,720,887	3,554,597,657	10,555,463,484	10,555,463,484	10,555,463,484	650,977,207,174	

* Prime Exchange Company Pte. Ltd Singapore and PBL Finance (Hong Kong) Ltd

** PBIL - Prime Bank Investment PLC.

** PBSL - Prime Bank Securities Limited

** PBFTL - Prime Bank Fintech Limited

LIQUIDITY STATEMENT OF THE BANK

(Analysis of maturity of assets and liabilities)

As at 31 December 2025

Annexure-I

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets:						
Cash in hand (note-3a.4)	29,165,694,535	-	-	-	16,505,571,681	45,671,266,216
Balance with other banks and financial institutions (note-4a.3)	4,522,691,957	2,500,000,000	124,926,444	-	-	7,147,618,401
Money at call and short notice	-	-	-	-	-	-
Investments (note-6a1)	2,009,476,836	19,723,721,409	63,322,592,707	56,060,033,456	54,268,501,580	195,384,325,989
Loans and advances / investments (note-7a.1)	45,461,031,143	92,531,876,456	97,630,133,854	77,525,108,479	40,107,267,160	353,255,417,092
Fixed assets including premises, furniture and fixtures	-	-	-	-	7,606,574,734	7,606,574,734
Other assets	10,439,660,833	1,359,641,341	622,065,120	-	27,325,342,476	39,746,709,770
Non banking assets	-	-	-	-	164,845,600	164,845,600
Total assets (A):	91,598,555,305	116,115,239,206	161,699,718,125	133,585,141,935	145,978,103,232	648,976,757,802
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents (note-12a.4)	24,886,812,551	30,449,264,961	36,429,441,036	8,298,873,574	934,076,980	100,998,469,102
Deposits (note-13a.6)	52,343,539,606	68,687,939,912	105,952,844,511	195,265,933,727	13,758,254,677	436,008,512,433
Other accounts (note-13a.6)	1,496,566,270	7,438,158,240	-	-	-	8,934,724,510
Provision and other liabilities	144,448,730	1,227,189,770	1,254,077,608	25,808,404,214	28,207,133,080	56,641,253,401
Total liabilities (B):	78,871,367,156	107,802,552,882	143,636,363,156	229,373,211,515	42,899,464,737	602,582,959,446
Net liquidity gap (A-B):	12,727,188,148	8,312,686,324	18,063,354,970	(95,788,069,580)	103,078,638,495	46,393,798,356



Chairman



Director



Director



Chief Executive Officer

CONSOLIDATED LIQUIDITY STATEMENT

(Analysis of maturity of assets and liabilities)

As at 31 December 2025

Annexure-I

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets:						
Cash in hand	29,195,901,695	-	-	-	16,505,571,680	45,701,473,375
Balance with other banks and financial institutions	5,082,882,628	2,500,000,000	124,372,512	-	-	7,707,255,141
Money at call and short notice	-	-	-	-	-	-
Investments	2,009,476,836	19,723,721,409	63,322,592,707	56,060,033,456	58,657,257,115	199,773,081,523
Loans and advances / investments	45,461,031,143	92,531,876,456	98,206,846,400	77,525,108,479	40,125,057,016	353,849,919,494
Fixed assets including premises, furniture and fixtures	-	-	-	-	7,740,656,957	7,740,656,957
Other assets	10,439,660,833	1,359,641,341	622,065,120	-	23,618,607,790	36,039,975,084
Non banking assets	-	-	-	-	164,845,600	164,845,600
Total assets (A):	92,188,953,135	116,115,239,206	162,275,876,740	133,585,141,935	146,811,996,158	650,977,207,174
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	24,886,812,551	30,449,264,961	36,429,441,036	8,298,873,574	2,625,576,032	102,689,968,155
Deposits	52,343,539,606	68,687,939,912	104,445,481,863	195,265,933,727	13,757,513,868	434,500,408,975
Other accounts	1,496,566,270	7,438,158,240	-	-	-	8,934,724,510
Provision and other liabilities	144,448,730	1,227,189,770	1,254,077,608	25,808,404,214	30,000,052,713	58,434,173,034
Total liabilities (B):	78,871,367,156	107,802,552,882	142,129,000,507	229,373,211,515	46,383,142,613	604,559,274,674
Net liquidity gap (A-B):	13,317,585,979	8,312,686,324	20,146,876,233	(95,788,069,580)	100,428,853,545	46,417,932,500

HIGHLIGHTS OF THE BANK

Annexure-J
BDT (in Million)

Sl. #	Particulars	2025	2024
1	Paid-up capital	11,606	11,323
2	Total capital (Consolidated)	50,425	45,299
3	Total capital (Solo Basis)	50,892	46,234
4	Capital surplus / (deficit) [Consolidated]	15,033	11,991
5	Capital surplus / (deficit) [Solo Basis]	15,693	12,960
6	Total assets	648,977	548,118
7	Total deposits	444,943	358,868
8	Total loans and advances / investments	353,255	343,458
9	Total contingent liabilities and commitments	209,382	202,117
10	Credit deposit ratio (Conventional)*	68.28%	78.10%
11	Credit deposit ratio (Islamic)*	38.99%	62.15%
12	Percentage of classified loans / investments against total loans and advances / investments	2.73%	4.22%
13	Profit after tax and provision	8,904	7,446
14	Amount of classified loans / investments during the year	9,631	14,489
15	Provisions kept against classified loans / investments	9,532	10,519
16	Provision surplus / (deficit) against classified loans / investments	943	2,974
17	Cost of Deposit	5.40%	4.57%
18	Interest earning assets	550,582	470,679
19	Non-interest earning assets	98,394	77,439
20	Return on investment (ROI)	10.64%	9.52%
21	Return on assets (ROA) [PAT/Average Assets]	1.49%	1.46%
22	Income from investment	17,295	10,276
23	Earnings per share (Taka)	7.67	6.42
24	Net income per share (Taka)	7.67	6.42
25	Price earning ratio (times) [Market price per share/EPS]	3.74	3.65

* Credit deposit ratio has been computed as per Bangladesh Bank guideline.

Off-Shore Banking Units BALANCE SHEET

as at 31 December 2025

Annexure-K

Particulars	Notes	31 Dec 2025		31 Dec 2024
		USD	Taka	Taka
PROPERTY AND ASSETS				
Cash				
In hand (including foreign currencies)		-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		-	-	-
				-
Balance with other banks and financial institutions				
In Bangladesh	3	25,465,577	3,114,322,911	535,055,448
Outside Bangladesh		1,717,644	210,060,014	122,457,709
		27,183,221	3,324,382,925	657,513,157
Loans and advances				
Loans, cash credits, overdrafts, etc.	4	51,027,886	6,240,475,738	58,272,050,536
Bills purchased and discounted	5	557,582,734	68,189,803,482	1,712,744,838
		608,610,620	74,430,279,220	59,984,795,374
Fixed assets including premises, furniture and fixtures	6	56,023	6,851,311	8,966,790
Other assets	7	20,681,781	2,529,286,728	2,056,551,436
Non - banking assets		-	-	-
Total assets		656,531,645	80,290,800,183	62,707,826,756
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents				
Deposits and other accounts	8	610,923,823	74,713,173,265	59,503,559,759
Current deposits				
Current deposits	9	27,519,340	3,365,488,687	2,463,797,426
Bills payable		-	-	-
Savings bank deposits		-	-	-
Term deposits		-	-	-
Bearer certificate of deposit		-	-	-
		27,519,340	3,365,488,687	2,463,797,426
Other liabilities	10	18,088,483	2,212,138,231	740,469,571
Total liabilities		656,531,645	80,290,800,183	62,707,826,756
Capital / Shareholders' equity				
Paid up capital		-	-	-
Statutory reserve		-	-	-
Foreign currency gain		-	-	-
Other reserve		-	-	-
Deficit in profit and loss account / Retained earnings		-	-	-
Total Shareholders' equity		-	-	-
Total liabilities and Shareholders' equity		656,531,645	80,290,800,183	62,707,826,756

Particulars	Notes	31 Dec 2025		31 Dec 2024
		USD	Taka	Taka
OFF- BALANCE SHEET EXPOSURES				
Contingent liabilities	11			
Acceptances and endorsements		1,353,287	165,500,797	180,752,119
Letters of guarantee		-	-	-
Irrevocable letters of credits		1,083,773	132,540,453	92,778,816
Bills for collection		12,291,165	1,503,152,929	1,545,444,647
Other contingent liabilities		-	-	-
		14,728,225	1,801,194,179	1,818,975,582
Other commitments				
Documentary credits and short term trade -related transactions		-	-	-
Forward assets purchased and forward deposits placed		-	-	-
Undrawn note issuance and revolving underwriting facilities		-	-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-	-
Liabilities against forward purchase and sale		-	-	-
Other commitments		-	-	-
		-	-	-
Total Off-Balance Sheet exposures including contingent liabilities		14,728,225	1,801,194,179	1,818,975,582

Off-Shore Banking Units

PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	Notes	2025		2024
		USD	Taka	Taka
Interest income	12	45,546,820	5,560,724,705	4,682,343,558
Interest paid on deposits, borrowings, etc.	13	(33,820,410)	(4,129,069,637)	(3,551,596,558)
Net interest income		11,726,410	1,431,655,068	1,130,747,000
Commission, exchange, brokerage, etc.	14	349,291	42,644,322	592,602
Other operating income	15	19,661	2,400,368	2,978,414
Total operating income (A)		12,095,362	1,476,699,758	1,134,318,016
Salaries and allowances	16	66,171	8,078,688	7,046,411
Rent, taxes, insurance, electricity, etc.	17	42,922	5,240,206	5,663,061
Legal expenses		430	52,467	175,291
Postage, stamp, telecommunication, etc.	18	3,133	382,459	276,709
Stationery, printing, advertisements, etc.	19	3,682	449,470	612,835
Auditors' fees		-	-	-
Depreciation and repair of Bank's assets	20	4,706	574,547	1,013,093
Other expenses	21	40,259	4,915,140	3,439,604
Total operating expenses (B)		161,301	19,692,977	18,227,005
Profit / (loss) before provision (C=A-B)		11,934,061	1,457,006,781	1,116,091,011
Provision for loans & advances		1,008,158	123,084,098	14,746,841
Provision for diminution in value of investments		-	-	-
Other provision		1,576	192,454	2,278,099
Total provision (D)		1,009,734	123,276,553	17,024,940
Total profit / (loss) before taxes (C-D)		10,924,326	1,333,730,229	1,099,066,071
Provision for taxation		-	-	-
Current tax		-	-	-
Deferred tax		-	-	-
Net profit / (loss) after taxation		10,924,326	1,333,730,229	1,099,066,071

Off-Shore Banking Units

CASH FLOW STATEMENT

For the year ended 31 December 2025

Particulars	2025		2024
	USD	Taka	Taka
A) Cash flows from operating activities			
Interest receipts in cash	43,670,594	5,331,659,844	4,682,343,558
Interest payments	(34,865,981)	(4,256,721,348)	(3,551,596,558)
Fees and commission receipts in cash	349,291	42,644,322	592,602
Cash payments to employees	(66,171)	(8,078,688)	(7,046,411)
Cash payments to suppliers	(34,667)	(4,232,472)	(3,490,853)
Receipts from other operating activities	19,520	2,383,187	2,978,414
Payments for other operating activities	(53,917)	(6,582,622)	(6,749,528)
Cash generated from operating activities before changes in operating assets and liabilities	9,018,670	1,101,072,224	1,117,031,224
Increase / (decrease) in operating assets and liabilities			
Loans and advances to other banks	-	-	-
Loans and advances to customers	(108,737,325)	(13,298,074,685)	(5,432,671,679)
Other assets	(657,892)	(80,457,214)	50,367,227
Deposits from other banks / borrowings	-	-	-
Deposits from customers	8,033,265	982,431,380	281,147,039
Other liabilities	(979,809)	(119,826,174)	(2,258,746,040)
	(102,341,762)	(12,515,926,694)	(7,359,903,454)
Net cash from operating activities	(93,323,092)	(11,414,854,470)	(6,242,872,229)
B) Cash flows from investing activities			
Purchase / sale of property, plant and equipment	(34,144)	(4,175,597)	(8,617,151)
Proceeds from sale of property, plant and equipment	356	43,552	-
Net cash used in investing activities	(33,787)	(4,132,045)	(8,617,151)
C) Cash flows from financing activities			
Borrowing from Prime Bank PLC. and Other Banks & Fis	115,060,825	14,071,409,581	5,025,351,869
Net cash use in financing activities	115,060,825	14,071,409,581	5,025,351,869
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	21,703,945	2,652,423,066	(1,226,137,511)
E) Effects of exchange rate changes on cash and cash equivalents	-	1,869,570	39,700,977
F) Cash and cash equivalents at beginning of the year	5,479,276	670,090,288	1,843,949,692
G) Cash and cash equivalents at end of the year (D+E+F)	27,183,221	3,324,382,925	657,513,157
Cash and cash equivalents at end of the year			
Cash in hand (including foreign currencies)	-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	-	-	-
Balance with other banks and financial institutions	27,183,221	3,324,382,925	657,513,157
	27,183,221	3,324,382,925	657,513,157

Off-Shore Banking Units

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1.1 Status of the units

Off-shore Banking Units of Prime Bank, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission vide letter no. BRPD (P) 744 (84)/2001-868 dated 19 March 2001. The Bank commenced the operation of its Off-shore Banking Unit from March 15, 2007. Presently the Bank has 3 (Three) units in Dhaka, Adamjee EPZ and Chittagong.

1.1.1 Principal activities

The principal activities of the units are to provide all kinds of commercial banking services to its customers through its Off-shore Banking Units in Bangladesh.

1.2 Significant accounting policies and basis of preparation of financial statements

1.2.1 Basis of accounting

The Off-shore Banking Units maintain its accounting records in USD from which accounts are prepared according to the Bank Companies Act 1991 (Amendment 2023), International Accounting Standards and other applicable directives issued by Bangladesh Bank.

1.2.2 Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

1.2.3 Foreign currency transaction

a) Foreign currencies translation

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on every day. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar and converted into Taka equivalent.

b) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities / commitments for letter of credit and letter of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance date.

c) Translation gains and losses

The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the translation of net investment in foreign subsidiary.

1.2.4 Cash flow statement

Cash flow statement has been prepared in accordance with the International Accounting Standard-7 "Cash Flow Statement" under direct method as recommended in the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

1.2.5 Reporting period

These financial statements cover from 01 January to 31 December 2025.

1.3 Assets and basis of their valuation

1.3.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the unit management for its short-term commitments.

1.3.2 Loans and advances / investments

a) Loans and advances of Off-shore Banking Units are stated in the balance sheet on gross basis.

b) Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

1.3.3 Fixed assets and depreciation

- a) All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
- b) Depreciation is charged for the year at the following rates on straight line method on all fixed assets.

Category of fixed assets	Rate
Furniture and fixtures	10%
Office equipment	20%

- c) For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

1.4 Basis for valuation of liabilities and provisions

1.4.1 Benefits to the employees

The retirement benefits accrued for the employees of the units as on reporting date have been accounted for in accordance with the provisions of International Accounting Standard-19, "Employee Benefit". Bases of enumerating the retirement benefit schemes operated by the Bank are outlined below:

a) Provident fund

Provident fund benefits are given to the permanent staffs of the OBU under the Provident Fund Rules of the Bank. The Commissioner of Income Tax, Taxes Zone - 5, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52) read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 07 July 1997. The Fund is operated by a Board of Trustees consisting seven members (03 members from management and other 04 members nominated by the Board of Directors) of the Bank. All confirmed employees of the Units are contributing 10% of their basic salary as subscription to the Fund. The units also contribute equal amount of the employees' contribution. Interest earned from the investments is credited to the members' account on yearly basis.

b) Gratuity fund

The Bank operates a funded gratuity scheme on "Continuing Fund Basis", in respect of which provision is made annually according to the recommendation of Actuarial which is covering all its permanent eligible employees in accordance with Bank Service Rules. The Second Secretary (Tax Exemption), National Board of Revenue, Segun Bagicha, Dhaka has approved the Prime Bank PLC. Employees' Gratuity Fund as a recognized Gratuity Fund (Letter Ref no. 08.01.0000.035.02.0016.2013/217, dated 22/07/2013) within the meaning of Para 2,3 & 4, read with the provisions of Part - C of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from July 22, 2013. The Fund is operated by a Board of Trustees consisting seven members (02 members from the Board of Directors and other 05 members from management) of the Bank. Actuarial valuation of gratuity scheme has been made to assess the adequacy of the liabilities provided for the scheme as per IAS-19 "Employees Benefit".

1.4.2 Provision for liabilities

A provision is recognized in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

1.5 Revenue recognition

1.5.1 Interest income

In terms of the provisions of the IAS-18 "Revenue", the interest income is recognized on accrual basis.

1.5.2 Fees and commission income

Fees and commission income arises on services provided by the units are recognized on a cash receipt basis. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

1.5.3 Interest paid and other expenses

In terms of the provisions of the IAS - 1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2 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) Assets and liabilities & income and expenses have been converted into Taka currency @ US\$1 = Taka 122.2954 (closing rate as at 31st December 2025) and Taka 122.0881 (average rate which represents the year end).

	2025		2024
	USD	Taka	Taka
3 Balance with other banks and financial institutions			
In Bangladesh (note-3.1)	25,465,577	3,114,322,911	535,055,448
Outside Bangladesh (note-3.2)	1,717,644	210,060,014	122,457,709
	27,183,221	3,324,382,925	657,513,157
3.1 In Bangladesh			
Prime Bank PLC.	138,865,577	16,982,621,271	8,443,055,448
Other Banks and Financial Institutions	3,000,000	366,886,200	-
	141,865,577	17,349,507,471	8,443,055,448
Less: Inter company transaction	116,400,000	14,235,184,560	7,908,000,000
	25,465,577	3,114,322,911	535,055,448
3.2 Outside Bangladesh (Nostro accounts)			
Current account			
J. P. Morgan Chase Bank, New York	1,717,644	210,060,014	122,457,709
	1,717,644	210,060,014	122,457,709
4 Loans and advances			
i) Loans, cash credits, overdrafts, etc.			
Loan (General)	26,676,746	3,262,443,322	1,722,198,352
Hire purchase	422,140	51,625,790	93,878,291
Over Draft	-	-	180,129,160
T.R Loan	-	-	-
Others	23,929,000	2,926,406,627	56,275,844,734
	51,027,886	6,240,475,738	58,272,050,536
ii) Bills purchased and discounted (note-5)			
Payable Inside Bangladesh			
Inland bills purchased	41,414,912	5,064,853,288	1,326,519,494
Payable Outside Bangladesh			
Foreign bills purchased and discounted	516,167,821	63,124,950,194	386,225,344
	557,582,734	68,189,803,482	1,712,744,838
	608,610,620	74,430,279,220	59,984,795,374
5 Bills purchased and discounted			
Payable in Bangladesh	41,414,912	5,064,853,288	1,326,519,494
Payable outside Bangladesh	516,167,821	63,124,950,194	386,225,344
	557,582,734	68,189,803,482	1,712,744,838
6 Fixed assets including premises, furniture and fixtures			
Cost			
Furniture and fixtures	33,427	4,087,989	5,551,585
Office equipment and machinery	22,595	2,763,322	3,415,205
	56,023	6,851,311	8,966,790
7 Other assets			
Advance deposits and advance rent	14,549	1,779,235	1,856,419
Stationery A/c & Stamp in hand	86	10,555	22,332
Prepaid expenses	1,349,937	165,091,114	121,113,362
Interest Receivable on Deposit & other Securities	1,019,131	124,635,057	84,105,162
Due from Head office	6,132,690	749,999,782	614,754,679
Interest receivable on loans and advances	12,165,388	1,487,770,984	1,234,699,481
	20,681,781	2,529,286,728	2,056,551,436
8 Borrowings from other banks, financial institutions and agents			
Prime Bank PLC.	223,332,610	27,312,550,873	20,775,913,200
Other Bank & Financial Institutes	503,991,213	61,635,806,952	46,635,646,559
	727,323,823	88,948,357,825	67,411,559,759
Less: Inter company transaction	116,400,000	14,235,184,560	7,908,000,000
	610,923,823	74,713,173,265	59,503,559,759

	2025		2024
	USD	Taka	Taka
9 Deposits and other accounts			
Bank deposits	-	-	-
Customer deposits and other accounts (note-9.1)	27,519,340	3,365,488,687	2,463,797,426
	27,519,340	3,365,488,687	2,463,797,426
9.1 Customer deposits and other accounts			
Current deposits	8,828,873	1,079,730,578	805,174,406
Foreign currency deposits	2,652,480	324,386,090	-
Fixed Deposit	9,603,869	1,174,509,001	796,207,009
Sundry deposits (note-9.1.1)	6,434,118	786,863,017	862,416,011
	27,519,340	3,365,488,687	2,463,797,426
9.1.1 Sundry deposits			
Sundry Creditors	134,047	16,393,284	26,883,068
Margin on L/C	450,090	55,043,901	7,710,312
Margin on Export Bill	-	-	356,372
Interest/Profit Payable on Deposit and Borrowing	5,849,982	715,425,832	827,466,258
Withholding VAT/TAX Payable to Govt. Authority	-	-	-
	6,434,118	786,863,017	862,416,011
10 Other liabilities			
Accumulated depreciation	21,732	2,657,736	8,202,038
Provision for loans and advances	6,108,319	747,019,370	612,019,370
Provision for off-balance sheet exposures	24,371	2,980,412	2,735,309
Interest Suspense A/c	-	-	1,599,366
Due to Head Office	11,934,061	1,459,480,712	115,913,488
	18,088,483	2,212,138,231	740,469,571
11 Contingent liabilities			
11.1 Acceptances & endorsements			
Back to Back bills	1,353,287	165,500,797	180,752,119
	1,353,287	165,500,797	180,752,119
Less: Margin	-	-	-
	1,353,287	165,500,797	180,752,119
11.2 Letters of guarantee			
Letters of guarantee (Local)	-	-	-
Letters of guarantee (Foreign)	-	-	-
Foreign counter guarantees	-	-	-
	-	-	-
Less: Margin	-	-	-
	-	-	-
11.3 Irrevocable Letters of credits			
Letters of credits	1,083,773	132,540,453	92,778,816
Back to Back letter of credit	-	-	-
	1,083,773	132,540,453	92,778,816
Less: Margin	-	-	-
	1,083,773	132,540,453	92,778,816
11.4 Bills for collection			
Outward foreign bills for collection	12,291,165	1,503,152,929	1,545,444,647
Inward foreign bills for collection	-	-	-
	12,291,165	1,503,152,929	1,545,444,647
Less: Margin	-	-	-
	12,291,165	1,503,152,929	1,545,444,647

	2025		2024
	USD	Taka	Taka
12 Interest income			
Loan (general)	2,119,286	258,739,623	137,436,134
SOD	18,385	2,244,595	8,815,832
Hire purchase	51,631	6,303,487	10,420,859
Documentary bills purchased	39,530,131	4,826,158,639	4,290,217,852
Others	1,462,609	178,567,171	179,994,889
Interest on loans and advances	43,182,042	5,272,013,514	4,626,885,565
Interest on balance with other banks and Fis	5,617,306	685,806,162	630,555,010
Interest received from FC account	-	-	-
	5,617,306	685,806,162	630,555,010
	48,799,348	5,957,819,676	5,257,440,576
Less: Inter Bank transaction	3,252,528	397,094,972	575,097,018
Total Interest income	45,546,820	5,560,724,705	4,682,343,558
13 Interest paid on deposits, borrowings, etc.			
a) Interest paid on deposits	394,154	48,121,506	29,729,590
b) Interest paid on local bank accounts	1,563,511	190,886,038	145,146,907
c) Interest paid on foreign bank accounts	35,115,274	4,287,157,064	3,951,817,079
d) Interest paid on Bangladesh Bank	-	-	-
	37,072,938	4,526,164,608	4,126,693,576
Less: Inter Bank transaction	3,252,528	397,094,972	575,097,018
	33,820,410	4,129,069,637	3,551,596,558
14 Commission, exchange and brokerage etc.			
Commission on L/Cs	121,614	14,847,643	13,428,645
Commission on accepted bills	15,930	1,944,912	1,506,892
Commission on PO, DD, TT, TC, etc.	17,531	2,140,326	2,149,963
Other commission	-	-	-
	155,076	18,932,882	17,085,499
Exchange gain including gain from FC dealings	194,216	23,711,440	(16,492,897)
Brokerage	-	-	-
	349,291	42,644,322	592,602
15 Other operating income			
Service & other charge	2,845	347,289	564,581
SWIFT charge recovery	4,095	499,896	507,644
Profit on sale of assets	141	17,181	-
Foreign Correspondent Charge	101	12,331	27,648
Miscellaneous earnings	12,480	1,523,670	1,878,541
	19,661	2,400,368	2,978,414
16 Salaries and allowances			
Basic pay	29,843	3,643,419	3,343,436
Allowances	27,286	3,331,253	2,742,307
Bonus	6,058	739,652	626,317
Unit's contribution to provident fund	2,984	364,363	334,351
	66,171	8,078,688	7,046,411
17 Rent, taxes, insurance, electricity, etc.			
Rent, rate and taxes	27,572	3,366,173	3,904,591
Insurance	6,111	746,066	847,394
Power and electricity	9,239	1,127,967	911,076
	42,922	5,240,206	5,663,061
18 Postage, stamp, telecommunication, etc.			
Postage	2,890	352,787	259,586
Telephone - office	243	29,672	17,123
Telephone - residence	-	-	-
	3,133	382,459	276,709

	2025		2024
	USD	Taka	Taka
19 Stationery, printing and advertisements, etc.			
Office and security stationery	3,244	395,998	374,305
Computer consumable stationery	438	53,472	80,402
Publicity and advertisement	-	-	158,128
	3,682	449,470	612,835
20 Depreciation and repair of Bank's assets			
Depreciation			
Fixed assets	3,390	413,829	940,213
Leased assets	-	-	-
	3,390	413,829	940,213
Repairs			
Furniture and fixtures	699	85,316	-
Office equipment	618	75,402	72,880
	1,316	160,718	72,880
	4,706	574,547	1,013,093
21 Other expenses			
Security and cleaning	29,408	3,590,385	2,867,698
Entertainment	168	20,464	10,319
Bank charge & Commission	5,258	641,878	452,781
Local conveyance, labor, etc.	344	42,024	26,546
Loss on sale of assets	3,156	385,366	-
Business development	1,410	172,153	-
Laundry and Cleaning	129	15,754	38,754
Miscellaneous expenses	386	47,115	43,505
	40,259	4,915,140	3,439,604