3rd Quarter Financial Statements 2025 (Un-audited)

Premier Bank
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Consolidated Balance Sheet
As at 30 September 2025

Particulars	Amount in Taka	
	30 September 2025	31 December 2024
PROPERTY AND ASSETS		
Cash	21,017,617,162	20,351,915,497
In hand (including foreign currencies)	3,339,089,572	3,899,555,285
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	17,678,527,590	16,452,360,212
Balance with other banks and financial institutions	2,296,127,562	4,147,365,486
In Bangladesh	58,747,400	2,120,359,449
Outside Bangladesh	2,237,380,162	2,027,006,037
Money at call on short notice	-	-
Investments	28,961,540,757	56,673,672,273
Government securities	14,570,896,919	42,223,473,241
Others	14,390,643,838	14,450,199,032
Loans, advances and lease/ investments	337,460,812,018	331,314,744,953
Loans, cash credits, overdrafts, etc.	330,306,615,631	322,364,565,552
Bills purchased and discounted	7,154,196,387	8,950,179,401
Fixed assets including premises, furniture and fixtures	4,813,375,302	4,876,276,025
Other assets	36,073,993,516	32,615,143,086
Non-banking assets	5,265,428	5,265,428
Total Assets	430,628,731,745	449,984,382,748
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	15,431,947,301	22,307,163,282
Non-convertible Subordinated bonds	7,481,000,000	7,956,000,000
Premier Bank Perpetual Bond	2,000,000,000	2,000,000,000
Deposits and other accounts	335,879,429,503	347,664,530,272
Savings / Mudaraba Saving deposits	30,732,432,726	28,892,403,305
Fixed deposits/Mudaraba term deposits	157,045,468,989	153,158,457,329
Current deposits and other accounts	140,558,761,077	155,462,191,916
Bills payable	7,542,766,711	10,151,477,722
Other liabilities	49,919,991,630	43,252,240,748
Total Liabilities	410,712,368,434	423,179,934,302
Capital/ Shareholders' Equity		
Paid-up capital	12,334,311,330	12,334,311,330
Statutory reserve	10,040,988,802	10,040,988,802
Other reserve	100,837,728	111,423,521
General Reserve	300,000,000	300,000,000
Retained earnings	(2,859,795,573)	4,017,703,038
Total Shareholders' Equity	19,916,342,287	26,804,426,691
Non controlling interest	21,024	21,755
Total Equity	19,916,363,311	26,804,448,446
Total Liabilities and Shareholders' Equity	430,628,731,745	449,984,382,748
OFF- BALANCE SHEET ITEMS	-	-
Contingent Liabilities	265,870,562,893	291,360,659,188
Acceptances and endorsements	46,484,482,313	61,667,479,048
Letters of guarantee	130,041,287,810	121,250,866,449
Irrevocable letters of credit	63,288,068,073	71,798,180,957
Bills for collection	26,056,724,697	36,644,132,734
Other contingent liabilities	-	-
Other commitments	12,216,701,500	1,201,620,000
Documentary credits and short term trade-related transactions	-	-
Forward assets purchase and forward deposits placed	12,216,701,500	1,201,620,000
Spot and forward foreign exchange contracts	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet Items including contingent liabilities:	278,087,264,393	292,562,279,188

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

Consolidated Profit and Loss Account
For the period ended 30 September 2025

Particulars	Amount in Taka			
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024	01 July 2025 to 30 September 2025	01 July 2024 to 30 September 2024
OPERATING INCOME				
Interest income/profit on islamic investments	19,180,492,574	20,549,328,272	6,032,263,520	7,254,390,856
Interest/profit paid on deposits, borrowings,etc	(22,286,551,646)	(16,032,516,409)	(8,208,291,516)	(5,964,007,429)
Net interest income/ net profit on investments	(3,106,059,072)	4,516,811,863	(2,176,027,996)	1,290,383,427
Investment income	2,651,559,833	2,317,223,965	(174,353,607)	894,453,929
Commission, exchange and brokerage	1,607,594,742	3,996,693,463	304,407,882	1,267,074,396
Other operating income	1,295,307,350	2,198,080,606	454,202,728	427,191,345
	5,554,461,925	8,511,998,034	584,257,003	2,588,719,670
Total Operating Income (A)	2,448,402,853	13,028,809,897	(1,591,770,993)	3,879,103,097
OPERATING EXPENSES				
Salary and allowances	3,018,509,185	2,944,149,566	988,174,269	975,073,241
Rent, taxes, insurance, electricity, etc.	1,453,333,343	1,770,287,968	541,717,434	472,547,766
Legal expenses	53,335,072	28,339,825	25,827,637	2,093,425
Postage, stamps, telecommunication, etc.	127,685,859	120,048,801	40,325,059	43,479,628
Stationery, printing, advertisement, etc.	829,118,375	595,887,565	100,274,071	107,847,195
Chief executive's salary and fees	13,900,000	13,754,556	3,600,000	3,600,000
Directors' fees	1,616,500	2,851,500	560,000	1,175,500
Auditors' fee	-	-	-	-
Depreciation and repair of Bank's assets	499,531,366	486,411,409	167,329,698	141,789,387
Other expenses	2,520,797,831	1,351,206,752	2,026,156,645	472,187,029
Total Operating Expenses (B)	8,517,827,531	7,312,937,942	3,893,964,813	2,219,793,171
Profit before provision (C = A-B)	(6,069,424,678)	5,715,871,955	(5,485,735,806)	1,659,309,926
Provision for loans & advances	600,000,000	1,893,497,126	-	1,518,124,526
Provision for off-balance sheet items	8,841,310	115,758,187	(2,790,250)	60,352,587
Provision for investment in shares	(46,166,319)	737,031,586	(73,667,567)	21,628,786
Other provisions	-	155,000,000	-	150,000,000
Total provision (D)	562,674,991	2,901,286,899	(76,457,817)	1,750,105,899
Profit before taxation (C-D)	(6,632,099,669)	2,814,585,056	(5,409,277,989)	(90,795,973)
Provision for taxation				
Current Tax	197,466,048	1,424,902,841	4,516,743	400,011,065
Deferred tax expense (Income)	(52,066,375)	(1,111,943,199)	(1,949,013)	(1,037,540,482)
	145,399,673	312,959,642	2,567,730	(637,529,417)
Profit after taxation	(6,777,499,342)	2,501,625,414	(5,411,845,719)	546,733,444
Retained earnings brought forward	4,017,703,038	4,723,949,767	2,725,947,617	4,447,946,463
Profit available for appropriation	(2,759,796,304)	7,225,575,181	(2,685,898,102)	4,994,679,907
Appropriations				
Statutory reserve	-	576,106,329	(96,101,990)	(13,000,424)
Coupon/dividend on perpetual bond	100,000,000	100,000,000	100,000,000	-
Issue of bonus shares and Dividend paid	-	1,541,788,916	-	-
Non controlling interest	(731)	(629)	(539)	(234)
	99,999,269	2,217,894,616	(96,102,529)	(13,000,658)
Retained earnings carried forward	(2,859,795,573)	5,007,680,565	(2,589,795,573)	5,007,680,565
Earnings per share (EPS)	(5.49)	2.03	(4.39)	0.44

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

Consolidated Statement of Changes in Equity
For the Period ended 30 September 2025

Amount in Taka

Particulars	Equity attributable to shareholder of The Premier Bank PLC.						Non controlling interest	Total
	Paid-up capital	Statutory reserve	Other reserve	General Reserve	Retained earnings	Total		
Balance as at 01 January 2025	12,334,311,330	10,040,988,802	111,423,521	300,000,000	4,017,703,038	26,804,426,691	21,755	26,804,448,446
Surplus/deficit on account of revaluation of investments	-	-	(10,585,793)	-	-	(10,585,793)	-	(10,585,793)
Net profit for the period	-	-	-	-	(6,777,499,342)	(6,777,499,342)	-	(6,777,499,342)
Payment of cash dividend	-	-	-		-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Transfer to start-up fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	(100,000,000)	(100,000,000)	-	(100,000,000)
Non controlling interest	-	-	-	-	731	731	(731)	-
Balance as at 30 September 2025	12,334,311,330	10,040,988,802	100,837,728	300,000,000	(2,859,795,573)	19,916,342,287	21,024	19,916,363,311
Balance as at 30 september 2024	12,334,311,330	10,325,570,335	136,730,521	300,000,000	5,007,680,565	28,104,292,751	22,030	28,104,314,781

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

Consolidated Cash Flow Statement
For the period ended 30 September 2025

Particulars	Amount in Taka	
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
Cash Flows from Operating Activities		
Interest received in cash	19,816,232,271	21,379,755,015
Interest paid	(20,055,748,475)	(14,065,217,105)
Fee and commission received in cash	1,572,103,209	1,748,189,282
Payments to employees	(3,032,409,185)	(2,957,904,122)
Payments to suppliers	(952,216,149)	(720,568,726)
Income taxes paid	(1,560,110,813)	(1,863,579,043)
Receipts from other operating activities	1,295,307,350	2,198,080,606
Payments for other operating activities	(4,157,232,737)	(3,273,205,085)
Cash generated from operating activities before changes in operating assets and liabilities	(7,074,074,529)	2,445,550,822
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(6,424,188,478)	(18,047,562,424)
Other assets	170,574,205	(1,400,865,462)
Borrowings from other banks and agents	(6,875,215,981)	(12,861,646,709)
Deposits from customers	(14,015,903,940)	18,832,304,291
Other liabilities	6,184,303,945	5,286,096,806
	(20,960,430,249)	(8,191,673,498)
Net cash from operating activities (A)	(28,034,504,778)	(5,746,122,676)
Cash Flows from Investing Activities		
Purchase/sale of trading securities, shares, bonds, etc.	59,555,194	(135,621,397)
Purchase of property, plant and equipment	(313,068,737)	(385,075,155)
Net cash used in investing activities (B)	(253,513,543)	(520,696,552)
Cash Flows from Financing Activities		
Dividend paid	-	(1,541,788,916)
Coupon/dividend on perpetual bond	(100,000,000)	(100,000,000)
Issue of non- convertible variable coupon rate bond	(475,000,000)	(375,000,000)
Net cash from financing activities (C)	(575,000,000)	(2,016,788,916)
Net increase in cash (A+B+C)	(28,863,018,321)	(8,283,608,144)
Effects of exchange rate changes on cash and cash equivalents	35,491,533	2,248,504,181
Cash and cash equivalents at the beginning of the year	66,711,997,267	72,500,805,407
Cash and cash equivalents for the period ended	37,884,470,479	66,465,701,444
(*) Cash and cash equivalents at the end of the year:		
Cash in hand (including foreign currencies)	3,339,089,572	3,747,333,523
Investments in government securities	14,570,725,755	42,395,723,900
Money at call on short notice	-	-
Balance with Bangladesh Bank and its agent bank(s)	17,678,527,590	15,543,590,213
Balance with other banks and financial institutions	2,296,127,562	4,779,053,808
	37,884,470,479	66,465,701,444
Net operating cash flow per share (NOCFPS)	(22.73)	(4.66)

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

Selected Explanatory Notes to the Financial Statements
For the period ended 30 September 2025

1 The Bank and its activities

1.1 The Premier Bank PLC.

The Premier Bank PLC. ("the Bank") is one of the Third generation private commercial bank incorporated in Bangladesh on 10 June 1999 as a public company limited by shares under the Companies Act, 1994, governed by the Banking Companies Act, 1991. The Bank went for public issue of its share by initial public offering in 2007 and its share is listed with Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. The Registered office of the company is located at Iqbal center, 42 Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh.

At present the Bank has 136 branches including 12 SME Service Centers/Agricultural Branches, 67 Sub-Branches and 130 own ATM booths with no overseas branch. The Bank has one subsidiary companies namely, Premier Bank Securities Limited. The Bank also operates two Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009 and 16 February 2023.

1.2 Principal activities

The principal activities of the Bank are to provide all kinds of conventional and Islamic commercial banking services to its customers which includes deposit , loans and advances, export & import financing, local and international remittance facility etc. through its branches, Islamic windows, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Fast Track, Agent Banking) in Bangladesh.

1.3 Islamic Banking Unit

The Bank obtained permission from Bangladesh Bank to operate Islamic Banking Unit vide Bangladesh Bank's letter no. BRPD(P-3)745(53)/2008-4804 dated 17 December, 2008. The Bank commenced operation of this Unit from 24 December 2008. The Islamic Banking Unit is governed under the rules and regulations of Bangladesh Bank. Out of the 136 branches, 2 branches are designated Islamic Banking branch complying with the rules of Islamic Shariah the modus operandi of which is substantially different from other branches run on commercial conventional basis.

1.4 Offshore Banking Units

"Premier Bank PLC. operates its Off-shore Banking Units (OBUs) in compliance with the rules and guidelines prescribed by Bangladesh Bank. The Bank initially received approval to set up two OBUs at the Dhaka Export Processing Zone (DEPZ) and the Chittagong Export Processing Zone (CEPZ), as per Bangladesh Bank's letter no. BRPD (P3) 744 (102)/2009-4138, dated 10 November 2009. Later, with formal approval from Bangladesh Bank (letter no. BRPD (P3)/744(102)/2011-2553, dated 26 June 2011), the OBU at Dhaka EPZ was relocated to Banani, Dhaka. Additionally, the Bank received permission to establish a new OBU in Gulshan, Dhaka, through Bangladesh Bank's letter no. BRPD(LS-)/745(47)/2023-1597, dated 16 February 2023.

Premier Bank PLC began its Off-shore Banking operations on 7 December 2009 from its Head Office. Currently, the Bank operates two fully functional OBUs situated in the Banani and Gulshan areas of Dhaka."

1.5 The Bank has 01(One) operational subsidiary with following details:

Premier Bank Securities Limited

Premier Bank Securities Limited, a majority owned subsidiary company of The Premier Bank PLC. was incorporated as a private company limited by share in Bangladesh on 23 June 2010 bearing certificate of incorporation no. C-85332/10 under the Companies Act, 1994 having its registered office at Iqbal Centre(3rd Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh. which commenced its business from the 17 April 2011.

2 Significant accounting policies & basis of preparation of financial statements

2.1 Basis of preparation of the financial statements

Accounting policies in this financial statements are same as that applied in its last annual financial statements of 31 December 2024. Consolidated financial statements includes position of The Premier Bank PLC. and Premier Bank securities Ltd.

2.2 Composition of Shareholders' Equity

	30 September, 2025	31 December, 2024
Paid-up capital (1,233,431,133 Ordinary shares @ 10.00 each)	12,334,311,330	12,334,311,330
Statutory reserve	10,040,988,802	10,040,988,802
Other reserve	100,837,728	111,423,521
General Reserve	300,000,000	300,000,000
Retained earnings	(2,859,795,573)	4,017,703,038
Total Shareholders' Equity	19,916,342,287	26,804,426,691
Non controlling interest	21,024	21,755
Total Equity	19,916,363,311	26,804,448,446

2.3 Provision for income tax

Provision for income tax has been shown @ 37.5% as prescribed in finance act, 2025 of the profit made by the bank after considering some of the taxable additions and deduction.

2.3 (a) Deferred tax asset

	30 September 2025	30 September 2024
(a) Deferred tax asset		
Provision for classified loans and advances	11,522,536,791	9,521,191,650
Provision for gratuity	1,798,354,107	1,681,974,668
Total provision	13,320,890,898	11,203,166,318
Tax base of provision		
Total Temporary difference	13,320,890,898	11,203,166,318
Effective tax rate @ 37.5%		
Closing balance of deferred tax asset	4,995,334,087	4,201,187,369
Opening balance of deferred tax asset	4,947,367,272	3,079,830,882
Deferred tax income	47,966,815	1,121,356,487
(b) Deferred tax liability		
Opening balance	354,359,062	348,503,180
Add: Provision made during the year	(4,099,560)	9,413,288
Closing balance	350,259,502	357,916,468
Net Deferred tax expense(Income)	(52,066,375)	(1,111,943,199)
Net deferred tax assets (a-b)	4,645,074,585	3,843,270,901

3 Reconciliation of net profit with cash flows from operating activities before changes in operating assets and liabilities

	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
Profit after taxation	(6,777,499,342)	2,501,625,414
Addition :		
Depreciation	375,969,460	361,260,009
Provision (loan & advance)	601,427,311	1,932,393,639
Provision (Investment in Share)	149,228,072	737,031,586
Provision (Off-Balance Sheet items)	8,841,310	115,758,187
Provision (Others)	-	155,000,000
Increase in provision of taxation	197,466,046	1,424,902,841
Increase of interest payable	2,230,803,172	1,967,299,304
Deduction :		
Effects of exchange rate changes on cash and cash equivalents	(35,491,533)	(2,248,504,181)
Provision (Others)	(195,394,391)	-
Increase in deferred tax assets	(52,066,375)	(1,111,943,199)
Increase of interest receivable	(2,017,247,447)	(1,525,693,735)
Increase of advance income tax	(1,560,110,813)	(1,863,579,043)
	(7,074,074,530)	2,445,550,822

4 Unclaimed Cash Dividend

Cash dividend remained unclaimed which were declared for the year :

	30 September, 2025	31 December, 2024
2019	9,952,558	9,962,141
2020	14,497,896	14,507,267
2021	15,416,819	15,444,588
2022	14,550,687	14,680,761
2023	19,623,234	19,970,419
	74,041,194	74,565,176

5 Consolidated Earnings per share (EPS)

	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
Net profit after taxation (Numerator)	(6,777,498,611)	2,501,626,043
Number of ordinary shares outstanding (Denominator)	1,233,431,133	1,233,431,133
	(5.49)	2.03

Earning Per Share (EPS) have been computed as per IAS- 33. Previous year's EPS have been restated as per guideline of IAS - 33.

Consolidated Earnings per share for the reporting period decreased compare to the same period of last year due to increase of interest expenses.

6 Consolidated Net operating cash flow per share (NOCFPS)

	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
Cash generated from operating activities	(28,034,504,778)	(5,746,122,676)
Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	(22.73)	(4.66)

NOCFPS for the reporting period decreased compare to the same period of last year due to decrease of interest received in cash and increase of interest paid in cash.

7 Consolidated Net Assets Value (NAV) per Share

	30 September 2025	30 September 2024
Shareholders' equity	19,916,342,287	28,104,292,751
Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	16.15	22.79

NAV per share for the reporting period decreased compare to the same period of last year due to decrease the operating profit of the bank.

8 General

a. Figures in the financial statements have been rounded off to the nearest Taka.
b. Wherever considered necessary, previous year/quarter figures have been rearranged to conform with current year's presentation.
c. This interim financial statements have been prepared in accordance with International Accounting Standard (IAS) 34" Interim Financial Reporting"

9 Reporting period

These financial statements cover the period from 01 January 2025 to 30 September 2025.

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

DISCLOSURE ON UN-AUDITED FINANCIAL STATEMENTS FOR THE THIRD QUARTER ENDED ON SEPTEMBER 30, 2025

This is for kind information of all concerned that the Board of Directors of The Premier Bank PLC. in its 322nd Meeting held on October 26, 2025, Sunday at 3.00 p.m. at the Board Room of Head Office, Dhaka, among others, has approved the un-audited financial statements for the Third Quarter ended on September 30, 2025 and disclosed the following financial indicators of the Bank:

(Figure in Taka)

Comparative Statement				
Particulars	Consolidated Position		Solo Position	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
Net Asset Value (NAV) (In Crore)	1,991.63	2,810.43	2,024.61	2,830.84
Net Asset Value Per Share (NAVPS)	16.15	22.79	16.41	22.95
Net Operating Cash Flow Per Share (NOCFPS)	-22.73	-4.66	-22.70	-4.65

Comparative Statement								
Particulars	Consolidated Position				Solo Position			
	Jan 01 to September 30, 2025	Jan 01 to September 30, 2024	July 01 to September 30, 2025	July 01 to September 30, 2024	Jan 01 to September 30, 2025	Jan 01 to September 30, 2024	July 01 to September 30, 2025	July 01 to September 30, 2024
Earnings Per Share (EPS)	-5.49	2.03	-4.39	0.44	-5.42	2.09	-4.35	0.47

* Consolidated Earnings per share for the reporting period decreased compare to the same period of last year mainly due to increase of interest expenses.

The details of the un-audited Financial Statements of the Bank for the Third Quarter ended on September 30, 2025 will also be available in the website of the Bank at **www.thepremierbankplc.com**

By order of the Board of Directors

Mohammad Akram Hossain, FCS
Company Secretary

Dated: October 26, 2025
Dhaka