Prime Bank PLC.

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

Prime Bank PLC.
Consolidated Balance Sheet (Unaudited)
as at 30 June 2026

Particulars	Notes	Amount in Taka	
		30 Jun 2026	31 Dec 2025
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		6,071,361,706	8,083,883,330
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		19,388,282,866	37,617,590,045
		25,459,644,572	**45,701,473,375**
Balance with other banks and financial institutions	4		
In Bangladesh		1,382,982,292	4,501,370,728
Outside Bangladesh		2,564,881,510	3,205,884,413
		3,947,863,801	**7,707,255,141**
Money at call on short notice	5	-	-
Investments	6		
Government		221,007,018,866	192,066,923,885
Others		7,913,887,715	7,706,157,638
		228,920,906,581	**199,773,081,523**
Loans, advances and lease /investments			
Loans, cash credits, overdrafts etc./ investments	7	293,370,697,263	281,734,275,383
Bills purchased and discounted	8	56,754,236,656	72,115,644,111
		350,124,933,919	**353,849,919,494**
Fixed assets including premises, furniture and fixtures	9	8,302,338,891	7,740,656,957
Other assets	10	41,067,211,526	36,039,975,084
Non - banking assets	11	164,845,600	164,845,600
Total assets		**657,987,744,890**	**650,977,207,174**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	86,265,052,117	102,689,968,155
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		76,097,046,776	75,822,304,691
Bills payable		18,366,973,464	8,934,724,510
Savings bank / Mudaraba savings deposits		86,704,750,857	86,266,108,316
Term deposits / Mudaraba term deposits		281,797,329,080	272,411,995,968
Bearer certificate of deposit		-	-
Other deposits		-	-
		462,966,100,177	**443,435,133,485**
Other liabilities	14	**61,191,955,919**	**58,434,173,034**
Total liabilities		**610,423,108,212**	**604,559,274,674**
Capital / Shareholders' equity			
Paid -up capital	15.2	12,186,200,910	11,605,905,630
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	65	64
Statutory reserve	16	12,889,264,879	12,889,264,879
Revaluation gain / loss on investments	17	336,283,907	671,096,712
Start-up equity investment fund	18	344,329,946	301,016,560
Dividend equilization fund		580,295,282	-
Foreign currency translation gain	19	165,100,259	165,651,810
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	19,823,276,756	19,545,112,171
Total Shareholders' equity		**47,564,636,677**	**46,417,932,500**
Total liabilities and Shareholders' equity		**657,987,744,890**	**650,977,207,174**

Particulars	Notes	Amount in Taka	
		30 Jun 2026	31 Dec 2025
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	**21**		
Acceptances and endorsements	**21.1**	81,549,473,322	85,909,353,366
Letters of guarantee	**21.2**	62,672,786,573	48,778,789,157
Irrevocable letters of credit	**21.3**	58,886,075,344	48,661,708,182
Bills for collection	**21.4**	16,753,768,518	19,071,727,495
Other contingent liabilities		-	-
		219,862,103,756	**202,421,578,200**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		2,641,588,335	6,960,379,006
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
		2,641,588,335	6,960,379,006
Total Off-Balance Sheet items including contingent liabilities		**222,503,692,091**	**209,381,957,206**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Vhazzadeia

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Consolidated Profit and Loss Account (Unaudited)
for the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2026	Jan-Jun2025	Apr-Jun-2026	Apr-Jun-2025
Interest income / profit on investments	22	16,833,574,440	16,680,030,934	8,638,107,529	8,258,042,760
Interest / profit paid on deposits, borrowings, etc.	23	(16,345,411,351)	(13,969,607,075)	(7,888,157,261)	(7,220,412,533)
Net interest / net profit on investments		**488,163,089**	**2,710,423,859**	**749,950,268**	**1,037,630,228**
Investment income	24	10,961,509,411	7,453,507,272	5,486,579,045	3,906,439,073
Commission, exchange and brokerage	25	1,599,585,324	1,777,438,139	954,964,075	825,422,110
Other operating income	26	985,432,939	768,572,538	644,078,735	483,141,656
Total operating income (A)		**14,034,690,763**	**12,709,941,807**	**7,835,572,123**	**6,252,633,067**
Salaries and allowances	27	3,839,217,383	3,374,450,896	1,995,716,161	1,664,922,491
Rent, taxes, insurance, electricity, etc.	28	323,338,366	296,186,695	157,938,692	153,846,714
Legal expenses	29	50,054,556	106,724,927	27,167,442	68,973,208
Postage, stamp, telecommunication, etc.	30	188,998,838	151,138,392	102,669,340	72,909,112
Stationery, printing, advertisements, etc.	31	238,016,394	211,728,617	117,137,884	116,964,404
Managing Director's salary and fees	32	8,609,486	11,289,998	2,964,487	5,644,999
Directors' fees	33	1,925,269	3,011,336	809,696	1,949,000
Auditors' fees	34	3,827,682	3,714,271	1,926,883	2,613,542
Charges on loan losses	35	-	-	-	-
Depreciation and repair of Bank's assets	36	549,652,668	563,728,504	296,591,566	307,421,927
Other expenses	37	1,413,783,659	1,155,082,925	724,514,734	586,109,604
Total operating expenses (B)		**6,617,424,301**	**5,877,056,561**	**3,427,436,883**	**2,981,355,000**
Profit / (loss) before provision (C=A-B)		**7,417,266,462**	**6,832,885,247**	**4,408,135,240**	**3,271,278,066**
Provision for loans & advances	38	600,000,000	479,601,553	495,000,000	414,601,553
Provision for diminution in value of investments	38	92,855,753	316,213,756	54,101	211,314,657
Provision for impairment of client margin loan	38	16,519,182	39,008,675	21,688,412	39,196,064
Other provisions	38	77,381,596	365,000,000	(50,000,000)	20,000,000
Total provision (D)		**786,756,531**	**1,199,823,984**	**466,742,513**	**685,112,273**
Total profit / (loss) before taxes (C-D)		**6,630,509,932**	**5,633,061,264**	**3,941,392,726**	**2,586,165,793**
Provision for taxation:					
Current tax	39	2,239,924,141	2,039,773,468	1,484,726,390	857,544,221
Deferred tax		57,686,256	(503,794,579)	201,766,627	(275,885,023)
		2,297,610,397	**1,535,978,889**	**1,686,493,017**	**581,659,198**
Net profit after taxation		**4,332,899,534**	**4,097,082,375**	**2,254,899,709**	**2,004,506,595**
Retained earnings brought forward from previous year	20.1	15,526,152,305	13,042,046,901	15,526,152,305	13,042,046,901
		19,859,051,839	**17,139,129,276**	**17,781,052,014**	**15,046,553,496**
Appropriations					
Statutory reserve		-	1,107,405,189	-	1,107,405,189
Non controlling interest		5	4	0.5	0.13
Start-up equity investment fund		43,313,385		22,662,410	-
Other comprehensive income		(7,538,308)	-	5,831,847	-
		35,775,083	**1,107,405,193**	**28,494,257**	**1,107,405,189**
Retained surplus	20	**19,823,276,756**	**16,031,724,083**	**17,752,557,756**	**13,939,148,307**
Earnings per share (EPS)	40	**3.56**	**3.36**	**1.85**	**1.64**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Consolidated Cash Flow Statement (Unaudited)
for the period from 01 January to 30 June 2026

	Particulars	Amount in Taka	
		Jan-Jun-2026	**Jan-Jun-2025**
A)	**Cash flows from operating activities**		
	Interest receipts in cash	26,732,602,428	22,650,353,084
	Interest payments	(16,231,782,374)	(13,317,941,795)
	Dividend receipt	61,716,696	113,100,898
	Fees and commission receipts in cash	1,599,585,324	1,777,438,139
	Recoveries of loans previously written off	807,862,340	263,195,642
	Cash payments to employees	(4,169,508,792)	(3,674,315,562)
	Cash payments to suppliers	(680,943,290)	(626,274,469)
	Income taxes paid	(2,454,458,711)	(2,321,482,441)
	Receipts from other operating activities	1,684,273,921	938,124,862
	Payments for other operating activities	(1,875,001,405)	(1,666,350,156)
	Cash generated from operating activities before changes in operating assets and liabilities	**5,474,346,138**	**4,135,848,202**
	Increase / (decrease) in operating assets and liabilities		
	Purchase/sale of trading securities (Bills/Bonds)	51,233,166	(32,922,479,451)
	Loans and advances to customers	3,994,400,840	8,378,772,349
	Other assets	(2,153,488,748)	(971,947,812)
	Deposits from other banks / borrowings	(18,448,227,957)	15,266,055,974
	Deposits from customers	9,844,161,218	16,874,332,554
	Other liabilities account of customers	9,432,248,954	9,283,843,958
	Other liabilities	1,002,448,183	(197,703,422)
		3,722,775,657	**15,710,874,150**
	Net cash from operating activities	**9,197,121,795**	**19,846,722,351**
B)	**Cash flows from investing activities**		
	Payments for purchases of securities	(29,199,681,324)	(10,034,064,041)
	Purchase of property, plant and equipment	(1,069,088,526)	(775,937,311)
	Proceeds from sale of property, plant and equipment	402,733	989,535
	Net cash used in investing activities	**(30,268,367,118)**	**(10,809,011,818)**
C)	**Cash flows from financing activities**		
	Redemption of Prime Bank sub-ordinated bond	-	-
	Dividend paid	(2,901,476,408)	(1,981,496,085)
	Net cash used in financing activities	**(2,901,476,408)**	**(1,981,496,085)**
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(23,972,721,731)	7,056,214,449
E)	Effects of exchange rate changes on cash and cash equivalents	(29,121,509)	(3,547,198)
F)	Cash and cash equivalents at beginning of the year	53,415,185,416	33,648,408,763
G)	**Cash and cash equivalents at end of the period (D+E+F)**	**29,413,342,175**	**40,701,076,013**
	Cash and cash equivalents at end of the period		
	Cash in hand (including foreign currencies) **(note-3)**	6,071,361,706	7,879,485,717
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) **(note-3)**	19,388,282,866	23,132,440,466
	Balance with other banks and financial institutions **(note-4)**	3,947,863,801	9,684,795,930
	Prize bonds **(note-6a)**	5,833,800	4,353,900
		29,413,342,175	**40,701,076,013**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Consolidated Statement of Changes in Equity (Unaudited)
for the period from 01 January to 30 June 2026

Amount in Taka

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Dividend equilization fund	Non controlling interest	Startup equity investment fund	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
Balance as at 1 January 2026	11,605,905,630	12,889,264,879	28,002,888	1,211,881,786	-	64	301,016,560	671,096,712	165,651,810	19,545,112,171	46,417,932,500
Surplus / (deficit) on account of revaluation of properties	-	-	-	-		-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-		-	-	(542,335,479)	-	-	(542,335,479)
Adjustment of off-shore banking units								(18,450)	-	-	(18,450)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-		-	-	207,541,125	-	-	207,541,125
Currency translation differences	-	-	-	-		-	-	-	(551,551)	(28,569,958)	(29,121,509)
Net gains and losses not recognized in the income statement	-	-	-	-		-	-	336,283,907	165,100,259	19,516,542,213	46,053,998,186
Net profit for the period	-	-	-	-		-	-	-	-	4,332,899,534	4,332,899,534
Dividend (Bonus shares)	580,295,280	-	-	-		-	-	-	-	(580,295,280)	-
Dividend (Cash)	-	-	-	-		-	-	-	-	(2,901,476,408)	(2,901,476,408)
Dividend equilization fund					580,295,282	-	-	-	-	(580,295,282)	-
Adjustment for subsidiary holding changes										29,507,517	29,507,517
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-		-	-	-	-	-	-
Minority interest	-	-	-	-		0.75	-	-	-	-	0.75
Other comprehensive income	-	-	-	-		-	-	-	-	49,707,847	49,707,847
Appropriation made during the period	-	-	-	-		-	43,313,385	-	-	(43,313,385)	-
Balance as at 30 June 2026	**12,186,200,910**	**12,889,264,879**	**28,002,888**	**1,211,881,786**	**580,295,282**	**65**	**344,329,946**	**336,283,907**	**165,100,259**	**19,823,276,756**	**47,564,636,677**
Balance as at 30 June 2025	**11,605,905,630**	**11,460,818,773**	**28,002,888**	**1,211,881,786**	**-**	**64**		**455,782,744**	**167,269,943**	**16,031,724,083**	**40,961,385,911**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Balance Sheet (Unaudited)
as at 30 June 2026

Particulars	Notes	Amount in Taka 30 Jun 2026	Amount in Taka 31 Dec 2025
PROPERTY AND ASSETS			
Cash	3a		
Cash in hand (including foreign currencies)		6,009,545,572	8,053,676,171
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		19,388,282,866	37,617,590,045
		25,397,828,438	**45,671,266,216**
Balance with other banks and financial institutions	4a		
In Bangladesh		273,809,583	4,226,768,299
Outside Bangladesh		2,306,492,926	2,920,850,102
		2,580,302,509	**7,147,618,401**
Money at call on short notice	5	-	-
Investments	6a		
Government		219,431,560,171	190,286,929,915
Others		5,177,622,882	5,097,396,074
		224,609,183,053	**195,384,325,989**
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	294,169,962,969	284,291,065,117
Bills purchased and discounted	8a	53,647,681,034	68,964,351,975
		347,817,644,004	**353,255,417,092**
Fixed assets including premises, furniture and fixtures	9a	8,190,871,136	7,606,574,734
Other assets	10a	44,163,910,741	39,746,709,770
Non - banking assets	11	164,845,600	164,845,600
Total assets		**652,924,585,479**	**648,976,757,802**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	82,628,588,364	100,998,469,102
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		76,544,572,430	76,843,873,442
Bills payable		18,366,973,464	8,934,724,510
Savings bank / Mudaraba savings deposits		86,704,750,857	86,266,108,316
Term deposits / Mudaraba term deposits		282,280,354,582	272,898,530,675
Bearer certificate of deposit		-	-
Other deposits		-	-
		463,896,651,334	**444,943,236,943**
Other liabilities	14a	**58,908,764,423**	**56,641,253,401**
Total liabilities		**605,434,004,121**	**602,582,959,446**
Capital / Shareholders' equity			
Paid up capital	15 .2	12,186,200,910	11,605,905,630
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	12,889,264,879	12,889,264,879
Revaluation gain / (loss) on investments	17	250,417,265	584,844,193
Start-up equity investment fund	18	344,329,946	301,016,560
Foreign currency translation gain	19a	165,165,416	163,817,602
Dividend equilization fund		580,295,282	-
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	19,863,025,876	19,637,067,706
Total Shareholders' equity		**47,490,581,359**	**46,393,798,356**
Total liabilities and Shareholders' equity		**652,924,585,479**	**648,976,757,802**

Particulars	Notes	Amount in Taka	
		30 Jun 2026	31 Dec 2025
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	**21a**		
Acceptances and endorsements	**21a.1**	81,549,473,322	85,909,353,366
Letters of guarantee	**21a.2**	62,672,786,573	48,778,789,157
Irrevocable letters of credit	**21a.3**	58,886,075,344	48,661,708,182
Bills for collection	**21a.4**	16,753,768,518	19,071,727,495
Other contingent liabilities		-	-
		219,862,103,756	**202,421,578,200**
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		2,641,588,335	6,960,379,006
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		2,641,588,335	6,960,379,006
Total Off-Balance Sheet items including contingent liabilities		**222,503,692,091**	**209,381,957,206**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Khazzud FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Profit and Loss Account (Unaudited)
for the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun-2026	Jan-Jun2025	Apr-Jun-2026	Apr-Jun-2025
Interest income / profit on investments	22a	16,580,659,008	16,396,846,079	8,489,104,467	8,067,480,512
Interest / profit paid on deposits, borrowings, etc.	23a	(16,242,703,410)	(13,901,160,603)	(7,775,580,134)	(7,153,758,150)
Net interest / net profit on investments		**337,955,598**	**2,495,685,476**	**713,524,333**	**913,722,362**
Investment income	24a	10,929,314,635	7,453,095,309	5,471,149,852	3,941,429,777
Commission, exchange and brokerage	25a	1,375,016,977	1,613,410,168	828,360,818	734,809,983
Other operating income	26a	975,760,343	758,536,560	639,781,806	478,004,616
Total operating income (A)		**13,618,047,553**	**12,320,727,513**	**7,652,816,809**	**6,067,966,739**
Salaries and allowances	27a	3,644,311,290	3,248,104,877	1,892,058,470	1,597,843,698
Rent, taxes, insurance, electricity, etc.	28a	311,361,711	283,818,866	153,481,573	147,491,546
Legal expenses	29a	48,119,180	105,048,487	26,256,929	68,083,532
Postage, stamp, telecommunication, etc.	30a	183,505,676	144,182,408	100,060,415	68,588,947
Stationery, printing, advertisements, etc.	31a	235,559,961	209,374,260	115,883,067	115,750,492
Managing Director's salary and fees	32	8,609,486	11,289,998	2,964,487	5,644,999
Directors' fees	33a	1,672,269	2,708,836	732,696	1,748,000
Auditors' fees	34a	2,875,000	2,875,000	1,437,500	2,300,000
Charges on loan losses	35	-	-	-	-
Depreciation and repair of Bank's assets	36a	519,953,919	534,429,865	281,573,179	292,311,205
Other expenses	37a	1,322,081,930	1,097,267,421	682,190,013	554,742,856
Total operating expenses (B)		**6,278,050,422**	**5,639,100,017**	**3,256,638,328**	**2,854,505,275**
Profit / (loss) before provision (C=A-B)		**7,339,997,131**	**6,681,627,496**	**4,396,178,481**	**3,213,461,464**
Provision for loans & advances	38a	600,000,000	479,601,553	495,000,000	414,601,553
Provision for diminution in value of investments	38a	70,000,000	300,000,000	5,000,000	210,000,000
Other provisions	38a	80,000,000	365,000,000	(50,000,000)	20,000,000
Total provision (D)		**750,000,000**	**1,144,601,553**	**450,000,000**	**644,601,553**
Total profit / (loss) before taxes (C-D)		**6,589,997,131**	**5,537,025,943**	**3,946,178,481**	**2,568,859,911**
Provision for taxation					
Current tax	39a	2,202,996,922	2,010,623,247	1,469,470,552	852,094,227
Deferred tax		55,661,686	(485,168,916)	210,466,960	(263,116,671)
		2,258,658,608	1,525,454,331	1,679,937,512	588,977,556
Net profit after taxation		**4,331,338,523**	**4,011,571,612**	**2,266,240,968**	**1,979,882,355**
Retained earnings brought forward from previous years	20.1a	15,575,000,737	13,413,234,657	15,575,000,737	13,413,234,657
		19,906,339,261	**17,424,806,269**	**17,841,241,706**	**15,393,117,012**
Appropriations					
Statutory reserve		-	1,107,405,189	-	1,107,405,189
Start-up equity investment fund		43,313,385	-	22,662,410	-
		43,313,385	1,107,405,189	22,662,410	1,107,405,189
Retained surplus	20a	**19,863,025,876**	**16,317,401,080**	**17,818,579,296**	**14,285,711,823**
Earnings per share (EPS)	40a	**3.55**	**3.29**	**1.86**	**1.62**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. J Kazzad FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Cash Flow Statement (Unaudited)
for the period from 01 January to 30 June 2026

Particulars	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025
A) Cash flows from operating activities		
Interest receipts in cash	26,305,245,685	22,199,507,520
Interest payments	(15,933,866,357)	(13,064,780,804)
Dividend receipt	61,716,696	113,100,898
Fees and commission receipts in cash	1,375,016,977	1,613,410,168
Recoveries of loans previously written off	807,862,340	263,195,642
Cash payments to employees	(3,974,602,699)	(3,549,370,876)
Cash payments to suppliers	(678,486,857)	(623,920,112)
Income taxes paid	(2,454,458,711)	(2,321,482,441)
Receipts from other operating activities	1,592,132,267	891,834,653
Payments for other operating activities	(1,762,688,801)	(1,586,392,629)
Cash generated from operating activities before changes in operating assets and liabilities	**5,337,870,541**	**3,935,102,020**
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Bills/Bonds)	(153,302,109)	(31,754,603,297)
Loans and advances to customers	3,705,362,028	8,259,372,701
Other assets	(1,352,120,697)	(939,499,535)
Deposits from other banks / borrowings	(18,391,370,002)	14,679,936,360
Deposits from customers	9,266,608,916	16,874,332,554
Other liabilities account of customers	9,432,248,954	9,283,843,958
Other liabilities	344,896,901	(225,346,495)
	2,852,323,990	**16,178,036,244**
Net cash from operating activities	**8,190,194,529**	**20,113,138,264**
B) Cash flows from investing activities		
Payments for purchases of securities	(29,072,178,056)	(10,488,262,145)
Purchase of property, plant and equipment	(1,059,667,383)	(775,610,940)
Proceeds from sale of property, plant and equipment	402,733	989,535
Net cash used in investing activities	**(30,131,442,706)**	**(11,262,883,550)**
C) Cash flows from financing activities		
Redemption of Prime Bank sub-ordinated bond	-	-
Dividend paid	(2,901,476,408)	(1,981,496,085)
Net cash used in financing activities	**(2,901,476,408)**	**(1,981,496,085)**
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)	(24,842,724,585)	6,868,758,629
E) Effects of exchange rate changes on cash and cash equivalents	1,347,815	4,223,044
F) Cash and cash equivalents at beginning of the year	52,825,341,517	32,840,096,580
G) Cash and cash equivalents at end of the period (D+E+F)	**27,983,964,747**	**39,713,078,253**
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies) **(note-3a)**	6,009,545,572	7,770,766,789
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) **(note-3a)**	19,388,282,866	23,132,440,466
Balance with other banks and financial institutions **(note-4a)**	2,580,302,509	8,805,517,098
Prize bonds **(note-6a)**	5,833,800	4,353,900
	27,983,964,747	**39,713,078,253**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Dr. Shazzad FCA

Director

Chairman

Dated , 30 July 2026

Prime Bank PLC.
Statement of Changes in Equity
for the year ended 30 June 2026

Amount in Taka

Particulars	Paid-up Capital	Share premium	Statutory reserve	Dividend equilization fund	Startup Fund	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
Balance as at 1 January 2026	11,605,905,630	1,211,881,786	12,889,264,879	-	301,016,560	584,844,193	163,817,602	19,637,067,706	46,393,798,356
Adjustment of last year revaluation gain on investments	-	-	-	-		(542,335,479)	-	-	(542,335,479)
Adjustment of off-shore banking units	-	-	-	-		(18,450)	-	-	(18,450)
Surplus / deficit on account of revaluation of investments	-	-	-	-		207,927,001	-	-	207,927,001
Currency translation differences	-	-	-	-		-	1,347,815	-	1,347,815
Net gains and losses not recognized in the income statement	-	-	-	-		250,417,265	165,165,416	19,637,067,706	46,060,719,243
Net profit for the period	-	-	-			-	-	4,331,338,523	4,331,338,523
Dividend (Bonus shares)	580,295,280	-	-			-	-	(580,295,280)	-
Dividend (Cash)	-	-	-			-	-	(2,901,476,408)	(2,901,476,408)
Dividend equilization fund	-	-	-	580,295,282	-	-	-	(580,295,282)	-
Premeasurement gain/(loss) of defined benefits liability/assets	-	-	-			-	-	-	-
Share premium	-	-	-			-	-	-	-
Appropriation made during the period	-	-	-		43,313,385	-	-	(43,313,385)	-
Balance as at 30 June 2026	**12,186,200,910**	**1,211,881,786**	**12,889,264,879**	**580,295,282**	**344,329,946**	**250,417,265**	**165,165,416**	**19,863,025,876**	**47,490,581,359**
Balance as at 30 June 2025	**11,605,905,630**	**1,211,881,786**	**11,460,818,773**	**-**	**-**	**340,971,587**	**165,566,715**	**16,317,401,080**	**41,102,545,571**

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

Dated , 30 July 2026

NOTES TO THE FINANCIAL STATEMENTS
AS AT AND FOR THE PERIOD ENDED 30 JUNE 2026

1 Status of the bank

Prime Bank PLC. ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the Company at 89 Gulshan Avenue, Gulshan, Dhaka-1212. It commenced its banking business with one branch on April 17, 1995 under the license issued by Bangladesh Bank. At present, the Bank has 148 (One Hundred Forty Eight) branches including 18 (Eighteen) SME Centres/ Branches all over Bangladesh, 2 (Two) service center and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 148 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also, the Bank has 3 (Three) Off-shore Banking Units (OBUs), 10 (Ten) Sub-branches, 5 (Five) subsidiary Companies (2 Foreign subsidiaries & 3 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly-traded company for its general classes of share.

1.1 Principal activities

The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its branches and SME centers/ branches in Bangladesh. The Bank also provides off-shore banking services through its 3 (Three) Off-shore Banking Units (OBU).

2 Accounting policies

2.1 Accounting policies in the interim financial statements are same as that were applied in its last annual financial statements of 31 December 2025. The consolidated financial statements included the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment PLC., Prime Bank Securities Limited, Prime Bank Fintech Limited, Prime Exchange Co. (Pte) Limited, Singapore and PBL Finance (Hong Kong) Limited.

2.2 Basis of preparation

The financial statements for the half year ended on 30 June 2026 have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Bangladesh Securities and Exchange Commission Rules 2020, and following the provisions of International Financial Reporting Standards (IFRS) and all other International Accounting Standards (IAS) as applicable for the Banks.

2.3 Provisions

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

2.4 Provision for current taxation

Provision for current tax has been made based on tax rates and tax laws which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Provision for current income tax has been made @ 37.5% on the taxable business income and @ 20% on taxable dividend income and @ 15% on net capital gain on govt. securities and @ 15% on realized gain on trading of shares as prescribed in the Income Tax Act 2023 amended up to Finance Act 2026.

2.5 Consolidated and separate financial statements

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

2.6 Reporting period

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

2.7 Approval of financial statements

The financial statements were approved by the Board of Directors on 30 July 2026.

2.8 Disclosure on Credit Rating information

As per BRPD circular no. 06 dated 5 July 2006, the Banks was conducted credit rating by 'Credit Rating Agency of Bangladesh Limited' based on the financial statements for the year ended 31 December 2025. The following ratings have been awarded.

Particulars	Long Term	Short Term
Credit Rating	AAA	ST-1
Rating Outlook	Stable	
Valid Till	30 June 2027	

2.9 General

a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's presentation.

		Amount in Taka	
		30 June 2026	31 Dec 2025
3	**Consolidated cash**		
i	**Cash in hand**		
	Prime Bank PLC. (note-3a.1)	6,009,545,572	8,053,676,171
	Prime Bank Investment PLC.	17,895	25,689
	Prime Bank Securities Limited	100,000	100,000
	Prime Exchange Co. Pte. Ltd., Singapore	61,651,362	30,081,470
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	46,877	-
		6,071,361,706	**8,083,883,330**
ii	**Balance with Bangladesh Bank and its agent bank(s)**		
	Prime Bank PLC. (note-3a.2)	19,388,282,866	37,617,590,045
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		19,388,282,866	**37,617,590,045**
		25,459,644,572	**45,701,473,375**
3a	**Cash of the Bank**		
3a.1	**Cash in hand**		
	In local currency	5,734,219,200	7,790,865,199
	In foreign currency	275,326,372	262,810,972
		6,009,545,572	**8,053,676,171**
3a.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency	15,353,388,407	33,881,065,874
	In foreign currency	3,369,485,588	2,756,139,707
		18,722,873,995	36,637,205,581
	Sonali Bank as agent of Bangladesh Bank (Local currency)	665,408,871	980,384,464
		19,388,282,866	**37,617,590,045**
		25,397,828,438	**45,671,266,216**
4	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	Prime Bank PLC. (note-4a)	273,809,583	4,226,768,299
	Prime Bank Investment PLC.	450,638,126	949,292,709
	Prime Bank Securities Limited	1,107,903,873	342,462,985
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	481,181,867	490,950,194
		2,313,533,448	6,009,474,187
	Less: Inter-company transaction	930,551,156	1,508,103,459
		1,382,982,292	**4,501,370,728**
	Outside Bangladesh		
	Prime Bank PLC. (note-4a)	2,306,492,926	2,920,850,102
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	210,050,909	230,304,616
	PBL Finance (Hong Kong) Limited	48,337,674	54,729,696
	Prime Bank Fintech Limited	-	-
		2,564,881,510	**3,205,884,413**
		3,947,863,801	**7,707,255,141**
4a	**Balance with other banks and financial institutions of the Bank**		
	In Bangladesh	273,809,583	4,226,768,299
	Outside Bangladesh	2,306,492,926	2,920,850,102
		2,580,302,509	**7,147,618,401**
5	**Money at call on short notice**	-	-

		Amount in Taka	
		30 June 2026	31 Dec 2025
6	**Consolidated investments**		
	Government		
	Prime Bank PLC. (note-6a)	219,431,560,171	190,286,929,915
	Prime Bank Investment PLC.	1,006,667,670	963,776,910
	Prime Bank Securities Limited	568,791,025	816,217,060
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		221,007,018,866	**192,066,923,885**
	Others		
	Prime Bank PLC. (note-6a)	5,177,622,882	5,097,396,074
	Prime Bank Investment PLC.	1,750,801,807	1,471,271,905
	Prime Bank Securities Limited	985,463,025	1,137,489,659
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	-	-
		7,913,887,715	**7,706,157,638**
		228,920,906,581	**199,773,081,523**
6a	**Investments of the Bank**		
	Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	85,877,701,678	85,724,399,569
	Held to maturity (HTM)	133,548,024,693	104,556,073,446
	Other securities	5,183,456,682	5,103,852,974
		224,609,183,053	**195,384,325,989**
	a) Government securities:		
	Government bills:		
	91 days treasury bills	288,322,200	-
	182 days treasury bills	12,990,573,983	20,063,702,931
	364 days treasury bills	24,066,538,388	10,043,293,299
		37,345,434,571	**30,106,996,230**
	Government bonds:		
	Prize bonds	5,833,800	6,456,900
	Government bonds	182,080,291,801	160,173,476,785
		182,086,125,601	**160,179,933,685**
		219,431,560,171	**190,286,929,915**
	b) Other investments:		
	Eastern Bank PLC. (3rd Subordinated Bond)	501,250,000	501,250,000
	Dutch Bangla Bank PLC. (4th Subordinated Bond)	1,001,054,167	1,001,054,167
	Mutual Trust Bank PLC. (Perpetual Bond)	855,902,778	855,902,778
	Beximco Green Sukuk al Istisna'a	400,800,000	400,800,000
	Bongo Building Materials Limited (1st Sukuk Trust)	172,600,742	172,600,742
	Shares **(note-6a.1)**	2,246,015,195	2,165,788,387
		5,177,622,882	**5,097,396,074**
		224,609,183,053	**195,384,325,989**
6a.1	**Investment in shares**		
	Quoted		
	BATBC	1,048,475,935	1,048,475,935
	BSCCL	-	57,451,813
	BERGERPBL	56,609,713	56,609,713
	BRAC BANK	110,228,616	-
	JAMUNA BANK	77,970,257	-
	DESCO	-	19,262,511
	LAFARGE HOLCIM BANGLADESH	-	5,613,320
	UNILEVERCL	2,754,431	7,093,115
	IDLC	12,170,331	12,170,331
	NATIONAL BANK PLC.	-	27,970,098
	SINGER BD	103,836,021	103,836,021
	SQURPHARMA	21,486,873	22,609,474
	UPGDCL	96,111,263	96,111,263
	UTTARA BANK PLC.	-	37,009,980
		1,529,643,439	**1,494,213,574**
	From Special Fund		
	BEXIMCO	99,999,953	99,999,953
	Total	**1,629,643,392**	**1,594,213,527**

	Amount in Taka	
	30 June 2026	31 Dec 2025
Unquoted		
Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
Investment in SWIFT	4,184,430	4,184,430
Blue-wealth 1st Balanced Fund	20,000,000	20,000,000
Preference Share (Summit)	87,261,333	254,436,000
Start-up Equity investment fund	211,971,610	-
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000
	616,371,803	**571,574,860**
	2,246,015,195	**2,165,788,387**

7 Consolidated loans, advances and lease / investments

Prime Bank PLC. (note-7a)	294,169,962,969	284,291,065,117
Prime Bank Investment PLC.	2,424,244,896	2,778,768,515
Prime Bank Securities Limited	818,461,008	708,239,686
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	297,412,668,873	287,778,073,318
Less: Inter-company transactions	4,041,971,610	6,043,797,935
	293,370,697,263	**281,734,275,383**
Consolidated bills purchased and discounted (note-8)	**56,754,236,656**	**72,115,644,111**
	350,124,933,919	**353,849,919,494**

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

i) Loans, cash credits, overdrafts, etc.

Inside Bangladesh		
Secured overdraft / Quard against TDR	58,294,801,719	61,691,557,152
Cash credit / Murabaha	22,051,728,960	21,102,288,893
Loans (General)	81,076,552,611	67,968,046,368
House building loan	431,906,691	400,108,256
Loan against trust receipt	12,849,352,845	9,122,126,103
Retail loan	22,592,214,794	22,173,405,906
Lease finance / Izara	665,924,432	825,670,743
Credit card	3,424,480,898	3,169,861,613
Hire purchases	13,219,030,958	13,504,720,099
Other loans and advances	79,510,170,886	84,312,258,257
	294,169,962,969	**284,291,065,117**
Outside Bangladesh	-	-
	294,169,962,969	**284,291,065,117**

ii) Bills purchased and discounted (note-8a)

Payable Inside Bangladesh		
Inland bills purchased	4,894,902,361	5,755,699,465
Payable Outside Bangladesh		
Foreign bills purchased and discounted	48,752,778,674	63,208,652,510
	53,647,681,034	**68,964,351,975**
	347,817,644,004	**353,255,417,092**

8 Consolidated bills purchased and discounted

Prime Bank PLC. (note-8a)	53,647,681,034	68,964,351,975
Prime Bank Investment PLC.	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	3,106,555,621	3,151,292,136
Prime Bank Fintech Limited	-	-
	56,754,236,656	**72,115,644,111**

8a Bills purchased and discounted

Payable in Bangladesh	4,894,902,361	5,755,699,465
Payable outside Bangladesh	48,752,778,674	63,208,652,510
	53,647,681,034	**68,964,351,975**

		Amount in Taka	
		30 June 2026	31 Dec 2025
9	**Consolidated fixed assets including premises, furniture and fixtures**		
	Prime Bank PLC. (note-9a)	8,190,871,136	7,606,574,734
	Prime Bank Investment PLC.	43,743,133	50,635,112
	Prime Bank Securities Limited	45,931,903	54,589,756
	Prime Exchange Co. Pte. Ltd., Singapore	16,451,329	24,705,058
	PBL Finance (Hong Kong) Limited	-	-
	Prime Bank Fintech Limited	5,341,390	4,152,298
		8,302,338,891	**7,740,656,957**
9a	**Fixed assets including premises, furniture and fixtures of the Bank**		
	Property, Plant & Equipment		
	Land	2,256,940,593	2,256,940,593
	Building	1,754,922,648	1,754,922,648
	Capital work in progress (Building)	1,630,708,607	1,394,950,102
	Furniture and fixtures	1,330,820,421	1,303,668,210
	Capital work in progress (Furniture & Fixtures)	14,207,548	21,812,430
	Office equipment and machinery	2,928,888,564	2,693,541,693
	Capital work in progress (Equipment)	566,303,545	93,140,131
	Vehicles	330,141,532	315,265,340
		10,812,933,457	**9,834,241,148**
	Less: Accumulated depreciation	3,532,655,417	3,277,051,677
		7,280,278,040	**6,557,189,471**
	Lease assets-Premises		
	Right-of-use assets	3,541,729,013	3,541,729,013
	Less: Accumulated amortization	2,866,598,677	2,672,892,238
		675,130,336	**868,836,775**
	Intangible assets		
	Software	900,551,491	882,664,161
	Capital work in progress (Software)	137,262,739	79,865,168
	Total Cost of intangibles assets	**1,037,814,229**	**962,529,328**
	Less: Accumulated amortization	802,351,470	781,980,841
		235,462,759	**180,548,488**
		8,190,871,136	**7,606,574,734**
10	**Consolidated other assets**		
	Prime Bank PLC. (note-10a)	44,163,910,741	39,746,709,770
	Less: Investment in Prime Bank Investment PLC. (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited **(note-10a.5)**	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Fintech Limited **(below)**	(50,000)	(50,000)
	Less: PBIL investment in Prime Bank Securities Ltd.**(below)**	(50,000,000)	(50,000,000)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore **(note-10a.5)**	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited **(note-10a.5)**	(34,365,722)	(34,365,722)
	Less: Investment in Prime Bank Fintech Limited **(note-10a.5)**	(499,950,000)	(499,950,000)
		39,618,551,843	**35,201,350,873**
	Prime Bank Investment PLC. (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment PLC. (investment in Fintech)	50,000	50,000
	Prime Bank Investment PLC.	448,087,864	384,440,234
	Prime Bank Securities Limited	1,045,410,995	344,111,173
	Prime Exchange Co. Pte. Ltd., Singapore	8,678,327	7,639,006
	PBL Finance (Hong Kong) Limited	62,377,057	55,845,675
	Prime Bank Fintech Limited	13,686,335	8,889,599
		1,628,290,578	**850,975,687**
	Less: Inter-company transactions	179,630,896	12,351,476
		41,067,211,526	**36,039,975,084**

		Amount in Taka	
		30 June 2026	31 Dec 2025

10a Other assets of the Bank

Stationery and stamps	44,797,506	46,865,176
Exchange adjustment account	13,869,900	759,038
Investment in subsidiary **(note-10a.5)**	4,495,308,897	4,495,308,897
Off-shore Banking Units	13,566,646,139	13,077,366,313
Due from Off-shore Banking Units	629,099,733	1,459,480,712
Prepaid expenses	400,874,953	366,637,988
Interest / profit receivable on loan **(note-10a.1)**	2,690,509,092	3,090,860,503
Interest receivable on Govt. securities **(note-10a.1)**	4,104,663,647	3,175,037,284
Dividend receivable	-	7,146,074
Other interest receivable	100,859,678	103,691,960
Advance deposits and advance rent	169,086,895	144,016,429
Prepaid expenses against house furnishing	20,632,829	19,341,150
Balance with PBSL	178,217,658	38,120
Branch adjustments account	69,890	23,060
Suspense account **(note -10a.2)**	1,790,991,244	1,332,955,729
Encashment of PSP / BSP	7,804,640	8,030,905
Advance income tax paid **(note-10a.6)**	24,207,223,765	21,752,765,055
Deferred Tax assets **(note -10a.7)**	3,955,463,828	4,011,125,514
Credit card & ATM Card	10,050,897	5,634,430
Sundry assets **(note -10a.3)**	1,973,485,419	1,186,472,457
	44,163,910,741	**39,746,709,770**

10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

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

10a.3 Sundry assets

Protested Bills	14,501,423	14,902,240
Others	1,958,983,996	1,171,570,217
	1,973,485,419	**1,186,472,457**

10a.4 Particulars of required provision for other assets

		Rate		
Protested bills	14,501,423	100%	14,501,423	14,902,240
Others	147,689,247	50%-100%	136,679,118	131,632,697
Required provision for other assets			151,180,541	146,534,938
Total provision maintained **(note - 14a.6)**			182,945,410	162,945,410
Excess / (short) provision			**31,764,869**	**16,410,472**

10a.5 Investment in subsidiaries

Prime Bank Investment PLC.	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	950,000,000	950,000,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
Prime Bank Fintech Limited	499,950,000	499,950,000
	4,495,308,897	**4,495,308,897**

10a.6 Advance income tax paid

Opening Balance	21,752,765,055	20,023,174,668
Add: Paid during the year	2,454,458,711	5,030,738,358
Less: Advance tax adjustment with tax provisions	-	(3,301,147,971)
	24,207,223,765	**21,752,765,055**

10a.7 Deferred tax assets

Opening balance	4,011,125,514	4,012,189,148
Add/(Less): Net addition/(adjustment) during the year	(55,661,686)	(1,063,634)
Less: Adjustment during the year	-	-
	3,955,463,828	**4,011,125,514**

10a.7.1 Deferred tax assets on specific provision

Specific Provision for Loans and Advances	9,248,553,558	9,531,832,270
Tax rate	37.50%	37.50%
Deferred tax assets	**3,468,207,584**	**3,574,437,101**

	Amount in Taka	
	30 June 2026	31 Dec 2025

10a.7.2 Deferred tax on fixed assets including RoU assets

Carrying amount	2,822,730,017	2,832,404,828
Tax base	3,925,429,497	3,800,256,756
Taxable temporary difference	(1,102,699,480)	(967,851,928)
Tax Rate	37.50%	37.50%
Deferred tax (assets)/liability	**413,512,305**	**362,944,473**

10a.7.3 Deferred tax on employee benefits

Opening balance	73,743,939	40,284,990
Addition during the year	-	33,458,949
	73,743,939	**73,743,939**

11 Non-Banking Assets

Name of Parties

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

The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". In addition, following the Bangladesh Bank circular no. 22 dated 20 September 2021, bank has reported a total amount of Tk 164,845,600/- in the financial statements as Non-Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation reports of independent valuers.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank PLC. (note-12a)	82,628,588,364	100,998,469,102
Prime Bank Investment PLC.	1,873,729,921	2,297,520,002
Prime Bank Securities Limited	2,907,324,665	2,501,211,244
Prime Exchange Co. Pte. Ltd., Singapore	1,613,993	1,617,664
PBL Finance (Hong Kong) Limited	2,895,766,784	2,934,948,078
Prime Bank Fintech Limited	-	-
	90,307,023,726	108,733,766,090
Less: Inter-company transactions	4,041,971,610	6,043,797,935
	86,265,052,117	**102,689,968,155**

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

In Bangladesh (note-12a.1)	36,825,420,827	39,362,662,150
Outside Bangladesh	45,803,167,537	61,635,806,952
	82,628,588,364	**100,998,469,102**

12a.1 In Bangladesh

Call deposits	3,950,000,000	-
Borrowings from other Banks and FIS	7,616,950,000	733,772,400
Prime Bank Subordinated Bond	3,000,000,000	3,000,000,000
Financial Sector Support Project (FSSP)	588,898,258	767,695,324
Export Development Fund (EDF)	13,592,649,336	13,061,915,845
Green Transformation Fund (GTF)	1,213,533,514	583,958,523
Investment Promotion & Financing Facility (IPFF)	338,599,318	338,540,385
Technology Development Fund (TDF)	3,135,042,482	3,534,941,435
Urban Building Safety Project (UBSP)	270,937,500	276,958,333
Bangladesh Bank PC (packing credit) Refinance Scheme (RFS)	243,400,000	-
Safety Retrofits and Environmental Upgrades Program (SREUP)	94,934,211	109,539,474
Refinance Scheme against Green Product	115,000,013	160,000,012
Refinance scheme against Agriculture loan	9,475,000	30,810,000
Refinance scheme against SME loan	2,656,001,196	2,393,373,419
Repo of Treasury Bills	-	14,371,157,000
	36,825,420,827	**39,362,662,150**

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank PLC. (note-13a.1.c)	76,544,572,430	76,843,873,442
Prime Bank Investment PLC.	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	76,544,572,430	**76,843,873,442**
Less: Inter-company transactions	447,525,654	1,021,568,751
	76,097,046,776	**75,822,304,691**

	Amount in Taka	
	30 June 2026	**31 Dec 2025**
Bills payable		
Prime Bank PLC. (note-13a.1.c)	18,366,973,464	8,934,724,510
Prime Bank Investment PLC.	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	18,366,973,464	**8,934,724,510**
Savings bank / Mudaraba savings deposits		
Prime Bank PLC. (note-13a.1.c)	86,704,750,857	86,266,108,316
Prime Bank Investment PLC.	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	86,704,750,857	**86,266,108,316**
Term / Fixed deposits		
Prime Bank PLC. (note-13a.1.c)	282,280,354,582	272,898,530,675
Prime Bank Investment PLC.	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited		
	282,280,354,582	**272,898,530,675**
Less: Inter-company transactions	483,025,502	486,534,708
	281,797,329,080	**272,411,995,968**
	462,966,100,177	**443,435,133,485**

13a Deposits and other accounts of the Bank

Deposits from banks **(note -13a.1.a)**	59,357,559	80,846,823
Deposits from customers **(note-13a.1.b)**	463,837,293,774	444,862,390,120
	463,896,651,334	**444,943,236,943**

13a.1 a) Deposits from Banks

Current deposits and other accounts	11,708,003	21,959,760
Savings bank / Mudaraba savings deposits	22,738,976	22,522,297
Special notice deposits	24,910,579	36,364,765
	59,357,559	**80,846,823**

b) Customer Deposits

i) Current deposits and other accounts		
Current / Al-wadeeah current deposits	34,731,839,911	34,592,319,455
Foreign currency deposits	10,961,720,113	13,681,129,200
Security deposits	999,722	4,976,868
Sundry deposits **(note - 13a.2)**	33,161,894,005	31,290,924,869
	78,856,453,751	**79,569,350,392**
Less: Off-shore Banking Units	2,323,589,324	2,747,436,711
	76,532,864,427	**76,821,913,681**
ii) Bills payable		
Pay orders issued	18,366,257,586	8,930,138,892
Pay slips issued	44,621	46,513
Demand draft payable	671,258	4,539,105
	18,366,973,464	**8,934,724,510**
iii) Savings bank / Mudaraba savings deposits	**86,682,011,881**	**86,243,586,018**
iv) Term / Fixed deposits		
Fixed deposits / Mudaraba fixed deposits	229,949,632,269	214,916,575,054
Special notice deposits	12,042,193,744	19,778,459,506
Scheme deposits	40,263,617,990	38,167,131,350
	282,255,444,002	**272,862,165,910**
	463,837,293,774	**444,862,390,120**
	463,896,651,334	**444,943,236,943**

		Amount in Taka	
		30 June 2026	**31 Dec 2025**
	c) Deposits and other accounts		
	Current deposits and other accounts		
	Deposits from banks **(note -13a.1.a)**	11,708,003	21,959,760
	Deposits from customers **(note-13a.1.b.i)**	76,532,864,427	76,821,913,681
		76,544,572,430	**76,843,873,442**
	Bills payable		
	Deposits from banks **(note -13a.1.a)**	-	-
	Deposits from customers **(note-13a.1.b.ii)**	18,366,973,464	8,934,724,510
		18,366,973,464	**8,934,724,510**
	Savings bank / mudaraba savings deposits		
	Deposits from banks **(note -13a.1.a)**	22,738,976	22,522,297
	Deposits from customers **(note-13a.1.b.iii)**	86,682,011,881	86,243,586,018
		86,704,750,857	**86,266,108,316**
	Term / Fixed deposits		
	Deposits from banks **(note -13a.1.a)**	24,910,579	36,364,765
	Deposits from customers **(note-13a.1.b.iv)**	282,255,444,002	272,862,165,910
		282,280,354,582	**272,898,530,675**
		463,896,651,334	**444,943,236,943**
13a.2	**Sundry deposits**		
	F.C. held against back to back L/C	16,700,600,916	15,875,040,781
	Sundry creditors	88,606,109	128,189,327
	Risk fund and service charges (CCS and lease finance)	56,356,428	56,356,428
	Sale proceeds of PSP / BSP	72,924,250	18,960,000
	Margin on letters of guarantee	955,087,475	994,591,756
	Margin on letters of credit	2,723,408,273	2,730,814,785
	Margin on FDBP / IDBP, export bills, etc.	131,416,699	132,038,387
	Unclaimed dividend	124,321,036	40,509,222
	Interest / profit payable on deposits	7,211,105,132	6,935,059,348
	Withholding VAT/Tax /Excise duty payable to Government Authority	254,396,282	882,538,563
	Others	4,843,671,404	3,496,826,272
		33,161,894,005	**31,290,924,869**
13a.3	**Payable on demand and time deposits**		
	a) Demand deposits		
	Current deposits	34,743,547,914	34,614,279,216
	Savings deposits (9%)	7,803,427,577	7,763,949,748
	Foreign currency deposits (Non interest bearing)	8,638,130,789	10,933,692,489
	Security deposits	999,722	4,976,868
	Sundry deposits	33,161,894,005	31,290,924,869
	Bills payable	18,366,973,464	8,934,724,510
		102,714,973,471	**93,542,547,700**
	b) Time deposits		
	Savings deposits (91%)	78,901,323,280	78,502,158,567
	Fixed deposits	229,949,632,269	214,916,575,054
	Special notice deposits	12,067,104,323	19,814,824,271
	Deposits under schemes	40,263,617,990	38,167,131,350
		361,181,677,862	**351,400,689,243**
		463,896,651,334	**444,943,236,943**
14	**Consolidated other liabilities**		
	Prime Bank PLC. (note-14a)	58,908,764,423	56,641,253,401
	Prime Bank Investment PLC.	1,014,759,714	1,102,341,893
	Prime Bank Securities Limited	1,188,248,512	485,403,554
	Prime Exchange Co. Pte. Ltd., Singapore	159,511,134	162,851,231
	PBL Finance (Hong Kong) Limited	31,253,691	35,539,525
	Prime Bank Fintech Limited	69,049,339	19,134,906
		61,371,586,814	**58,446,524,510**
	Less: Inter-company transactions	179,630,896	12,351,476
		61,191,955,919	**58,434,173,034**

	Amount in Taka	
	30 June 2026	31 Dec 2025

14a Other liabilities of the Bank

	30 June 2026	31 Dec 2025
Expenditure and other payables	317,830,720	487,355,487
Provision for bonus	619,407,270	941,089,193
Lease liabilities	762,718,088	927,461,483
Provision for income tax **(note - 14a.1)**	30,106,988,876	27,903,991,954
Unearned commission on bank guarantee	-	6,544,964
Unearned income	10,816,624	10,816,624
Unearned profit (Markup)	464,972,663	430,400,212
Provision for off-balance sheet exposures **(note-14a.3)**	2,516,065,645	2,456,065,645
Provision for Off-shore Banking Units **(note-14a.4)**	597,019,370	747,019,370
Prime Bank Foundation (PBF)	178,089,884	475,920,433
Provision for loans and advances / investments **(note - 14a.2)**	14,064,352,878	13,797,631,591
Provision for Non-Banking Assets	164,845,600	164,845,600
Provision for Interest receivable on loans and advances / investments	95,000,000	95,000,000
Provision for diminution in value of investments	820,335,360	750,335,360
Interest suspense account	6,728,147,912	6,224,465,019
Interest suspense on other income	12,032,865	7,021,918
CSR Fund	198,641,662	198,641,662
Provision for amortization loss	180,000,000	-
Provision for CSR activities	92,236,122	55,555,151
Net plan assets	130,226,477	130,226,477
Provision for Impairment loss for investment in subsidiaries	623,234,950	623,234,950
Climate risk fund	14,841,851	31,513,505
Other liabilities	28,014,196	13,171,392
Other provision **(note - 14a.5)**	182,945,410	162,945,410
	58,908,764,423	**56,641,253,401**

14a.1 Provision for income tax

	30 June 2026	31 Dec 2025
Opening Balance	27,903,991,954	27,464,900,238
Add: Addition during the year	2,202,996,922	3,740,239,687
Less: Adjustment with advance tax	-	(3,301,147,971)
	30,106,988,876	**27,903,991,954**

14a.1.1 Reconciliation of effective tax rate of the bank

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

	30 June 2026	31 Dec 2025
Profit before provision and income tax as per profit and loss account	7,339,997,131	6,681,627,496
Income tax as per applicable tax rate (37.5%)	2,752,498,924	2,505,610,311
Factors affecting the tax charged		
Tax on non deductible expenses (netting of deductible income)	5,180,544	(99,298,350)
Tax savings from exempted income (on govt. treasury securities)	(123,801,334)	(29,883,454)
Tax savings from reduced tax rates (on dividend income)	(10,800,422)	(20,336,431)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	(7,562,116)	(267,950)
Tax adjustment for earlier years	(412,518,676)	(345,200,879)
Total income tax expenses	**2,202,996,922**	**2,010,623,247**

(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.

	30 June 2026	31 Dec 2025
Applicable tax rate		
Tax effect of expenses that are not deductible for tax purposes	**37.50%**	**37.50%**
Tax on non deductible expenses (netting of deductible income)	0.07%	-1.49%
Tax savings from exempted income (on govt. treasury securities)	-1.69%	-0.45%
Tax savings from reduced tax rates (on dividend income)	-0.15%	-0.30%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-0.10%	0.00%
Tax adjustment for earlier years	-5.62%	-5.17%
Average effective tax rate (tax expense divided by profit before provision and tax)	**30.01%**	**30.09%**

	Amount in Taka	
	30 June 2026	31 Dec 2025

14a.2 Provision for loans, advances and lease / investments

	30 June 2026	31 Dec 2025
Movement in specific provision on classified loans / investments:		
Provision held as on 1 January	9,531,832,270	10,519,455,222
Less: Fully provided debts written off during the period/year	(1,291,141,053)	(5,002,649,639)
Add: Recoveries of amounts previously written off	807,862,340	960,222,969
Add: Net charge to profit and loss account **(note-39a)**	200,000,000	3,054,803,720
Provision held at the end of the period/year	**9,248,553,558**	**9,531,832,270**
Movement in general provision on unclassified loans / investments		
Provision held as on 1 January	4,265,799,320	6,143,301,487
Add: General provision made during the year **(note-39a)**	550,000,000	(1,877,502,167)
Provision held at the end of the period/year	**4,815,799,320**	**4,265,799,320**
	14,064,352,878	**13,797,631,591**

14a.3 Provision for off-balance sheet exposures

	30 June 2026	31 Dec 2025
Provision held as on 1 January	2,456,065,645	2,556,065,645
Add: Provision made during the year **(note-39a)**	60,000,000	(100,000,000)
Provision held at the end of the period/year	**2,516,065,645**	**2,456,065,645**

14a.4 Provision for Off-shore Banking Units

	30 June 2026	31 Dec 2025
Movement in specific provision on classified loans / investments:		
Provision held as on 1 January	-	-
Less: Fully provided debts written off/settlement during the year	-	-
Add: Net charge to profit and loss account **(note-39a)**	-	-
Provision held at the end of the period/year	-	-
Movement in general provision on unclassified loans / investments		
Provision held as on 1 January	747,019,370	612,019,370
Add: General provision made during the year **(note-39a)**	(150,000,000)	135,000,000
Provision held at the end of the period/year	**597,019,370**	**747,019,370**
	597,019,370	**747,019,370**

14a.5 Other provision for classified assets

	30 June 2026	31 Dec 2025
Balance as on 1 January	162,945,410	193,014,410
Add: Addition during the year **(note-39a)**	20,000,000	(30,000,000)
Less: Adjustment during the year	-	(69,000)
Provision held at the end of the period/year	**182,945,410**	**162,945,410**

15 Share capital

15.1 Authorized capital

	30 June 2026	31 Dec 2025
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 June 2026	31 Dec 2025
30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
1,073,092,751 ordinary shares of Taka 10 each issued as bonus shares	10,730,927,510	10,150,632,230
115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
	12,186,200,910	**11,605,905,630**

15.3 History of paid-up capital

Given below the history of raising of share capital of Prime Bank PLC.:

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000

		Amount in Taka	
		30 June 2026	31 Dec 2025

Accounting year	Declaration	No of share	Value in capital	Cumulative
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
2024	2.5% Bonus share	28,307,086	283,070,860	11,605,905,630
2025	5% Bonus share	58,029,528	580,295,280	12,186,200,910
		1,218,620,091	**12,186,200,910**	

		30 June 2026	31 Dec 2025
15.4	**Share premium**		
	11,552,734 ordinary shares of Taka 200 each per share	2,310,546,800	2,310,546,800
	Less: Income tax deduction at source @ 3% on total premium	69,316,404	69,316,404
		2,241,230,396	2,241,230,396
	Less: Transferred to Paid-up Capital (through stock dividend)	1,029,348,610	1,029,348,610
		1,211,881,786	**1,211,881,786**
15.5	**Non controlling interest**		
	Share capital	60	60
	Retained earnings	5	4
		65	**64**
16	**Statutory reserve**		
	Balance on 1 January	12,889,264,879	10,353,413,584
	Addition (20% of pre-tax profit)	-	2,535,851,295
		12,889,264,879	**12,889,264,879**
17	**Consolidated revaluation gain / loss on investments**		
	Prime Bank PLC. (note-17a)	250,417,265	584,844,193
	Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore	65,406,098	65,581,931
	Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited	20,460,545	20,670,589
		336,283,907	**671,096,712**
17a	**Revaluation gain / loss on investments of the Bank**		
	Opening balance on 1 January	584,844,193	80,256,510
	Add: Amortized/Revaluation Gain	207,927,001	3,970,346,023
	Less: Adjustment of amortization/revaluation gain against sale/maturity	(542,335,479)	(3,465,744,411)
	Add: Adjustment of revaluation gain/(loss) of OBU	(18,450)	(13,930)
		250,417,265	**584,844,193**
18	**Start-up equity investment fund**		
	Opening balance on 1 January	301,016,560	211,971,618
	Add: Addition (1% of post-tax profit)	43,313,385	89,044,942
		344,329,946	**301,016,560**
19	**Consolidated foreign currency translation gain/ (loss)**		
	Prime Bank PLC. (note-19 a)	165,165,416	163,817,602
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	(8,907)	1,330,914
	PBL Finance (Hong Kong) Limited	(56,251)	503,294
	Prime Bank Fintech Limited	-	-
		165,100,259	**165,651,810**
19a	**Foreign currency translation gain/ (loss)**		
	Balance on 1 January	163,817,602	161,343,671
	Addition during the period/year	1,347,815	2,473,931
		165,165,416	**163,817,602**

		Amount in Taka	
		30 June 2026	31 Dec 2025
20	**Consolidated retained earnings / movement of profit and loss account**		
	Prime Bank PLC. (note-20 a)	19,864,373,690	19,639,541,637
	Prime Bank Investment PLC.	257,758,867	220,396,289
	Prime Bank Securities Limited	(531,049,655)	(541,234,941)
	Prime Exchange Co. Pte. Ltd., Singapore	59,307,468	60,108,690
	PBL Finance (Hong Kong) Limited	264,931,127	264,272,310
	Prime Bank Fintech Limited	(68,792,870)	(15,142,814)
		19,846,528,628	**19,627,941,171**
	Less: Minority Interest	(5)	(4)
	Less: Inter company transaction	-	-
	Less: Other comprehensive income	7,538,308	(42,169,539)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(8,422,600)
	Less: Profit Remitted by PBL Finance (Hong Kong) Limited	(29,507,517)	(27,928,717)
	Less: Foreign currency translation gains	(1,282,657)	(4,308,139)
		19,823,276,756	**19,545,112,171**
20a	**Retained earnings / movement of profit and loss account of the Bank**		
	Balance on 1 January	19,637,067,706	15,677,801,601
	Addition during the period	4,331,338,523	8,904,494,202
	Transfer to statutory reserve	-	(2,535,851,295)
	Cash dividend	(2,901,476,408)	(1,981,496,085)
	Issue of bonus shares	(580,295,280)	(283,070,860)
	Dividend equilization fund	(580,295,282)	-
	Start-up equity investment fund	(43,313,385)	(89,044,942)
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(55,764,916)
	Balance held at the end of the year	**19,863,025,876**	**19,637,067,706**
	Add: Foreign currency translation gain/ (loss) (note-19a)	1,347,815	2,473,931
		19,864,373,690	**19,639,541,637**
20.1	**Consolidated retained earnings brought forward from previous year**		
	Prime Bank PLC. (note-20.1 a)	15,575,000,737	13,357,469,741
	Prime Bank Investment Ltd.	220,396,289	169,136,347
	Prime Bank Securities Ltd.	(541,234,941)	(641,736,363)
	Prime Exchange Co. Pte. Ltd., Singapore	51,686,090	22,418,800
	PBL Finance (Hong Kong) Limited	236,343,593	201,924,278
	Prime Bank Fintech Limited	(15,142,814)	-
		15,527,048,954	13,109,212,803
	Foreign currency translation gain on 1 January	(30,404,166)	(32,177,306)
	Add: Inter-company transactions	29,507,517	36,351,317
		15,526,152,305	**13,113,386,814**
20.1.a	**Retained earnings brought forward from previous year of the Bank**		
	Balance on 1 January	19,637,067,706	15,677,801,601
	Remeasurement gain/(loss) of defined benefits liability/assets	-	(55,764,916)
	Cash dividend	(2,901,476,408)	(1,981,496,085)
	Stock dividend	(580,295,280)	(283,070,860)
	Dividend equilization fund	(580,295,282)	-
	Balance held at the end of the year	**15,575,000,737**	**13,357,469,741**
	Foreign currency translation gain on 1 January	-	-
		15,575,000,737	**13,357,469,741**
21	**Consolidated contingent liabilities**		
21.1	**Acceptances and endorsements**		
	Prime Bank PLC. (note-21a.1)	81,549,473,322	85,909,353,366
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		81,549,473,322	**85,909,353,366**
21.2	**Letters of guarantee**		
	Prime Bank PLC. (note-21a.2)	62,672,786,573	48,778,789,157
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		62,672,786,573	**48,778,789,157**

		Amount in Taka	
		30 June 2026	31 Dec 2025
21.3	**Irrevocable Letters of Credit**		
	Prime Bank PLC. (note-21a.3)	58,886,075,344	48,661,708,182
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		58,886,075,344	**48,661,708,182**
21.4	**Bills for collection**		
	Prime Bank PLC. (note-21a.4)	16,753,768,518	19,071,727,495
	Prime Bank Investment PLC.	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Finance (Hong Kong) Limited	-	-
		16,753,768,518	**19,071,727,495**
		219,862,103,756	**202,421,578,200**

21a	**Contingent liabilities of the Bank**		
21a.1	**Acceptances and endorsements**		
	Back to back bills (Foreign)	69,983,065,055	75,144,665,596
	Back to back bills (Local)	9,485,797,113	8,918,418,482
	Back to back bills (EPZ)	2,080,611,153	1,846,269,288
		81,549,473,322	85,909,353,366
	Less: Margin	(16,700,600,916)	(15,875,040,781)
		64,848,872,406	**70,034,312,585**
21a.2	**Letters of guarantee**		
	Letters of guarantee (Local)	17,697,064,925	19,100,269,696
	Letters of guarantee (Foreign)	44,975,721,649	29,678,519,461
	Foreign counter guarantees	-	-
		62,672,786,573	48,778,789,157
	Less: Margin	(955,087,475)	(994,591,756)
		61,717,699,098	**47,784,197,402**
21a.3	**Irrevocable Letters of Credit**		
	Letters of credit (Sight)	15,068,129,495	14,415,272,928
	Letters of credit (Deferred)	26,206,303,886	19,451,552,618
	Back to back L/C	17,611,641,963	14,794,882,637
		58,886,075,344	48,661,708,182
	Less: Margin	(2,723,408,273)	(2,730,814,785)
		56,162,667,071	**45,930,893,397**
21a.4	**Bills for collection**		
	Outward bills for collection	16,753,768,518	19,071,727,495
		16,753,768,518	19,071,727,495
	Less: Margin	(131,416,699)	(132,038,387)
		16,622,351,819	**18,939,689,108**
		219,862,103,756	**202,421,578,200**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025

22 Consolidated interest income / profit on investments

Prime Bank PLC. (note-22a)	16,580,659,008	16,396,846,079
Prime Bank Investment PLC.	162,028,428	209,102,139
Prime Bank Securities Limited	123,300,733	112,664,191
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	117,938,189	129,079,234
Prime Bank Fintech Limited	24,089,392	9,140,259
	17,008,015,751	**16,856,831,901**
Less: Inter-company transactions	174,441,311	176,800,967
	16,833,574,440	**16,680,030,934**

22a Interest income / profit on investments of the Bank

Loans (General) / Musharaka	3,537,656,184	2,887,905,997
Loans against trust receipts	683,636,071	518,317,773
Packing credit	97,865,772	167,858,410
House building loan	25,527,444	26,635,268
Lease finance / Izara	50,148,804	68,783,323
Hire purchase	506,961,486	561,774,596
Payment against documents	854,018	491,564
Cash credit / Bai-Muajjal	962,355,352	859,666,365
Secured overdraft	2,418,293,700	2,727,123,915
Consumer credit scheme	1,141,437,414	1,009,032,394
Staff loan	60,007,398	58,553,855
Agricultural Loan	9,096,737	10,296,945
Forced loan	864,611	51,654,400
Documentary bills purchased	2,230,834,832	2,375,814,447
Interest income from credit card	191,107,436	129,032,733
Other loans and advances / Investments	4,433,895,714	4,732,343,182
Total interest / profit on loans and advances / investments	16,350,542,972	16,185,285,168
Interest / profit on balance with other banks and financial institutions	82,099,435	59,373,786
Interest on call loans	7,150,750	83,333
Interest / profit received from foreign banks **(note-22a.1)**	140,865,851	152,103,792
	16,580,659,008	**16,396,846,079**

22a.1 Interest received from foreign banks

Interest received from foreign banks	236,501,565	251,246,793
Less: Inter-company transactions	95,635,714	99,143,000
	140,865,851	**152,103,792**

23 Consolidated interest / profit paid on deposits, borrowings, etc.

Prime Bank PLC. (note-23a)	16,242,703,410	13,901,160,603
Prime Bank Investment PLC.	69,688,382	53,087,336
Prime Bank Securities Limited	144,875,285	106,658,036
Prime Exchange Co. Pte. Ltd., Singapore	2,820,758	1,257,812
PBL Finance (Hong Kong) Limited	80,531,592	92,157,807
Prime Bank Fintech Limited	-	-
	16,540,619,427	**14,154,321,594**
Less: Inter-company transactions	195,208,076	184,714,519
	16,345,411,351	**13,969,607,075**

23a Interest / profit paid on deposits, borrowings, etc. of the Bank

i) Interest / profit paid on deposits:

Savings bank / Mudaraba savings deposits	1,145,593,131	794,117,681
Special notice deposits	207,254,857	182,674,012
Term deposits / Mudaraba term deposits	9,700,195,992	7,445,741,921
Deposits under scheme	1,499,160,467	1,258,076,921
Foreign currency deposits **(note-23a.1)**	339,330,941	161,623,334
Others	213,722,578	164,498,100
	13,105,257,966	**10,006,731,970**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025
ii) Interest / Profit paid for borrowings:		
Call deposits	101,699,292	111,135,167
Repurchase agreement (repo)	849,248,254	1,279,648,029
Interest expenses of lease liabilities	32,791,268	31,393,328
Bangladesh Bank-refinance	332,218,483	483,644,481
Local bank accounts	95,635,714	99,143,000
Foreign bank accounts	1,672,721,023	1,766,944,614
PBL bond	148,767,123	221,663,014
	3,233,081,158	**3,993,571,633**
Less: Inter-company transactions	95,635,714	99,143,000
	3,137,445,443	**3,894,428,633**
	16,242,703,410	**13,901,160,603**

23a.1 Foreign currency deposits

Interest / profit paid on F.C	58,501,379	142,298,637
Interest / profit paid on R. F.C.D	280,829,562	19,324,697
	339,330,941	**161,623,334**

24 Consolidated investment income

Prime Bank PLC. (note-24a)	10,929,314,635	7,453,095,309
Prime Bank Investment PLC.	54,560,043	19,766,290
Prime Bank Securities Limited	7,142,250	8,574,390
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited		-
	10,991,016,928	**7,481,435,989**
Less: Inter-company transactions	29,507,517	27,928,717
	10,961,509,411	**7,453,507,272**

24a Investment income of the bank

Interest on treasury bills /bonds/ Reverse repo	10,251,029,347	7,203,097,417
Gain on sale of shares	66,340,442	974,364
Gain on Govt. security trading	778,149,935	386,849,308
Dividend on shares	61,716,696	116,208,177
	11,157,236,421	**7,707,129,265**
Less: Loss on sale/revaluation of security trading	227,921,786	254,033,956
	10,929,314,635	**7,453,095,309**

25 Consolidated commission, exchange and brokerage

Prime Bank PLC. (note-25a)	1,375,016,977	1,613,410,168
Prime Bank Investment PLC.	11,183,149	7,341,805
Prime Bank Securities Limited	133,818,299	58,586,518
Prime Exchange Co. Pte. Ltd., Singapore	68,575,983	86,956,635
PBL Finance (Hong Kong) Limited	10,990,916	11,143,013
Prime Bank Fintech Limited	-	-
	1,599,585,324	1,777,438,139
Less: Inter-company transactions	-	-
	1,599,585,324	**1,777,438,139**

25a Commission, exchange and brokerage of the Bank

Commission on L/Cs	232,680,140	216,656,476
Commission on L/Cs-back to back	347,493,129	388,968,436
Commission on L/Gs	145,658,397	125,808,104
Commission on remittance	9,402,245	8,133,509
Merchant Commission	-	637,686
Underwriting Commission regarding Treasury bill/ Bond	48,710,387	27,590,778
Commission from sale of BSP /PSP/Others	17,449,997	32,130,370
	801,394,294	799,925,360
Exchange gain **(note - 25a.1)** - including gain from FC dealings	573,622,683	813,484,809
Settlement fees / Brokerage	-	-
	1,375,016,977	**1,613,410,168**

25a.1 Exchange gain

Exchange gain	582,034,785	824,898,016
Less: Exchange loss	(8,412,102)	(11,413,208)
	573,622,683	**813,484,809**

	Amount in Taka	
	Jan-Jun-2026	**Jan-Jun-2025**
26 Consolidated other operating income		
Prime Bank PLC. (note-26a)	975,760,343	758,536,560
Prime Bank Investment PLC.	20,902,710	8,115,129
Prime Bank Securities Limited	575,814	188,548
Prime Exchange Co. Pte. Ltd., Singapore	701,089	1,029,937
PBL Finance (Hong Kong) Limited	8,259,640	8,615,915
Prime Bank Fintech Limited	107	-
	1,006,199,704	**776,486,089**
Less: Inter-company transactions	20,766,765	7,913,552
	985,432,939	**768,572,538**
26a Other operating income of the Bank		
Locker rent	15,695,900	14,916,650
Service and other charges	198,536,876	171,624,160
Retail Income	191,769,151	136,929,425
Income from ATM service	222,074,859	156,028,539
Credit card income **(note-26a.2)**	145,051,335	104,817,693
Postage / telex / SWIFT/ fax	23,715,908	21,932,298
Rebate from foreign Bank outside Bangladesh	84,546,969	68,316,999
Profit on sale of fixed assets	196,667	491,622
Miscellaneous earnings **(note-267a.1)**	94,172,677	83,479,175
	975,760,343	**758,536,560**

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

26a.2 Credit card income		
Annual fees	15,482,404	34,257,948
Inter-change fees	86,120,769	37,803,830
Others	43,448,162	32,755,914
	145,051,335	**104,817,693**
27 Consolidated salaries and allowances		
Prime Bank PLC. (note-27a)	3,644,311,290	3,248,104,877
Prime Bank Investment PLC.	39,804,701	40,886,674
Prime Bank Securities Limited	48,419,253	45,372,043
Prime Exchange Co. Pte. Ltd., Singapore	28,511,821	23,901,211
PBL Finance (Hong Kong) Limited	14,920,139	14,784,758
Prime Bank Fintech Limited	63,250,179	1,401,333
	3,839,217,383	**3,374,450,896**
27a Salaries and allowances of the Bank		
Basic pay	1,296,390,665	1,147,089,604
Allowances	1,071,364,010	965,555,431
Bonus	925,998,580	808,671,899
Bank's contribution to provident fund	129,545,901	113,601,979
Retirement benefits/ Leave encashment	16,012,134	8,185,963
Gratuity	205,000,000	205,000,000
	3,644,311,290	**3,248,104,877**
28 Consolidated rent, taxes, insurance, electricity, etc.		
Prime Bank PLC. (note-28a)	311,361,711	283,818,866
Prime Bank Investment PLC.	1,343,563	1,116,186
Prime Bank Securities Limited	4,381,850	5,035,781
Prime Exchange Co. Pte. Ltd., Singapore	2,175,727	2,082,861
PBL Finance (Hong Kong) Limited	4,061,714	4,133,001
Prime Bank Fintech Limited	13,800	-
	323,338,366	**296,186,695**
28a Rent, taxes, insurance, electricity, etc. of the Bank		
Rent, rates and taxes	56,084,803	75,258,325
Insurance	179,415,245	130,868,058
Power and electricity	75,861,663	77,692,483
	311,361,711	**283,818,866**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025
29 Consolidated legal expenses		
Prime Bank PLC. (note-29a)	48,119,180	105,048,487
Prime Bank Investment PLC.	46,000	34,500
Prime Bank Securities Limited	134,805	152,875
Prime Exchange Co. Pte. Ltd., Singapore	1,754,571	1,489,065
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	50,054,556	**106,724,927**
29a Legal expenses of the Bank		
Legal expenses	(7,069,810)	15,111,442
Other professional charges	55,188,990	89,937,044
	48,119,180	**105,048,487**
30 Consolidated postage, stamp, telecommunication, etc.		
Prime Bank PLC. (note-30a)	183,505,676	144,182,408
Prime Bank Investment PLC.	624,321	465,591
Prime Bank Securities Limited	17,344	16,729
Prime Exchange Co. Pte. Ltd., Singapore	1,792,436	1,736,749
PBL Finance (Hong Kong) Limited	3,059,061	4,736,915
Prime Bank Fintech Limited	-	-
	188,998,838	**151,138,392**
30a Postage, stamp, telecommunication, etc. of the Bank		
Postage & Courier	4,819,003	4,578,260
Telegram, telex, fax and internet	10,351,237	8,663,465
Data communication	143,847,245	100,712,987
Telephone - office	24,486,531	30,227,696
	183,505,676	**144,182,408**
31 Consolidated stationery, printing and advertisements, etc.		
Prime Bank PLC. (note-31a)	235,559,961	209,374,260
Prime Bank Investment PLC.	563,607	635,870
Prime Bank Securities Limited	375,345	526,219
Prime Exchange Co. Pte. Ltd., Singapore	1,133,128	1,077,381
PBL Finance (Hong Kong) Limited	122,356	114,888
Prime Bank Fintech Limited	261,997	-
	238,016,394	**211,728,617**
31a Stationery, printing and advertisements, etc. of the Bank		
Office and security stationery	40,494,751	33,964,123
Computer consumable stationery	107,384,972	98,519,550
Publicity and advertisement	87,680,237	76,890,586
	235,559,961	**209,374,260**
32 Managing Director's salary and fees		
Basic salary	4,791,398	6,000,000
Bonus	1,000,000	2,000,000
House rent allowance	1,021,183	1,200,000
Other allowances	1,796,905	2,089,998
	8,609,486	**11,289,998**
33 Consolidated Directors' fees		
Prime Bank PLC. (note-33a)	1,672,269	2,708,836
Prime Bank Investment PLC.	110,000	126,500
Prime Bank Securities Limited	143,000	176,000
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	1,925,269	**3,011,336**
33a Directors' fees of the Bank		
Meeting fees & Remuneration	1,564,000	2,668,000
Other benefits	108,269	40,836
	1,672,269	**2,708,836**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025

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

34 Consolidated Auditors' fees

	Jan-Jun-2026	Jan-Jun-2025
Prime Bank PLC. (note-34a)	2,875,000	2,875,000
Prime Bank Investment PLC.	258,786	198,375
Prime Bank Securities Limited	126,500	153,250
Prime Exchange Co. Pte. Ltd., Singapore	237,809	207,705
PBL Finance (Hong Kong) Limited	329,588	279,941
Prime Bank Fintech Limited	-	-
	3,827,682	**3,714,271**

34a Auditors' fees of the Bank

	Jan-Jun-2026	Jan-Jun-2025
External Audit fee	2,875,000	2,875,000
	2,875,000	**2,875,000**

35 Charges on loan losses

	Jan-Jun-2026	Jan-Jun-2025
Loan -written off	-	-
Interest waived	-	-
	-	-

36 Consolidated depreciation and repair of Bank's assets

	Jan-Jun-2026	Jan-Jun-2025
Prime Bank PLC. (note-36a)	519,953,919	534,429,865
Prime Bank Investment PLC.	8,037,068	8,009,752
Prime Bank Securities Limited	11,906,197	11,013,817
Prime Exchange Co. Pte. Ltd., Singapore	9,241,513	10,275,070
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	513,971	-
	549,652,668	**563,728,504**

36a Depreciation and repair of Bank's assets

	Jan-Jun-2026	Jan-Jun-2025
Depreciation - (see annexure-A for detail)		
Fixed assets	260,542,266	243,854,794
Leased assets	193,706,439	191,569,795
	454,248,704	**435,424,589**
Amortization -(see annexure-A for detail)		
Software	20,370,629	23,396,276
	20,370,629	**23,396,276**
Repairs		
Building	16,391,627	43,845,679
Furniture and fixtures	2,032,136	1,751,692
Office equipment	22,596,945	23,288,608
Bank's vehicles	3,313,445	5,291,758
Maintenance	1,000,432	1,431,263
	45,334,585	**75,609,000**
	519,953,919	**534,429,865**

37 Consolidated other expenses

	Jan-Jun-2026	Jan-Jun-2025
Prime Bank PLC. (note-37a)	1,322,081,930	1,097,267,421
Prime Bank Investment PLC.	8,018,357	9,862,783
Prime Bank Securities Limited	60,833,171	35,697,488
Prime Exchange Co. Pte. Ltd., Singapore	13,677,163	10,516,973
PBL Finance (Hong Kong) Limited	2,098,012	1,738,260
Prime Bank Fintech Limited	7,075,026	-
	1,413,783,659	**1,155,082,925**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025

37a Other expenses of the Bank

Security and cleaning	177,260,971	153,304,886
Car expenses	164,606,106	146,668,045
ATM expenses	178,051,962	145,333,427
Retail/Consumer expenses **(Service Charge & Others)**	2,593,191	430,079
Books, magazines and newspapers, etc.	213,296	198,901
Liveries and uniforms	140,575	189,700
Bank charges and commission	43,532,217	18,501,175
Loss on sale of fixed assets	545,582	2,757,725
Impairment/written-off of fixed assets	-	62,300
Loss on sale of share	32,731,039	-
House furnishing expenses	3,804,850	3,570,800
Subscription to institutions	26,809,432	19,146,712
Donations/CSR Expenses	71,412,471	52,288,608
Sponsorship	30,259,604	36,860,126
Prime Bank Cricket Club	43,802,849	40,683,125
Traveling expenses	16,784,810	22,069,353
Corporate action fees	2,850	-
Local conveyance, labor, etc.	12,306,534	10,978,211
Business development	140,149,297	138,505,858
Training and internship	18,292,840	11,299,348
Remittance charges	12,848,297	10,819,108
Cash reward to branches	3,291,000	2,092,100
Laundry, cleaning and photographs, etc.	5,827,690	5,547,445
Credit card expenses	72,107,720	57,121,554
Consolidated salary (staff)	16,741,851	16,198,645
Exgratia	3,750,875	3,666,625
Entertainment	55,371,364	38,575,322
Prime Bank Foundation	178,089,884	153,746,837
Miscellaneous expenses	10,752,774	6,651,408
	1,322,081,930	**1,097,267,421**

38 Consolidated provision

Provision for loans & advances **(note-38a)**	600,000,000	479,601,553
Provision for diminution in value of investments **(note-38.1)**	92,855,753	316,213,756
Provision for impairment of client margin loan **(note-38.2)**	16,519,182	39,008,675
Provision for impairment of investment (PBIL)	(2,618,404)	-
Other provisions **(note-38a2)**	80,000,000	365,000,000
	786,756,531	**1,199,823,984**

38.1 Provision for diminution in value of investments

Prime Bank PLC. (note-38a)	70,000,000	300,000,000
Prime Bank Investment PLC.	50,651,128	30,073,958
Prime Bank Securities Limited	(27,795,375)	(13,860,202)
	92,855,753	**316,213,756**

38.2 Provision for impairment of client margin loan

Prime Bank Investment PLC.	21,967,276	40,000,000
Prime Bank Securities Limited	(5,448,093)	(991,325)
	16,519,182	**39,008,675**

38a Provision of the Bank

Provision for loans & advances **(note-38a1)**	600,000,000	479,601,553
Provision for diminution in value of investments	70,000,000	300,000,000
Other provisions **(note-38a2)**	80,000,000	365,000,000
	750,000,000	**1,144,601,553**

38a1 Provision for loans & advances

Bad and doubtful loans and advances / investments	200,000,000	1,694,511,178
Unclassified loans and advances / investments	550,000,000	(1,264,909,625)
Unclassified loans and advances / investments (OBU)	(150,000,000)	50,000,000
	600,000,000	**479,601,553**

	Amount in Taka	
	Jan-Jun-2026	Jan-Jun-2025
38a2 Other provisions		
Off-balance sheet exposure	60,000,000	340,000,000
Other assets	20,000,000	25,000,000
	80,000,000	**365,000,000**
39 Consolidated tax expenses		
Current tax		
Prime Bank PLC. (note-39a)	2,202,996,922	2,010,623,247
Prime Bank Investment PLC.	20,200,574	17,723,618
Prime Bank Securities Limited	7,274,352	8,476,212
Prime Exchange Co. Pte. Ltd., Singapore	183,161	399,823
PBL Finance (Hong Kong) Limited	2,644,549	2,550,569
Prime Bank Fintech Limited	6,624,583	-
	2,239,924,141	**2,039,773,468**
Deferred tax		
Prime Bank PLC. (note-39a)	55,661,686	(485,168,916)
Prime Bank Investment PLC.	(7,383,607)	-
Prime Bank Securities Limited	9,408,177	(18,625,663)
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Finance (Hong Kong) Limited	-	-
Prime Bank Fintech Limited	-	-
	57,686,256	**(503,794,579)**
	2,297,610,397	**1,535,978,889**
39a Tax expenses of the Bank		
Current tax **(note-39a.1)**	2,202,996,922	2,010,623,247
Deferred tax **(note-39a.2)**	55,661,686	(485,168,916)
	2,258,658,608	**1,525,454,331**
39a.1 Current Tax		
Current tax expenses for the year	2,202,996,922	2,010,623,247
Tax adjustment for the earlier years	-	-
	2,202,996,922	**2,010,623,247**
39a.2 Deferred tax		
Decrease/(Increase) in Deferred Tax Asset	55,661,686	(485,168,916)
Increase/(Decrease) in Deferred Tax Liability	-	-
Deferred tax Expense/(Income)	**55,661,686**	**(485,168,916)**
40 Consolidated earnings per share (CEPS)		
Net profit after tax (Numerator)	4,332,899,534	4,097,082,375
Number of Ordinary shares outstanding (Denominator)	1,218,620,091	1,218,620,091
Consolidated earnings per share (CEPS)	**3.56**	**3.36**

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

40a Earnings per share (EPS) of the Bank		
Net profit after tax (Numerator)	4,331,338,523	4,011,571,612
Number of Ordinary shares outstanding (Denominator)	1,218,620,091	1,218,620,091
Earnings per share (EPS)	**3.55**	**3.29**

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

	Amount in Taka 30 Jun 2026	30 Jun 2025
41 Shareholders' Equity		
Paid up capital	12,186,200,910	11,605,905,630
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	12,889,264,879	11,460,818,773
Dividend equilization fund	580,295,282	-
Revaluation gain / (loss) on investments	250,417,265	340,971,587
Start-up equity investment fund	344,329,946	-
Foreign currency translation gain	165,165,416	165,566,715
Retained earnings	19,863,025,876	16,317,401,080
	47,490,581,359	**41,102,545,571**

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

Calculation of EPS	**Jan-Jun-26**	**Jan-Jun-25**	**Apr-Jun-26**	**Apr-Jun-25**
Profit after tax for the year (Solo)	4,331,338,523	4,011,571,612	2,266,240,968	1,979,882,355
Profit after tax for the year (Consolidated)	4,332,899,534	4,097,082,375	2,254,899,709	2,004,506,595
Weighted average number of share	1,218,620,091	1,160,590,563	1,218,620,091	1,160,590,563
Earnings per share (Solo)	**3.55**	**3.46**	**1.86**	**1.71**
Earnings per share (Consolidated)	**3.56**	**3.53**	**1.85**	**1.73**

Calculation of EPS (Diluted)	**Jan-Jun-26**	**Jan-Jun-25**	**Apr-Jun-26**	**Apr-Jun-25**
Profit after tax for the year (Solo)	4,331,338,523	4,011,571,612	2,266,240,968	1,979,882,355
Profit after tax for the year (Consolidated)	4,332,899,534	4,097,082,375	2,254,899,709	2,004,506,595
Weighted average number of share	1,218,620,091	1,218,620,091	1,218,620,091	1,218,620,091
Earnings per share (Solo)	**3.55**	**3.29**	**1.86**	**1.62**
Earnings per share (Consolidated)	**3.56**	**3.36**	**1.85**	**1.64**

	Amount in Taka 30 Jun 2026	30 Jun 2025
43 Calculation of Net Asset value per Share (NAVPS)		
Shareholders' Equity (Solo)	47,490,581,359	41,102,545,571
Shareholders' Equity (Consolidated)	47,564,636,677	40,961,385,911
Weighted average number of share	1,218,620,091	1,218,620,091
Net Asset value per Share (NAVPS) (Solo)	**38.97**	**33.73**
Net Asset value per Share (NAVPS) (Consolidated)	**39.03**	**33.61**
44 Calculation of Net Cash Flow Per Share (NOCFPS)		
Net Cash from Operating Activities (Solo)	8,190,194,529	20,113,138,264
Net Cash from Operating Activities (Consolidated)	9,197,121,795	19,846,722,351
Weighted average number of share	1,218,620,091	1,218,620,091
Net operating cash flow per share (Solo)	**6.72**	**16.50**
Net operating cash flow per share (Consolidated)	**7.55**	**16.29**
45 Reconciliation of statement of cash flows from operating activities		
Profit before provision	7,339,997,131	6,681,627,496
Adjustment for non cash items:		
Depreciation on fixed asset	454,248,704	435,424,589
Impairment of fixed assets	-	62,300
Amortization on software	20,370,629	23,396,276
Amortization on House Furnishing	3,804,850	3,570,800
Adjustment with non-operating activities	**478,424,184**	**462,453,965**
Recovery of write-off loan	807,862,340	263,195,642
Accounts Receivable	(526,442,670)	(1,400,435,975)
Accounts payable on deposits	276,045,785	804,986,471
Gain on sale of asset	(196,667)	(491,622)
Loss on sale of asset	545,582	2,757,725
Loss on sale of share	32,731,039	-
Lease rent expenses	-	(228,189,777)
Prime Bank Foundation	(297,830,549)	(39,111,184)
Dividend receivable	-	(3,107,279)
Provision for Audit Fee	2,875,000	2,875,000
Other provisions	(321,681,923)	(289,976,001)
	(26,092,065)	(887,497,001)
Changes in operating assets and liabilities		
Changes in loans & advances	3,705,362,028	8,259,372,701
Changes in deposit and other accounts	18,698,857,870	26,158,176,512
Changes in investment	(153,302,109)	(31,754,603,297)
Changes in borrowings	(18,391,370,002)	14,679,936,360
Changes in other assets	(1,352,120,697)	(939,499,535)
Changes in other liabilities	344,896,901	(225,346,495)
	2,852,323,990	16,178,036,245
Income Tax Paid	(2,454,458,711)	(2,321,482,441)
Net cash flows from operating activities	**8,190,194,529**	**20,113,138,264**

46 Significant deviations

Following significant deviations observed between the financial statements for the H1 ended 30 June 2026 and with the same of its corresponding period:

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

Consolidated investment income increased in H1, 2026 compared to the corresponding period as volume of investment has increased significantly during the period under reporting.

Consolidated Net operating cash flow decreased by BDT 1,065 crore during the period ended 30 June 2026 compared to the same of the earlier period mainly due to decreased of borrowings and increased of investment volume in Govt. securities, etc. As a result, Net operating cash flow per share (NOCFPS) stood at BDT 7.55 for the period ended 30 June 2026.

Schedule of fixed assets of the Bank
as at 30 June 2026

Amount in Taka

Particulars	COST				DEPRECIATION				Net book value as at 30.06.2026
	Opening balance as on 01.01.2026	Additions during the period	Disposals/ adjustments during the period	Total balance as at 30.06.2026	Opening balance as on 01.01.2026	Charge for the period	Disposals/ adjustments during the period	Total balance as at 30.06.2026	
Land	2,256,940,593	-	-	2,256,940,593	-	-	-	-	2,256,940,593
Building	1,754,922,648	-	-	1,754,922,648	373,278,235	21,936,533	-	395,214,768	1,359,707,880
Capital work in progress (Building)	1,394,950,102	235,758,505	-	1,630,708,607	-	-	-	-	1,630,708,607
Furniture and fixtures	1,303,668,210	29,843,531	2,691,320	1,330,820,421	762,054,804	48,262,253	1,939,707	808,377,350	522,443,071
Capital work in progress (Furnitures)	21,812,430	40,680	7,645,562	14,207,548	-	-	-	-	14,207,548
Office equipment and machinery	2,693,541,693	238,345,723	2,998,853	2,928,888,564	1,908,931,802	177,410,244	2,998,818	2,083,343,229	845,545,335
Capital work in progress (Equipment)	93,140,131	473,163,414	-	566,303,545	-	-	-	-	566,303,545
Vehicles	315,265,340	14,876,192	-	330,141,532	232,786,836	12,933,235	-	245,720,071	84,421,462
Sub-total	**9,834,241,148**	**992,028,044**	**13,335,735**	**10,812,933,457**	**3,277,051,677**	**260,542,266**	**4,938,525**	**3,532,655,417**	**7,280,278,040**
Lease assets-Premises									
Right-of-use assets	3,541,729,013	-	-	3,541,729,013	2,672,892,238	193,706,439	-	2,866,598,677	675,130,336
Sub-total	**3,541,729,013**	**-**	**-**	**3,541,729,013**	**2,672,892,238**	**193,706,439**	**-**	**2,866,598,677**	**675,130,336**
Software-Amortization									
Software	882,664,161	17,887,330	-	900,551,491	781,980,841	20,370,629	-	802,351,470	98,200,021
Capital work in progress (Software)	79,865,168	57,397,571	-	137,262,739	-	-	-	-	137,262,739
Sub-total	**962,529,328**	**75,284,901**	**-**	**1,037,814,229**	**781,980,841**	**20,370,629**	**-**	**802,351,470**	**235,462,759**
As at 30 June 2026	**14,338,499,490**	**1,067,312,945**	**13,335,735**	**15,392,476,700**	**6,731,924,755**	**474,619,334**	**4,938,525**	**7,201,605,565**	**8,190,871,136**
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**