

1st Quarter Financial Statements 2026 (Un-Audited)



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Consolidated Balance Sheet As at 31 March 2026

Particulars	Amount in Taka	
	31 March 2026	31 December 2025
PROPERTY AND ASSETS		
Cash	23,514,226,890	25,090,684,774
In hand (including foreign currencies)	4,569,050,646	3,702,715,320
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	18,945,176,244	21,387,969,454
Balance with other banks and financial institutions	1,655,158,395	3,321,869,063
In Bangladesh	127,242,170	839,890,350
Outside Bangladesh	1,527,916,225	2,481,978,713
Money at call on short notice	-	-
Investments	51,579,457,627	16,324,176,522
Government securities	37,651,257,940	2,532,865,853
Others	13,928,199,687	13,791,310,669
Loans, advances and lease/ investments	335,357,678,639	336,320,716,275
Loans, cash credits, overdrafts, etc.	327,949,731,754	328,429,174,447
Bills purchased and discounted	7,407,946,885	7,891,541,828
Fixed assets including premises, furniture and fixtures	4,552,685,427	4,633,265,763
Other assets	53,042,302,885	38,097,622,861
Non-banking assets	31,818,561	31,818,561
Total Assets	469,733,328,424	423,820,153,819
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	67,959,202,210	16,946,153,830
Non-convertible Subordinated bonds	7,006,000,000	7,006,000,000
Premier Bank Perpetual Bond	2,000,000,000	2,000,000,000
Deposits and other accounts	306,280,767,552	329,425,759,727
Savings / Mudaraba Saving deposits	27,709,000,430	29,236,684,954
Fixed deposits/Mudaraba term deposits	134,949,754,312	145,381,056,498
Current deposits and other accounts	135,099,690,293	144,833,442,254
Bills payable	8,522,322,517	9,974,576,021
Other liabilities	70,787,725,709	51,674,422,685
Total Liabilities	454,033,695,471	407,052,336,242
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	109,787,587	100,688,087
Foreign currency translation gain	-	-
General Reserve	300,000,000	300,000,000
Retained earnings	(7,085,474,948)	(6,008,191,273)
Total Shareholders' Equity	15,699,612,771	16,767,796,946
Non controlling interest	20,182	20,631
Total Equity	15,699,632,953	16,767,817,577
Total Liabilities and Shareholders' Equity	469,733,328,424	423,820,153,819
OFF-BALANCE SHEET ITEMS		
Contingent Liabilities	252,178,437,395	258,323,613,784
Acceptances and endorsements	45,363,727,589	46,863,595,909
Letters of guarantee	125,831,552,544	125,666,042,283
Irrevocable letters of credit	56,125,498,758	59,505,900,926
Bills for collection	24,857,658,504	26,288,074,666
Other contingent liabilities	-	-
Other commitments	14,119,161,900	13,604,648,200
Documentary credits and short term trade-related transactions	-	-
Forward assets purchase and forward deposits placed	14,119,161,900	13,604,648,200
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:	266,297,599,295	271,928,261,984

Chairman Director Managing Director Incharge, FAD Company Secretary

Consolidated Profit and Loss statement For the period ended 31 March 2026

Particulars	Amount in Taka	
	January to March 2026	January to March 2025
OPERATING INCOME		
Interest income/profit on Islamic investments	5,727,807,203	6,430,084,856
Interest/profit paid on deposits, borrowings, etc	(6,971,406,110)	(5,461,437,129)
Net interest income/ net profit on investments	(1,243,598,907)	968,647,727
Investment income	1,061,626,327	1,486,634,945
Commission, exchange and brokerage	660,934,414	496,137,906
Other operating income	259,997,643	412,064,514
Total Operating Income (A)	1,982,558,384	2,394,837,365
OPERATING EXPENSES		
Salary and allowances	879,558,820	1,038,410,004
Rent, taxes, insurance, electricity, etc.	451,168,344	426,420,494
Legal expenses	8,905,150	1,027,710
Postage, stamps, telecommunication, etc.	30,910,795	53,575,741
Stationery, printing, advertisement, etc.	23,814,619	286,180,806
Chief executive's salary and fees	3,600,000	5,900,000
Directors' fees	736,000	486,500
Depreciation and repair of Bank's assets	179,465,051	153,674,371
Other expenses	160,132,003	299,515,506
Total Operating Expenses (B)	1,738,290,782	2,265,191,132
Profit before provision (C = A-B)	(999,331,305)	1,098,293,960
Provision for loans & advances	-	600,000,000
Provision for off-balance sheet items	-	11,631,560
Provision for investment in shares	-	27,501,248
Other provisions	-	-
Total provision (D)	-	639,132,808
Profit before taxation (C-D)	(999,331,305)	459,161,152
Provision for taxation		
Current Tax	79,401,146	299,364,206
Deferred tax expense (Income)	(1,448,327)	(118,759,297)
Total provision for taxation	77,952,819	180,604,909
Profit after taxation	(1,077,284,124)	278,556,243
Retained earnings brought forward	(6,008,191,273)	4,017,703,038
Profit available for appropriation	(7,085,474,948)	4,296,259,281
Appropriations		
Statutory reserve	-	96,101,990
Coupon/dividend on perpetual bond	-	-
Issue of bonus shares and Dividend paid	-	-
Non controlling interest	(449)	(192)
Retained earnings carried forward	(7,085,474,948)	4,200,157,483
Earnings per share (EPS)	(0.87)	0.23

Chairman Director Managing Director Incharge, FAD Company Secretary

Consolidated Statement of Changes in Equity For the period ended 31 March 2026

Particulars	Equity attributable to shareholder of Premier Bank Ltd.						Non controlling interest	Total
	Paid-up capital	Statutory reserve	Other reserve	General Reserve	Retained earnings	Total		
Balance as at 01 January 2026	12,334,311,330	10,040,988,802	100,688,087	300,000,000	(6,008,191,273)	16,767,796,946	20,631	16,767,817,577
Surplus/deficit on account of revaluation of investments	-	-	9,099,500	-	-	9,099,500	-	9,099,500
Net profit for the period ended	-	-	-	-	(1,077,284,124)	(1,077,284,124)	-	(1,077,284,124)
Payment of cash dividend	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Transfer to start-up fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	449	449	(449)	-
Non controlling interest	-	-	-	-	-	-	-	-
Balance as at 31 March 2026	12,334,311,330	10,040,988,802	109,787,587	300,000,000	(7,085,474,948)	15,699,612,771	20,182	15,699,632,953

Chairman Director Managing Director Incharge, FAD Company Secretary

Consolidated Cash Flow Statement For the period ended 31 March 2026

Particulars	Amount in Taka	
	January to March 2026	January to March 2025
Cash Flows from Operating Activities		
Interest received in cash	6,713,427,518	5,880,082,637
Interest paid	(6,221,033,032)	(5,617,157,130)
Fee and commission received in cash	458,798,467	590,369,050
Payments to employees	(883,158,820)	(1,044,310,004)
Payments to suppliers	(80,389,104)	(323,061,019)
Income taxes paid	(122,166,900)	(582,027,156)
Receipts from other operating activities	259,997,643	412,064,514
Payments for other operating activities	(651,852,292)	(781,180,662)
Cash generated from operating activities before changes in operating assets and liabilities	(526,376,520)	(1,465,219,770)
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	961,239,890	(9,458,421,153)
Other assets	1,034,504,312	(4,085,717,430)
Borrowings from other banks	51,013,048,380	(881,395,050)
Deposits from customers	(23,895,365,253)	(5,168,769,158)
Other liabilities	3,256,136,527	4,275,374,941
Net cash from operating activities (A)	31,843,187,336	(16,784,147,620)
Cash Flows from Investing Activities		
Purchase/sale of trading securities, shares, bonds, etc.	(136,889,018)	(259,999)
Purchase of property, plant and equipment	(42,310,230)	(177,151,344)
Non-banking assets	-	-
Net cash used in investing activities (B)	(179,199,248)	(177,411,343)
Cash Flows from Financing Activities		
Dividend paid	-	-
Issue of perpetual bond	-	-
Coupon/dividend on perpetual bond	-	-
Issue of non-convertible variable coupon rate bond	-	-
Net cash from financing activities (C)	-	-
Net increase in cash (A+B+C)	31,663,988,088	(16,961,558,963)
Effects of exchange rate changes on cash and cash equivalents	202,135,947	(94,231,144)
Cash and cash equivalents at the beginning of the year	30,945,398,167	66,711,997,267
Cash and cash equivalents for the period ended (*)	62,811,522,202	49,656,207,160
(*) Cash and cash equivalents at the end of the period:		
Cash in hand (including foreign currencies)	4,569,050,646	2,915,318,812
Investments in government securities	37,642,136,917	26,106,673,834
Money at call on short notice	-	-
Balance with Bangladesh Bank and its agent bank(s)	18,945,176,244	16,888,051,067
Balance with other banks and financial institutions	1,655,158,395	3,746,163,447
Net operating cash flow per share (NOCFPS)	25.82	(13.61)

Chairman Director Managing Director Incharge, FAD Company Secretary

Selected Explanatory Notes to the Financial Statements For the period ended 31 March 2026

1 The Bank and its activities
1.1 The Premier Bank Limited
 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-3745(53)/2008-4804 dated 17 December, 2008. The Bank commenced operation of this Unit on 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 2025. Consolidated financial statements includes position of The Premier Bank PLC. and Premier Bank securities Limited.
2.2 Composition of Shareholders' Equity

	31 March 2026	31 December 2025
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	109,787,587	100,688,087
General Reserve	300,000,000	300,000,000
Retained earnings	(7,085,474,948)	(6,008,191,273)
Non controlling interest	20,182	20,631
Total	15,699,632,953	16,767,817,577

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
(a) Deferred tax asset
 Provision for classified loans and advances
 Statutory provision for gratuity
 Total provision
 Tax base of provision
 Total Temporary difference
 Effective tax rate @ 37.5%
 Closing balance of deferred tax asset
 Opening balance of deferred tax asset
 Deferred tax income

	31 March 2026	31 March 2025
11,963,922,344	11,521,296,068	
1,993,748,498	1,993,748,498	
13,957,670,842	13,515,044,566	
13,957,670,842	13,515,044,566	
5,234,126,566	5,068,141,712	
5,234,800,721	4,947,367,272	
(674,155)		

(b) Deferred tax liability
 Opening balance
 Add: Provision made during the year
 Closing balance
 Net Deferred tax income(expense)
 Net deferred tax assets (a-b)

	31 March 2026	31 March 2025
352,612,555	354,359,062	
(2,122,482)	(2,015,143)	
350,490,073	356,374,205	
(1,448,327)	(118,759,297)	
4,883,636,493	4,711,767,507	

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

	January to March 2026	January to March 2025
Profit after taxation	(1,077,284,124)	278,556,243

Profit after taxation
Addition:
 Depreciation
 Provision (loan & advance)
 Provision (Off-Balance Sheet Items)
 Provision (Investment in Share)
 Increase in provision of taxation
 Increase of interest payable
 Effects of exchange rate changes on cash and cash equivalents

	January to March 2026	January to March 2025
122,890,566	116,639,447	
-	600,186,588	
-	11,631,560	
-	27,501,248	
79		