

PRICE SENSITIVE INFORMATION

This is for information of all concerned that the Board of Directors of The Premier Bank PLC. in its 350th Meeting held on April 30, 2026, Thursday at 3.00 p.m. at the Board Room of Head Office, Dhaka has considered and adopted the Audited Financial Statements of the Bank for the year ended December 31, 2025 and taken the following decisions related to holding of 27th Annual General Meeting of the Bank:

Sl. No.	Particulars	27 th Annual General Meeting (AGM)
1.	Date and Time	Wednesday, July 08, 2026 at 11.00 a.m.
2.	Venue & Mode of AGM	Hybrid System: Physical presence: Golf Garden, Army Golf Club, Airport Road, Dhaka Cantonment (Opposite to Hotel Radisson), Dhaka-1206. Online participation: https://premierbank.bdvirtualagm.com
3.	Recommended Dividend	No Dividend for the year 2025
4.	Record Date	Wednesday, June 03, 2026

The key financial indicators of the Bank for the year ended December 31, 2025 are follows:

(Amount in taka, where applicable)

Comparative Statement					
Sl. No.	Particulars	Consolidated Position		Solo Position	
		2025	2024	2025	2024
1.	Net Asset Value (NAV) (In Crore Taka)	1,676.78	2,680.44	1,714.67	2,704.29
2.	Net Asset Value Per Share (NAVPS)	13.59	21.73	13.90	21.92
3.	Earnings Per Share (EPS)	-8.05	1.09	-7.93	1.18
4.	Net Operating Cash Flow Per Share (NOCFPS)	-28.63	-4.55	-28.69	-4.54

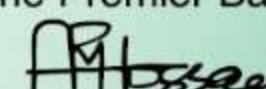
- * Earnings per share (EPS) for the reporting year was lower than the previous year mainly due to increase of interest expenses as well as decrease of non-funded income.
- * NOCFPS significantly decreased compare to last year due to increase of interest paid in cash and decrease of deposits & borrowings.
- * Net asset value (NAV) decreased compare to last year due to net loss of the current year.

Emphasis of Matters in the Independent Auditors' report is as follows:

- As on 31 December 2025, the bank's loans & advances were shown Tk. 33,500.83 crore, which include classified loans and advances amounting to Tk. 10,389.39 crore. Against the said classified loans & advances required provision is Tk. 7,286.13 crore, whereas the bank has kept a provision of Tk. 1,196.57 crore only. Thus, an amount of Tk 6,089.56 crore remained short in the provision for the said classified loans & advances.
- As on 31 December 2025, the bank's loans & advances were shown Tk. 33,500.83 crore, which include unclassified Loans & Advances of Tk. 23,111.44 crore. During the year under audit, the Bank has kept provision against the unclassified loans and Advance of Tk. 397.93 crore only whereas required provision for said unclassified loans and advances is Tk. 2,684.79 crore. Thus, an amount of Tk. 2,286.86 crore has remained short in the provision for the said unclassified Loans & Advances.
- As per note # 16.6 to the financial statements, required provision on Other Assets is Tk. 1,629.08 crore, against which the bank has kept Tk. 408.41 crore. Therefore, Provision has remained short of Tk.1,220.67 on other assets.
- Premier Bank Securities Ltd. a subsidiary company of Premier Bank PLC., the bank hold 99.99% share of the company. As on 31 December 2025, the company incurred cumulative loss of Tk 38.00 crore, but the bank has not accounted for impairment loss in its financial statement on solo basis.
- As per note # 16.2 to the financial statements, required provision on Gratuity Fund is Tk. 217.89 crore, against the required provision, the bank has kept Tk. 199.37 crore only, therefore, an amount of Tk 18.52 crore has remained short in the provision on Gratuity Fund.
- As per note # 16.3 to the financial statements, required provision on Off-Balance Sheet items is Tk. 281.47 crore, against the required, the bank has kept of Tk. 186.96 crore, therefore, Tk. 94.52 crore has remained short in the provision on Off Balance sheet items
- As per note # 16.5 to the financial statements, required provision on Investment in shares is Tk. 201.32 crore, whereas the bank has kept Tk. 190.44 crore only, therefore, an amount of Tk 10.88 crore has remained short in the provision on Investment in shares.
- However, Bangladesh Bank Vide Letter # BSD-9/118/2026-484 Dated 27/04/2026 has allowed the bank to finalize its financial statement for the year ended 31 December 2025 without adjusting the total shortfall amount of 9,799.26 crore as stated above.
 - As per section 13 (2) of the Bank Company Act 1991 (amended in 2023) and BRPD circular no.18 dated 21 December 2014 to fulfil the Basel-III requirement, the required capital as on 31 December 2025 is Tk. 4,495.07 crore against which the bank's recorded capital is Tk. -4,835.14 crore. Therefore, in considering shortfall of Tk 9,799.26 crore (required provision), the capital shortfall would have been 9,330.21 crore.
 - As per Section 13(2) of the Bank Company Act 1991 (amended in 2023), BRPD Circular No. 35 dated 29 December 2010, and BRPD Circular No. 18 dated 21 December 2014 to fulfil the Basel-III requirement, the required Capital to Risk-weighted Asset Ratio (CRAR) of the Bank should have been 12.50% (including buffer) of Risk Weighted Assets but the Bank's reported CRAR is 5.70% approximately. Therefore, in considering shortfall of Tk 9,799.26 crore (required provision), CRAR would have been -13.45% on solo basis.

Note: The Shareholders are requested to update their Mobile Number and E-mail Address through Depository Participant (DP) before the "Record Date" i.e. June 03, 2026.

For The Premier Bank PLC.


Mohammad Akram Hossain, FCS
Company Secretary

Dated: April 30, 2026
Dhaka