

ANNUAL REPORT 2025



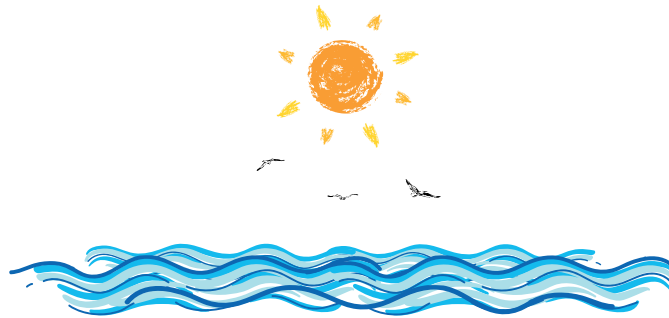
change,
onward
&



Upward



Premier Bank 
service first



Change

Onward and upward

Since its inception in 1999, the Bank had hit rock bottom, in terms of profitability and other business parameters. Now that many positive changes are in place, the Bank is committed to ensuring transparency and growth at all business indicators.



Head Office: Iqbal Centre (4th floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213
Phone: +88 02222274844-8 (PABX), Fax: 02222274832-3, www.thepremierbankplc.com

NOTICE OF THE 27TH ANNUAL GENERAL MEETING

Notice is hereby given that the 27th (twenty seventh) Annual General Meeting of The Premier Bank PLC. will be held on **June 30, 2026, Tuesday** at 11.00 a.m. by using Hybrid System in combination of Digital Platform through the link <https://premierbank.bdvirtualagm.com> and Physical Presence at Golf Garden, Army Golf Club, Airport Road, Dhaka Cantonment (Opposite to Hotel Radisson), Dhaka-1206 to transact the following businesses:

AGENDA

1. To receive, consider and adopt the Directors' Report and Audited Financial Statements of the Bank for the year ended December 31, 2025 together with Auditors' Report thereon.
2. To declare dividend for the year ended December 31, 2025 as recommended by the Board of Directors.
3. To elect/re-elect Director(s) of the Bank*
4. Appointment of External Auditor:
 - a) To approve, on post facto basis, the appointment of M/s Pinaki & Company, Chartered Accountants as the External Auditor of the Bank for the year 2025 in the casual vacancy created due to non-consent of Bangladesh Bank to the earlier appointment of M/s Khan Wahab Shafiq Rahman & Co., Chartered Accountants which was approved in 26th AGM.
 - b) To appoint the External Auditor of the Company for the year ended 31st December 2026 until the next Annual General Meeting and to fix their remuneration.
5. To appoint Compliance Auditor as per BSEC's Corporate Governance Code-2018 for the year 2026 and to fix their remuneration.

By order of the Board

Mohammad Akram Hossain, FCS
Company Secretary

Dated: June 07, 2026

Notes:

- a. The 'Record Date' was on Wednesday, June 03, 2026. The Shareholders whose names appeared in the Register of members of the Company or in the Depository Register (CDBL) on the record date, they are eligible to attend the 27th AGM.
- b. A member eligible to attend and vote at the Annual General Meeting (AGM) may appoint a proxy to attend and vote on his/her behalf. The Proxy Form, duly stamped & signed by the member, must be sent to the Share Management Department of the Company or through email at investorsrelation@thepremierbankplc.com at least 72 hours before the time for holding the meeting.
- c. The Board of Directors did not recommend any dividend for the year ended on 31st December, 2025.
- d. The members will be able to submit their questions/comments and also vote electronically which will be opened before 24 hours of commencement of the AGM. Link for joining in the AGM mentioned above and that will be further notified to the respective Member's through email/SMS.
- e. The Company/Institutional shareholders need to send an authorization letter to the Share Management Department of the company to join the AGM of the Company at least 72 hours before the commencement of the AGM.
- f. The soft copy of the Annual Report 2025 of the Bank (The Premier Bank PLC.) will be sent to the email addresses of the Members available in their Beneficial Owner (BO) accounts maintained with the Depository as per BSEC Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018. The Annual Report 2025 will also be available in the website of the Bank (<https://thepremierbankplc.com/financial-reports/>) within the stipulated time.

*Bangladesh Bank reconstituted the Board of The Premier Bank PLC. Vide order no. BRPD(BMMA)651/9(27) DA/2025-9929 dated: August 19, 2025, which is continuing.

Letter of Transmittal

All Shareholders of The Premier Bank PLC.
Bangladesh Bank
Bangladesh Securities & Exchange Commission
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange PLC. and
Chittagong Stock Exchange PLC.

Dear Sir(s),

Annual Report of The Premier Bank PLC. for the year ended December 31, 2025.

We are pleased to present Annual Report together with the audited financial statements including consolidated and separate balance sheet as on December 31, 2025, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement for the year ended December 31, 2025 along with notes thereto of The Premier Bank PLC. (the Bank) and its subsidiary, Premier Bank Securities Limited for your kind information and record. We have also presented separate financial statements of our Islamic Banking Branches and Offshore Banking Unit (OBU) of the Bank for the year 2025.

Financial statements of 'The Bank' comprise those of Conventional and Islamic Banking Branches and Offshore Banking Unit, while consolidated financial statements comprise financial statements of 'The Bank' and its subsidiary (PBSL).

Yours sincerely,



Mohammad Akram Hossain, FCS
Company Secretary

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Vision and Mission



Our **Vision**

The Bank has a clear vision towards its ultimate destiny to be the best amongst the top financial institutions.

Our **Mission**

The Mission of the Bank are:

- ◆ To be the most caring and customer friendly provider of financial services, creating opportunities for more people in more places
- ◆ To ensure stability and sound growth whilst enhancing the value of shareholders investments
- ◆ To aggressively adopt technology at all levels of operations and to improve efficiency and reduce cost per transaction
- ◆ To ensure a high level of transparency and ethical standards in all business transacted by the Bank
- ◆ To provide congenial atmosphere which will attract competent work force who will be proud and eager to work for the Bank To be socially responsible and strive to uplift the equality of the life by making effective contribution for social development.



Our **Values**

Service first

For us 'Service first' is not just an abstraction; we do mean it. It holds a prime and central focus in our operation. We believe, discharge of quick & quality service is the hallmark for banking standard.

Easier banking

We have made day-to-day banking easier-than-ever through state-of-the-art facilities. We tend to create a congenial atmosphere for our customers to feel free and go easy with banking. We divide our clientage into least possible individuals to impart the best attention.

Better relationship

As we form bondage with our valued clients, so we develop it into a sustainable end. A good understanding with them, while carrying out business transactions, helps us perceive their goals and thus, enable us to respond proactively to their financial needs.

Assured confidentiality

Since we deal in business in the form of financial loss or gain, our solemn promise remains intact with the interest of our clients so much, so that all banking transactions are done in a confidential & professional manner.

Good corporate governance

The dynamic Board of Directors of The Premier Bank PLC hails from different disciplines of business and industry at home and abroad. They are well respected in the society for their contribution. The Bank is equipped with a highly competent Management Team who have long experience in domestic and international Banking. The Bank upholds and strictly abides by good corporate governance practices and is subject to the regulatory supervision of Bangladesh Bank.

Corporate Citizenship

We are a compliant Bank and we pay due taxes. We are eager to inspire eco-friendly investment. We are an abiding citizen in terms of all laws, rules, norms, sentiments and values of the land.

Strategies



Be **Pro-active**

We make conscious endeavor to elevate our life and activities. There is no place for fun in 'Reactive Management.' We learn to anticipate and act.

Begin with the End in Mind

Our every action corresponds to our goal. We set our goal from what lies behind and beyond us and what lies within us. We begin in earnest to finish in time to pursue that goal.

Put First Things First

We make a choice for things that make an upbeat difference. Things that matter most are not put at the mercy of things that matter least.

Think Win-win

Win-win is a frame of mind and heart that constantly seeks mutual benefit in all human interactions. In our Philosophy, we want to see all parties an optimistic winner. A forward- looking planning helps us engage in a win-win relationship.

Seek First to Understand and Then Be Understood

We prize our ability to communicate over all other values. Most of the time, we patiently hear people more than we are heard. We seek first to understand how we are expected - then we position ourselves as befittingly as we can.

Synergy

The effect of a combined whole is always greater than the sum of individual part. The relationship which the parts have to each other is a part in itself. We believe, every part is important and each can contribute. We work together with others to build a team work that result in a better success.

Care and Share Alike for the Society

We care for the feelings, needs and experience of the society and share our interests equally. We try hard to provide for the less privileged and have-nots to ensure a better society and a more prosperous Bangladesh. It is an honor, our duty and privilege, to be able to serve the nation in more ways than just providing banking services.

Code of Conduct



Code of **Conduct & Ethics**

Banking is a business based on the utmost integrity and mutual trust. In order to maintain and safeguard the trust and confidence of the customers and the public, Premier Bank places paramount importance on the maintenance of certain standards of conduct. The Bank's standards of conduct are principally made up of certain rules, regulations and ethical principles. It is essential that all employees familiarize themselves with the contents of code of conduct manual and observe the Bank's standards of conduct. Among other principles, there are seven core values of our code of conduct as follows:

- ♦ **Integrity** – honesty and transparency in everything we say and do
- ♦ **Responsibility** – embracing our commitment to the local community and our shareholders
- ♦ **Stability** – the pursuit of growth based on prudence, proven business principles and financial strength
- ♦ **Empowerment** – creating an empowered, stimulating environment, where employees are involved, recognized and rewarded for good performance
- ♦ **Efficiency** – maintaining customer centric service standards designed to reach optimum efficiency and reliability
- ♦ **Innovation** – encouraging customer and employee participation to foster creativity, continuous improvement and lateral thinking
- ♦ **Consistency** – maintaining uniformity across our products, services and delivery to ensure customer assurance, as measured by customer satisfaction levels.

The common denominator of the seven core values is:
Commitment is the key to success.

Forward Looking Statement



The Premier Bank PLC. creates a responsible business that always meets customers' needs and a culture where our colleagues put customers first. This is the key to our long-term success and to fulfilling our aim to position the Bank as the best private commercial Bank for our stakeholders, customers, and shareholders.

- ◆ The transformation in the form of innovation will ensure we maintain that the core values of the past while equip ourselves to succeed in the future
- ◆ To keep pace with the rapid change in technology to bring new opportunities to improve our service to customers with faster, more convenient and more extensive propositions tailored to meet their needs
- ◆ We aim to treat all our customers fairly and inclusively, making it easy for them to find, understand and access products that are right for them
- ◆ Constant drive for a "strong balance sheet" by maintaining capital adequacy, asset quality, strong liquidity position, and undertake risk mitigation measures against any unforeseen risk
- ◆ Continue our war against Non-Performing Loan (NPL) as well as strong drive for recovery of classified loans
- ◆ Recovery of classified loans will be the Bank's area of top priority, as well as improvement of deposit mix to minimize the cost.



নারীদের সাফল্য জোপানের সহযাত্রী

সঞ্চয় থেকে শুরু করে ব্যবসায়িক অগ্রগতি- সকল ধরনের আর্থিক
পদক্ষেপে নারীদের এগিয়ে নিতে পাশে আছে **প্রিমিয়ার ব্যাংক**

Premier
WOMEN
FIRST

প্রিমিয়ার উইমেন ফাস্ট
ব্যবসা ত্বরান্বিত করতে
১ কোটি টাকা পর্যন্ত
লোন সুবিধা

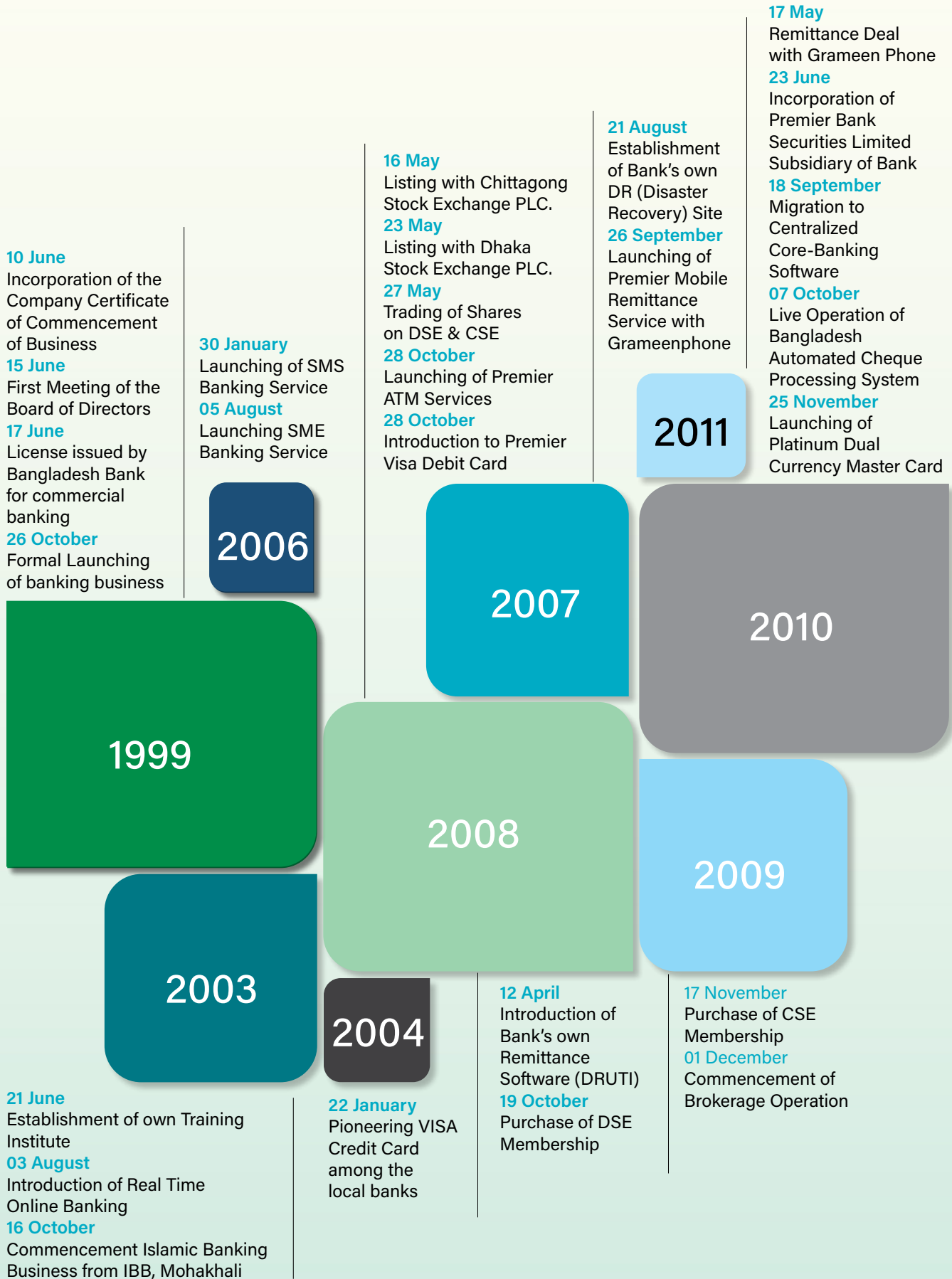
সঞ্চিতা
অগামীর অগ্রযাত্রায়

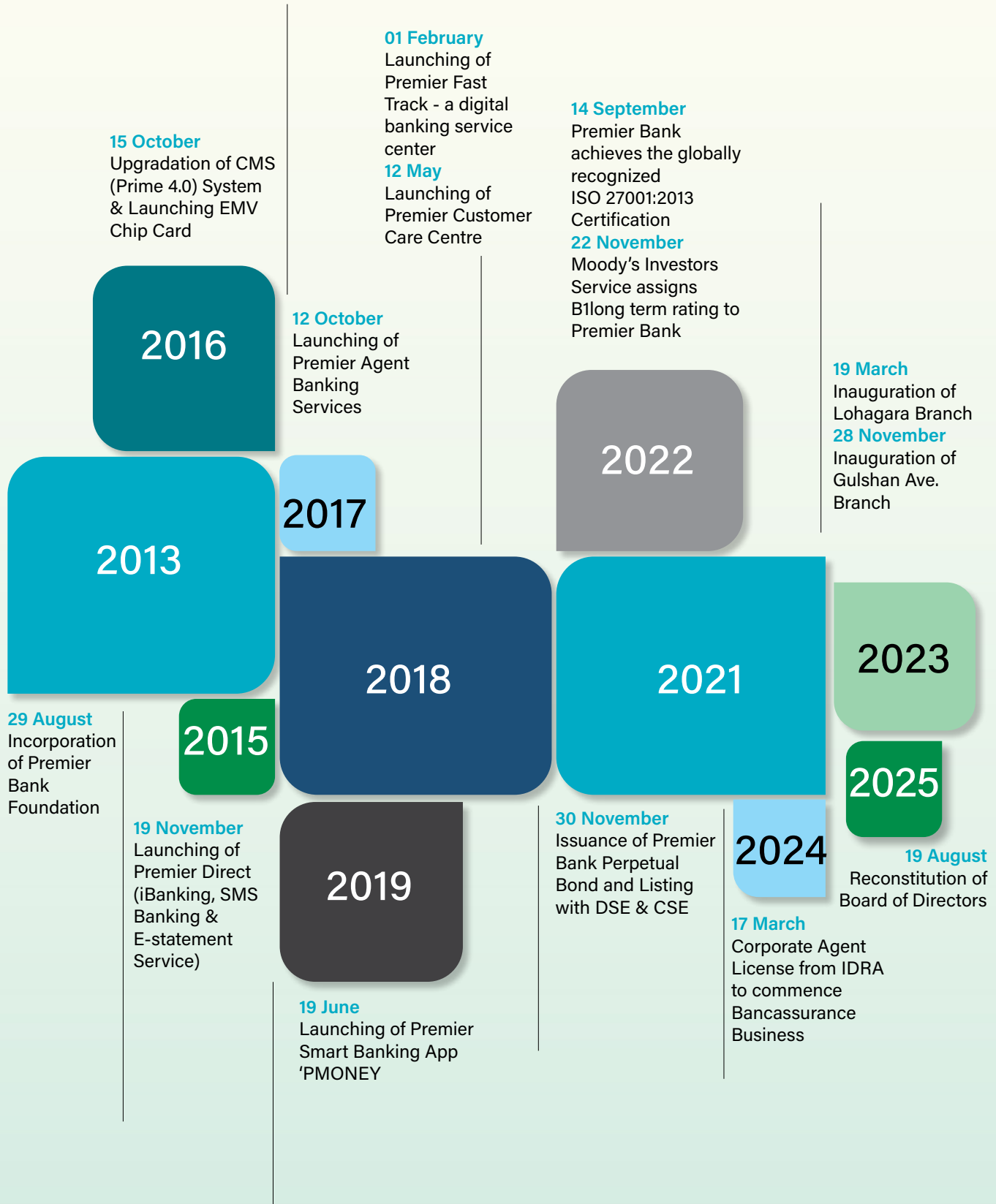
প্রিমিয়ার ব্যাংক উইমেন
সেভার্স অ্যাকাউন্ট (সঞ্চিতা)
নারীদের জন্য
স্মার্ট সেভিংস অ্যাকাউন্ট

বিস্তারিত জানতে

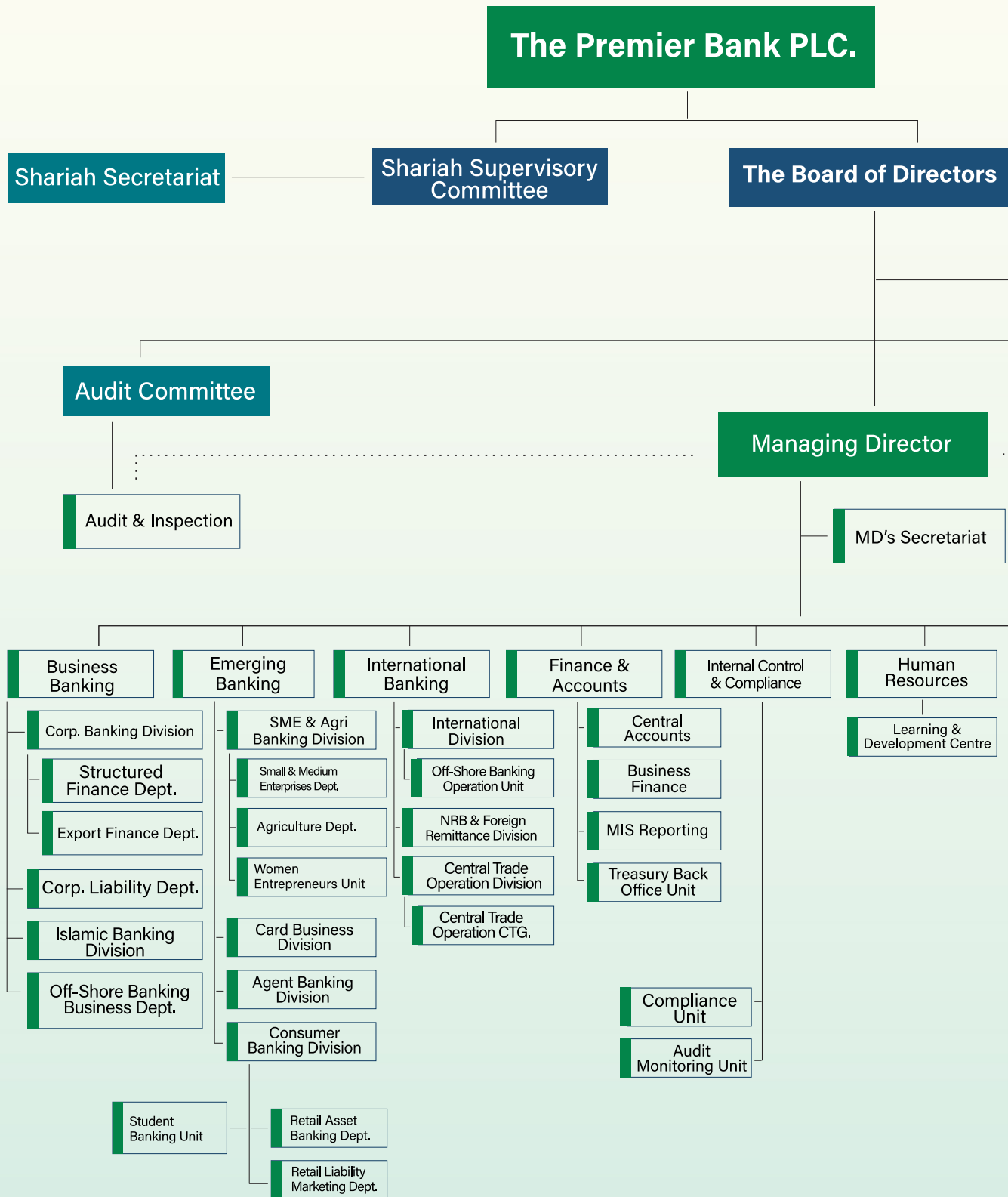


Timeline and Milestone





Organogram



Note: Proposed corporate organogram is under review process, will be updated within 2026.

Chairman's Secretariat

Executive Committee

Risk Management Committee

Board Division & Co. Secretariat

Share Dept.

Marketing & Communication

Credit Mgmt.

Banking Operation

Special Assets Management

General Services Division

Risk Management Division

Credit Risk Mgt. Division

Sustainable & Green Banking Unit

Credit Admin. Division

Brand & Communication Unit

Research & Planning Dept.

PR, Corp. Affair & Event Mgmt. Unit

AML & CFT Division

Alternative Delivery Channel Division

Card Operations Department

Digital Banking Department

Call Center

IT Security & Governance

Operations Division

Recovery Division

Legal Division

Credit Monitoring Division

General Loan Monitoring Dept.

RMG Monitoring Dept.

Work Order Finance Monitoring Dept.

Treasury Mid Office

Information Tech. Division

Treasury Front Office Division

Branch Cluster Management

All Branch Managers

Sub-Branch Operation Dept

Branch Operation Department

Central Cleaning Unit

Service Quality Department

Corporate Profile

The Premier Bank PLC. incorporated on 10 June 1999 to carry out all kinds of banking business. The Bank commenced its operations on 26 October 1999 with the prime motto of "Service First". The Bank offers a wide range of depository products, Loans & Advances, Card products and a variety of services to cater virtually for every customer segment. The Product basket is rich in content featuring different types of Savings and Current Accounts, Term and Continuous Loans, Personal Loans, Debit/Credit Cards, Internet Banking, Treasury & Syndication Services etc.

The Bank has current network of 136 Branches which includes 18 AD Branches & 118 Non-AD Branches including 12 SME/Agri. Branches. The Bank has also 67 sub-branches and 130 ATM booths at different locations of the country and a fully-owned subsidiary company named "Premier Bank Securities Limited" (PBSL) with 5 Branches at Dhaka & Chittagong cities. The Bank continued its strive to build strong relationship with the customers and provide them fast and quality services as well as the best financial solution according to their actual needs. In its long journey, it has been trusted custodians of their money and a true financier of their wants.

The Board of Directors of the Bank consists of 7 (Seven) renowned members with profound knowledge in industrial, financial and operational area. The members of the Board of Directors of the Bank hold very respectable positions in the society. They are highly successful businessmen and industrialists in Bangladesh. Each Director of the Board plays a significant role in the socio-economic arena of the country.

The Bank is always ready to grab untapped potential of the country with rationalizing its loan portfolio, accelerating the delivery of consistent services, managing risks and focusing on people, planet and profit to embrace sustainability.



Registered name of the company	The Premier Bank PLC.
Legal form	A scheduled commercial bank incorporated on June 10, 1999 as a Public Limited Company under companies act, 1994 and Bank companies act, 1991.
Incorporation certificate	C-37922 (2222)/99, dated June 10, 1999
Commencement of business certificate	Ref. no. 16370, dated June 10, 1999
Bangladesh bank approval certificate	BRPD (P) 744 (72)/99-1638, dated June 17, 1999
Formal launching of banking business	October 26, 1999
Registered office	Iqbal Centre (4th Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213 Tel: +880-2-222274844-8, Fax: +880-2-222274849
Number of branches	136
VAT registration	18131074117, dated July 31, 2000
ETIN certificate	545319115583, dated October 17, 2000

Capital as on 31st December 2025

Authorized Capital	BDT 15,000,000,000.00 (Face value per share: BDT 10.00)
Paid-up Capital	BDT 12,334,311,330.00 (Face value per share: BDT 10.00)

Ownership structure as on 31st December 2025

Composition	Number of Shares	% of total shares
Sponsors & Directors	431,346,352	23.92%
Financial Institutions	284,122,895	21.56%
Foreign Corporate Bodies	3,954,128	0.20%
General Public	514,007,758	54.32%
Total	1,233,431,133	100.00%

Auditor	Pinaki & Company, Chartered Accountants Ideal Trade Centre (9 th Floor), 102 Shaheed Tajuddin Ahmed Sarani, Tejgaon, Dhaka-1208, Bangladesh
Legal Advisor	M/S Rokanuddin Mahmud & Associates Delta Dahlia (8th floor) 36 Kemal Ataturk Avenue, Banani, Dhaka-1213
Subsidiary company of the bank	Premier Bank Securities Limited (PBSL) Iqbal Centre (12th Floor) 42 Kemal Ataturk Avenue, Banani, Dhaka

Corporate Directory

Board of Directors

Name	Designation
Dr. Arifur Rahman	Chairman
Mr. Md. Forkan Hossain	Independent Director
Mr. Syed Faridul Islam	Independent Director
Mr. Md. Sazzad Hossain	Independent Director
Prof. Sheikh Morshed Jahan	Independent Director
Mr. M Nurul Alam FCS, CCEP-I, CGIA	Independent Director

Executive Committee

Name	Designation
Mr. Syed Faridul Islam	Chairman
Dr. Arifur Rahman	Member
Mr. Md. Sazzad Hossain	Member

Audit Committee

Name	Designation
Mr. Md. Forkan Hossain	Chairman
Mr. M Nurul Alam FCS, CCEP-I, CGIA	Member

Risk Management Committee

Name	Designation
Mr. Md. Sazzad Hossain	Chairman
Dr. Arifur Rahman	Member
Mr. Syed Faridul Islam	Member
Prof. Sheikh Morshed Jahan	Member
Mr. M Nurul Alam FCS, CCEP-I, CGIA	Member

Senior Management Team (SMT)

Name	Designation
Mr. Md. Monzur Mofiz	Managing Director
Mr. Niamat Uddin Ahmed	DMD & CAMLCO
Mr. S M Wali Ul Morshed	DMD, Corporate Liability and Recovery
Mr. Amalendu Roy	DMD, Corporate Business
Mr. Mohammad Al-Amin	DMD & Chief Credit Officer
Mr. Md. Naquibul Islam	SEVP & Chief Risk Officer
Mr. Abu Md. Sabbir Hassan Chowdhury (CITO)	EVP & Chief IT Officer
Mr. Md. Moinul Huq Shiraze	VP & Head of HRD (In-Charge)
Mr. Mohammad Akram Hossain	FVP & Company Secretary
Mr. Mohammed Forhad	FVP, Head of FAD (In-Charge)

Asset Liability Committee (ALCO)

Name	Designation	Status
Mr. Md. Monzur Mofiz	Managing Director	Chairperson
Mr. Mohammad Al-Amin	Head of Credit Risk Management Division	Member
Mr. Amalendu Roy	Head of Corporate Business	Member
Mr. Md. Naquibul Islam	Chief Risk Officer	Member
Mr. Mohammad Shamim Murshed	Head of Consumer Banking Division	Member
Mr. Asif Khan	Head of SME & Agriculture Division	Member
Mr. Shibly Sadeque	Head of International Division (Acting)	Member
Mr. Md. Elias	Head of Islamic Banking Division (In-Charge)	Member
Mr. Mohammed Forhad	Head of FAD (In-Charge)	Member
Mr. Rajon Komer Datta	Head of Treasury Division (In-Charge)	Member Secretary



Board of **Directors**

Board of Directors



Dr. Arifur Rahman
Chairman



Mr. Syed Faridul Islam
Independent Director



Mr. Md. Forkan Hossain
Independent Director



Mr. Md. Sazzad Hossain
Independent Director



Prof. Sheikh Morshed Jahan
Independent Director



Mr. M Nurul Alam FCS, CCEP-I, CGIA
Independent Director



Mr. Md. Monzur Mofiz
Managing Director

Executive Committee of the Board



Mr. Syed Faridul Islam
Chairman



Dr. Arifur Rahman
Member



Mr. Md. Sazzad Hossain
Member

Audit Committee of the Board

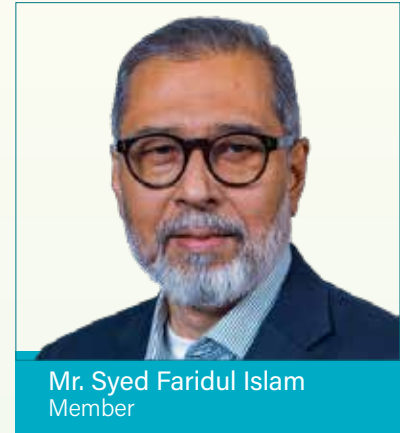
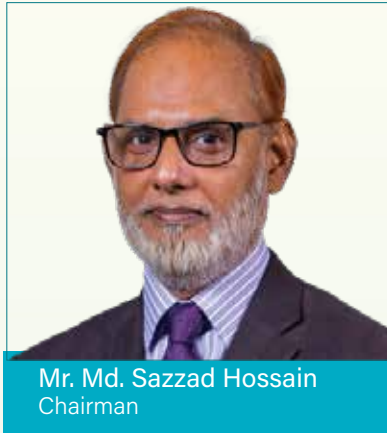


Mr. Md. Forkan Hossain
Chairman



Mr. M Nurul Alam FCS, CCEP-I, CGIA
Member

Risk Management Committee of the Board



Shari'ah Supervisory Committee



Directors' Profile



Dr. Arifur Rahman
Chairman

Dr. Arifur Rahman, the founding Vice-Chairman and entrepreneur shareholder of Premier Bank, has been unanimously elected as the new Chairman of the Bank. The decision was made at the Bank's 314th Board Meeting held on Thursday (August 21, 2025).

A renowned physician and entrepreneur, Dr. Rahman brings over four decades of experience in health, military medical services, banking, and business leadership. A graduate of Dhaka Medical College, he built a long and distinguished career in Saudi Arabia, where he earned recognition as a trusted physician and advisor.

Dr. Rahman has played a significant role in promoting Bangladeshi human resources abroad, creating employment opportunities for millions of workers. His contributions were highlighted in the 2004 UNDP report. He was also instrumental in mobilizing financial support from Saudi Arabian esteemed philanthropist to build cyclone shelters in Barishal, Bangladesh.

During the COVID-19 pandemic, he spent eight months in Sweden, where he collaborated with Professor Ola

Winqvist of the Karolinska, Institute of Stockholm and took permission from Bangladesh Health Ministry to perform nasal corona vaccine trial. Dr. Rahman has founded and led numerous initiatives in banking, industry, and philanthropy. These include Samorita Hospital, The Shoes BD Ltd, Denim Polymer Industries Ltd, Always On Network Bangladesh. He also serves as Chairman of the International Institute of Global Studies (IIGS), Society for People's Advancement (SPA) and Editor of The Ambassador, a diplomatic magazine.

Looking ahead, Dr. Rahman expressed his vision to position Premier Bank as a "Three C Bank" – Consumer, Corporate, and Conservative – with a renewed focus on service, sustainability, and growth. Bangladesh's human resources, economic growth, and social welfare continues to guide the Premier Bank toward becoming a resilient, compliant, and customer-centric financial institution.

Directors' Profile



Mr. Md. Forkan Hossain
Independent Director

Mr. Md. Forkan Hossain was Executive Director of Bangladesh Bank. Mr. Hossain embarked upon his career in 1993 as Assistant Director and successfully completed his service as Executive Director on March 16, 2025. He carried out important duties in various departments of Bangladesh Bank head office like Human Resources Department, Accounts and Budgeting Department, Foreign Exchange Operation Department, Agricultural Credit Department etc. He also served Bangladesh Bank Chattogram Office and Motijheel Office in different capacities. He performed his duties as Managing Director of The Security Printing Corporation (BD) Ltd. for more than one year. He performed important role as Observer of One Bank PLC, Janata Bank PLC and Board Member of Investment Corporation of Bangladesh.

Mr. Hossain obtained his post-graduation degree in Accounting with first class from University of Chittagong.

He travelled Poland, India, UK, Germany, Switzerland, Austria, Hungary, Check Republic, Turkey, Egypt and Saudi Arabia for official and religious purposes.

At present, Mr. Md. Forkan Hossain is serving as an Independent Director of The Premier Bank PLC, where he is the Chairman of the Audit Committee, contributing his vast knowledge and expertise to strengthen the Bank's governance, accountability, and regulatory compliance framework.

Directors' Profile



Mr. Syed Faridul Islam
Independent Director

Mr. Syed Faridul Islam has long 40 years of banking career both in foreign and local banks where last 16 years in Senior Management Position (SMT) which includes AMD & CRO and DMD & CRO in local reputed banks.

He has multiple skills and hands on experiences in Business, Risk Management, Operations, Credit Risk, Audit, Anti Money Laundering, Internal Control and compliance, IT integration and Information security of the bank. He played a key role in establishing SME business both in Foreign and local bank and centralization of RM based corporate business in the bank. He has specialty in business process re-engineering, policies, service quality framework, complaint management and establishing various control management of the bank. He directly managed credit risk for Corporate, SME and Retail portfolio and held credit approval authority of BDT 300m in Local Bank.

He joined United Commercial Bank Limited on 15th May, 2019 as the Additional Managing Director. Mr. Islam took over the Credit Risk Management, Credit Administration, Risk Management, Information Security, Call Centre, Service Quality and Complaint management of the entire bank as Chief Risk Officer (CRO). He also looks after number of key projects like KYC, Centralization of Credit Administration, Control & risk management of Internet Banking and Document Management system (DMS). In addition, he is also the

Prior to joining UCB, he was the Deputy Managing Director & Chief Risk Officer of Prime Bank limited for 4 years. He played a pivotal role in restructuring business model for both SME Banking, Consumer Banking, Branch network including Trade Services, Credit administration and Cash Management under Central Operations in Prime Bank limited. He also set up Prime Bank's Retail and SME collection and Special Asset Management model.

He firmly contributed digitalization by implementing and upgrading of Core Banking system, Card Management system, Internet Banking and Tier 3 data Centre of the Bank.

He was also Head of SME Banking, BRAC Bank and reorganized small segment and centralized of Credit Risk Management. He was also Head of Risk Management of the Bank. He ran large SME business and led a large SME team of more than 2000 resources in the country.

He worked for Grindlays Bank, ANZ Bank and Standard Chartered Bank for 25 years, during his long tenure he worked in branch banking, product, MIS, CBS integration and successfully launched SME business products there. He was Head of Medium Business, Standard Chartered Bank, Bangladesh.

In his long career with foreign banks includes overseas working experiences as well. In his secondment with ANZ Bank, Melbourne, Australia, he played key role in product and parameter analysis. He was a member of core implementation team of system integration for ANZ Grindlays Bank, Bangladesh and India. He started his career at Grindlays Bank in 1984.

Mr. Islam has an MBA, major in Marketing and he is also certified 'Credit Professional' from OMEGA in the UK organized by Standard Chartered Group, London. He attended numerous training courses, seminars, workshops and conferences locally and overseas.

Currently, Mr. Syed Faridul Islam, Independent Director of The Premier Bank PLC, is the Chairman of the Executive Committee and Member of the Risk Management Committee, contributing to strong governance, risk resilience, innovation, and sustainable growth.

Directors' Profile



Mr. Md. Sazzad Hossain
Independent Director

Mr. Md. Sazzad Hossain is a highly accomplished banker with 37 years of extensive experience in Bangladesh's financial sector. He began his career in 1987 as a Probationary Officer at Pubali Bank Ltd. and went on to hold senior leadership positions at Eastern Bank Ltd., NCC Bank Ltd., and Bank Asia PLC, where he last served as Deputy Managing Director & Chief Operating Officer (COO). He also represented Bank Asia PLC as Director in Bank Asia Securities, The Bangladesh Rating Agency Ltd., and the Industrial and Infrastructure Development Finance Company (IIDFC).

Over the course of his career, Mr. Hossain has developed expertise in credit management, portfolio supervision, banking operations, internal control and compliance, audit and risk assessment, and corporate policy formulation. At Bank Asia PLC, he served in several critical roles, including Chief Operating Officer, Chief Credit Officer, Chief Risk Officer, and Head of Internal Control & Compliance Division (ICCD), as well as Head of multiple major branches. He was also a key member of several important committees, such as the Senior Management Team (SMT), Credit Committee, IT Steering Committee, Risk Management Committee, and Policy Review Committee.

Academically, Mr. Hossain holds a Master of Commerce in Finance & Banking (1985) and a B.Com (Hons.) in Finance (1984) from the University of Dhaka. Following his retirement from active banking, he has been contributing to academia as a Part-Time Faculty Member at the University of Asia Pacific's Department of Business Administration.

Currently, Mr. Md. Sazzad Hossain serves as an Independent Director of The Premier Bank PLC., where he is also the Chairman of the Risk Management Committee and a Member of the Executive Committee of the Board. In these roles, he continues to leverage his vast professional expertise, strategic leadership, and strong commitment to governance and risk management in Bangladesh's financial sector.

Directors' Profile



Prof. Sheikh Morshed Jahan
Independent Director

Prof. Sheikh Morshed Jahan, an international development policy economist and professor of strategy, economics, and entrepreneurship at IBA University of Dhaka, carries 32 years of experience in business and development research, university teaching, corporate advising, and capacity building in Bangladesh and in countries of South, South-East, and Central Asia.

Prof. Jahan was an international consultant to UNDP (Singapore/ Malaysia), UN-ESCAP (Bangkok), the World Bank (Washington DC), and ASEAN Economic Research Institute. United Nations has published his research works as part of several multi-country studies. Prof. Jahan led/co-led/served in 100+ projects involving research and surveys, consulting, market system and value chain development, intervention facilitation, and capacity building on behalf of multi-lateral and bilateral agencies (such as USAID, Ukaid, Danida, SDC, EKN, etc.) and MNCs and national businesses (such as Samsung, KNI Japan, G4S, Radio Today, etc.).

Prof. Jahan also led and worked in projects commissioned by different agencies of the Government of Bangladesh. On behalf of ICT Division (LICT/EDGE) and IBA-University of Dhaka, Prof. Jahan has been leading two high-impact World Bank-funded flagship programs involving capacity building of the IT/ITeS industry, namely CXO Strategy Conclave targeting the digital economy entrepreneurs, founders/co-founders, and C-suite executives and ACMP 4.0 targeting the industry's mid-management professionals. He also co-led the project on Sustainable Business Model

Development of Union Digital Centers under a2i. He also advised the CDCS@team working on the development of the largest national digital networking platform of women entrepreneurs commissioned under the BRCP1 project of the Ministry of Commerce.

Prof. Jahan served as a member of United Nations ESCAP Advisory Panel on SME Development and contributed to its Policy Guidelines for SME Development in Asia and the Pacific. He holds an MBA from IBA-University of Dhaka (where he topped the merit list with the highest distinction) and AM (international development policy) from Duke University, USA. He was a Joint Japan/World Bank scholar at Duke University, and a Commonwealth Fellow at IIM-A.

His country work experience includes: Bangladesh, Kazakhstan, Mongolia, Lao PDR, Cambodia, Nepal, Bhutan, Thailand, the Philippines, and USA. As an international consultant to UNDP (Singapore/Malaysia)'s South-South and Triangular Cooperation for SME Development in Asia, Prof. Jahan led capacity building of SME development agencies in five countries of South Asia, Southeast Asia, and Central Asia. Partnering with Prof. Gary Gereffi of Duke University, he also co-designed and co-facilitated World Bank-funded capacity building project on Global value chains and international competitiveness spearheaded by Kazakhstan Ministry of Economy. Prof. Jahan was a Teaching and Research Fellow at Duke University and collaborated in teaching technology and organizations and researching global value chain governance.

Prof. Jahan supervises doctoral dissertation works involving bottom-of-the-pyramid markets, digital economy, renewable energy, sustainable development, Islamic finance, and value chains. Prof. Jahan's areas of interest include public policy, market system development; inclusive growth; global and regional value chains; MSME and entrepreneurship; agriculture, climate, and food security; agribusiness and rural economy; international trade competitiveness; 4IR and digital economy; technology adoption/commercialization; business acceleration and scaling strategy; market research, feasibility, sector studies, baseline, and impact studies. He also published 50+ articles, book chapters, and papers in national and international peer-reviewed journals, conference proceedings, and books. As a full-time faculty member, he joined IBA in 1993.

Directors' Profile



Mr. M Nurul Alam FCS, CCEP-I, CGIA
Independent Director

Mr. M Nurul Alam is a highly accomplished Chartered Secretary and seasoned corporate governance professional with over four decades of diversified experience in multinational companies, financial institutions, and listed corporations in Bangladesh. He has extensive expertise in corporate governance, ethics and compliance, internal audit, and risk management, with a proven track record of building compliance culture and strengthening assurance functions in organizations.

He is the Founder & CEO of MNA Associates, where he provides independent corporate governance compliance audits, external assessments of internal audit activities, corporate compliance retainership, and forensic investigations. Previously, he held several key leadership positions, including:

- ◆ Chief Ethics & Compliance Officer of Banglalink (a subsidiary of VEON Ltd., Netherlands).
- ◆ Director & Chief Executive Officer of Prime Islami Securities Ltd.
- ◆ Deputy Managing Director & Company Secretary of Prime Islami Life Insurance Ltd.
- ◆ Company Secretary & Head of Internal Audit of Orascom Telecom Bangladesh Ltd.
- ◆ Head of Company Secretariat & Legal Affairs of GlaxoSmithKline Bangladesh.

In addition to his corporate career, he is actively involved in professional bodies and leadership roles:

- ◆ Member, Election Board of the Foreign Investors Chamber of Commerce & Industry (FICCI).

- ◆ Council Member, Institute of Chartered Secretaries of Bangladesh (ICSB) and Member, Corporate Governance Committee.
- ◆ President, The Institute of Internal Auditors Bangladesh (IIAB).
- ◆ Global Assembly Member, The Institute of Internal Auditors (IIA) and Council Member of the Asian Confederation of IIA.
- ◆ Country Representative & Global Council Member.
- ◆ Chartered Global Investment Analyst (CGIA) Institute, USA.

Mr. Alam has attended numerous international conferences, business meetings, and professional forums across Canada, Europe, the Middle East, and Asia, strengthening his global perspectives in corporate governance and compliance.

He holds a Master of Commerce (Accounting) obtained from the University of Chittagong, is a Fellow Chartered Secretary (FCS) from ICSB, a Certified Compliance & Ethics Professional- International (CCEP-I) from the Society of Corporate Compliance & Ethics, USA, and a Chartered Global Investment Analyst (CGIA) from the CGIA Institute, USA.

With his extensive expertise in governance, compliance, audit, and ethical leadership, Mr. M Nurul Alam currently serves as Independent Director of The Premier Bank PLC, member of the Audit Committee, and the Risk Management Committee of the Board of Directors. Additionally, He is the Chairman of the Premier Bank Securities Limited (a subsidiary of The Premier Bank PLC.). He is the Chairman of Audit Committee and Independent Director of Renwick Jaineswar & Co. Bangladesh Limited.

Directors' Profile



Mr. Md. Monzur Mofiz
Managing Director

Md. Monzur Mofiz is a veteran banker and visionary leader currently fulfilling his role as the Managing Director of The Premier Bank PLC. bringing with him nearly 32 years of banking experience across leading financial institutions in Bangladesh. He began his banking career in 1993 with Sonali Bank PLC. and has since held key leadership roles at ONE Bank PLC., Dutch-Bangla Bank PLC., The City Bank PLC., AB Bank PLC., and Sonali Bank PLC. Throughout his career, he has contributed significantly to corporate banking, fund management, cost optimization, retail and SME deposit growth, financial inclusion, and the expansion of mobile financial services and agent banking in underserved areas. He has also played an important role in advancing Islamic banking services and strengthening operational excellence.

Mr. Mofiz holds a Bachelor of Science degree in Civil Engineering from Bangladesh University of Engineering & Technology (BUET) and an MBA in Finance from the Institute of Business Administration (IBA), University of Dhaka. His professional strengths include industry analysis, credit and equity structuring, stakeholder management, and team leadership.

Under his guidance, The Premier Bank PLC continues to pursue sustainable growth, digital transformation, customer-centric innovation, and strong governance.

Our Products & Services at a Glance

Premier Bank is your one stop financial store that offers diversified products & services to meet any financial needs.

Corporate Banking Products

- Short Term Finance
- Long Term Finance
- Import/Trade Finance
- Work Order/Construction Finance
- Export Finance
- Syndications & Structure Finance
- Lease Finance

SME Banking Products

- Medium- and Long-Term Finance
- Working Capital Finance
- Trade Finance
- Women Entrepreneurship Loan
- Micro and Cottage Finance
- Rural & Agriculture Finance
(Premier Grameen Swanirvor)
- Premier Samridh
(Loan product for
10/50/100 BDT A/C Holder)

Card Products

- EMV Visa Classic – Local/International
- EMV Visa Gold-Local/International
- EMV Gold Dual Currency Card (MasterCard)
- EMV Platinum Dual Currency Card (VISA/MasterCard)
- EMV Debit Card Local (VISA/MasterCard)
- EMV TC/Hajj Prepaid Card (VISA/MasterCard)

Deposit products

- Savings Account (SB)
- Special Notice Deposit Account (SND)
- Premier Super Account
- Premier 50 Plus Account
- Premier Genius Account/School Banking Account
- Premier Esteem Savers
- Premier Excel Savers
- Premier Shadhinota Account (10 BDT)
- Premier High-Performance Account
- Premier Payroll Account
- Premier Remittance Savers Account (RSA)
- Current Account (CD)
- Foreign Currency (FC) Account
- Non-Resident Foreign Currency Deposit Account (NFCD)
- Resident Foreign Currency Deposit Account (RFCD)

- Fixed Deposit (FDR)
- Double Benefit Scheme (DBS)
- Education Savings Scheme (ESS)
- Monthly Income Scheme (MIS)
- Monthly Savings Scheme (MSS)
- Shwapno (Two Year Monthly Deposit Scheme)
- Registered Retirement Deposit Plan (RRDP)



● **Retail Loan Products**

- Premier Home Loan
- Premier Home Loan for Freedom Freighter
- Auto Loan
- Consumer Credit Scheme
- Secured Line
- Salary Loan
- Travel Loan

● **Islamic Banking Products**

- Al-Wadiah Current Deposit (AWCD)
- Mudaraba Savings Deposit (MSD)
- Mudaraba Short Notice Deposit (MSND)
- Mudaraba Premier Genius Account (MPGA)
- Mudaraba Premier Excel Savers Account (MPESA)
- Mudaraba Premier Esteem Savers Account (MPESA)
- Cash Waqf Deposit Account
- Mudaraba Payroll Account
- Mudaraba Premier Sadhinota Account
- Mudaraba Premier Remittance Saver Account
- Mudaraba Foreign Currency Account
- Mudaraba Non-Resident Foreign Currency Deposit Account
- Mudaraba Resident Foreign Currency Deposit Account
- Mudaraba Term Deposit Receipt (MTDR)
- Mahar Savings Scheme (Mahar)
- Hajj Plan Scheme
- Mudaraba Hajj Savings Scheme (MHSS)
- Mudaraba Monthly Income Scheme (MMIS)
- Mudaraba Monthly Savings Scheme (MMSS)
- Mudaraba Double Benefit Scheme (MDBS)

Investment Products

- Bai' Al-Murabaha
- Bai' Al-Muajjal
- Bai' As-Salam
- Musharaka Documentary Bills
- Hire Purchase under Shirkatul Milk (HPSM)
- Premier Tijarah Personal (Consumer) Finance
- Premier Tijarah Auto Finance
- Premier Tijarah Home Finance

● **Digital Banking Services**

- Mobile App (pmoney)
- ATM Banking
- Premier Fast Track
- Mobile Banking Manager (MBM)
- E-Statement Service
- Electronic Fund transfer through BEFTN (EFT)

● **Other Banking Services**

- Internet Banking
- Mobile Banking
- Locker Services
- Remittance Services
- Debit Card
- Purchase & Sell of FC
- Point of Sale (POS)
- ATM/CDM
- Quick Account
- Travel Card
- Bangla QR
- Bangla QR Teller
- Brokerage House Service
- Utility Bill Payment Service
- MRP/MRV Payment Service
- POS Terminal Service
- Treasury Service
- SWIFT Service etc.

Retail Loan Products

Islamic Banking Products

Digital Banking Services

Other Banking Services



Key Events

Key Events



The Premier Bank PLC. holds 26th AGM on 13 October, 2025 at Head Office



The Premier Bank PLC. holds 315th Board Meeting on 21 September, 2025 at Head Office



The Premier Bank PLC. holds a Sponsorship Program on 13 March, 2026 for the Prize and Certificate Distribution for Essay Competition on “Comparative Analysis and Prospects of the Insurance Sector in Bangladesh Relative to Neighbouring Countries” organized by the Bangladesh Institute for Professional Development (BIPD) at Head Office



Key Events



The Premier Bank PLC. launched revamped website on 08 October, 2025 aimed at enhancing customer experience and meeting the evolving needs of our clients in the digital age.



The Premier Bank PLC. holds 71st Shariah Supervisory Committee Meeting on 26 April, 2026 at Head Office



The Premier Bank PLC. and Shanta Holdings Limited Signed a Strategic Agreement on Wednesday under which the bank will relocate its Head Office from Iqbal Centre to the 40-storey Shanta Pinnacle



Key Events



The Premier Bank PLC. Celebrates Anniversary under the theme 26 Years of Banking for the Greater Good.



The Premier Bank PLC. Holds Workshop on 18 October, 2025 on Integrity & Ethics Practice in Banking



The Premier Bank PLC. holds Annual Risk Conference on 26 December, 2025 under the theme Proactive Risk Management for Sustainable Growth





Directors' Report



Message from the **Chairman**

Message from the Chairman



Dr. Arifur Rahman
Chairman

Dear Valued Shareholders, Assalamualaikum

It's my privilege to present the Annual Report 2025 of The Premier Bank PLC. to distinguished shareholders, respected members of the Board, valued customers, and the entire team of the Bank.

The year 2025 was marked by a complex and evolving economic landscape, both globally and domestically. Despite ongoing challenges such as inflationary pressures, market volatility, and regulatory adjustments, our bank demonstrated resilience, stability, and a clear commitment to sustainable growth. I am pleased to report that our overall qualitative performance remained strong, reflecting the effectiveness of our strategic direction and disciplined execution. Moreover we are committed to position the Bank as a "Three C Bank" – Consumer, Corporate, and Conservative – with a renewed focus on service, sustainability, and growth.

Global Economic Outlook 2025

The global economic environment in 2025 remained characterized by moderate growth amid ongoing structural and geopolitical challenges. According to the latest World Economic Outlook of the International Monetary Fund (IMF), global economic activity continued to show resilience, albeit below historical averages.

Global GDP growth stood at 3.2% in 2025, compared to 3.3% in 2024, reflecting the impact of tight monetary conditions and subdued demand. Inflation moderated to around 4.1%, though it remained elevated in emerging economies (5.4%) relative to advanced economies (2.5%). Global trade growth remained weak at approximately 1.7%, constrained by geopolitical tensions and trade fragmentation. Looking ahead, inflation is expected to ease further to around 3.8% in 2026, indicating a gradual disinflation process.

Despite stable growth, downside risks persist, including geopolitical uncertainties, high public debt, financial market volatility, and commodity price fluctuations. Overall, the global outlook reflects resilient yet constrained growth.

Bangladesh economy in 2025: A year of survival

The year 2025 was characterized more by economic stabilization than recovery. The primary policy focus remained on maintaining macroeconomic stability and preventing further deterioration amid a challenging domestic and global environment.

According to the Bangladesh Bureau of Statistics (BBS) and the International Monetary Fund (IMF), real GDP growth moderated to 3.49% in FY2025, compared to 4.2% in FY2024 and 5.8% in FY2023, reflecting subdued investment, tight monetary conditions, and external pressures. Inflation remained elevated at 8.49%, though it showed signs of easing

toward the latter part of the year. The external sector demonstrated resilience, supported by steady export performance—particularly in the RMG sector—and strong remittance inflows, contributing to improved foreign exchange stability, as noted by the World Bank.

The banking sector remained broadly stable but continued to face structural challenges, with moderated credit growth and steady deposit mobilization. However, challenges persisted, including elevated non-performing loans (NPLs), liquidity pressures, and exchange rate volatility. Ongoing regulatory reforms and increasing digital adoption supported improved governance and operational efficiency.

Fiscal pressures remained evident, with a widening deficit driven by lower revenue mobilization and higher expenditure commitments. Nonetheless, key macroeconomic indicators—including nominal GDP of approximately USD 450 billion, per capita income of around USD 2,593, and relatively low unemployment—reflect underlying economic resilience.

Looking ahead, both the IMF and the World Bank project a gradual recovery, with GDP growth expected to improve to around 4.7%–4.8% in FY2026, subject to continued policy discipline and structural reforms. Overall, the economy in 2025 reflects a phase of stabilization under pressure, laying the groundwork for a gradual recovery in the coming years.

Our Performance Overview

During the year, the bank recorded steady growth in its core financial indicators. Our total assets, deposits, and loan portfolio expanded in a balanced manner, supported by prudent credit risk management and a diversified business approach. We remained focused on maintaining asset quality, strengthening our capital position, and ensuring adequate liquidity to support future growth.

The Premier Bank PLC. has embarked on a new chapter under the leadership of its newly constituted Board of Directors. Since its formation on August 19, 2025, the Board has prioritized formulating banking policies with a strong focus on corporate governance and compliance to preserve depositor trust and institutional reputation. It has also initiated recovery of non-performing loans (NPLs) and undertaken effective corrective measures. The Board's key areas of focus include audit matters, divisional strategy, service quality, account segregation, corporate culture, and governance. Special emphasis is being placed on remittance, retail, corporate, SME, cards, digital, and Islamic banking.

Safeguarding depositor funds remains the board's foremost priority. Rigorous analysis is underway on bad loans and audit issues, with maximum measures being taken to protect customers' money. To ensure essential services are delivered with the highest priority, the board has introduced the "Service First" principle.

At a time when many financial institutions are grappling with dollar shortages and liquidity crises, the Bank continues to stand strong. Letters of Credit (LCs) are being opened seamlessly across all branches, demonstrating the bank's stability and resilience. Customers are also benefiting from renewed focus on efficiency, care, and trust. Besides these we have already emphasized & allocated substantial fund for Women Entrepreneur Financing.

Prioritize Digital Banking

Digital transformation continued to be a cornerstone of our strategy in 2025. We enhanced our digital banking platforms to provide faster, safer, and more convenient services to our customers. Our investments in technology have not only improved customer experience but also increased operational efficiency and strengthened cybersecurity measures.

The Bank proudly launched its revamped website (thepremierbankplc.com), aimed at enhancing customer experience and meeting the evolving needs of our clients. This website represents our dedication to innovation and customer service excellence. We are committed to providing our clients with superior banking solutions that are both efficient and secure. The combination of advanced security and a streamlined, user-friendly interface ensures that digital banking with Premier Bank is easier and safer than ever before.

Care and Share Alike for The Society

We care for the feelings, needs and experience of the society and share our interests equally. We try hard to provide for the less privileged and have-nots to ensure a better society and a more prosperous Bangladesh. It is an honor, our duty and privilege, to be able to serve the nation in more ways than just providing banking services.

We also reaffirmed our commitment to responsible and sustainable banking. Through our corporate social responsibility initiatives, we supported programs in education, healthcare, environmental sustainability, and financial inclusion. We believe that long-term success is closely linked with the well-being of the communities we serve.

Acknowledgement

I would like to express my sincere appreciation to our valued customers for their trust and confidence in our bank. My heartfelt thanks go to our employees for their dedication, professionalism, and relentless efforts throughout the year. I also extend my gratitude to our Board of Directors for their strategic guidance, and to the regulators and stakeholders for their continued support.

As we look ahead to 2026, we remain cautiously optimistic. While uncertainties persist, we are confident in our ability to adapt and grow. Our focus will remain on innovation, customer-centric services, strong governance, and sustainable value creation for all stakeholders.

In closing, I reaffirm our commitment to building a stronger, more resilient bank that continues to contribute positively to the economy and society.



Dr. Arifur Rahman
Chairman

চেয়ারম্যানের বার্তা

সম্মানিত শেয়ারহোল্ডারবৃন্দ, আসসালামু আলাইকুম

দি প্রিমিয়ার ব্যাংক পিএলসি. এর ২০২৫ সালের বার্ষিক প্রতিবেদন সম্মানিত শেয়ারহোল্ডারবৃন্দ, পরিচালনা পর্ষদের সম্মানিত সদস্যবৃন্দ, সম্মানিত গ্রাহকবৃন্দ এবং ব্যাংকের সমগ্র টিম, আপনাদের সকলের নিকট উপস্থাপন করতে পেরে আমি সম্মানিত বোধ করছি।

বৈশ্বিক ও দেশীয় অর্থনীতির জন্য ২০২৫ সাল ছিল চ্যালেঞ্জ ও পরিবর্তনের এক গুরুত্বপূর্ণ বছর। মুদ্রাস্ফীতি জনিত চাপ, বাজারের অস্থিরতা এবং নীতিগত পরিবর্তন সহ বিভিন্ন প্রতিকূলতা সত্ত্বেও আমাদের ব্যাংক দৃঢ়তা, স্থিতিশীলতা এবং টেকসই প্রবৃদ্ধির প্রতি অবিচল অঙ্গীকারের পরিচয় দিয়েছে। আমি আনন্দের সাথে জানাচ্ছি যে বৈশ্বিক ও জাতীয় কঠিন অর্থনৈতিক অবস্থার মধ্যেও আমরা আমাদের গুণগত কর্মদক্ষতার মান অক্ষুণ্ণ রাখতে পেরেছি যা আমাদের সুদূরপ্রসারী কৌশলগত পরিকল্পনা এবং সুশৃংখল বাস্তবায়নের সফল প্রতিফলন। গ্রাহক কেন্দ্রিকতা, সেবার উৎকর্ষতা, টেকসই উন্নয়ন ও ভবিষ্যৎ প্রবৃদ্ধিকে সর্বোচ্চ অগ্রাধিকার দিয়ে আমরা ব্যাংকটিকে একটি আদর্শিক “থ্রি সি ব্যাংক” কনজিউমার (ভোক্তা), কর্পোরেট এবং কনজারভেটিভ (রক্ষণশীল) হিসেবে প্রতিষ্ঠিত করতে প্রতিশ্রুতিবদ্ধ।

বৈশ্বিক অর্থনৈতিক পরিস্থিতি

চলমান কাঠামোগত সীমাবদ্ধতা ও ভূ-রাজনৈতিক প্রতিকূলতার মাঝেও ২০২৫ সালে বিশ্ব অর্থনৈতিক পরিমণ্ডল মাঝারি প্রবৃদ্ধি দ্বারা চিহ্নিত করা হয়েছে। আন্তর্জাতিক মুদ্রা তহবিলের (আইএমএফ) সর্বশেষ বিশ্ব অর্থনৈতিক পূর্বাভাস অনুযায়ী, বিশ্ব অর্থনৈতিক পরিস্থিতি স্থিতিশীলতা প্রদর্শন অব্যাহত রেখেছে, যদিও তা ঐতিহাসিক গড়ের নিচে ছিল।

২০২৫ সালে বিশ্ব জিডিপি প্রবৃদ্ধি ছিল ৩.২%, যা ২০২৪ সালের ৩.৩% এর তুলনায় কম। এটি কঠোর মুদ্রানীতি এবং দুর্বল চাহিদার প্রভাবকে প্রতিফলিত করে। মুদ্রাস্ফীতি কমে প্রায় ৪.১%-এ দাঁড়িয়েছে, যদিও উন্নত অর্থনীতির (২.৫%) তুলনায় উদীয়মান অর্থনীতিতে (৫.৪%) তা বেশি ছিল। ভূ-রাজনৈতিক উত্তেজনা এবং বাণিজ্য বিভাজনের কারণে বিশ্ব বাণিজ্য প্রবৃদ্ধিও দুর্বল ছিল যা প্রায় ১.৭%। ভবিষ্যতে, ২০২৬ সালে মুদ্রাস্ফীতি আরও হ্রাস পেয়ে প্রায় ৩.৮%-এ দাঁড়াতে পারে ধারণা করা হচ্ছে, যা একটি ক্রমান্বয়িক মুদ্রাস্ফীতি হ্রাসের প্রক্রিয়াকে নির্দেশ করে।

স্থিতিশীল প্রবৃদ্ধি সত্ত্বেও, ভূ-রাজনৈতিক অনিশ্চয়তা, উচ্চ সরকারি ঋণ, অস্থিতিশীল অর্থনৈতিক বাজার এবং পণ্যের মূল্যের তারতম্যসহ বিভিন্ন ঝুঁকি বিদ্যমান রয়েছে। সামগ্রিকভাবে বৈশ্বিক অর্থনৈতিক প্রেক্ষাপট স্থিতিস্থাপকতা প্রদর্শন করলেও সীমাবদ্ধ প্রবৃদ্ধির ধারাকেই নির্দেশ করছে।

২০২৫ সালে বাংলাদেশের অর্থনীতি: টিকে থাকার বছর

২০২৫ সালটি অর্থনৈতিক পুনরুদ্ধারের চেয়ে অর্থনৈতিক স্থিতিশীলতার বছর হিসেবে বেশি চিহ্নিত ছিল। প্রতিকূল অভ্যন্তরীণ ও বৈশ্বিক পরিস্থিতির মধ্যে সাময়িক অর্থনৈতিক স্থিতিশীলতা বজায় রাখা এবং আরও অবনতি রোধ করাই ছিল প্রধান নীতিগত লক্ষ্য।

বাংলাদেশ পরিসংখ্যান ব্যুরো (বিবিএস) এবং আন্তর্জাতিক মুদ্রা তহবিল (আইএমএফ) অনুসারে, মন্ত্রণালয়, কঠোর মুদ্রানীতি এবং বাহ্যিক চাপের কারণে ২০২৫ অর্থবছরে প্রকৃত জিডিপি প্রবৃদ্ধি কমে ৩.৪৯%-

এ দাঁড়িয়েছে, যা ২০২৪ অর্থবছরের ৪.২% এবং ২০২৩ অর্থবছরের ৫.৮%-এর তুলনায় কম। মুদ্রাস্ফীতি ৮.৪৯%-এ উন্নীত ছিল, যদিও বছরের শেষার্ধ্বে তা কিছুটা কমান লক্ষণ দেখা যায়। বিশ্বব্যাংকের মতে, বিশেষত তৈরি পোশাক খাতে স্থিতিশীল রপ্তানি কর্মক্ষমতা এবং শক্তিশালী রেমিটেন্স প্রবাহের দ্বারা সমর্থিত হয়ে বৈদেশিক মুদ্রার স্থিতিশীলতা কিছুটা উন্নত করতে অবদান রাখায় বাহ্যিক খাত স্থিতিস্থাপকতা প্রদর্শন করেছে।

ব্যাংকিং খাত সামগ্রিকভাবে স্থিতিশীল থাকলেও কাঠামোগত চ্যালেঞ্জের সম্মুখীন হতে থাকে, যেখানে ঋণ প্রবৃদ্ধি ছিল মন্ত্রণ এবং আমানত সংগ্রহ ছিল স্থিতিশীল। তবে, উচ্চ খেলাপি ঋণ, তারল্য সংকট এবং বিনিময় হারের অস্থিরতাসহ বিভিন্ন চ্যালেঞ্জ অব্যাহত ছিল। চলমান নিয়ন্ত্রক সংস্কার এবং ক্রমবর্ধমান ডিজিটাল প্রযুক্তি গ্রহণ উন্নত সুশাসন ও পরিচালনগত দক্ষতাকে সহায়তা করেছে।

রাজস্ব আদায় হ্রাস এবং ব্যয়ভার বৃদ্ধির কারণে ঘাটতি বাড়তে থাকায় আর্থিক চাপ সুস্পষ্ট ছিল। তা সত্ত্বেও, প্রধান সাময়িক অর্থনৈতিক সূচকগুলো যার মধ্যে রয়েছে প্রায় ৪৫০ বিলিয়ন মার্কিন ডলারের নোমিনাল জিডিপি, মাথাপিছু আয় প্রায় ২,৫৯৩ মার্কিন ডলার এবং তুলনামূলকভাবে কম বেকারত্ব-অন্তর্নিহিত অর্থনৈতিক স্থিতিস্থাপকতাকে প্রতিফলিত করে।

ভবিষ্যতের দিকে তাকালে, আইএমএফ এবং বিশ্বব্যাংক উভয়ই একটি ধীরগতির পুনরুদ্ধারের পূর্বাভাস দিয়েছে, যেখানে অব্যাহত নীতিগত শৃঙ্খলা এবং কাঠামোগত সংস্কার সাপেক্ষে ২০২৬ অর্থবছরে জিডিপি প্রবৃদ্ধি প্রায় ৪.৭% - ৪.৮%-এ উন্নীত হবে বলে আশা করা হচ্ছে। সামগ্রিকভাবে, ২০২৫ সালের অর্থনীতি চাপের মধ্যে স্থিতিশীলতার একটি পর্যায়কে প্রতিফলিত করে, যা আগামী বছরগুলোতে একটি ধীরগতির পুনরুদ্ধারের ভিত্তি স্থাপন করছে।

আমাদের কর্মক্ষমতার পর্যালোচনা

এই বছরে, ব্যাংক তার মূল আর্থিক সূচকগুলিতে স্থিতিশীল প্রবৃদ্ধি অর্জন করেছে। বিচক্ষণ ঋণ ঝুঁকি ব্যবস্থাপনা এবং একটি বৈচিত্রময় ব্যবসায়িক পদ্ধতির সহায়তায় আমাদের মোট সম্পদ, আমানত এবং ঋণ পোর্টফোলিও সুসমভাবে প্রসারিত হয়েছে। আমরা সম্পদের গুণমান বজায় রাখা, আমাদের মূলধনের অবস্থান শক্তিশালী করা এবং ভবিষ্যৎ প্রবৃদ্ধিকে সমর্থন করার জন্য পর্যাপ্ত তারল্য নিশ্চিত করার উপর মনোনিবেশ করেছে।

দি প্রিমিয়ার ব্যাংক পিএলসি. তার নবগঠিত পরিচালনা পর্ষদের নেতৃত্বে একটি নতুন অধ্যায় শুরু করেছে। ১৯ আগস্ট, ২০২৫-এ গঠিত হওয়ার পর থেকে, পর্ষদ আমানতকারীদের আস্থা এবং প্রাতিষ্ঠানিক সুনাম রক্ষার জন্য কর্পোরেট সুশাসন এবং নিয়মকানুন প্রতিপালনের উপর দৃঢ় মনোযোগ দিয়ে ব্যাংকিং নীতি প্রণয়নকে অগ্রাধিকার দিয়েছে। ব্যাংক খেলাপি ঋণ আদায়ের উদ্যোগ নিয়েছে এবং কার্যকর সংশোধনমূলক ব্যবস্থা গ্রহণ করেছে।

পর্ষদের প্রধান মনোযোগের ক্ষেত্রগুলির মধ্যে রয়েছে নিরিক্ষা সংক্রান্ত বিষয়, বিভাগীয় কৌশল, পরিষেবার মান, অ্যাকাউন্ট পৃথকীকরণ, কর্পোরেট সংস্কৃতি এবং সুশাসন। রেমিটেন্স, রিটেইল, কর্পোরেট, এসএমই, কার্ড, ডিজিটাল এবং ইসলামিক ব্যাংকিং-এর উপর বিশেষ জোর দেওয়া হচ্ছে।

আমানতকারীদের তহবিল সুরক্ষিত রাখা পর্ষদের সর্বোচ্চ অগ্রাধিকার। খেলাপি ঋণ এবং নিরীক্ষা সংক্রান্ত বিষয়গুলির উপর কঠোর নিরীক্ষণ চলছে এবং গ্রাহকদের অর্থ সুরক্ষার জন্য সর্বোচ্চ ব্যবস্থা গ্রহণ করা হচ্ছে। অত্যাবশ্যকীয় পরিসেবাগুলিকে সর্বোচ্চ অগ্রাধিকার দিয়ে, বোর্ড “সেবাই প্রথম” নীতি চালু করেছে।

এখন এমন এক সময়, যখন অনেক আর্থিক প্রতিষ্ঠান ডলারের ঘাটতি এবং তারল্য সংকটে জর্জরিত, আমাদের ব্যাংক দৃঢ়ভাবে টিকে আছে। সমস্ত শাখায় নির্বিঘ্নে এলসি খোলা হচ্ছে, যা ব্যাংকের স্থিতিশীলতা এবং দৃঢ়তার প্রমাণ দেয়। দক্ষতা, যত্ন এবং আস্থার উপর নতুন করে মনোযোগ দেওয়ার ফলে গ্রাহকরাও উপকৃত হচ্ছেন। এগুলি ছাড়াও আমরা নারী উদ্যোক্তাদের অর্থায়নের উপর জোর দিয়েছি এবং এর জন্য উল্লেখযোগ্য পরিমাণ তহবিল বরাদ্দ করেছি।

ডিজিটাল ব্যাংকিংকে অগ্রাধিকার

২০২৫ সালেও ডিজিটাল রূপান্তর আমাদের কৌশলের একটি মূল ভিত্তি হিসেবে অব্যাহত রয়েছে। আমরা আমাদের গ্রাহকদের দ্রুততর, নিরাপদ এবং আরও সুবিধাজনক সেবা প্রদানের জন্য ডিজিটাল ব্যাংকিং প্ল্যাটফর্মগুলোকে উন্নত করেছি। প্রযুক্তিতে আমাদের বিনিয়োগ শুধুমাত্র গ্রাহক অভিজ্ঞতাকেই উন্নত করেনি, বরং পরিচালনগত দক্ষতা বৃদ্ধি করেছে এবং সাইবার নিরাপত্তা ব্যবস্থাকে আরও শক্তিশালী করেছে।

গ্রাহক অভিজ্ঞতা বৃদ্ধি এবং আমাদের গ্রাহকদের ক্রমবর্ধমান চাহিদা পূরণের লক্ষ্যে প্রিমিয়ার ব্যাংক উন্নত এবং নতুন করে সাজানো ওয়েবসাইট চালু করেছে। এই ওয়েবসাইটটি উদ্ভাবন এবং গ্রাহক সেবার উৎকর্ষতার প্রতি আমাদের অঙ্গীকারের প্রতীক। আমরা আমাদের গ্রাহকদের দক্ষ ও নিরাপদ উভয় ধরনের উন্নত ব্যাংকিং সমাধান প্রদানে প্রতিশ্রুতিবদ্ধ। উন্নত নিরাপত্তা এবং একটি সুবিন্যস্ত, ব্যবহারকারী-বান্ধব ইন্টারফেসের সমন্বয় নিশ্চিত করে ব্যাংকের ডিজিটাল ব্যাংকিং আগের চেয়ে সহজ এবং নিরাপদ।

কর্পোরেট সামাজিক দায়বদ্ধতা ও অংশীদারিত্ব

আমরা সমাজের অনুভূতি, চাহিদা এবং অভিজ্ঞতার প্রতি যত্নশীল এবং আমাদের স্বার্থ সমানভাবে ভাগ করে নিই। একটি উন্নত সমাজ এবং আরও সমৃদ্ধ বাংলাদেশ নিশ্চিত করার জন্য আমরা সুবিধাবঞ্চিত ও অভাবীদের পাশে দাঁড়ানোর সর্বাত্মক চেষ্টা করি। শুধুমাত্র ব্যাংকিং পরিসেবা প্রদানের বাইরেও বিভিন্ন উপায়ে জাতির সেবা করতে পারাটা আমাদের জন্য এক সম্মান, কর্তব্য এবং বিশেষ সৌভাগ্যের বিষয়।

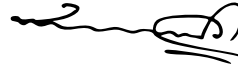
আমরা দায়িত্বশীল ও টেকসই ব্যাংকিংয়ের প্রতি আমাদের অঙ্গীকার পুনর্ব্যক্ত করেছি। কর্পোরেট সামাজিক দায়বদ্ধতা উদ্যোগের মাধ্যমে আমরা শিক্ষা, স্বাস্থ্যসেবা, পরিবেশগত স্থিতিশীলতা এবং আর্থিক অন্তর্ভুক্তি বিষয়ক কর্মসূচিগুলোকে সমর্থন করেছি। আমরা বিশ্বাস করি যে, দীর্ঘমেয়াদি সাফল্য আমরা যে সম্প্রদায়গুলোকে সেবা প্রদান করি তাদের কল্যাণের সাথে ঘনিষ্ঠভাবে জড়িত।

কৃতজ্ঞতা জ্ঞাপন

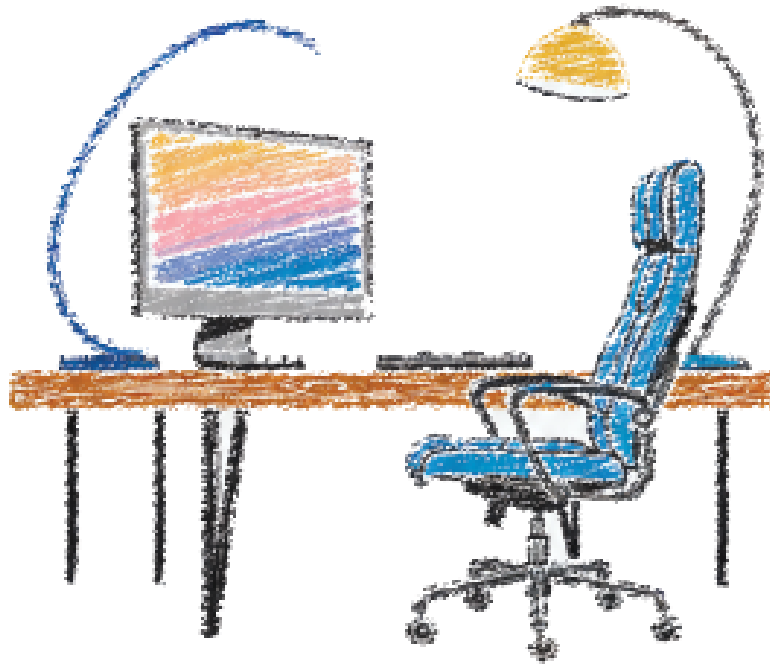
আমাদের ব্যাংকের প্রতি আস্থা ও বিশ্বাস রাখার জন্য আমি আমাদের সম্মানিত গ্রাহকদের প্রতি আমার আন্তরিক কৃতজ্ঞতা প্রকাশ করতে চাই। সারা বছর ধরে আমাদের কর্মীদের নিষ্ঠা, পেশাদারিত্ব এবং অক্লান্ত প্রচেষ্টার জন্য আমার আন্তরিক ধন্যবাদ। আমি আমাদের পরিচালনা পর্ষদকে তাদের কৌশলগত দিকনির্দেশনার জন্য এবং নিয়ন্ত্রক সংস্থা ও অংশীদারগণকে তাদের অব্যাহত সমর্থনের জন্য কৃতজ্ঞতা জানাই।

২০২৬ সালের জন্য আমরা সতর্কভাবে আশাবাদী যদিও অনিশ্চয়তা বিদ্যমান, আমরা নিজেদেরকে মানিয়ে নিতে এবং বিকশিত হতে পারার ব্যাপারে আত্মবিশ্বাসী। আমাদের লক্ষ্য থাকবে উদ্ভাবন, গ্রাহক-কেন্দ্রিক পরিসেবা, শক্তিশালী সুশাসন এবং সকল অংশীদারগণকে টেকসই ব্যাংক সৃষ্টি করা।

পরিশেষে, আমি একটি শক্তিশালী ও অধিক স্থিতিস্থাপক ব্যাংক গড়ে তোলার প্রতি আমাদের অঙ্গীকার পুনর্ব্যক্ত করছি, যা অর্থনীতি ও সমাজে ইতিবাচক অবদান অব্যাহত রাখবে।



ডাঃ আরিফুর রহমান
চেয়ারম্যান



Message from the **Managing Director**

Message from the Managing Director



Md. Monzur Mofiz
Managing Director

The year 2025 marked a period of heightened stress for Bangladesh's banking sector, as long-standing structural weaknesses—particularly in asset quality—became increasingly evident. Non-performing loans (NPLs) rose sharply to approximately Tk 5.57 lakh crore, representing nearly 31% of total outstanding credit, underscoring the urgency for strengthened risk management and governance practices.

The prevailing economic conditions remained challenging, characterized by persistent inflation of around 8% and subdued private sector credit growth. Elevated borrowing costs, with the policy rate at 10%, further constrained investment activity and business expansion. Throughout the year, new investment remained stalled, as borrowing costs climbed with the central bank holding the policy rate at 10% - the highest among neighboring economies. Regulatory developments during the year were significant. The introduction of revised loan classification standards, along with comprehensive asset quality reviews, has enhanced transparency across the sector. The transition toward a risk-based supervisory framework, scheduled for implementation in 2026, represents a critical step in aligning the financial system with international best practices. The external sector provided some stability, with foreign exchange reserves rising to USD 32.57 billion by the end of the year, supported by strong remittance inflows.

At the same time, the gradual adoption of digital technologies, including early-stage AI-driven solutions, signals a transformative shift within the industry. Bangladesh's banking sector will need to be committed to advancing its digital capabilities, enhancing cybersecurity, and delivering improved customer experience through innovation.

Major Economic Outlook Amid Geopolitical Tensions

The global economic landscape in 2026–2027 continues to reflect a fragile balance between resilience and uncertainty, shaped largely by persistent geopolitical tensions and energy market disruptions.

According to the International Monetary Fund (IMF), global growth projections have been modestly adjusted, with divergent trends across major economies. The United States economy is expected to maintain moderate growth momentum, supported by fiscal measures, the lagged impact of earlier monetary easing, and sustained investment in technology-driven infrastructure. Growth is projected at 2.3 percent in 2026, easing slightly to 2.1 percent in 2027, as higher energy costs partially offset these gains. In contrast, the euro area remains more vulnerable to external shocks, particularly due to its exposure to energy supply disruptions linked to the Russia–Ukraine conflict, compounded by instability in the Middle East. As a result, growth is projected to moderate to 1.1 percent in 2026 and 1.2 percent in 2027, reflecting a more subdued recovery trajectory.

Emerging market and developing economies are expected to face relatively stronger headwinds, given their greater dependence on energy imports and sensitivity to

commodity price volatility. Growth in these economies is projected to soften to 3.9 percent in 2026. The impact is most pronounced in the Middle East and Central Asia region, where ongoing conflict and infrastructure disruptions are likely to significantly constrain economic activity, with growth declining to 1.9 percent.

Amid these developments, policymakers may face increasing pressure to adopt expansionary fiscal measures to mitigate the impact of rising energy prices. However, the IMF has cautioned against broad-based interventions, such as subsidies and tax reductions, in light of elevated fiscal deficits and rising public debt levels, emphasizing the need for targeted and prudent policy responses.

Bangladesh Financial Sector Overview 2025

At the conclusion of 2025, the Bangladeshi financial landscape finds itself at a pivotal crossroads. While there are early signs of stabilization supported by policy discipline and cautious macroeconomic management, longstanding structural challenges continue to weigh heavily on the system. Rebuilding confidence, revitalizing private sector investment and strengthening financial sector resilience remain critical priorities going forward. From a macroeconomic perspective, 2025 was characterized more by consolidation than expansion. Persistent inflationary pressures throughout much of the year necessitated a tight monetary policy stance. Although inflation showed some moderation towards the latter part of the year, this came alongside a deceleration in overall economic activity. According to the Bangladesh Bureau of Statistics (BBS), inflation stood at 8.49% in 2025, slightly higher than 8.17% recorded in October. The banking sector continued to represent the most significant area of vulnerability within the financial system. Elevated levels of non-performing loans (NPLs) remained a major concern, reflecting deep-rooted issues such as weak credit governance, inadequate risk assessment practices and limited recovery effectiveness. Despite ongoing reform initiatives, defaulted loans continued to strain bank balance sheets and constrain their capacity to support new lending. At the end of 2025, defaulted loans accounted for approximately 30.60% of total disbursed credit—the highest level recorded since 2000—highlighting the fragility of the banking system. The total volume of classified loans surged to BDT 5.57 lakh crore, with state-owned banks bearing a disproportionately high share of defaults at 44.6%. These trends underscore the urgent need for stronger governance, enhanced regulatory oversight and more effective resolution mechanisms.

Against this backdrop, banks remained cautious in their lending approach, prioritizing liquidity preservation over expansion. As a result, private sector credit growth slowed significantly, reaching a four-year low of around 6.23% by October 2025—well below the central bank's target. Elevated borrowing costs, political uncertainty, energy supply constraints and subdued business

confidence collectively dampened demand for credit and investment. Private investment indicators further reflected this cautious sentiment. Investment by the private sector declined to 22.48% of GDP in FY2024–25, marking its lowest level in five years. This downward trend signals weakening investor confidence at a crucial juncture, particularly as Bangladesh prepares for its transition from Least Developed Country (LDC) status.

Investor sentiment during the year was influenced not only by financial conditions but also by broader institutional and governance challenges. Concerns over policy predictability, administrative inefficiencies and contract enforcement continued to affect business decisions. While reform initiatives were announced across several areas, inconsistent implementation led many domestic investors to adopt a cautious, wait-and-see approach, while foreign investors remained measured despite recognizing Bangladesh's long-term growth potential and strategic advantages.

On a more positive note, the external sector provided some degree of stability. Strong remittance inflows contributed to easing pressure on foreign exchange reserves, while export performance remained resilient in the face of global economic uncertainty. As 2025 ends, there is cautious recognition that stabilization has been achieved, but there is broad agreement that the hardest work lies ahead. Restoring trust in financial institutions, curbing loan defaults and ensuring predictable policy implementation are essential to unlocking private investment.

Review of Financial Performance

The year 2025 was a particularly challenging period for the banking sector in Bangladesh, and The Premier Bank PLC was not immune to these adverse conditions. The prevailing economic pressures, coupled with heightened sectoral vulnerabilities, significantly impacted the Bank's overall financial performance. As a result, the Bank was unable to achieve its targeted profitability during the year. Despite these constraints, the Bank maintained a prudent and cautious approach, prioritizing asset quality, liquidity management, and risk containment to safeguard its long-term stability. Encouragingly, the strategic measures undertaken during the year have laid a solid foundation for recovery. The Bank remains optimistic that, with improving economic conditions and continued internal strengthening, it will be well-positioned to overcome these challenges and return to a sustainable growth and profitability trajectory in the coming year. At the end of 2025, our deposit position stood at BDT 329,402 million and Lending Portfolio BDT 335,008 million. Inward remittance was BDT 94,661 million. Besides the backdrops, in 2025 we have seen a significant positive growth in export and import sector where import stood at BDT 342,814 million. On the other hand, export stood at BDT 278,304 million. In 2025, the total assets of the Bank stood at BDT 442,551 million.

Global Crisis and Foreign Exchange Volatility

The year was significantly influenced by global economic uncertainties and foreign exchange market volatility. Fluctuations in major currencies, coupled with pressures on the balance of payments, created a challenging environment for trade and cross-border transactions. Despite these adversities, The Premier Bank PLC. maintained a resilient and well-managed foreign exchange position throughout the year. Through prudent treasury management, strengthened monitoring mechanisms, and a cautious approach to foreign currency exposures, the Bank was able to navigate market volatility effectively. This stability not only supported the Bank's operational continuity but also reinforced its capacity to serve clients engaged in international trade and remittance activities.

Non-Performing Loan (NPL) Management

Asset quality remained a key focus area. The Premier Bank PLC. intensified its efforts in credit risk assessment, monitoring, and recovery processes. Strategic initiatives were undertaken to reduce non-performing loans, improve recovery rates, and strengthen the overall credit portfolio. Continuous improvements in governance and internal controls further reinforced risk management practices. Non-performing loans (NPLs) remained a systemic challenge across Bangladesh's banking industry in 2025, and our Bank was not immune to these pressures. However, we remain firmly committed to strengthening our asset quality and are confident that our ongoing corrective measures will position us more favorably by the end of 2026.

Digital Transformation

While 57% of banking executives claim digital transformation is among their top priorities, implementation failures have become impossible to hide. Half admit legacy systems actively block progress, while 48% acknowledge departmental silos prevent effective data use. Like others, Digital transformation remained at the forefront of our strategic priorities. The Premier Bank PLC. continued to enhance its digital banking platforms, offering customers secure, seamless, and efficient services. Investments in technology enabled process automation, improved service delivery, and expanded financial inclusion, positioning the Bank competitively in an increasingly digital financial landscape.

Security and Trust

Security has become the dominant concern for bank leaders in 2025, with 53% now identifying cyber-attacks as their greatest operational risk. This isn't paranoia—it's a response to a wave of sophisticated attacks targeting financial infrastructure. Maintaining the highest standards of security and customer trust is integral to our operations. During the year, we further strengthened our cybersecurity infrastructure and data protection measures. Robust compliance frameworks and risk mitigation strategies ensured the safety and integrity of our systems and customer information.

Ensuring Cost Effectiveness

Ensuring cost effectiveness remained a key strategic priority for the Bank throughout 2025, particularly in a challenging operating environment marked by margin pressures and heightened risk considerations. The Bank adopted a disciplined approach to expense management, focusing on optimizing operational processes, reducing inefficiencies, and enhancing resource allocation. Greater emphasis was placed on digitalization and process automation to streamline service delivery and lower administrative costs, while maintaining high standards of customer service. At the same time, prudent balance sheet management and selective business expansion enabled the Bank to protect profitability without compromising on risk controls. Going forward, the Bank will continue to strengthen its cost optimization framework, leveraging technology and operational excellence to improve efficiency and sustain long-term value creation.

Enhancing Customer Value

Enhancing customer value remained central to the Bank's strategic focus in 2025, as evolving customer expectations and increasing competition continued to reshape the banking landscape. The Bank prioritized delivering a seamless, secure, and personalized banking experience through continuous improvement in service quality, product innovation, and digital capabilities. Efforts were directed toward expanding customer-centric solutions, strengthening relationship management, and improving turnaround times across all service channels. In parallel, investments in technology and data-driven insights enabled the Bank to better understand customer needs and tailor its offerings accordingly. Going forward, the Bank remains committed to deepening customer engagement, fostering trust, and delivering sustainable value through innovation, reliability, and service excellence.

Human Resources Development

Human Resources Development remained a cornerstone of the Bank's long-term strategy, recognizing that a skilled, motivated, and ethical workforce is fundamental to sustainable growth. During 2025, the Bank continued to invest in talent development through structured training programs, leadership development initiatives, and continuous learning opportunities aligned with evolving industry requirements. Emphasis was placed on enhancing employee competencies in areas such as risk management, digital banking, and customer service excellence. The Bank also fostered a performance-driven culture supported by transparent evaluation systems, employee engagement initiatives, and a strong focus on diversity, inclusion, and workplace well-being. Going forward, the Bank remains committed to nurturing its human capital, strengthening institutional capabilities, and building a future-ready workforce equipped to navigate an increasingly dynamic banking environment. Focused Priorities for a Transformative Year As we step into the new year, The Premier Bank PLC. renews its commitment to strengthening its operational

foundation and achieving sustainable growth. Our strategic priorities are firmly aligned toward enhancing operational efficiency, improving profitability, and maintaining robust governance standards across all levels of the organization. We remain dedicated to ensuring full compliance with regulatory requirements while reinforcing a culture of transparency and accountability.

In the year ahead, The Premier Bank PLC. is committed to achieving the following strategic priorities:

- ◆ Strengthening operational capacity through improved efficiency and process optimization
- ◆ Enhancing profitability by focusing on sustainable and quality-driven business growth Ensuring sound corporate governance with greater transparency and accountability
- ◆ Maintaining strict compliance with all regulatory requirements and industry standards
- ◆ Delivering best-in-class customer service through innovation and improved service delivery channels
- ◆ Improving asset quality with disciplined credit assessment and monitoring
- ◆ Reducing non-performing loans (NPLs) through focused recovery and risk management initiatives
- ◆ Strengthening risk mitigation frameworks to safeguard financial stability
- ◆ Promoting sustainable growth by balancing business expansion with prudent risk management
- ◆ These commitments will guide the Bank's strategic direction as it aims to build resilience, restore performance, and create long-term value for all stakeholders.

Acknowledgement

I would like to extend my sincere gratitude to our valued customers for their continued trust and confidence in The Premier Bank PLC. I also express my deep appreciation to our employees for their dedication and professionalism. My thanks go to the Board of Directors for their strategic guidance and to the regulators and stakeholders for their continued support and cooperation. As we move forward, we remain cautiously optimistic about the future. While challenges persist, we are confident in our strategic direction, operational strength, and ability to adapt to evolving market conditions. The Premier Bank PLC. remains committed to delivering sustainable growth, strengthening governance, and creating enduring value for all stakeholders.

Thank you.



Md. Monzur Mofiz
Managing Director

Report of the Board of Directors

Global Economy

Over the last year, headwinds from higher trade barriers and elevated uncertainty have been offset by tailwinds from technology-related investment; accommodative financial conditions, including a weaker US dollar; and fiscal and monetary policy support. But, once again, the global economy is threatened with being thrown off course—this time by the outbreak of war in the Middle East at early of this year.

The Middle East conflict presents a significant counterforce to these tailwinds through its impact on commodity markets, inflation expectations, and financial conditions. According to IMF, global growth is projected to be 3.1 percent in 2026 and 3.2 percent in 2027, slower than its recent pace of about 3.4 percent in 2025, and to settle at about that rate in the medium term. The forecast for 2026 is revised downward by 0.2 percentage point and that for 2027 is unchanged. Last year global headline inflation was 4.1% is expected to increase to 4.4 percent in this year and decline to 3.7 percent in next year, marking upward revisions for both years compared to last year. This scenario reflects the disruptions from the conflict in the Middle East, partly offset by carryover from reduced tariff rates.

Particulars	2025	2026(P)	2027(P)
World	3.40%	3.10%	3.20%
Advanced Economies	1.90%	1.80%	1.70%
Developing Economies	4.40%	3.90%	4.20%

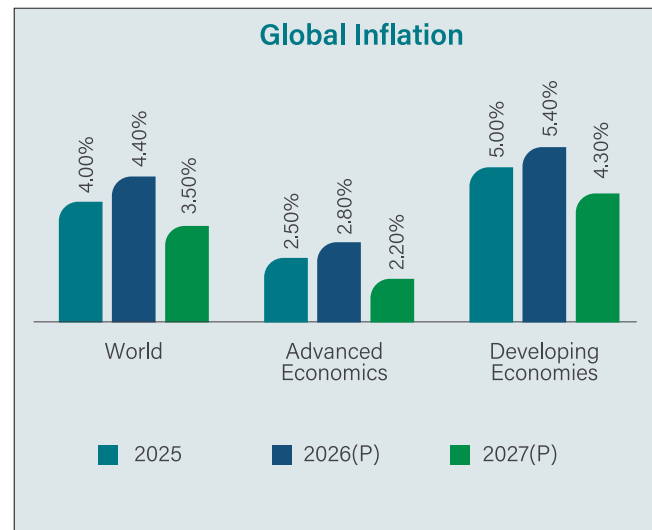
GDP Growth: Continued Resilience and Rising Fragility



Source: IMF Economic Outlook, April 2026.

The global economy was performing better than expected before middle east conflict. In aggregate, global growth in 2025 increased to 3.4% which was 3.3% in its previous year. In China, sequential growth accelerated (per IMF staff seasonal adjustment) to 6.1 percent as strong exports offset weak domestic demand. An increase in fiscal spending fueled stronger activity in Germany, helping growth in the euro area, excluding Ireland, accelerate to 1.5 percent. Growth in the United States slowed to 0.5 percent, lower than expected rate, as the government shutdown temporarily led to a sharp contraction in public expenditure. Expansion in US technology-related spending remained strong in the fourth quarter, but its effect on GDP was offset by its high import share. Growth in Japan rebounded to 1.3 percent owing to stronger consumption and investment. Global trade remained robust. Brisk expansion in technology-related exports offset slowing momentum in exports in other product categories. This benefited Asian economies in particular, as the main exporters of semiconductors and other equipment sought after by firms raced to invest in digital and AI-related technologies. The rewiring of global supply chains and trading relations continued. US imports from China dropped sharply; those from Canada also declined. These dips were offset by increases in imports from Taiwan Province of China, Vietnam, and, to a lesser extent, Mexico. On the other side of the equation, Chinese exports were reoriented from the United States to other Asian economies and, temporarily, to Europe. China's merchandise goods trade surplus hit a record \$1.2 trillion (6 percent of GDP) in 2025.

Global Inflation: Navigating the Energy Surge

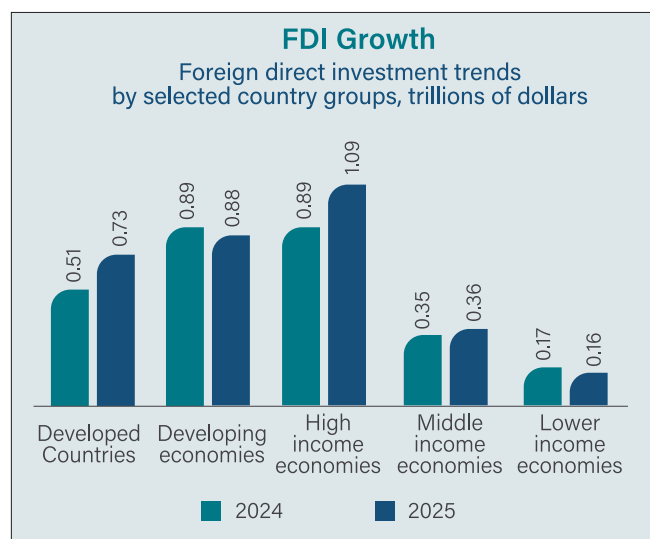


Source: IMF Economic Outlook, April 2026.

The global inflationary landscape is currently defined by a “conflict-driven resurgence” that has interrupted the steady progress seen last year. While headline inflation had stabilized across many advanced and emerging markets by late 2025, the escalation of conflict in the Middle East has triggered a sharp spike in energy costs—with oil and natural gas prices surging by roughly 40% and 60% respectively. Consequently, headline inflation is now projected to rise from 4.1% in 2025 to 4.4% in 2026, a significant upward trend that reflects the immediate pass-through of energy and fertilizer costs.

In major economies like the United States, the impact is even more pronounced, with projections leaping to 4.2% this year, even as labor markets remain historically tight and nominal wage growth holds solid. Looking ahead to 2027, the outlook remains cautiously optimistic; provided inflation expectations stay well-anchored and the energy price surge unwinds, global inflation is forecast to decline to 3.7%.

Foreign Direct Investment: Growing in Developed Economies



Source: UN Trade and Development (UNCTAD)

According to UN Trade and Development (UNCTAD), Foreign Direct Investment (FDI) flows to developed economies jumped 43% to \$728 billion in 2025, driven by Europe and financial hubs. The European Union saw a 56% increase, supported by large cross-border acquisitions and a rebound in major economies including Germany, France and Italy. By contrast, flows to developing economies declined by 2% to \$877 billion. Lower-income countries were hit hardest, with three quarters of least developed countries seeing stagnant or declining flows. By contrast, project numbers fell sharply by 25% in tariff-exposed, global value chain-intensive sectors.

In 2025, there was a growing concentration of FDI in projects that are capital intensive and technology

driven. Data centers attracted more than one fifth of global greenfield project values in 2025, with announced investment exceeding \$270 billion. Demand was driven by AI infrastructure and digital networks. Looking ahead, downside risks are mounting. FDI flows could increase modestly in 2026 if financing conditions continue to ease and cross-border mergers and acquisitions pick up. But, real investment activity is likely to remain subdued, weighed down by geopolitical tensions, policy uncertainty and economic fragmentation.

Global Commodity Market: Threatened by Middle East Conflict

According to recent World Bank (WB) and IMF outlooks, overall commodity prices are expected to drop by approximately 7% this year, driven by sluggish global growth and an oversupplied oil market. However, this downward trajectory is being severely tested by the escalation of the USA-Israel conflict with Iran. The UNCTAD highlights that any sustained disruption in the Strait of Hormuz—a vital artery for 20% of the world’s liquefied natural gas and oil—risks a massive “volatility spike” that could erase the current disinflationary trend. While agricultural and metal prices are projected to remain relatively stable due to strong supply conditions, precious metals continue to rally as investors seek “safe-haven” assets amidst Middle Eastern instability. Consequently, while the baseline projection remains bearish, the risk of energy-driven price shocks remains a significant threat to global economic stability.

Global Economic and Trade Growth Review

Global trade enters 2026 under mounting pressure from slower growth, geopolitical fragmentation, accelerating digital and green transitions and tighter national regulations, according to UN Trade and Development (UNCTAD). Together, these forces are reshaping trade flows, investment decisions and global value chains, with the greatest risks and opportunities concentrated in developing economies. Global growth is projected to remain subdued at about 2.6% in 2026, while growth in developing economies excluding China slows to around 4.2%. Major trading partners, including the United States, China and Europe, are also losing momentum, weakening demand and tightening financial conditions. For developing countries, slower growth limits investment in infrastructure and industrialization. Stronger regional trade and diversification will be critical to build resilience. Global tariffs rose in 2025, driven largely by measures introduced by the US, with manufacturing most affected. Governments are expected to continue using tariffs in 2026 to pursue industrial and strategic objectives. Frequent policy shifts increase uncertainty, discourage investment and disrupt supply chains. Smaller and less diversified economies are most exposed to rising costs and trade volatility.

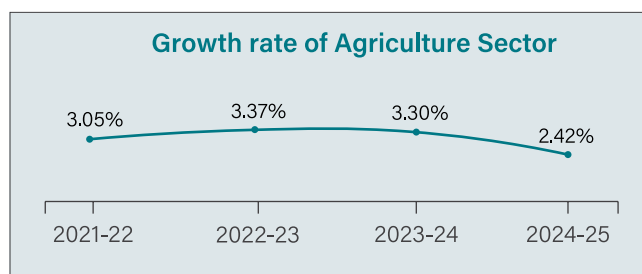
Bangladesh Economic Overview

Bangladesh has inspiring story of growth and development. From being poorest nation at birth, today Bangladesh is one of the world's fastest growing economies. It has reduced poverty in record time and achieved lower middle-income status within four decades. According to World Bank, Bangladesh's success comprises many moving parts—from investing in human capital to establishing macroeconomic stability. Building on this success, the country is now setting the stage for further economic growth and job creation by ramping up investments in energy, inland connectivity, urban projects, and transport infrastructure, as well as prioritizing climate change adaptation and disaster preparedness on its path toward sustainable growth. Now, Bangladesh is preparing for transition out of the Least Developed Country (LDC) category at the end of 2026. This would be a historic milestone as this is the culmination of decades of steady progress in income levels, human development, and structural changes. But in recent time ongoing US–Iran war is triggering severe economic strain and social instability in Bangladesh, pushing up energy prices, putting pressure on foreign exchange reserves, and weakening the overall economy. At the same time, it is disrupting export activities and threatening remittance inflows, further undermining the country's economic stability. At the end of FY2024-25 GDP growth rate finalized at 3.49%, reflecting cautious investment activity, tight monetary conditions, and persistent external vulnerabilities. Inflation remained relatively high at around 8.0%–9.0% throughout much of the year, though a gradual easing trend emerged toward the end, in early of 2026 it reached at 8.24%. Despite these headwinds, the external sector demonstrated resilience. Steady export earnings—particularly from the ready-made garments (RMG) industry—alongside strong remittance inflows, helped stabilize foreign exchange reserves and mitigate balance of payment pressures. This external support played a crucial role in maintaining overall macroeconomic stability.

Agriculture Sector

The agriculture sector remains a cornerstone of the economy, playing a vital role in ensuring food security, supporting rural livelihoods, and contributing to overall economic growth. The growth rate of the agriculture sector in the fiscal year 2024–25 stands at 2.84%, while the provisional rate was 1.97%. In contrast, the final estimate for FY 2023–24 recorded agricultural growth at 3.30%. Compared to that, the growth rate in FY 2024–25 has decreased by 0.88 percentage points.

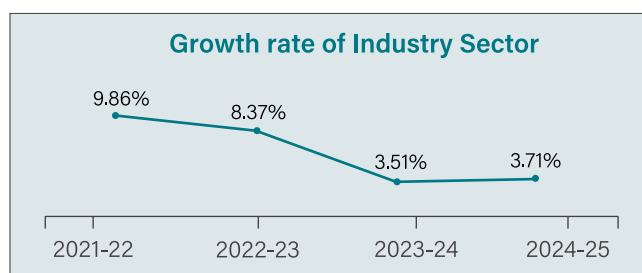
Year	2021-22	2022-23	2023-24	2024-25
Growth rate of Agriculture Sector	3.05%	3.37%	3.30%	2.42%



Industry Sector

Industry sector is a key driver of economic growth, encompassing manufacturing, construction, mining, and utilities, and contributing significantly to production, employment, and overall development of an economy. According to provisional estimates, the growth rate in the industry sector in FY 2024–25 stood at 3.91%, while the overall estimate was 4.08%. It is noteworthy that, based on provisional estimates, the growth rate of the industry sector in FY 2023–24 was 3.81%. Compared to FY 2023–24, the growth rate in the industry sector increased by 0.30 percentage points in FY 2024–25.

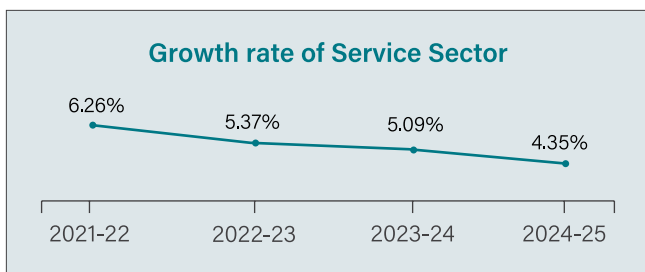
Year	2021-22	2022-23	2023-24	2024-25
Growth rate of Industry Sector	9.86%	8.37%	3.51%	3.71%



Service Sector

The service sector is a vital part of the economy, encompassing activities such as banking, education, healthcare, transport, and trade, and playing a major role in employment generation and overall economic growth. According to provisional estimates, the growth rate in the service sector in FY 2024–25 stood at 4.35%, while the overall estimate was 4.63%. It is noteworthy that, based on provisional estimates, the growth rate of the service sector in FY 2023–24 was 5.09%. Compared to FY 2023–24, the growth rate in the service sector decreased by 0.74 percentage points in FY 2024–25.

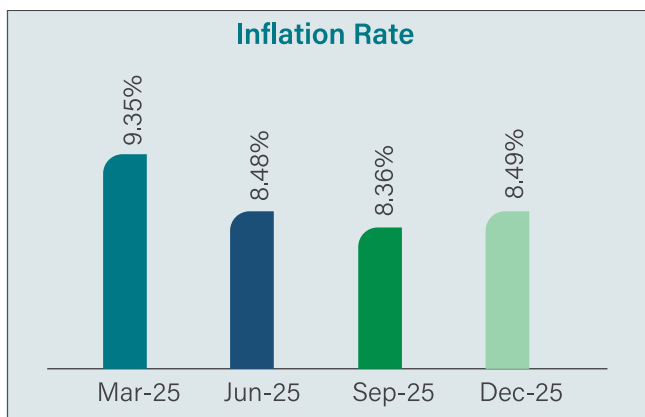
Year	2021-22	2022-23	2023-24	2024-25
Growth rate of Service Sector	6.26%	5.37%	5.09%	4.35%



Inflation

Inflation in Bangladesh remains a major macroeconomic concern, although recent data shows a slight easing trend. According to recent scenario, the country's headline inflation declined to 8.71% in March 2026, down from 9.13% in February which was 9.86% in early of 2025, mainly due to a reduction in food prices .Food inflation dropped to around 8.24%, supported by improved supply conditions, while non-food inflation remained relatively high at about 9.09%, driven by increased costs of housing, transport, and energy .Despite this modest relief, overall inflation continues to put pressure on household purchasing power, as price increases in essential goods and services remain significant. Experts also warn that external factors such as rising global energy prices and geopolitical tensions specially in middle east region could sustain inflationary pressures in the near future, making it a persistent challenge for Bangladesh's economic stability.

Year	Mar-25	Jun-25	Sep-25	Dec-25
Inflation Rate	9.35%	8.48%	8.36%	8.49%



Export

Total export receipts of goods in Bangladesh (including exports of EPZ) during the financial years 2024-25 amounted to US\$ 43.56 billion respectively reflecting a 11.7 % increase in US\$ portion compared to the previous year. Total export receipts of services in Bangladesh during the financial years 2024-25 amounted to US\$ 6.91 billion, respectively.

The major commodities of export receipts during the year Readymade Garments sector continues to function

as the primary engine of the national economy. With export receipts totaling US\$ 37.21 million, this sector alone accounts for a staggering 85.4% of total export earnings. The 12.0% year-over-year growth in RMG suggests that the industry is successfully navigating global supply chain shifts and maintaining a competitive edge through scale and efficiency. However, this high level of dependency highlights a "monolithic" export structure, where national economic health is closely tied to the global demand for apparel. Beyond the RMG powerhouse, several other sectors such as Bicycles emerged as a standout performer with a 39.7% growth rate compared to previous year, the highest among all remaining categories. This suggests an increasing capacity for high-value manufacturing and successful entry into international eco-mobility markets.

USD Billion

Year	2021-22	2022-23	2023-24	2024-25
Export	\$52.08	\$50.97	\$45.64	\$45.47



Import

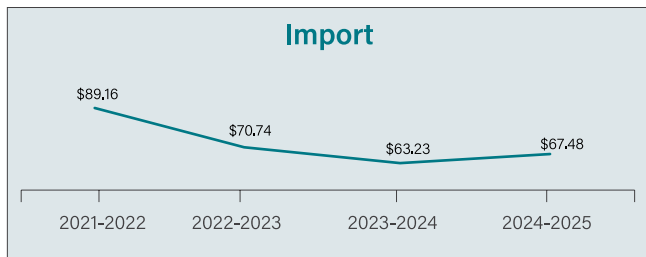
The total merchandise import payments of Bangladesh (including imports of EPZ) during the years 2023-2024 and 2024-2025 amounted to US\$ 63.23 billion and US\$ 67.48 billion respectively, reflecting 42.49 billion (6.7%) increase. The total import payments of services during the years 2023-2024 and 2024-2025 amounted to US\$ 9693.5 million US\$ 11.92 billion respectively, reflecting 2.22 billion (22.9%) increase.

The financial year 2024-25 witnessed an expansion in national import activities, with total expenditures rising to US\$ 67.33 billion, up from US\$ 63.11 billion in the previous year. This growth reflects a sustained demand for industrial raw materials, energy, and capital machinery.

As the single largest import category mineral fuels and oils accounted for US\$ 12.02 billion (17.9%). This underscores the nation's high energy dependency for power generation and transportation. On the other hand, to support the dominant apparel export sector, the country remains a massive importer of raw materials and imports of cotton, yarn, and fabrics reached US\$ 8.65 billion (12.9%). Instantly significant spending was also directed toward knitted/crocheted fabrics US\$ 1.91 billion, man-made staple fibers US\$ 1.83 billion, and man-made filaments US\$ 1.78 billion.

USD Billion

Year	2021-22	2022-23	2023-24	2024-25
Import	\$89.16	\$70.74	\$63.23	\$67.48



Balance of Payment

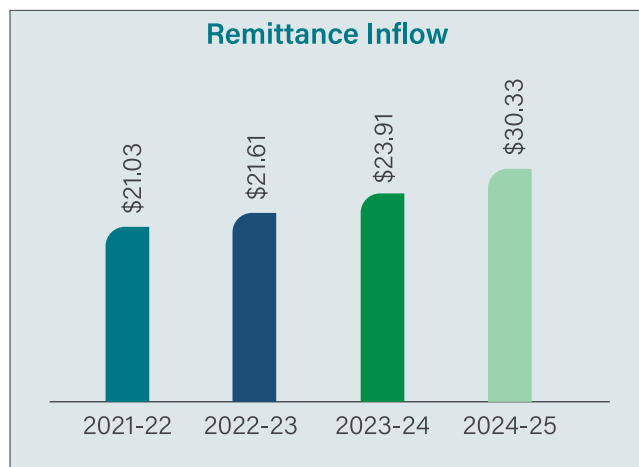
The Balance of Payments (BoP) of Bangladesh, as reported by Bangladesh Bank, has been reflecting a persistent pressure on the current account since last few years, primarily driven by a widening trade deficit and slower growth in remittance inflows. Despite moderate performance in the export sector, import payments— particularly for fuel, food, and capital machinery—have increased significantly, contributing to a negative current account balance. In 2024-25, the current account balance increased by 97.89% (US\$ 6.46 billion) compared to 2023- 24 mainly due to the improvement of net workers’ remittances (26.83%), a major component of secondary income. In comparison to the US\$ 6.60 million deficit in 2023-24, the current account balance deficit recorded US\$ 1.39 billion in 2024-25. Here trade deficit recorded US\$ 20.40 billion in 2024-25 compared to 22.43 billion in 2023-24.

Remittance

In Bangladesh, as a most important economic variables remittance support in balance of payments, increasing foreign exchange reserves, enhancing national savings and increasing velocity of money. Remittance is the second largest sector of foreign currency earnings after the garment sector. If cost of imported raw materials is deducted from the foreign currency earning of the garments sector than it becomes the largest sector of foreign currency earnings. Remittance earning increasing day by day but at a lower rate than the increase in emigration from Bangladesh due to the increasing share of unskilled or semi-skilled labors than the professionals in international migration. The share of remittance in GNI (Gross National Income) is increasing day by day. In 2024-25 total inward workers remittance was US\$ 30.33 billion compared to US\$ 23.91 billion in 2023-24. On the other hand, total secondary income in 2024-25 was US\$ 30.99 billion compared to US\$ 24.31 billion in 2023-24 which indicates majority percent coverage of secondary income through inward remittance.

USD Billion

Year	2021-22	2022-23	2023-24	2024-25
Remittance Inflow	\$21.03	\$21.61	\$23.91	\$30.33

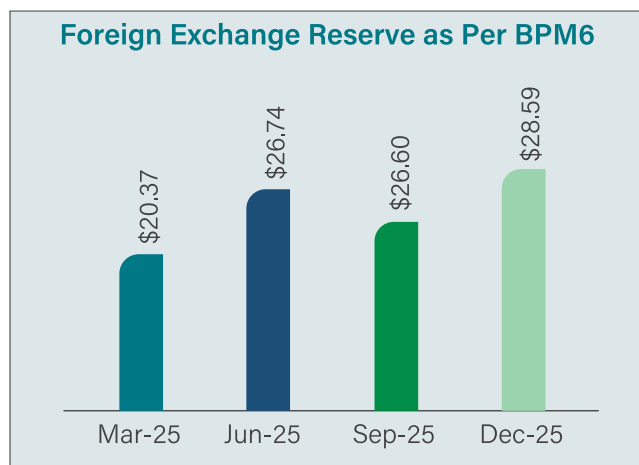


Foreign Exchange Reserve

Bangladesh’s gross foreign exchange reserves have risen to \$35.20 billion, providing a stable external buffer supported by robust remittance inflows. Under the more stringent IMF BPM6 methodology, the usable reserves currently stand at \$30.51 billion, reflecting a steady recovery from last few years. In FY2024-25 foreign exchange reserve was US\$ 31.77 billion and according to BPM6 which was 26.74 billion that is indicates a positive growth. But recently forex reserve in Bangladesh is threatened by US-Iran conflict. The ongoing conflict between the US and Iran has created a dual-pressure scenario for Bangladesh’s foreign exchange reserves, primarily through escalating import costs and threats to remittance stability. While reserves showed a strengthening phase in early 2026 due to robust remittance inflows—the escalation of the conflict has introduced significant headwinds in recent times.

USD Billion

Particulars	Mar-25	Jun-25	Sep-25	Dec-25
FX Reserve as per BPM6	\$20.37	\$26.74	\$26.60	\$28.59



Exchange Rate

The Bangladesh Taka (BDT) has been declining significantly against foreign currencies- specially the

U.S. Dollar over the last few years due mostly to an increase in demand for the greenback to settle import-payment obligations, decline in forex reserves, domestic inflation etc. According to Bangladesh Bank, by the end of December 2025, exchange rate was BDT 122.32 per USD, compared to BDT 120.00 at the end of December 2024. In terms of Euro and GBP it was BDT144.01 per EUR and BDT165.33 per GBP by the end of December 2025 compared to BDT 124.89 per EUR and BDT 150.63 per GBP by the end of 2024. Bangladesh observes overall approx. 1.9% depreciation of BDT against US Dollar over the past year.

Interest rate Movement

The difference between lending and deposit interest rates as a measure of banks' intermediation effectiveness has also shrunk significantly. The monthly trends of the weighted average lending and deposit interest rates of all banks indicate that the increase of the deposit rate was more pronounced than that of the loan rate. According to available statistics, the weighted average interest rate on advance decreased from 11.14 percent in 2024 to 9.99 percent in 2025. While the rate of weighted average interest rate on deposit increased from 5.54 percent in 2024 to 9.99 percent in 2025.

Particulars	2022	2023	2024	2025
Weighted average interest on advances	8.05%	9.34%	11.14%	9.99%
Weighted average interest rate on deposit	4.60%	5.36%	5.54%	9.99%

Banking Sector Outlook

The banking sector in Bangladesh is operating under a strict reform paradigm characterized by heavy regulatory compliance, asset restructuring, and tight system liquidity. Historically plagued by structural vulnerabilities, the financial sector has seen its vulnerabilities unmasked by rigorous macroprudential policies implemented by Bangladesh Bank (BB).

Following the activation of the highly stringent, international-standard NPL classification rules, the gross non-performing loan (NPL) ratio has risen to an unprecedented 30.6% of total outstanding loans. This asset quality deterioration has triggered significant provisioning requirements, causing severe capital deficits across distressed commercial and specialized financial institutions, while overall credit and deposit growth has plateaued under a contractionary monetary stance.

In response to these systemic strains, Bangladesh Bank's regulatory outlook is defined by a shift from emergency forbearance to formal structural intervention. The final implementation of the Bank Resolution Act equips the central bank with a modernized toolkit to execute forced consolidations, setup bridge institutions, and implement purchase-and-assumption frameworks to systematically absorb weak entities without triggering broader contagion risks. This consolidative approach is visible in the structural integration of five heavily stressed Shariah-based lenders into a single, unified corporate structure to salvage their failing Liquidity Coverage Ratios (LCR). Simultaneously, BB has carefully deployed targeted micro-regulatory relaxations to protect the industrial sector from a full-scale credit crunch; this includes widening large-loan exposure thresholds to 25% of a bank's capital base and reducing trade finance conversion factors to keep import lines open for essential capital goods. Despite these stabilization efforts, the sector's long-term trajectory faces governance friction, particularly surrounding newly introduced recovery provisions (such as Section 18A) that conditionally allow former stakeholders of resolved banks to inject capital and reclaim ownership. Navigating this fine line between stringent accountability and structural rehabilitation will dictate whether public trust, deposit stability, and international confidence can fully recover.

A General Performance Review of The Premier Bank PLC.

A General Performance Review of The Premier Bank PLC.

The Premier Bank PLC. was incorporated on 10 June 1999 with the objective of conducting all types of commercial banking activities and commenced its operations on 26 October 1999 with the motto "Service First". Since its inception, the Bank has been committed to delivering customer-centric banking services and innovative financial solutions tailored to the diverse needs of its clientele.

Over the years, the Bank has developed a comprehensive range of products and services, including deposit products, Loans and Advances, card services, trade finance, treasury operations, syndication services, internet banking, and other modern banking facilities. Its diversified product portfolio comprises various Savings and Current Accounts, Term and Continuous Loans, Personal Loans, Debit and Credit Cards, and digital banking services designed to cater to different customer segments.

The Bank presently operates through an extensive network of 136 branches, including 18 Authorized Dealer (AD) branches and 118 Non-AD branches, of which 12 are SME/Agriculture branches. In addition, the Bank has established 67 sub-branches and 130 ATM booths across the country to ensure wider financial inclusion and convenient banking services for customers. The Bank also operates a wholly owned subsidiary company, Premier Bank Securities Limited (PBSL), having 5 branches located in Dhaka and Chattogram.

Throughout its operational journey, the Bank has consistently focused on strengthening customer relationships by providing prompt, efficient, and quality services while offering suitable financial solutions based on customers' actual requirements. The Bank has earned the confidence of its customers as a trusted custodian of their deposits and a reliable financial partner.

A significant transformation in the governance structure of the Bank took place on 19 August 2025 through the reconstitution of the Board of Directors by Bangladesh Bank. The reconstituted Board remains firmly committed to restoring confidence, strengthening corporate governance, ensuring regulatory compliance, improving operational efficiency, and establishing a transparent and customer-friendly banking environment. The Board is also dedicated to taking necessary strategic initiatives for sustainable growth and long-term stability of the Bank.

Core Banking Activities

The Bank conducts a wide range of banking activities encompassing deposit mobilization, extension of credit facilities to corporate and retail clients, Small and Medium Enterprises (SMEs), foreign trade operations, trade finance, project finance, syndicated finance, commercial paper, lease finance, and hire purchase facilities. The Bank also provides local and international credit card services, remittance services, Offshore Banking operations, and various other modern banking solutions.

The Bank operates both Conventional and Islamic Banking services to cater to the diverse financial needs and preferences of its customers. Through a combination of traditional banking practices and modern technology-driven platforms, the Bank continues to provide efficient, secure, and customer-oriented financial services across the country.

Products and Services

The Premier Bank PLC. continuously strives to position itself distinctively in the competitive banking industry through the customization and diversification of its products and services. The Bank remains committed to understanding the evolving needs of its customers and delivering innovative, customer-focused financial solutions tailored to different market segments.

In the context of increasing customer expectations and changing market dynamics, the Bank recognizes that sophisticated pricing alone is not sufficient to achieve sustainable growth and greater market share. Accordingly, the Bank places significant emphasis on service quality, product innovation, technological advancement, convenience, and relationship-based banking to enhance customer satisfaction and loyalty.

The Bank offers a broad spectrum of financial products and services, including deposit schemes, retail and corporate lending, SME financing, Islamic banking products, card services, digital banking facilities, trade services, treasury solutions, remittance services, and investment-related products through its subsidiary company. Through continuous product development and service enhancement, the Bank aims to maintain its competitive edge and strengthen its position in the banking sector.

Review of Financial Performance 2025

The overall performance of The Premier Bank PLC. during the year 2025 reflects our continued commitment

to protecting the interests of all stakeholders, including shareholders, customers, regulators, and the wider community. During the year under review, the Bank undertook significant initiatives to strengthen corporate governance, enhance transparency, and ensure the fair presentation of its financial position and performance. Following the reconstitution of the Board of Directors, a comprehensive review of the Bank's financial statements and profit and loss accounts was conducted with utmost diligence. In line with regulatory instructions and prudent banking practices, necessary adjustments and compliance measures were undertaken. As a result of these corrective initiatives and recognition of certain adjustments, the Bank reported an operating loss for the year 2025.

The variation in quarterly financial performance during the year was primarily attributable to these exceptional adjustments and compliance-related measures.

The Bank also experienced negative growth in deposits during the year, mainly due to adverse publicity and reputational challenges arising from issues associated with the previous governance structure. Despite these challenges, the Bank achieved commendable growth in key business areas, including loan disbursement, import and export business, remittance operations, and other core banking activities.

Throughout the year, the Bank remained focused on understanding customer expectations and responding effectively through suitable products, improved services, and stronger engagement with different customer segments. Management continued its efforts to restore confidence, reinforce operational discipline, and lay the foundation for sustainable future growth. The Board firmly believes that the corrective measures undertaken during the year will strengthen the Bank's long-term stability, governance framework, and overall financial resilience.

Operating Income

The Bank generated Operating Income amounting to BDT 1,238.42 million in 2025, registering a decline of 92.30% compared to 2024, primarily due to challenges in the core banking business and the impact of various regulatory adjustments undertaken during the year.

The Net Interest Income (NII) of the Bank stood at BDT (6,005.77) million in 2025, reflecting significant pressure on interest earnings amid adverse market conditions. However, the Bank continued to generate income from diversified non-funded business activities, with income from fees, commissions, and other operating sources amounting to BDT 5,579.18 million during the year.

As a consequence of the reduced operating income, operating income per employee declined from BDT

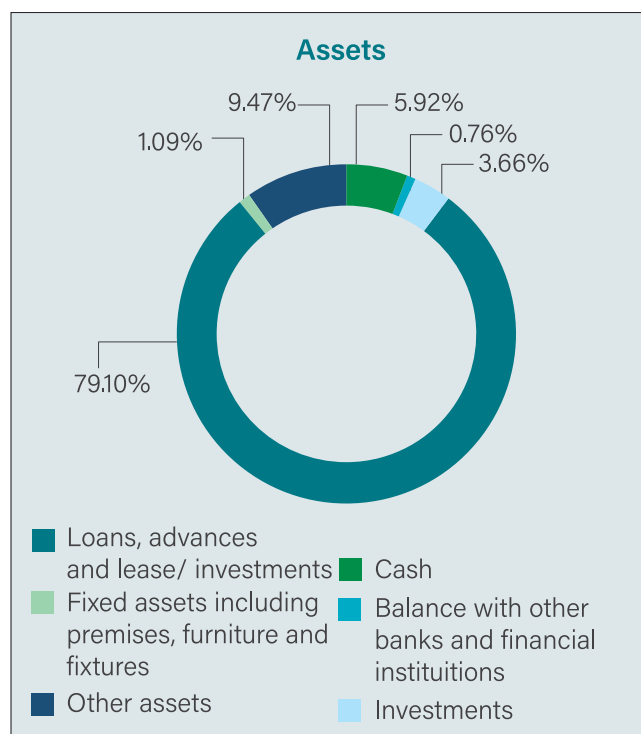
5.91 million in 2024 to BDT 0.47 million in 2025. Despite the challenging environment, the Management and the reconstituted Board remain focused on strengthening operational efficiency, improving asset quality, and enhancing sustainable earnings capacity through strategic business initiatives and prudent risk management practices.

Operating Expenses

The Bank's Operating Expenses stood at BDT 10,002.58 million in 2025. Operating cost per employee increased to BDT 3.87 million in 2025 from BDT 3.05 million in 2024, mainly due to higher operating expenses were incurred in connection with system upgradation initiatives, promotional and advertisement activities, and branch network expansion aimed at improving operational efficiency, strengthening technological capabilities, and enhancing customer service standards across the Bank's operations.

Despite the increase in operating expenses, the Bank remains committed to maintaining cost discipline while continuing strategic investments in technology, human capital, and service delivery infrastructure to support sustainable business growth and long-term operational resilience.

Assets



The total Assets of the Bank stood at BDT 423,551.38 million in 2025 as against BDT 449,626.03 million in 2024, registering a decline primarily due to a reduction in investment in Government Securities during the year. Loans and Advances continued to constitute the largest component of the Bank's asset portfolio. In

2025, Loans and Advances accounted for 79% of Total Assets compared to 73% in 2024, indicating a higher concentration of the Bank's assets in its core lending activities.

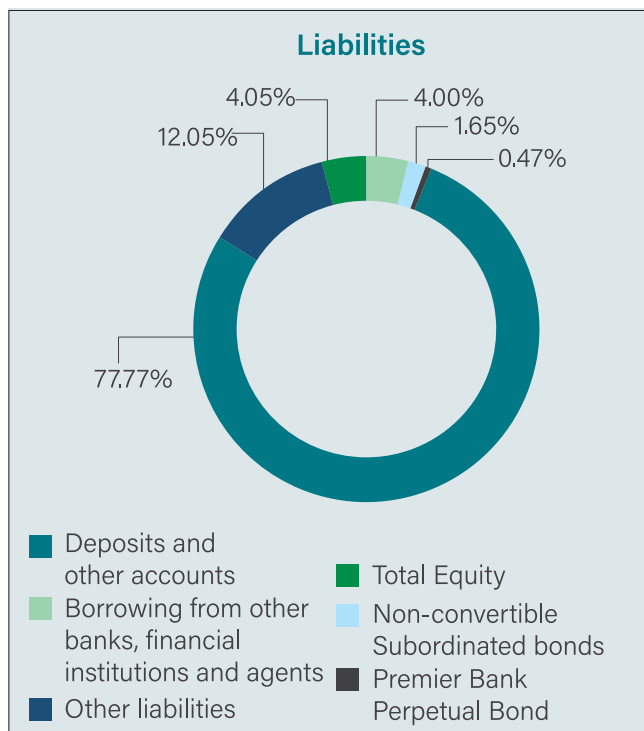
The Bank remains focused on maintaining a balanced asset portfolio through prudent asset-liability management, strengthening asset quality, and optimizing the utilization of funds to ensure sustainable growth and long-term financial stability.

Liabilities

Total Liabilities and Shareholders' Equity of the Bank stood at BDT 423,551.38 million in 2025 as against BDT 449,626.03 million in 2024, registering a decline of 5.80%. The decrease was mainly attributable to the reduction in customer deposits and Shareholders' Equity during the year.

Borrowings, including subordinated bonds, stood at BDT 23,952.15 million in 2025 compared to BDT 30,263.16 million in 2024, reflecting a decline in reliance on borrowed funds.

The Advance Deposit Ratio (ADR) of the Bank stood at 93.37% in 2025 compared to 87.38% at the end of the preceding year. The Bank continues to emphasize prudent liquidity management, strengthening of the deposit base, and maintaining a balanced funding structure to support sustainable business operations and regulatory compliance.



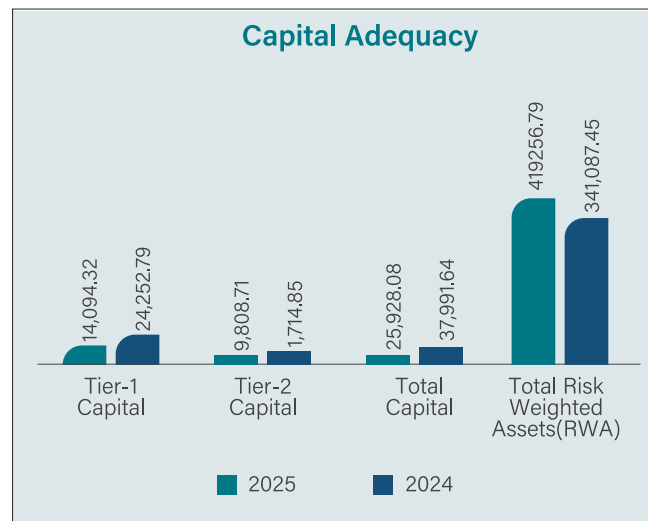
Capital Adequacy

Capital adequacy reflects the financial strength, stability, and sustainability of the Bank. The Bank actively

manages its capital base to comply with regulatory requirements and to support its current and future business operations while addressing the inherent risks associated with banking activities.

At the end of 2025, the Bank's Common Equity Tier-I (CET-I) Capital and Total Tier-I Capital stood at BDT 12,094.31 million and BDT 14,094.31 million respectively. Tier-II Capital amounted to BDT 9,808.76 million, resulting in Total Regulatory Capital of BDT 23,903.08 million.

The Capital to Risk-Weighted Assets Ratio (CRAR) of the Bank stood at 5.70% at the end of 2025. The Bank remains committed to strengthening its capital base through strategic initiatives, improving asset quality, enhancing profitability, and ensuring compliance with the regulatory framework prescribed by Bangladesh Bank.



Deposits

Deposits constitute the primary foundation of the Bank's operating assets and play a vital role in supporting its overall business activities. As the lifeblood of a financial institution, a strong deposit base enhances liquidity, operational capacity, and business sustainability.

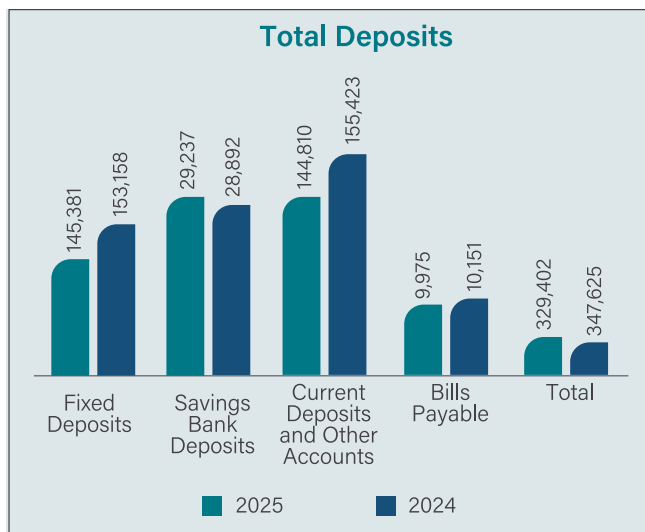
In 2025, the Bank experienced a decline in deposits amounting to BDT 18,222.79 million, representing a decrease of 5.24% compared to the previous year. Despite the challenging operating environment, the Bank continued its efforts to strengthen customer relationships and enhance service quality through multiple delivery channels across the country.

The Bank's extensive branch network, including SME and Agriculture Service Centers with special focus on rural customers, has contributed to expanding access to modern banking services, online banking facilities, and prompt remittance services for the lower-income segment of the population.

The Bank offers a diversified portfolio of liability products designed to meet the varying financial needs

of customers. These include Fixed Deposit Receipts (FDRs), multiple savings schemes, Current and Savings Accounts, Special Notice Deposits (SND), and other customized deposit products.

The Management remains committed to rebuilding depositor confidence, strengthening the deposit base, and introducing customer-centric products and services to ensure sustainable growth in deposits in the coming years.



Loans and Advances

The Bank maintains a well-diversified loan portfolio encompassing project finance, export finance, SME loans, commercial credit, continuous loans, agricultural credit, house building finance, and staff loans. The advances portfolio spans a wide range of sectors, including business, industry, services, and trade, thereby supporting inclusive economic development.

The credit portfolio is structured across Corporate, SME, and Retail segments under both Conventional and Shariah-based financing modes. Credit operations are centrally administered by the Credit Committee at Head Office, with clearly defined delegation of authority covering risk assessment, credit approval, and post-disbursement monitoring functions to ensure sound credit governance.

At the end of 2025, the Bank's credit portfolio increased by BDT 5,473.67 million, reaching BDT 335,008.32 million compared to BDT 329,534.65 million in 2024, reflecting a growth of 1.66% over the previous year. The Bank remains committed to maintaining a balanced credit portfolio through prudent risk management, diversification, and continued focus on quality lending.

Dividend

Considering the financial performance of the Bank for the year ended 31 December 2025, the Board of Directors has decided recommend no dividend for the year 2025.

It is important to note that the net loss reported for the year does not reflect the operational potential or underlying business performance of the Bank. The financial results were significantly impacted by necessary adjustments and provisioning measures undertaken to address certain previously unsettled matters in compliance with the instructions and guidelines of the regulators, as well as to ensure fair and transparent presentation of the Bank's financial position.

Consequently, the profit position for the year 2025 varied substantially compared to previous years. The Board believes that these prudent and corrective measures will contribute to strengthening the Bank's governance framework, financial discipline, and long-term sustainability, thereby creating a stronger foundation for future growth and stability.

Miscellaneous

The External Auditor of the Bank for the year 2025, M/s. Pinaki & Company, Chartered Accountants, has included an Emphasis of Matter paragraph in the audit report relating to provision shortfall against Loans & Advances and certain other issues. In this regard, it is mentionable that the reconstituted Board of Directors has expressed serious concern over these matters and has taken necessary initiatives to ensure transparency and regulatory compliance. The Bank voluntarily disclosed the issues to the regulators and finalized the Financial Statements based on Bangladesh Bank letter no. BSD-9/118/2026/484 dated April 27, 2026.

The Bank was also subjected to penalties due to non-compliance with the prescribed timeline for submission of the Audited Financial Statements for the year 2024 and the unaudited first and second quarter financial statements of 2025. The delay primarily arose from decisions and unresolved matters relating to the previous Board of Directors. Bangladesh Bank reconstituted the Board of Directors on August 19, 2025, and upon assuming responsibility, the reconstituted Board promptly undertook necessary actions and approved the aforesaid financial statements on August 27, 2025.

Subsequently, after receiving the penalty notification, the Bank communicated with the regulators explaining the circumstances and reasons behind the delay and non-compliance. However, as the applicable regulations do not provide scope for waiver of such penalties, the imposed penalties remained effective.

On behalf of the Board of Directors,

Dr. Arifur Rahman
Chairman



Management Review and Analysis

Management Committee

Senior Management Team (SMT)

Name	Designation
Mr. Md. Monzur Mofiz	Managing Director
Mr. Niamat Uddin Ahmed	DMD & CAMLCO
Mr. S M Wali Ul Morshed	DMD, Corporate Liability and Recovery
Mr. Amalendu Roy	DMD, Corporate Business
Mr. Mohammad Al-Amin	DMD & Chief Credit Officer
Mr. Md. Naquibul Islam	SEVP & Chief Risk Officer
Mr. Abu Md. Sabbir Hassan Chowdhury (CITO)	EVP & Chief IT Officer
Mr. Md. Moinul Huq Shiraze	VP & Head of HRD (In-Charge)
Mr. Mohammad Akram Hossain	FVP & Company Secretary
Mr. Mohammed Forhad	FVP, Head of FAD (In-Charge)

Asset Liability Committee (ALCO)

Sl. No.	Position	Present Incumbent	Status
1	Managing Director	Mr. Md. Monzur Mofiz	Chairperson
2	Head of Credit Risk Management Division	Mr. Mohammad Al-Amin	Member
3	Head of Corporate Business	Mr. Amalendu Roy	Member
4	Chief Risk Officer	Mr. Md. Naquibul Islam	Member
5	Head of Consumer Banking Division	Mr. Mohammad Shamim Murshed	Member
6	Head of SME & Agriculture Division	Mr. Asif Khan	Member
7	Head of International Division (Acting)	Mr. Shibly Sadeque	Member
8	Head of Islamic Banking Division (In-Charge)	Mr. Md. Elias	Member
9	Head of FAD (In-Charge)	Mr. Mohammed Forhad	Member
10	Head of Treasury Division (In-Charge)	Mr. Rajon Komer Datta	Member Secretary

An Overview of Divisions

SME Banking

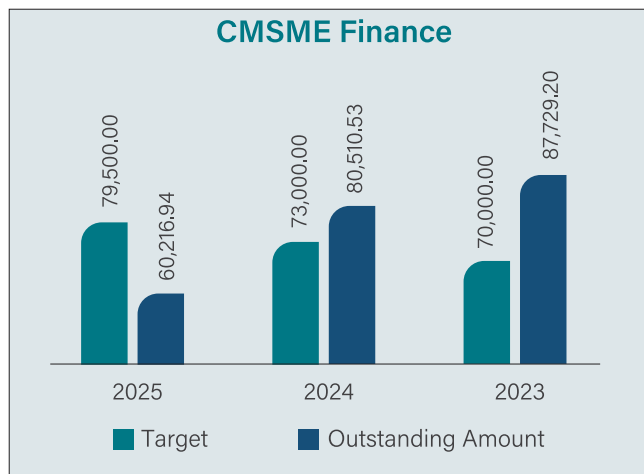
CMSME Finance

Financing in CMSME might be recognized as financing in the economy, as according to current information, there are more than 60 lac SME entrepreneurs across the country & as per ADB research 99% enterprises are SME in Bangladesh.

Therefore, Cottage, Micro, Small & Medium Enterprises (CMSMEs) are considered as the engine of economic growth throughout the world. CMSMEs are playing a vital role in employment generation for sustainable industrialization in both the developed & developing countries of the world. In context of Bangladesh, there is no alternative of Cottage, Micro, Small & Medium enterprises for rapid industrialization and national economic growth through lower capital investment and employment generation.

Keeping in view of the contribution of CMSMEs in the growth of the economy of Bangladesh, our SME Banking Division has been staffed with experienced and well-groomed personnel to provide state of the art services to the CMSME clients. Our SME Banking is offering different products (CC, OD, Term Loan, Lease Finance, LC & Post Import Finance, Bank Guarantee, Work Order Finance etc.) on the basis of CMSME clients' financial requirements to develop their business.

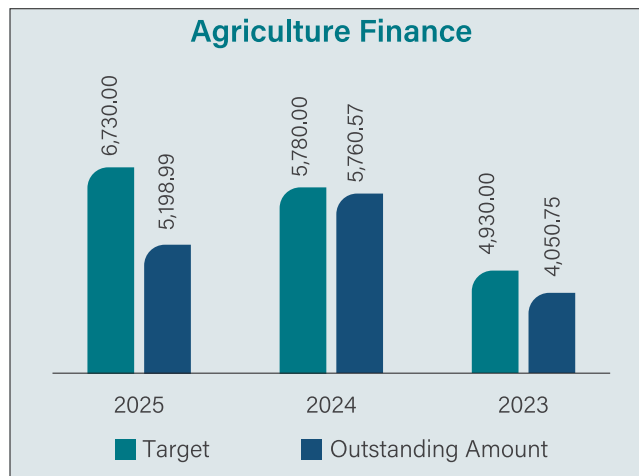
CMSME clients are being served through all of our branches and Sub-branches. At the end of 2025, CMSME loans accounted for about 17.79% of total loans & advance portfolio of the bank, which has been distributed among well diversified CMSME sectors.



Outstanding loan portfolio of CMSME segment recorded BDT 60,216.994 million at the end of 2025, which is 75.74% of the annual target of BDT 79,500.000 million set by Bangladesh Bank. Our vision for 2026 is to position The Premier Bank PLC. as one of the Best Structured CMSME Banks in Bangladesh.

Agriculture Finance

Agriculture is the backbone of our economy. In order to ensure food security by raising food production, Bangladesh Government has given top priority to develop Agriculture sector. As per agriculture credit policy 2024 -25, Bangladesh Bank set agriculture loan disbursement target for all commercial banks. To support the Bangladesh Government strategies in the financial year 2024-25, The Premier Bank disbursed BDT 5,199 million against the target of BDT 6,730.0 million in agriculture sector.



Activity Highlights of SME & Agriculture Banking Division

- CMSME:** At the end of 2025, CMSME loans & advance outstanding was BDT 60,216.94 Million which accounted for about 17.79% of total loans & advance portfolio of the bank.
- Women Entrepreneurs Finance:** Total outstanding was BDT 8,521.6 million till the year 2025. It was achieved through dedicated women entrepreneur desk at our all branches to support self-reliant women entrepreneurs of the country.
- Credit Guarantee Scheme (CGS):** The Premier Bank PLC. has disbursed BDT 1065.1 million till 2025 based on cash flow under the Credit Guarantee Scheme of the central bank.
- Refinance / Pre-finance Scheme:** The Premier Bank PLC. offers different Refinance / Pre-finance Scheme facilities at preferential interest rate. We have processed Refinance / Pre-finance of total BDT 11,486.5 million till 2025. Through which the clients as well as the Bank itself enjoyed much comfort in credit financing.
- Agriculture Finance:** To support and develop agriculture sector under various segments, The Premier Bank PLC. disbursed BDT 5,198.99 million against the target set by Bangladesh Bank amounting BDT 6730.0 million in the financial year 2024 - 25, which has a great contribution towards food security of a LDC (Least Developed Country) like Bangladesh.

Retail Banking Consumer Banking

Consumer Banking is a bank executed transactions directly with consumers, rather than corporations or other banks. It may be used to refer to a division of a bank dealing with retail customers and can also be termed as personal banking services. Retail banking encompasses the services offered to consumers by commercial banks. The term "retail" refers to the almost storefront-shopping nature of commercial banking services. Most commercial banks have extensive retail banking services and products to reach a wide consumer base. The Premier Bank PLC has worked to acquire advanced banking technology and a highly qualified and motivated work force. The purpose is to include business with significant market shared in sectors of the economy that have good prospects for growth.

Premier Consumer Banking products and services are designed to cater to the end-to-end needs of Farmers to Pension enjoying customer. Premier Bank PLC is preferred to all customers because it offers the entire banking experience under one roof. Amazing offers, customized, digital solutions and quick turnaround times are some of the hallmarks of Premier Bank PLC that has made it the banker of choice in Bangladesh. In 2025, we have taken modern Retail Banking Strategies and in 2026, we will move forward by adapting more innovative and customer friendly strategies.

Presently the division offers a wide range of retail products under both asset and liability portfolio. The Deposit Products are Premier Savings Account, Premier Excel Savers Account, Premier Esteem Savers Account, Premier Genius Account, Premier Payroll Account, Premier Current Account (individual), Premier Shadhinota Account, Premier Remittance Savers Account, Premier Women's Savers Account, Monthly income Scheme (MIS), Education Savings Scheme (ESS), Monthly Savings Scheme (MSS), Monthly Savings Scheme Shwapno (Two Years Monthly Deposit Scheme), Registered Retirement Deposit Plan (RRDP), Premier IFFD (interest first fixed deposit), Double Benefit Scheme (DBS), Premier Lakhpoti, Premier Millionaire, Premier Kotipoti. 100 Days FDR, 13 Months FDR, Quick Gain FDR

Recently Consumer Banking Division has newly launched some Savings & Deposit products and these are; Premier Supreme Savings Account, Premier Non-Resident Investor Taka Account (NITA), Resident Foreign Currency Deposit Account (RFCD), Premier Personal Retail Account, Premier Senior Citizen Monthly Benefit Scheme, Senior Citizen FDR, Non-Resident Foreign Currency Deposit Account (NFCD). Among these products, Premier Supreme Savings A/C,

Premier Senior Citizen FDR & MBS, Premier Quick Gain FDR and Premier 100 Days FDR is playing vital role in present market. Present portfolio of these products is as follows;

Title	Volume (in crore)
Premier Supreme Savings A/C	795.44
Premier Senior Citizen FDR & MBS	1128.19
Premier 100 Days FDR	4155.04
Premier Quick Gain FDR	648.54

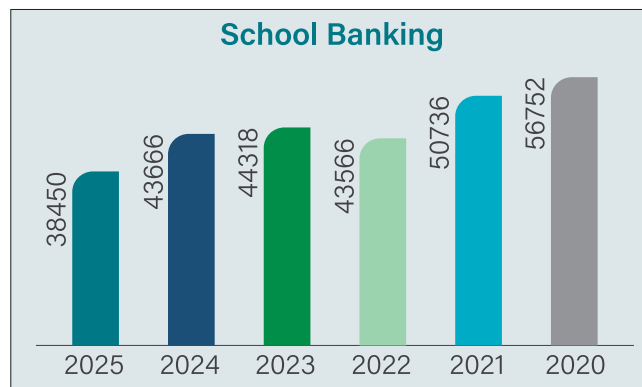
The Premier Bank PLC also offers Loan (Asset) Products and these are Premier Home Loan, Premier Home Loan for Freedom Freighter, Boshot Bhita loan, Auto Loan, Motor Bike loan, Personal Loan, Education loan, Consumer Credit Scheme, Secured Loan, Travel Loan, etc.

It is to be mentioned that we have also designed a complete home loan solution which is so far the best product in the market comprising following types of loan:

- ◆ My First Home
- ◆ Home Construction Loan
- ◆ Takeover Loan
- ◆ Interior & Exterior Loan
- ◆ Home Line of Credit (HLC)
- ◆ Interest Only Home Loan
- ◆ Home Clubbed Secured

School Banking

Since the inception of School Banking, Premier Bank PLC has launched School Banking Program and the Bank successfully participated all school Banking conferences and seminars organized by Bangladesh Bank in different division of Bangladesh. It is notable that recently Premier Bank PLC has received the School Banking Award from Bangladesh Bank in a program at BBT auditorium for "Extensively Promoting Financial Products and Services to Students, Parents and the Teachers and unbanked people of that community to join the journey of Financial Inclusion.



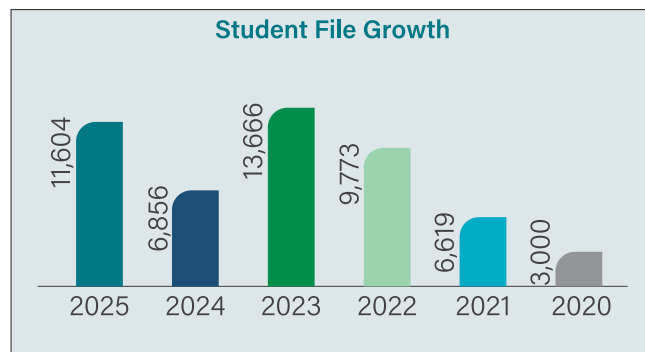
Create awareness on Savings habit from childhood; the bank has performed school banking activities among renowned schools of the country with guidance of Consumer Banking Division. We organized series of

activities like; Debate competition, Quiz competition etc. and then, distributed prizes, gifts among students across the country to promote school banking focusing account of students, Teachers salary accounts, Tuition fees account etc.

We are also offering following products & value promotions under school banking:

- ◆ Premier Genius Account
- ◆ Education Savings Scheme
- ◆ Tuition Fees Collection Services
- ◆ Payroll Banking Service for Teachers and Administrative Employees
- ◆ Dedicated Relationship Manager or Officer for smooth banking operation.

In terms of Student Files, The Premier Bank PLC has played significant role for the last four years in the banking industry.



Student File Service

Every year many students from Bangladesh go to abroad for higher study. So they have to make payment of their tuition fees and other fees. As per Bangladesh Bank Guidelines, a Student File is required to be opened for payment procedure for abroad payments.

Only all branches are allowed to make payments for admission and study by Bangladeshi Nationals in regular courses such as Under-Graduate, Post Graduate, Language course pre-requisite to Bachelor Degree and Professional Diploma/Certificate courses in recognized institutions in abroad. Bank can take Service Charge / Ujrat Bill Wakalah (Wakalah fee) from the applicant to open the Student File. All payments (for one year only) are payable to the educational institution is issued in favor of the institution concerned in the form of TT/MT/Draft. Payment for board and lodging and other incidental charges which are not compulsorily to be in favor of the educational institution may be issued in favor of the student in the form of TC/Draft. If advance is required, mentioned in written form, advance is allowed.

Card Division

Card Business: Driving Innovation and Growth

As the principal member of Visa, The Premier Bank PLC has been a cornerstone of the credit card industry since 2004. Today, the Premier Card operates as a principal member of both Mastercard and Visa International, managing end-to-end card issuing and acquiring operations. Our extensive network includes 24/7 ATMs and a round-the-clock Customer Care Centre (16411), ensuring seamless access for all local and international Mastercard and Visa cardholders—whether credit, debit, or prepaid.

The year 2025 marked a period of significant transformation and achievement for the Division. Key milestones included:

- ◆ Issued 2,678 nos. of credit cards, 40,678 nos. of debit cards, and 869 nos. of prepaid card.
- ◆ Recorded a credit card advance growth of Tk. 225 Crore and a net profit of Tk. 4.98 Crore, reflecting a notable increase from the previous year.

- ◆ Partnered with over 250 merchants for our flagship Comfort Pay Installment Plan (offering flexible EMI options of 3, 6, 9, 12, 18, and 24 months), along with discount and acquiring services.
- ◆ Credit Shield / Safety Net Insurance policy (Double Benefit) for cardholders, with successful claim settlements.
- ◆ Cash withdrawal facilities through Branch POS and a balance transfer facility from credit cards to PBL accounts.
- ◆ Rolled out Buy 1 Get 1 Free offers in partnership with renowned hotels.
- ◆ Achieved a significant reduction in non-performing loans.
- ◆ Introduced corporate internet banking service.

During 2025, we expanded our footprint with 128 ATMs, a strategic move aimed at strengthening our CASA base and driving debit card adoption. Our deliberate and measured lending approach ensured steady business growth, allowing us to sharpen our focus on brand development, infrastructure enhancement, and a deeper transition to a customer-centric operating model. The deployment of EMV chip cards and two-factor authentication has further fortified our market position and reinforced customer trust.

Looking ahead, our strategy for sustained growth in 2025 is built on the following priorities:

- ◆ **Strengthening Asset Quality:** Implementing robust collection and recovery strategies to further reduce non-performing loans.
- ◆ **Expanding Offerings:** Introducing value-added services and diversified products tailored to customer needs.
- ◆ **Enhancing Engagement:** Launching reward and incentive programs for high-usage customers.
- ◆ **Deepening Partnerships:** Expanding discount facilities with premier hotels, restaurants, hospitals, airlines, and other merchants.

International Trade and Foreign Exchange Business

Trade Finance and Guarantee

International trade and foreign exchange operations of the bank are conducted under the active supervision of International Division. The bank provides trade service through 19 Authorized Dealer (AD) branches, centralized trade operations department and off-shore banking unit. The bank handled total import and export business during 2025 for BDT 342,813.64 Million and BDT 278,304.24 Million that witnessed growth of -2.65% and 0.05% respectively over 2024. The key export items were Ready Made Garments (RMG), leather shoes and other finished leather products, plastics, pharmaceuticals, ceramics, handicrafts and food items etc., while the main import items were industrial

machineries, raw materials, chemicals, food items and commodities.

The bank also handled guarantee business of BDT 123,813.86 Million in 2025. A number of foreign companies participate in construction/development of various projects in Bangladesh and submit their bids for which bid bond/ performances guarantee/advance payment guarantees are required by the government agencies. We advise/confirm/re-issue bid bond, performances guarantee, advance payment guarantees etc. to various beneficiaries in Bangladesh against counter bank guarantee from correspondents abroad.

Correspondent Banking

In order to facilitate Foreign Exchange (FX), foreign trade, guarantee and other Foreign Currency (FCY) business and transactions for our clients, The Premier Bank PLC. maintains correspondent banking relationship with number of banks at home and abroad. The relationship has been expanded to 626 correspondents through 201 banks in 75 countries as on December 31, 2025. International division maintains 24 Nostro accounts in 10 major international currencies. The bank also enjoys substantial credit lines from correspondent banks for adding confirmation to Letter of Credits (LC) as and when required that facilitates international trade.

Export Development Fund (EDF)

The export sector in Bangladesh has grown up considerably making a major contribution to the national economy and plays an important role in earning foreign currency. Since establishment of EDF by Bangladesh Bank in 1989 with an objective to assist exporters for procuring raw materials through opening LCs or Back to Back LCs at sight payment basis. Our AD Branches receive refinance in United States Dollar (USD) from the EDF Section under FRTMD of Bangladesh Bank through International Division, Head Office against their foreign currency loans to manufacturer-exporters. Clients of the bank enjoyed USD 203.86 Million as EDF loan during 2025, which is 56.38% more than that of the figure of 2024 from Bangladesh Bank.

Off-shore Banking Unit (OBU)

Off-shore banking has become an important segment of international trade products and services. To cater the demand for off-shore banking services, the bank started its off-shore banking services since January 2010. Off-shore Banking Unit (OBU) of the bank offers Deposit, Trade Finance and Foreign Currency Credit services to its eligible clients. Apart from servicing Type-A industrial units of Export Processing Zones, our OBU also serve on-shore clients within the purview set by Bangladesh Bank. OBU of the bank offers: Foreign Currency Deposit Account of Non-residents; Usance Payable at Sight (UPAS) Documentary Credit;

Time Loan in Foreign Currency; Term Loan in Foreign Currency and Full-fledged export-import services to Type-A industrial unit of EPZs. Total loans and advances from the operation of off-shore banking amounted to USD 66.96 Million in 2025. Our OBU also contributed income of USD 3.93 Million during the year 2025.

Remittance Services

Remittance has been playing a crucial role in the economic development of the country. In Bangladesh, remittance is one of the most important economic variables in recent times as it helps to increase foreign exchange reserves, enhancing national savings and increasing velocity of money. Inflow of remittance is greater than foreign aid and thus helps in lessening dependence on foreign aid. Remittance growth in recent time in Bangladesh is very significant and is the second largest source of foreign exchange earnings after the garment sector. There are now over 10 million Bangladeshi expatriates working in the world. Remittance contributes nearly 6.71 % to the gross domestic product (GDP) of Bangladesh. It has transformed rural economy by enhancing the quality of life of the dependents of the remitters. Most remarkable contribution of the NRB's is the investing of their hard-earned money for development of our rural economy in the form of SMEs and investment portfolio as a whole. Remittance has kept our economy strong when others are facing crisis.

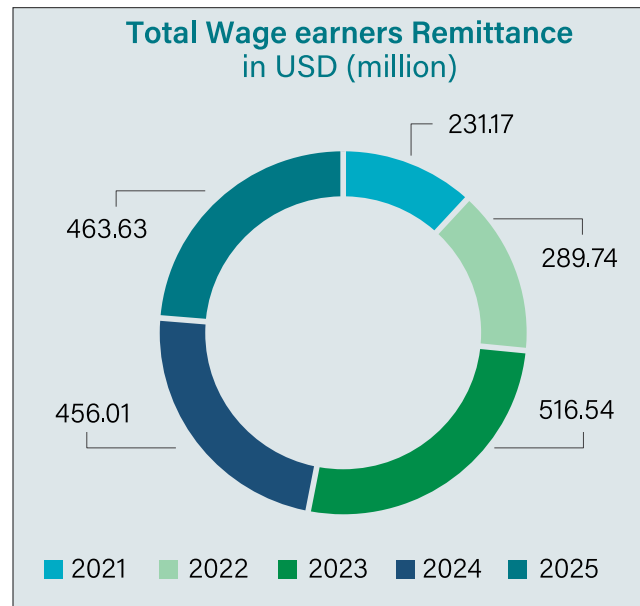
The Premier Bank PLC has a wide network of drawing arrangement with major global money transfer companies and reputed exchange houses all over the world, so that NRB can easily send remittance. We have a modern centralized operation system for receiving remittance and 136 branches, 67 sub branches and Agent Banking outlets to ensure smooth remittance service delivery for NRBs and their beneficiaries. Our large global network enables NRB customers anywhere in the world to send both Instant Cash Transactions and Account credits. Third party account credits are settled promptly through BEFTN (Bangladesh Electronic Fund Transfer Network). In fact, we are able to cover whole Bangladesh with our wide network. There is a 'Remittance Help Desk' in our all branches to ensure quick payment of cash remittance, open their accounts and address any other remittance related issues. We make utmost effort to render best customer service to our NRBs and their beneficiaries to achieve sustainable growth.

In 2025, The Premier Bank PLC has exhibited resilience and dynamism in its wage earners remittance business amid global challenges. we have achieved great success in Wage Earners Remittance. In 2025 country ranking PBL stood 21th among all banks. In the Month of March, 2025 bank was hold 11th position, December, 2024 bank

was hold 5th position, and In the Month of June, 2023 bank was hold 2nd position

We have set up 2 more new remittance arrangements with different countries in 2025. It will help our expatriates send their money through legal channel.

Wage Earners Remittance performance at a glance from 2021 to 2025



We have also undertaken various initiatives to encourage remittance flow and empowerment of NRBs and their beneficiaries.

1. Provide API Facilities: This has enabled faster and secured data transmission.
2. Introduction of Three session BEFTN transaction credit facility for the Remittance customer has enable faster service.
3. Premier Remittance Savers Account for Remittance Beneficiary which can be opened with no annual service charge, free debit card and higher interest rate.
4. We are investing in modern technology so that remittance delivery can be easy, fast and reliable.
5. We organize remittance promotion campaigns to acknowledge the contributions of NRBs and also encourage expatriates to send money to their beneficiaries through legitimate channels.
6. Probashi Palli Mela is being held each year to honor NRBs and their families for their contribution to the economy and underscore the importance of sending remittance through legal channel and avoid Hundi (Illegal Channel).
7. Bangladesh Government has declared 2.5% cash incentive to all wage Earners Remittance to encourage remittance through legal channel. The Premier Bank PLC is assisting customers to receive the cash incentive on all wage earners remittance.

We will strive to maintain the growth as we believe in the importance of remittance in the development of

country's economy. With consolidation of our relations with global partners, we hope to achieve significant remittance growth in 2026. We are empowering remittance beneficiaries through financial inclusion in the banking sector by opening Remittance Savers Account. All in all, The Premier Bank PLC. attaches the highest priority to the remittance and its customers.

Premier Remittance Savers Account (RSA)

"Premier Remittance Savers Account" is a savings account that offers very attractive benefits including higher interest, flexibilities and other values to the wage earners remittance beneficiaries. The Account can be opened under both conventional and Islamic banking. This product helps to increase the flow of foreign remittance through banking channel and encourages financial inclusion of remittance customers. The account holders also get free debit card.

Treasury Operations

Major key issues of Banking in 2025 are high Non-performing loans (NPLs), Political unrest, liquidity crisis, fluctuating interest rates, inflation, tariffs, global instability and Liquidity management.

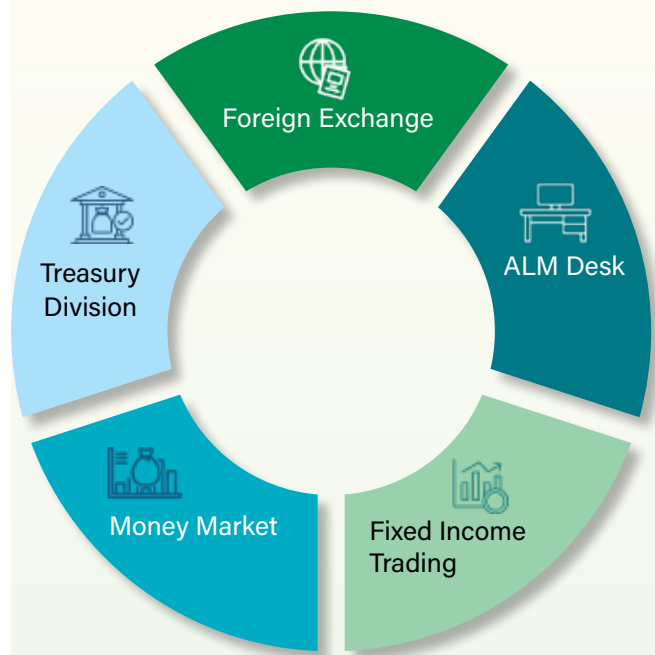
Although throughout the year of 2025, Liquidity crisis exist in the Money Market but our Treasury plays one of the most pivotal roles by ensuring the most efficient utilization of cash and financial services. Treasury division ensures a proper rapport with the central bank and represents the organization in the industry through its daily operations. It has to be stated that Treasury holds an influential role in building a favorable image of the bank in the industry. It complies with the rules and regulations of the central bank through maintaining Cash Reserve Requirement, Statutory Liquidity Requirement as well as Basel-III liquidity ratios.

Treasury has made a significant contribution to the Banks' profitability, risk mitigation and liquidity management in the year 2025. Treasury proactively conducts its role & makes a very impressive profit in 2025.

We have separate Front Office, Back Office and Mid Office with different reporting lines as per international best practices for Treasury management. Front office is responsible for dealing activities, Back Office for settlement of transaction and Mid Office for monitoring and looking up the compliances.

The key responsibilities assigned to the Treasury Division include the following:

- ◆ Manage the bank's balance sheet and maintain regulatory requirements.
- ◆ Manage the ALCO processes to ensure growth & sustainability of the Banks.
- ◆ Ensure profitability through treasury operations.
- ◆ Minimize market risk & liquidity risk through proper planning & forecasting.



Money Market Desk

Money Market desk ensures sufficient liquidity, compliance regulatory requirements i.e. maintain of SLR & CRR requirement of the bank and minimize market risk and liquidity risk through adopting new policy changed in Monetary policy and Liquidity crisis in the Money market. Premier Treasury proactively done its money market operation.

Money Market Products

- ◆ Interbank Call Money/ Overnight Deal
- ◆ Interbank SND/ Term Deposit
- ◆ Repo & Reverse Repo
- ◆ FX SWAP

Foreign Exchange Desk

The FX Desk plays a pivotal role in supporting the expansion of the bank's trade business by effectively managing foreign currency exposures as well as providing competitive pricing to customers and business stakeholders. The Interbank Desk manages foreign currency from diversified sources in the interbank. Alongside interbank market, the FX Desk also sources foreign currency from NRB to provide cost effective pricing.

Premier Treasury has taken proactive approach included enhancing foreign exchange risk management practices and optimizing its foreign currency asset-liability positions. These measures ensured compliance with regulatory changes and contributed to the Bank's profitability

Foreign Exchange Products

- ◆ Spot Deal
- ◆ Placement
- ◆ Forward Deal

Fixed Income Trading Desk

Premier Treasury proactively conducted its role in fixed income trading & made a very impressive profit in 2025. We have also Government securities investment window to support & services to the customers.

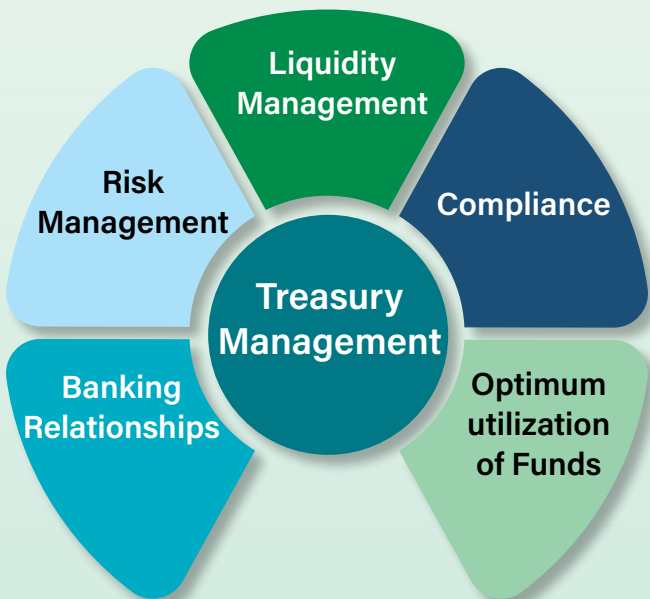
Fixed Income Products:

- ◆ Buy-Sell of Treasury Bill & Bond
- ◆ Interbank Fixed Income Trading
- ◆ Government Securities Investment Window service for customers
- ◆ Bangladesh Government Islamic Investment Bond (BGIIB)
- ◆ Bangladesh Government Ijarah Sukuk (BGIS)

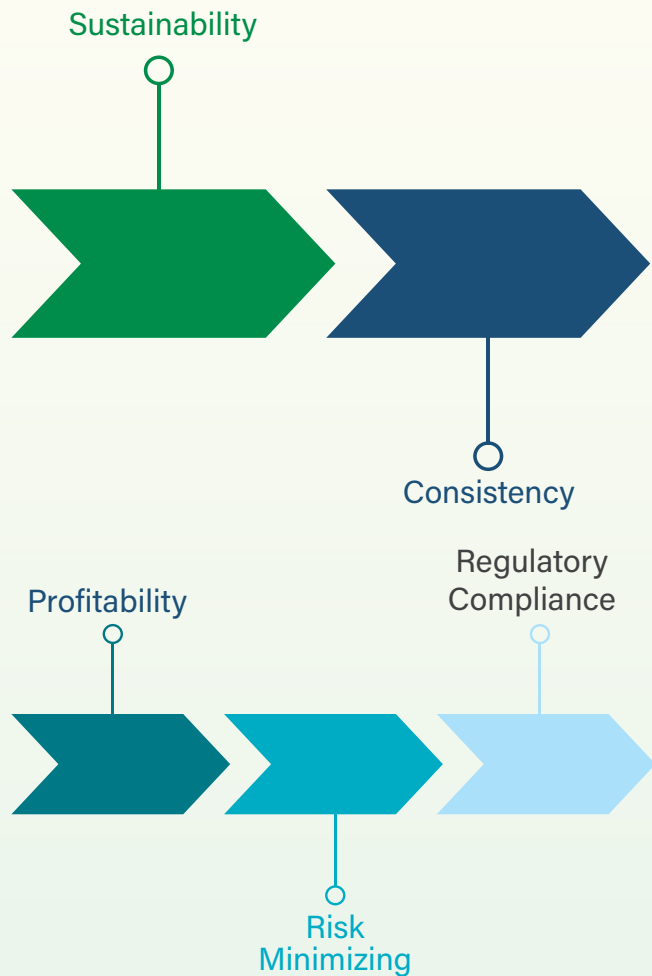
Asset Liability Management Desk

The key function of Asset Liability Management desk is to give insight to ALCO on Bank's balance sheet & off-balance sheet movement and key insight regarding market and industry trend on liquidity, Interest rate movement. The ALCO committee consists of the Managing Director as the Chairman of the committee & Head of Treasury is the member secretary meets at least once in every month to analyze, review and formulate strategy to manage the Assets and Liability of the bank. It takes various decision regarding interest rate of deposits, loan pricing, Credit Deposit Ratio, Fund transfer pricing etc.

ALM plays an important role by identifying and measuring risks and minimizing the risks using various financial tools for stabilizing the balance sheet and maximizing profit for bank.



Key Focus in 2026



Agent Banking Division

The Premier Bank PLC. continues business to achieve its strategic vision of promoting financial inclusion by extending formal banking services to underserved and unbanked populations across Bangladesh. Premier Agent Banking serves as an important alternative delivery channel that enables the bank to reach geographically dispersed communities where traditional banking infrastructure remains limited.

Through a network of authorized agents, the bank provides convenient and reliable financial services at the doorstep of customers. These agents, typically local entrepreneurs, act on behalf of the bank to deliver essential banking services in rural and semi-urban areas, thereby bridging the gap between the formal financial system and previously excluded segments of the population.

Premier Agent Banking Outlets provide a wide range of banking services including:

- ◆ Opening of Accounts (Demand Deposit, Scheme Deposit and Time Deposit)
- ◆ Cash deposits and withdrawals
- ◆ Domestic fund transfers (within the bank, EFTN and RTGS)

- ◆ Initiation of SME, agricultural and retail loan applications
- ◆ Requests for debit cards, credit cards and cheque books
- ◆ Utility bill payments and other digital financial services
- ◆ QR code base banking facility (Bangla QR)

Through these services, the bank continues to strengthen its contribution to the national agenda of financial inclusion.

Business Expansion and Outreach

During 2025, The Premier Bank PLC. continued to expand its Agent Banking network with a particular focus on rural and semi-urban areas. This expansion strategy is aligned with the bank's objective of ensuring that formal banking services reach the grassroots level. As of 31 December 2025, the bank was operating 214 Agent Outlets managed by 152 authorized agents across the country. The growing presence of these outlets has enabled the bank to provide accessible and efficient banking services to communities that previously had limited access to financial institutions.

The number of accounts opened through Agent Banking surpassed 100,000, of which approximately 62 percent belong to customers residing in rural areas. This reflects the effectiveness of the Agent Banking model in reaching financially underserved populations.

Deposits mobilized through Agent Banking accounts reached BDT 2,620 million, while loan disbursement facilitated through this channel amounted to BDT 260 million during the year. These achievements demonstrate the increasing role of Agent Banking in supporting the bank's deposit mobilization and credit expansion initiatives.

Technology and Digital Enablement

Technology continues to play a central role in strengthening the efficiency, transparency and scalability of the bank's Agent Banking operations. Following the successful implementation of the Agent Banking System (ABS) "Prantor" in 2024, the bank further enhanced the platform in 2025 by improving system integration, transaction monitoring capabilities and operational control mechanisms.

The enhanced ABS platform enables Agent Outlets to deliver seamless and secure real-time banking services, including:

- ◆ Digital customer onboarding with biometric verification
- ◆ Real-time deposit and withdrawal transactions
- ◆ Instant fund transfers across banking channels
- ◆ Utility bill payments and other digital services

These technological advancements have significantly improved service delivery and strengthened customer

Capacity Building and Operational Strengthening

Recognizing the pivotal role of agents and branch personnel in ensuring the success of Agent Banking, the bank continued to invest in capacity development initiatives throughout 2025.

The Agent Banking Division organized several training programs, workshops, knowledge-sharing sessions and coordination meetings involving branch managers, agent operators and designated focal persons from different branches.

The primary objectives of these initiatives included:

- ◆ Enhancing operational efficiency and compliance
- ◆ Strengthening customer service standards
- ◆ Improving business development capabilities
- ◆ Ensuring adherence to regulatory guidelines

These efforts have helped strengthen coordination between branches and Agent Outlets while ensuring consistent service quality across the network.

Contribution to Financial Inclusion

Premier Agent Banking continues to play a vital role in advancing financial inclusion by enabling previously unbanked individuals to access secure and reliable financial services.

By expanding its agent network and introducing user-friendly digital banking solutions, The Premier Bank PLC. is helping rural communities participate more actively in the formal financial system. The initiative also supports national development priorities and contributes to achieving the Sustainable Development Goals (SDGs).

Through Agent Banking, the bank continues to empower communities by providing convenient access to savings, payments and credit facilities.

Future Strategy and Outlook

Looking ahead, The Premier Bank PLC. remains committed to further strengthening its Agent Banking operations as a strategic growth channel.

The bank's future focus areas include:

- ◆ Expansion of Agent Outlets in underserved regions
- ◆ Integration of additional digital financial services
- ◆ Strengthening monitoring and governance frameworks
- ◆ Enhancing customer experience through technology-driven solutions
- ◆ Increasing participation of rural populations in the formal banking system
- ◆ Introducing P-merchant under Agent Outlet

With continued investment in technology, network expansion and human resources development, Premier Agent Banking is well positioned to play an increasingly significant role in supporting inclusive economic growth in Bangladesh.

Islamic Banking

The Premier Bank PLC. has been providing Islamic Banking Services Since 2003 with 02 (Two) dedicated full fledge Islamic Banking Branches under its Banking Network: one at Mohakhali, Dhaka and another one at Laldighirpar, Sylhet. These branches collect deposits & manage Investment under the Brand name "Premier Bank Islamic" and able to achieve tremendous business growth due to customer's confidence & compliance of Islamic Shari'ah. Already, Islamic banking windows have been opened in 25 (twenty-five) branches with the approval of Bangladesh Bank and permission has been obtained to open Islamic banking windows in 20 (twenty) more branches. In view of the growing demand of customers, investment services and foreign trade services have also been introduced in all these windows in addition to collecting deposits.

All kinds of Islamic Banking facilities like General Banking, Investment & Trade Finance facilities are available at those IBWs. The bank has been maintaining separate "Accounting System" since inception of Islamic Banking Operation, which is completely different from Conventional Banking system ensuring the standards adopts by "Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)"

Our Islamic Banking Branches & IBWs offer Deposit products under "Al-Wadiah" and "Mudaraba" Principles. These products have been designed focusing "Present Market Demand", adding "New Features" and above all maintaining "Customer Satisfaction". Besides, the bank also offers investment under the modes of "Bai Al-Muajjal", "Bai Al Murabaha", "Bai As-Salam", "Hire Purchase Under Shirkatul Melk", Ijarah, "Musharaka", "Quard" etc. It's not just a business, while we designed products, we always focus on "Welfare" and establishment of "Justice, Equity & Ethics" in the society. Meanwhile, the bank has introduced 04 (Four) Deposits products (1) "Hajj Plan Scheme" for those persons who intended to perform holy Hajj in future; (2) Mudaraba Umrah Deposit Scheme- specially designed for those customers who intended/ desired to perform the holy Umrah Hajj at a near future or at a certain age by saving small amount gradually. (3) "Cash Waqf Deposit" for those persons who intended to deposit for the Poor's & less privileged persons of the society (4) "Mahar Savings Scheme" to protect the women rights in the society, bank introduced the noted scheme for the married/ unmarried persons (18 years) who deposits a certain money in a month to ensure Mahar for his wife since it is mandatory in Islam.

Besides, the bank has introduced online Islamic Banking Service to cover other branches to reach the services to the doorsteps of the mass people. Thus, the customers can avail Deposit, Investment & other services from any of the branches.

Islamic Banking Products

Deposit Products

Al-Wadiah: Al-Wadiah Current Account is operated on the principles of Al-Wadiah. Bank ensures safety of the fund in this case. Bank commits to refund customers money deposited in these accounts on the demand of customers. On the other hand, the Bank takes permission from customers that the Bank may utilize the fund for business. No profit is guaranteed to customers where customers do not bear any loss out of business.

Mudaraba: Mudaraba is a partnership of labour and capital, where one partner provides full capital and the other one manages the business. The capital provider is called Sahib-Al-Maal and the user of the capital is called Mudarib. As per Shariah principles, the Mudarib will conduct the business independently following Shariah principles.

The Sahib-Al-Maal may provide advices, if he deems fit but he cannot impose any decision over the Mudarib. Profit, if any, is divisible between the Sahib-Al-Maal and the Mudarib at a predetermined ratio. While loss, if any, is borne by the Sahib-Al-Maal only. Deposits received by Islamic banks under this principle are called Mudaraba Deposits. Here, the depositors invest as Sahib-Al-Maal and the bank manages the business as Mudarib

The Mudaraba deposits include:

- ◆ Mudaraba Savings Account
- ◆ Mudaraba Special Notice Deposit
- ◆ Mudaraba High Value Short Notice Deposit Account
- ◆ Mudaraba Supreme Savings Account
- ◆ Mudaraba Excel Savers Account
- ◆ Mudaraba Esteem Savers Account
- ◆ Mudaraba Genius Student Saving Account
- ◆ Mudaraba Premier Remittance Saver Account
- ◆ Mudaraba Premier Sadhinota Account
- ◆ Mudaraba Premier Cash Waqf Deposit
- ◆ Premier Mudaraba Monthly Savings Scheme
- ◆ Premier Mudaraba Shwapno
- ◆ Premier Mudaraba Education Savings Scheme
- ◆ Premier Mudaraba Registered Retirement Deposit Plan
- ◆ Premier Mudaraba Monthly Income Scheme
- ◆ Premier Mudaraba Senior Citizen Monthly Benefit Scheme
- ◆ Premier Mudaraba Term Deposit
- ◆ Premier Mudaraba Senior Citizen Term Deposit Account
- ◆ Mudaraba Quick Gain Fixed Deposit Account
- ◆ Premier Mudaraba Mahar Savings Account
- ◆ Premier Mudaraba Umrah Deposit Scheme
- ◆ Premier Mudaraba Hajj Plan

Special Mudaraba Deposit Products

Hajj Savings Scheme: This scheme is basically a savings scheme for any Muslim citizen intending to perform the holy Hajj by building up savings on monthly installment basis that may be required in future to meet his/ her Hajj related expenses. Hajj Plan Scheme: This

is a specialized Scheme product for Muslims intending to perform the holy Hajj in future with a Down-Payment facility (besides regular installments). Customers pay an initial amount to open with and also pay a regular equal amount to build a fund per month as installment for performing holy Hajj in future.

Mahar Savings Scheme (Mahar): This is a specialized Scheme product where a married/ unmarried person (male) will be able to accumulate an amount of money by way of depositing a small amount each month as per his ability with an intention to pay-off the amount due [as FARD/ Obligatory] on him as MOHORANA towards his wife.

Mudaraba Umrah Deposit Scheme: 'Mudaraba Umrah Deposit Scheme is an Islamic Banking Deposit Product of the Bank. The Scheme is specially designed for the customers to save a small amount to perform the holy Umrah at a near future or at a certain age. Main objective of the product to enable all the intended Umrah performers by saving a handful amount to perform holy Umrah Hajj easily. Minimum installment would be BDT 5,000. The Scheme should be opened for a period of 12/18/24/30/36 Months.

Investment Modes under Islamic Banking

Bai' Al-Murabaha/Muajjal: Bai' Al-Murabaha/Muajjal is a contract between the Buyer and the seller under which the seller sells specific goods permissible under Islamic Shari'ah and Law of the land to the buyer at a cost-plus agreed profit, which will be payable at a future date in lump sum or in installments. The profit (marked-up) may be fixed in lump-sum or in percentage of the cost price of the goods. Here, Bank procures the goods as per requirement of the customer from vendor or supplier and sells the same to the client adding profit.

Hire Purchase under Shirkatul Milk (HPSM): Hire Purchase under Shirkatul Milk (HPSM) is a special type of contract combining three separate contracts: Shirkat; Ijarah & Sale. An asset is procured jointly by the Bank and the Customer. The portion of the asset owned by the Bank is hired out to the client (partner/ hirer) for a fixed rent and for a fixed period. In a separate contract, the Bank sells its portion to customer and transfers the ownership of its share gradually against periodic payment.

Investment Products under Islamic Banking

Bai' Al-Murabaha: Bai' Al-Murabaha is a contract between the Buyer and the seller under which the Seller sells specific goods permissible under Islamic Shari'ah and Law of the land to the Buyer at a cost plus agreed profit payable in cash on or before a fixed future date in lump sum or by installments or single delivery. The profit (marked-up) may be fixed in lump-sum or in percentage of the cost price of the goods. In case of Bai' Al Murabaha, Bank procures the goods as per indent of

the customer, and sell the same to the client who gave indent for the goods. In case of early adjustment, rebate on profit payable may be considered to the Client.

Bai' Al-Muajjal: Bai Al-Muajjal is a contract between a Buyer and a Seller under which the Seller sells certain specific goods permissible under Islamic Shari'ah and Law of the land to the Buyer at an agreed fixed price payable at a certain fixed future date or within a fixed period in lump sum or by fixed installments. The seller may also sell the goods purchased by him as per order and specification of the Buyer. In the case of Bank, Bai-Muajjal is treated as a contract between the Bank and the Client under which the Bank sells the goods (purchased as per order and specification of the Client) to the client at an agreed price payable at any fixed future date in lump sum or within a fixed period by fixed installments.

Bai' As-Salam: Bai' As-Salam may be defined as advance purchase of a commodity/ product making advance payment by the Bank on execution of a written contract wherein it is clearly mentioned that the commodity will be delivered as per specification, size, quality, quantity at a fixed future time in a particular place. The cost of transportation and storage is also specifically mentioned in the contract to avoid confusion. Literally 'Bai-Salam' means advance purchase and sale. It can also be defined as a sale where the seller undertakes to supply some specific Commodities/ Products to the buyer at a future time in exchange of an advanced price paid on the spot. Here the price is paid in cash, but the delivery of the goods is deferred.

Musharaka Documentary Bills: "Musharaka Documentary Bills" is mainly for Export oriented Customers. It is used to purchase Local Export Bill from Exporter against Acceptance from Importer's Bank (LC Opening Bank).

Hire Purchase under Shirkatul Milk (HPSM): Hire Purchase under Shirkatul Milk (HPSM) is a Special type of contract; it is the combination of three separate contracts: Shirkat; Ijarah & Sale. The portion of the asset owned by the Bank is hired out to the Client (partner/ hirer) for a fixed rent and for a fixed period. The Bank sells and transfers the ownership of its share in the asset to the Client (partner/ hirer) against payment of price fixed for that part either gradually part by part or in lump sum within the hire period or after the expiry of the hire agreement.

Premier Tijarah Personal (Consumer) Finance: Premier Tijarah Personal Finance is a purpose based Consumer investment scheme for individuals based on Hire-Purchase Under Shirkatul Milk (HPSM) mode of Islamic Finance only to purchase any Shari'ah approved durable Items/ Products that serves purposes like miscellaneous

household appliances & Furniture; Computers/ Electronic items; Items for Interior Decoration of Flat/ Home; Equipment like X-ray machine, Medical Beds, Ultra Sonogram machine, Engineering/ Mechanical/ Medical tools etc. for Professionals; CNG Conversion/ Vehicle repair (private used vehicle only) or any other legitimate purposes.

Other Banking Services

Student File Service: Remittance of Foreign Exchange for Bangladesh student going abroad for education purpose in regular courses in recognized educational institutions in undergraduate & Post-graduate level.

Locker Service: Locker service offered by the Bank gives customers a completely secured facility for safekeeping of his/ her valuable items, confidential documents and other valuables against from any unfortunate incident. Our Locker Service is available in most of the Branches in urban areas.

Hajj Pilgrims Service: Premier Bank is Pioneer at Hajj related services since 2010. The Bank provides Pre-Registration and Registration services to Hajj Pilgrims and sends remittance to Saudi Arabia for Hajj and Umrah purposes through IBAN at a very competitive exchange rate. Besides all, the Bank also provides personalized services to HAAB agencies all year round.

Branch Operations & Control

The Branch Operations & Control Department (BOCD) under the Operations Division work tirelessly and support to enable General Banking (GB) operations in Branch and Sub-Branches are conducted efficiently, securely, and in compliance with regulatory requirements, thereby delivering the highest level of customer service. The Department also evaluates the effectiveness and efficiency of operational functions and processes and undertakes initiatives for continuous improvement.

Alongside providing regular support to Branches/ Sub-Branches and managing operational activities throughout 2025, BOCD under the Operations Division continuously monitored key operational processes such as Client Account Data Modification, Account Opening discrepancies, CIF updates, Electronic Government Procurement (e-GP) activity monitoring, dormant account regularization follow-up etc.

To ensure seamless customer service delivery, the BOCD, Operations Division formulated policies and procedures for the introduction of digital FDR/DPS account opening through the PMONEY digital platform. The Branch Operations & Control Department (BOCD) under the Operations Division also played a key stakeholder role in the implementation and rollout of Corporate Quick Solution (CQS) Corporate Internet Banking.

Furthermore, to enhance internal service delivery efficiency, QuickSupport Service Delivery Portal has been introduced in Branches for lodging, tracking, and ensuring the timely resolution of internal service requests.

In order to mitigate operational risk, BOCD developed the Core Banking Functional and Transaction Limit Matrix, which ensures controlled access to the Core Banking System based on the job responsibilities and hierarchical position of officials which is under review for further improvement.

The Operations Division has undertaken an initiative to centralize the Account Opening Process, which will be implemented in phases. In this regard, the FDR/ Scheme opening process is planned to be completed within 2026. The Regulatory Reporting Unit under this Department manages queries received from various Regulatory Authorities. The Unit maintains communication with relevant stakeholders and reply to the Regulatory Authorities on behalf of the Bank, thereby ensuring regulatory compliance.

Central Payment System

Central Clearing Department is the most emerging department under operations division carrying mission flag and values by incorporating technology driven innovative services and product for its customers successfully, since 7th October, 2010. To modernize country's banking infrastructure, Bangladesh Bank Payment System Department launched several technologies driven systems to reach 'service excellence' to all its' customers.

BACH

BACH, the first ever electronic clearing house of Bangladesh, has two components - the Automated Cheque Processing System (ACPS) and the Electronic Funds Transfer (EFT), to facilitate the electronic presentation and payment of paper instruments, BACPS employs the Cheque Imaging & Truncation (CIT) system (i.e. cheque, pay order, demand draft, dividend & refund warrants, etc.). This initiative is part of a larger set of reforms being carried out by the Bangladesh Bank to strengthen the integrity and effectiveness of the country's monetary system.

BEFTN

The Premier Bank BEFTN (Bangladesh Electronic Funds Transfer Network) system facilitates the electronic transmission of payments between banks, making it a faster and more efficient means of inter-bank clearing than the existing paper-based BACPS system, Payroll, foreign and domestic remittances, social security, company dividends, retirement, expense reimbursement, bill payments, corporate payments, government tax payments, social security payments, and person-to-person payments can all be processed. The system could process debit transfers including

mortgage payments, loan payments, insurance premiums, utility bill payments, government tax payments, and government license and fee payments.

RTGS

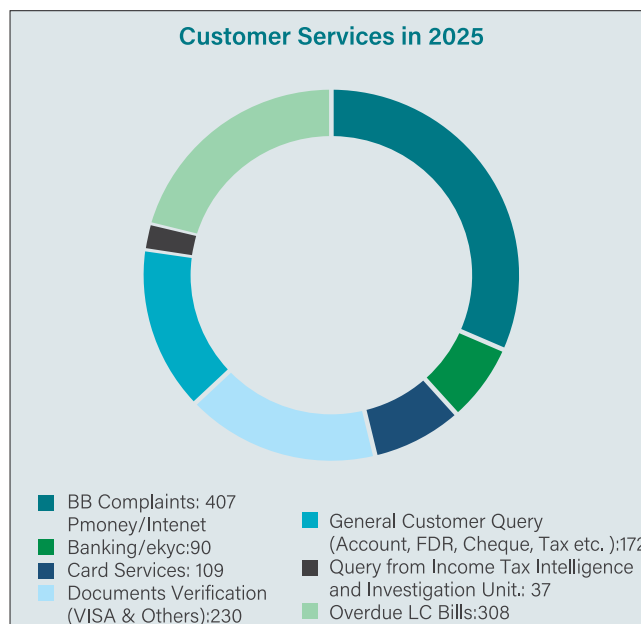
As part of its inclusive digitalization initiative over the past few years, Bangladesh Bank developed the Real Time Gross Settlement (RTGS) system on 29 October, 2015 to promote a safe, secure, and efficient interbank payment system. In reality, it offers up new possibilities for Bangladesh's payment and settlement system. RTGS is the quickest method for transferring funds between banks.

RTGS is an electronic settlement system that facilitates the real-time and gross movement of funds from one bank to another or from one account to another. Real-time transactions necessitate no waiting period. Typically, RTGS systems are utilized for transactions with a value of one lakh or more that requires and get quick clearing. In such a short time, the use of RTGS for more transfers has grown widespread on 24.11.2024 new version RTGS has been implemented.

Service Quality

All Employees of the Premier Bank PLC. believe on Service First, motto of the Bank. Since its inception, Bank has been committed to ensure the best in service to its valued Customers. The Bank always strives to ensure prompt and convenient Customer service in a pleasant experience which will allow the Bank to create a long lasting emotional attachment with the Customers. We have Customer Service and Compliant Management policy in line with Bangladesh Bank Guidelines for ensuring the best Customer services to our valued Customer. We have Central Customer Service & Complaint Management Cell (CCS&CMC) and Branch Level Customer Service & Complaint Management Desk(BLCS&CMD) for dealing Customer Services & Complaints smoothly. Our Central Customer Service & Complaint Management Cell named as Service Quality Department receives & hears Customer Complaints from different channels like:

- ◆ Branches' Complaint Box.
- ◆ Customer Feedback/Complaint.
- ◆ Written or verbal complaints from Customers.
- ◆ Financial Integrity and Customer Services Department (FICSD) of Bangladesh Bank.
- ◆ Electronic media like; website and email etc.



Customer Service Management (2025) at a glance

Major activities/initiatives:

1. **Branch Visit:** Service Quality Department under Operations Division has visited 37(thirty-seven) no. of Branches in the year of 2025 with an aim to oversee the status of 4 (Four) broad areas related to Customer Services of the Bank such as a) Environmental Arrangement, b) Employee Etiquettes c) Product, Service & Queue Management d) Display Board & Posters.
2. **Root Cause Analysis (RCA) of Customer Complaints:** Service Quality Department has conducted Root Cause Analysis (RCA) of Customer Complaints for the year of 2025 to find out causes of Customer complaints of the Bank.
3. **Mystery Shopping Plan:** Service Quality Department has conducted Mystery Shopping Plan for the year of 2025 to measure quality of sales & service, job performance, regulatory compliance, or to gather specific information about a market or competitors including products & services.

Moreover, In the year 2025, this department has received Customer complaints from different sources (Bangladesh Bank, email etc.) and taken prompt actions for complaint resolution to ensure smooth Customer Services of the Bank.

Information Technology

The Premier Bank PLC., a leading financial institution in Bangladesh, continues to strengthen its position through strategic investments in digital transformation, innovation, and secure technology infrastructure. The Bank offers a comprehensive range of retail, corporate, and investment banking services, supported by modern, scalable, and resilient IT systems.

In 2025, the Bank further accelerated its digital journey by enhancing automation, strengthening cybersecurity,

and expanding customer-centric digital platforms. With a robust Core Banking System (CBS) and integrated delivery channels, Premier Bank ensures seamless, secure, and efficient banking services across all touchpoints.

Key focus areas during the year included cloud adoption, advanced analytics, API-driven ecosystem expansion, and enhanced regulatory compliance. These initiatives have significantly improved operational efficiency, customer experience, and data-driven decision-making capabilities.

Advanced Data Center & Disaster Recovery Management

In a significant milestone during 2025, Premier Bank successfully relocated and upgraded its Data Center to a TIER-III facility. The relocation was executed under the guidance of management and in full compliance with all applicable rules and regulations, ensuring enhanced reliability, security, and operational efficiency.

The Bank successfully upheld its ISO 27001:2022 certification, demonstrating its continued commitment to information security, data integrity, and system availability.

To strengthen business continuity and disaster preparedness, the following enhancements were implemented:

Key Enhancements

- ◆ Expansion of backup infrastructure with enhanced capacity and faster recovery capabilities
- ◆ Strengthened real-time data replication for critical systems including CBS, CMS, SWIFT, and payment platforms
- ◆ Deployment of advanced storage replication technologies at the Disaster Recovery (DR) site
- ◆ Continuous monitoring and automated failover mechanisms to ensure zero/minimal downtime

These improvements significantly reinforce the Bank's resilience against operational disruptions and cyber threats.

24/7 IT Operations & Service Excellence

To ensure uninterrupted banking services, Premier Bank PLC. continues to operate a fully functional 24/7 IT support and monitoring system, delivering prompt and efficient technical assistance across all branches and Head Office.

Key Features

- ◆ Dedicated shift-based IT operations team ensuring round-the-clock support
- ◆ Real-time system monitoring with automated alerts for proactive issue resolution
- ◆ Fast incident response and structured escalation mechanisms
- ◆ Remote system management to minimize downtime and enhance service continuity

Internal Ticketing System - "Quick Support"

In 2025, the Bank introduced an in-house ticketing and support management solution named "Quick Support", designed to streamline IT service delivery and ensure efficient handling of support requests from branches and Head Office.

Key Advantages

- ◆ Centralized platform for logging, tracking, and managing support requests
- ◆ Real-time ticket status tracking for improved transparency and accountability
- ◆ Faster issue resolution through automated assignment and prioritization
- ◆ Improved communication between IT teams and business users
- ◆ Comprehensive reporting and analytics for performance monitoring and decision-making
- ◆ Reduced dependency on manual follow-ups and informal communication channels

The implementation of "Quick Support" has significantly enhanced service efficiency, reduced resolution time, and strengthened coordination between IT support teams and business units. These capabilities collectively ensure high system uptime, improved operational reliability, and enhanced user satisfaction across the Bank.

Key Technology Developments

During the year, the bank introduced several in-house solutions and system enhancements aimed at improving operational agility, customer service delivery, and regulatory reporting.

In-House Application Development

Premier Bank has significantly expanded its internally developed application ecosystem to support business growth and reduce reliance on third-party solutions.

- ◆ PBL Inhouse OTC System - Streamlined over-the-counter transaction processing for improved efficiency and control.
- ◆ PBL Inhouse API - Strengthened system integration capabilities, enabling seamless communication between internal and external platforms.
- ◆ PBL Statement & Balance Confirmation Systems - Enhanced customer access to financial information with secure and automated services.

Regulatory & Compliance Solutions

To ensure alignment with regulatory requirements and reporting standards, several key systems were developed:

- ◆ NPA API Integration - Automated reporting and monitoring of non-performing assets.
- ◆ NID Integration & NID Card Upload System - Strengthened customer identification and KYC compliance through digital verification.
- ◆ LC Reporting System - Improved efficiency and accuracy in trade finance reporting.

Loan Origination & Processing Enhancements

The bank has enhanced its loan processing capabilities through automation and improved tracking systems:

- ◆ NLOS (New Loan Origination System) – Digitized loan processing workflows for faster approvals and better risk management.
- ◆ NLOS Email Log & Email Log Systems – Improved audit trails and communication tracking within loan processing.

Transaction Monitoring & Messaging Systems

To enhance operational transparency and security, the following systems were introduced:

- ◆ Transaction Monitoring System – Strengthened oversight of financial transactions to detect anomalies and ensure compliance.
- ◆ SwiftMessage System – Improved management and tracking of SWIFT-related communications.

Initiative to Revamp Core Banking System

In 2025, Premier Bank PLC. undertook strategic initiatives to revamp and modernize its Core Banking System (CBS) to support the Bank's growing business needs and evolving digital ecosystem.

Recognizing the critical role of CBS as the backbone of banking operations, the Bank focused on enhancing system performance, scalability, and integration capabilities to ensure seamless service delivery across all channels.

Key Initiatives

- ◆ Performance optimization to improve system speed, stability, and transaction processing capacity
- ◆ Strengthening system architecture to support increased transaction volumes and future growth
- ◆ Enhancement of integration capabilities with digital channels, APIs, and third-party platforms
- ◆ Upgradation of system modules to align with evolving business requirements and regulatory standards
- ◆ Improvement of data management and reporting capabilities for better analytics and decision-making

Operational Benefits

- ◆ Reduced system latency and improved processing efficiency
- ◆ Enhanced customer experience through faster and more reliable banking services
- ◆ Improved system availability and resilience
- ◆ Greater flexibility in launching new products and digital services
- ◆ Strengthened compliance and reporting capabilities

Strategic Impact

The CBS revamp initiative lays a strong foundation for the Bank's ongoing digital transformation journey.

It enables greater agility, supports innovation, and ensures that Premier Bank remains well-equipped to meet the dynamic demands of the financial sector.

Corporate Internet Banking Platform

In 2025, Premier Bank PLC. successfully implemented its Corporate Internet Banking (CIB) platform, marking a significant advancement in the Bank's digital service offerings for corporate and institutional clients.

The platform is designed to deliver secure, efficient, and real-time banking capabilities, enabling corporate customers to manage their financial operations seamlessly from anywhere.



Key Features

- ◆ Real-time account monitoring, balance inquiry, and transaction history
- ◆ Secure fund transfers within the Bank and to other banks through integrated payment channels
- ◆ Bulk transaction processing for payroll, vendor payments, and collections
- ◆ Multi-level approval workflows to ensure strong internal controls and governance
- ◆ Customizable user roles and access controls for enhanced security
- ◆ Integrated reporting and statement generation for improved financial management

Security & Compliance

The Corporate Internet Banking platform has been developed with a strong focus on security and regulatory compliance:

- ◆ Multi-factor authentication (MFA) for secure access
- ◆ End-to-end encryption of transactions and sensitive data
- ◆ Role-based access control and maker-checker mechanisms
- ◆ Continuous monitoring and audit trails for all transactions

Business Impact

The implementation of Corporate Internet Banking has:

- ◆ Enhanced service delivery for corporate clients through digital convenience
- ◆ Reduced dependency on manual and branch-based transactions

The Premier Bank PLC.

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- ◆ Improved transaction turnaround time and operational efficiency
- ◆ Strengthened client engagement and satisfaction
- ◆ Supported the Bank's broader digital transformation strategy

This initiative reflects Premier Bank's commitment to providing innovative, secure, and customer-centric digital banking solutions, while reinforcing its position as a forward-looking financial institution in Bangladesh.

The Premier Bank Customer Feedback System

The Premier Bank Customer Feedback System is a secure and user-friendly digital platform designed to collect, manage, and analyze customer feedback and complaints in real time. It allows customers to easily share their opinions, report issues, and submit suggestions related to banking services.

The system plays a vital role in improving service quality by ensuring direct communication between customers and the bank. Every feedback is recorded, monitored, and reviewed by responsible departments so that necessary actions can be taken quickly. This platform reflects the bank's commitment to customer-centric service, transparency, and continuous improvement, ensuring better banking experiences across all branches.

Key Features

- ◆ Easy submission of feedback, complaints, and suggestions
- ◆ Real-time tracking of complaint status
- ◆ Automated routing to concerned branch or department
- ◆ Centralized dashboard for managing all feedback
- ◆ Date-wise case management and monitoring
- ◆ Faster communication between customers and bank officials
- ◆ Service improvement through feedback analysis
- ◆ Secure and confidential data handling



Diganta Student Payment Collection Portal

Diganta provides a secure, fast, and user-friendly online platform for student fee payments. Designed for educational institutions, the portal allows students and guardians to pay fees anytime, from anywhere—ensuring convenience, transparency, and real-time processing.

With Diganta, institutions can streamline their payment collection process while reducing manual workload and errors. The system supports multiple payment methods including cards, mobile banking, and online gateways, ensuring flexibility for users.



Key Features

- ◆ 24/7 Online Payment- Pay fees anytime without visiting the institution
- ◆ Multiple Payment Options – Card, mobile banking, and digital wallets
- ◆ Real-Time Confirmation – Instant payment verification and receipts
- ◆ Secure Transactions – Advanced encryption for safe payments
- ◆ Easy Tracking – View payment history and reports anytime
- ◆ User-Friendly Interface – Simple and intuitive design for students and guardians

Diganta aims to make fee payment seamless, efficient, and hassle-free for both institutions and students.

Legal Case Management System

The Legal Case Management System is a centralized digital platform designed to efficiently manage, monitor, and track all legal cases within the organization. It helps streamline case operations by providing real-time updates, automated reminders, and structured case supervision.



The system enables users to maintain complete records of legal cases, monitor case status, schedule hearing dates, and ensure timely communication with branches and supervisors.

Key Features

- ◆ Case Status Tracking – Monitor each case with real-time status updates
- ◆ Date-Wise Reminder System – Automated reminders for hearing dates, follow-up actions, and deadlines
- ◆ Centralized Case Management – Manage all legal cases from a single platform
- ◆ Supervisor Management – Assign and track responsible supervisors and officers
- ◆ Hearing Notifications – Automatic email notifications to branches regarding upcoming hearing dates
- ◆ Case History & Reports – Maintain complete case records, remarks, and progress logs
- ◆ Secure Access Control – Role-based login for authorized users

This system ensures better coordination, timely legal actions, and improved case monitoring across all branches and departments.

Customer Service & Call Center Enhancements

The bank continues to improve customer engagement through upgraded communication platforms:

- ◆ Call Center System Enhancements – Improved service delivery, response time, and customer interaction quality.
- ◆ PBL Quick Ticketing System (PBLQTS) – Streamlined internal and customer issue tracking and resolution.

Card & Trade Services Automation

Automation initiatives have improved service turnaround time and operational efficiency:

- ◆ Debit Card Requisition System – Enhanced automation in card request processing and issuance.
- ◆ Trade Transaction Profile Management System – Improved monitoring and management of trade customer profiles.

Enterprise Systems & New Platforms

- ◆ Insurance Management System – Enabled efficient management of insurance-related services and policies.
- ◆ Premier Fishing Site – A specialized digital platform supporting sector-specific initiatives and customer engagement.

Future Technology Initiatives

PCI DSS Compliance Roadmap

- ◆ Implementation of PCI DSS standards for secure card data management
- ◆ Regular internal and external compliance audits
- ◆ Employee awareness and cybersecurity training programs
- ◆ Adoption of encryption, tokenization, and multi-factor authentication

Next-Generation Security Framework

- ◆ Full-scale SOC with 24/7 monitoring
- ◆ SIEM deployment for centralized security event analysis
- ◆ Integrated threat detection ecosystem across all security platforms

Digital Transformation Roadmap

- ◆ Expansion of API banking and fintech partnerships
- ◆ AI and machine learning for predictive analytics
- ◆ Intelligent process automation (IPA/RPA) across operations
- ◆ Enhanced mobile and internet banking features

Commitment to Technological Excellence

Premier Bank PLC. remains committed to continuous innovation and investment in advanced technologies. By strengthening its digital ecosystem, enhancing cybersecurity, and focusing on customer-centric solutions, the Bank is well-positioned to lead the next phase of modern banking in Bangladesh.

IT Security & Governance Division

As a cornerstone of enterprise security governance, the IT Security & Governance Division (ITSGD) at The Premier Bank PLC. plays a critical role in protecting the institution's technological assets and digital infrastructure. ITSGD provides strategic oversight, robust risk management, efficient resource allocation, and continuous performance monitoring to ensure that all security initiatives are effectively aligned with the bank's business objectives.

The division's focus on aligning security strategies with regulatory frameworks and business goals protects critical information and systems from unauthorized access, data breaches, service disruptions, and other potential threats. In an era where the globalization of information systems presents increasing complexities, and sophisticated cyberattacks from hackers and fraudsters grow more frequent, the need for comprehensive security governance is greater than ever.

To enhance resilience and adaptability in today's dynamic threat landscape, The Premier Bank PLC. has prioritized the implementation of an advanced Information Security Management System (ISMS). This system is designed to fortify our technology environment and deliver secure, reliable, and innovative banking services. By integrating global best practices with state-of-the-art technology, we remain committed to protecting the trust and confidence of our valued customers, partners, and stakeholders.

The Premier Bank PLC proudly continues its ISO/IEC 27001:2022 certification for another three-year cycle, reaffirming its strong commitment to information

security. Building on the successful maintenance of this global standard, the Bank remains dedicated to protecting customer data, strengthening its Information Security Management System (ISMS), and ensuring trust in its financial services.

As part of its commitment to strengthening security across critical IT operations, the IT Security & Governance Division played a key role in securing the migration of Data Center (DC) operations to a Tier-III certified facility. This strategic initiative marks a significant milestone in enhancing business continuity and the overall security framework, ensuring higher uptime, fault tolerance, and robust redundancy to minimize risks of downtime and data loss.

Significant achievements during 2025

- ◆ The Premier Bank PLC. proudly continues its ISO 27001:2022 certification for the next three years. Having maintained this global standard for the past three years, the bank remains committed to strengthening information security, safeguarding customer data, and reinforcing trust in its services.
- ◆ Initiated and implemented a Dark Web Monitoring solution to strengthen the bank's cybersecurity posture, enabling proactive threat intelligence, early detection of compromised credentials and sensitive data leaks, and continuous monitoring to enhance risk mitigation and compliance.
- ◆ Conducted a comprehensive Penetration Testing engagement through a reputable third-party vendor, assessing PBL's IT infrastructure, systems, and solutions. This initiative has strengthened the bank's security posture by identifying vulnerabilities, validating existing controls, and providing actionable insights for continuous risk mitigation.
- ◆ Successfully implemented a Privileged Access Management (PAM) solution, significantly strengthening the security of privileged user access through robust access control, comprehensive session monitoring, and sustained regulatory compliance, delivering ongoing organizational benefits.
- ◆ Prepared and submitted a detailed memo to the Board seeking formal approval for the implementation and deployment of the SIEM solution, highlighting its strategic benefits for enhanced security monitoring, threat detection, and compliance.
- ◆ Implement the SWIFT Customer Security Program (CSP) to ensure adherence to industry security standards and strengthen the overall security posture.
- ◆ Successfully renewed and sustained the Solidcore deployment, ensuring continued security vigilance across all ATMs nationwide, with the organization consistently benefiting from enhanced protection and stability.
- ◆ Continuously delivering timely cybersecurity threat advisories to the IT team, proactively enhancing their preparedness and capability to detect, prevent, and respond to evolving cyber risks.
- ◆ Integrated multiple critical systems, including newly deployed solutions, within the Web Application Firewall, strengthening overall security measures and safeguarding the bank's digital infrastructure.
- ◆ Formulated Request for Proposal (RFP) for a variety of ICT security solutions. i.e Firewall, PAM, Solidecore, PT, SWIFT CSP etc.
- ◆ Led the review, development, and implementation of comprehensive information security policies, procedures, and guidelines to safeguard Premier Bank PLC's information assets. Ensured full compliance with Bangladesh Bank's ICT Security Guidelines, reinforcing the bank's commitment to robust cybersecurity practices and regulatory adherence.
- ◆ Developed the Premier Bank ICT Policy 4.0 in alignment with Bangladesh Bank IT Policy 4.0, successfully obtaining Board approval and establishing a strengthened framework for the bank's IT governance and compliance.
- ◆ Assisted the IT Infrastructure team in establishing a 24/7 Network Operations Center (NOC), significantly enhancing the bank's overall security monitoring, incident response, and operational resilience.
- ◆ Established a target to reduce ICT security incidents and implemented a monitoring system to track progress, adjusting strategies as needed.
- ◆ In coordination with the Branding Division, developed flyers and disseminated comprehensive information security awareness messages to all Premier Bank personnel, while extending communication to clients through relevant divisions and departments via multiple channels, including email and social media, to strengthen cybersecurity awareness and best practices.
- ◆ Initiated activities pertaining to the Computer Incident Response Team (CIRT).
- ◆ Performed a comprehensive vulnerability assessment of multiple business-critical solutions using the licensed Tenable.io tool, identifying security gaps and providing actionable insights to strengthen the bank's overall cybersecurity resilience.
- ◆ Completed information security risk assessment for the following Solutions: e-Doc Solution, Privileged User Access Control Management for Business-

Critical Information Systems, Human Resources Management System (SCALED), BACH Solution, RTGS (PLUG-B) Solution, SWIFT, Remittance Management Solution, Bills Pay Solution, Agent Banking Solution (nCore), Card Management System (OmniCard), Sanction Screening Solution (nOFAC-nSMART), and eKYC Solution, ensuring comprehensive security measures.

- ◆ Implemented comprehensive security log management for various network devices and servers, enhancing monitoring and response capabilities.
- ◆ Successfully developed and obtained approval for the Business Continuity Plan (BCP), Disaster Recovery Plan (DRP), Strategic Plan & Future Roadmap, and Monitoring & Logging Procedure Documentation for Premier Bank's Information Technology Division, enhancing preparedness for potential disruptions and ensuring operational resilience.
- ◆ Approved Incident and Problem Management Procedure and Guideline to Version 4.0, streamlining response protocols for greater efficiency and effectiveness.
- ◆ Approved of Change Management Process to Version 3.0, Ensuring Alignment with Evolving Business Needs and Industry Best Practices.
- ◆ ICT security related internal audit and regulatory compliance implementation and follow up.
- ◆ Conducted cybersecurity awareness sessions and scenario-based examinations for all employees of Premier Bank to enhance knowledge, preparedness, and response capabilities.
- ◆ Renewed and upgraded expired firewall systems to maintain robust network security and safeguard against emerging threats.
- ◆ Performed cyber security review for in-house-developed applications to identify vulnerabilities before deployment.

Remarkable Upcoming Information Security Initiatives

- ◆ Deployment of a Security Operations Center (SOC) and integration of a Security Information & Event Management (SIEM) solution to strengthen real-time monitoring and threat detection.
- ◆ Issuance of an RFP to engage a third-party expert for reviewing and enhancing existing policies in line with industry best practices and regulatory requirements.
- ◆ Expansion of cybersecurity manpower to further strengthen the Bank's security capabilities.
- ◆ Conducting Penetration Testing (PT) on mission-critical applications, systems, databases, and

network devices.

- ◆ Launch of the Payment Card Industry Data Security Standard (PCI DSS) certification initiative.
- ◆ Organization of comprehensive information security awareness programs for officials and customers.
- ◆ Integration of information security planning and design into all ongoing system implementations.
- ◆ Development of a phishing simulation platform to enhance employee awareness and response readiness.
- ◆ Proactive monitoring and timely renewal of security product licenses.

Digital Services: Accelerating Digital Transformation

In 2025, The Premier Bank PLC. continued to strengthen its digital footprint through several strategic initiatives aimed at enhancing customer experience, operational efficiency, and financial inclusion.

- ◆ **Revamp of Pmoney Platform:** To reinforce our leadership in digital banking innovation, we undertook a major revamp of the Pmoney platform, transforming it into a smarter, faster, and more secure digital banking ecosystem. Key enhancements include upgraded NPSB features and charge setup, modernized user interface with category-based widgets, advanced security upgrades, user-specific transaction limits with dynamic monitoring, simplified device management and notifications, expanded card features, including EMI tracking, limit conversion options, and card control toggles (add/disable).
- ◆ **Introduction of Cash Recycler Machines (CRM):** As part of our service automation and digital transformation drive, we plan to deploy Cash Recycler Machines (CRM) across key branches. These integrated devices allow customers to deposit and withdraw cash from a single touchpoint, significantly enhancing convenience and reducing wait times.
- ◆ **Expansion of Bangla QR Merchant Network:** We are committed to significantly expanding our Bangla QR merchant network across Bangladesh, with a focus on retail stores and service providers. This expansion will accelerate cashless payment adoption, increase transaction volumes through pmoney, and promote financial inclusion and digital literacy at the grassroots level.
- ◆ **Connecting ATM Network to NPSB:** By integrating Premier Bank's ATM network with the National Payment Switch Bangladesh (NPSB), we will offer customers seamless inter-bank ATM withdrawals. This connectivity will also ensure reduced downtime,

faster settlement cycles, and improved operational efficiency and transaction transparency.

- ◆ Introduction of Digital Loan & Microfinance Services: Upcoming features on the Pmoney app will include instant digital loans, microcredit facilities, and salary advance options—empowering customers with quick, paperless access to credit for both emergency and everyday needs.
- ◆ Guided by our motto, “Service First”, we remain steadfast in our commitment to delivering quality services and unparalleled convenience to our customers.

Internal Control & Compliance

The banking industry involves diverse and complex financial activities, inherently carrying significant risks. To ensure smooth operations and safeguard stakeholders’ interests, an effective internal control system, strong governance, transparency, and accountability are essential.

Internal control encompasses not only regulatory and legal requirements, but also internal rules, policies, procedures, and best practices adopted from both local and global banking standards. It plays a crucial role in preventing and detecting fraud while protecting the bank’s resources.

Internal control is a continuous process rather than a static structure. It is an integral part of all banking activities, monitored by the Board of Directors and Management at every level of the bank. The Internal Control Framework consists of Internal Audit, Compliance, and Monitoring functions.

Key Features of Internal Control System

- ◆ Management oversight and control culture
- ◆ Risk identification and assessment
- ◆ Control activities and segregation of duties
- ◆ Information and communication
- ◆ Monitoring activities and corrective actions
- ◆ Surprise inspections and necessary rectifications

The Internal Control & Compliance Division (ICCD) of The Premier Bank PLC. acts as a watchdog to ensure safe, sound, and compliant banking operations. ICCD regularly reports to the Audit Committee of the Board, ensuring the effectiveness of the overall internal control process. To mitigate operational risks, the division conducts regular and surprise audits/inspections, based on internal audit manuals, regulatory guidelines, and policies set by Bangladesh Bank and other authorities.

ICCD Structure

The Board of Directors has structured the ICCD in alignment with the Guidelines on Internal Control & Compliance issued by Bangladesh Bank. Under this

framework, three separate units function within the ICCD:

1. **Audit and Inspection Unit**
 - ◆ Conventional Audit Unit
 - ◆ Shari’ah Audit Unit
 - ◆ IT Audit Unit
 - ◆ Concurrent Audit Unit / Vigilance Audit Unit
2. **Compliance Unit**
3. **Monitoring Unit**

Audit & Inspection Unit

As per Section 15(GA) of the Bank Company Act-1991 (amended up to 2023), the Audit Division must operate independently, free from any influence of management. In compliance with this, the Internal Audit Unit of Premier Bank functions independently from both management and business operations to eliminate conflicts of interest. The internal audit staff is responsible for conducting their duties objectively and impartially. Internal audit is an ongoing, risk-based, and value-driven activity designed to strengthen the bank’s operational efficiency. It systematically evaluates and improves risk management, control mechanisms, and governance processes. The audit process ensures compliance with banking policies, regulatory requirements, and international best practices.

To achieve this, the unit prepares a comprehensive Risk-Based Audit Plan, which includes:

- ◆ Annual, half-yearly, quarterly, bi-monthly, and monthly audits
- ◆ Surprise and special audits/inspections

These audit plans are approved by the Senior Management and the Audit Committee of the Board.

IT Audit & IT Security

IT Audit is an integral part of the bank’s overall internal audit process, focusing on assessing operational risks within a technological environment.

- ◆ Regular IT audits are conducted at the Head Office and Branches to ensure compliance with the ICT Guidelines of Bangladesh Bank.
- ◆ IT auditors assess control mechanisms in the Core Banking System (CBS) and other critical banking applications.
- ◆ Special audits are performed to identify security vulnerabilities, evaluate IT risk exposure, and ensure compliance with banking standards.

Shari’ah Audit

The bank operates two full-fledged Shari’ah branches— one in Dhaka (IBB, Mohakhali) and another in Sylhet (IBB, Sylhet)—along with 25 Islamic Banking Windows (IBW), all of which strictly adhere to Shari’ah principles in their banking activities.

To ensure compliance with Shari’ah rules and

regulations, the bank has established a Shari'ah Supervisory Committee, which holds periodic meetings to review ongoing activities and provide time-befitting guidance.

The Shari'ah Audit Unit is responsible for conducting annual internal Shari'ah audits of the Shari'ah branches and Islamic Banking Windows (IBW). The audit findings are submitted to the Shari'ah Supervisory Committee for review and necessary recommendations, ensuring that all operations remain in alignment with Shari'ah principles and regulatory guidelines.

In 2025, the Audit and Inspection Unit of the bank conducted a total of 114 comprehensive audits, 03 Surprise audits, 23 special audits, 01 half-yearly audit, and inspections of 22 Bangladesh Bank Dashboards (Online Foreign Exchange Monitoring System), along with inspections of 11 sub-branches across various branches, sub-branches, and departments of the Head Office. Based on these inspections, reports along with recommendations for rectifying identified irregularities were submitted to the management authorities.

In addition, to ensure whether the ICT guidelines of Bangladesh Bank are properly followed, the Audit and Inspection Unit conducted 114 IT inspections across different branches of the bank. Furthermore, the Shari'ah Audit Unit conducted a total of 5 Shari'ah audits.

Compliance Unit

The Compliance Unit ensures adherence to applicable laws, regulations, policies, and guidelines issued by Bangladesh Bank, NBR, and other regulatory bodies. It also enforces internal compliance policies while maintaining liaison with regulators to promptly address any modifications in compliance requirements.

Key Responsibilities

Advising branches and divisions on regulatory and compliance matters

- ◆ Ensuring timely follow-up and resolution of internal and external audit observations
- ◆ Coordinating the submission of reports and responses to Bangladesh Bank and other regulatory bodies
- ◆ Ensuring regulatory compliance with Bangladesh Bank's findings from Comprehensive & Special Inspections

In 2025, a total of 114 different inspection reports and follow-up letters issued by Bangladesh Bank were received by the Internal Control and Compliance Division of the bank. These were duly reviewed, and appropriate responses were sent to Bangladesh Bank within the stipulated time.

Monitoring Unit

The Monitoring Unit supervises the implementation

of control mechanisms across branches and head office divisions to enhance the bank's internal control framework.

Monitoring Tools

- ◆ Departmental Control Function Checklist (DCFCL)
- ◆ Loan Documentation Checklist (LDCL)
- ◆ Quarterly Operations Report (QOR)
- ◆ Self-assessment of Anti-Fraud Internal Controls

This unit analyzes operational risks, identifies deficiencies, and recommends corrective actions. Any significant operational lapses or regulatory violations are escalated to Senior Management and the Audit Committee of the Board (ACB), if necessary.

Conclusion

The Internal Control & Compliance Division (ICCD) remains committed to upholding strong governance, transparency, and regulatory compliance. By continuously improving internal controls and risk management processes, ICCD ensures that The Premier Bank PLC. operates safely, efficiently, and in full compliance with national and international banking standards.

Credit Administration Division (CAD)

Credit Administration Division (CAD), Head Office works as a strong supporting wing of a Bank. Maintaining Product Policy guideline, circulars (as per internal and BB) due diligence, compliance, Proper credit discipline to protect the interests and asset as well as reputation of the Bank.

Credit risk is the potential that a borrower or counterparty will fail to meet its obligations in accordance with the agreed terms and conditions. Credit risk comes from a bank's dealing with households, small or medium sized enterprises (SMEs), corporate or institutional clients, other banks and financial institutions, or a sovereign. The goal of credit risk management is to maximize a bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters. An organization needs to manage the credit risk inherent in the entire portfolio as well as the risk in individual credit or transaction. Moreover, it should also consider the relationships between credit risk and other risks. The effective management of credit risk is a critical component of a comprehensive approach to risk management and essential to the long-term success of any banking organization. The assessment of credit risk involves evaluating both the probability of default by the borrower and the exposure or financial impact on the bank in the event of default.

Comparing amongst Banks of our Country and ensuring better and smooth Banking service to the customer we are on the way to process of Centralized Credit Administration Division in our Bank.

The Credit Administration function is to ensuring the proper documentation and approvals are in place prior to the disbursement of loan facilities. For this reason, it is important that the functions of Credit Administration be strictly segregated from the Relationship Management/Marketing in order to avoid the possibility of controls being compromised or issues not being highlighted at the appropriate level. It to be mentioned here that for the better Credit Administration Division is working with a strong support team for completion of documentation formalities as per sanction terms as well as ensure of quality disbursement of approved credit facilities of Bank Credit Administration is to operate under the supervision and control of Head of CAD who will have the Office at Head Office in Dhaka.

Management & Mitigation Procedures Credit Risk Management Policy

The credit risk management policy of PBL sets out the fundamental credit principles and standards for managing and mitigating credit risk associated with the bank. The policy has been formulated pursuant to the regulatory directives and guidelines, such as, "Guidelines on Credit Risk Management (CRM) for Banks" by Bangladesh Bank, Internal Credit Risk Rating System (ICRRS), Risk Management Guidelines for Banks, and credit risk related circulars and directives provided by Bangladesh Bank from time to time.

Credit Risk Appetite

Credit risk appetite plays the vital role in devising the overall credit strategies of the bank. It sets out the perimeter for different credit aspects, which helps in shaping meticulous and wide-ranging credit control mechanisms. The bank follows the following key steps in determining its credit risk appetite:

- ◆ Analysis of the present economic outlook
- ◆ Forecasting the economic and market environment
- ◆ Outlook from the Board of Directors
- ◆ Emphasis on regulatory requirements and directives

Bank's strategies to grow/reduce portfolio in selected sector/ industry

Organizational Structure

One of the key aspects of credit risk management is the segregation of management roles in credit processing, supervision, and compliance. It is done through adopting an organizational structure, where management roles - starting from risk-taking, risk approving to documentation, disbursement, and recovery - are all functionally separated. It also ensures that a check and balance system is in place and quality of credit is never compromised. An apt organizational structure is pivotal for managing and mitigating risks stemming from its credit-related activities. However, it may vary according to the size, complexity, and diversification of the bank's activities.

The Board of the bank has a vital role in assuming and managing the bank's credit risk. The PBL Board's overall responsibility is to approve credit risk strategies and significant policies relating to it and its management, which should be consistent with the comprehensive business strategies. On the other hand, senior management's responsibility is to transform strategic directions set by the Board in the shape of policies and procedures. Senior management has to ensure that the policies are embedded in the culture of the bank. The bank also has a Credit Risk Management Committee (CRMC) to oversee and govern material issues pertinent to the credit risk.

Segregation of Functions

PBL's credit risk management functions are entrusted with various departments with defined roles and responsibilities to instigate synergies for a more structured functionality in the management and mitigation process. This segregation aims to reinforce accountability and transparency in each department and implement corporate governance principles across the credit-related functions. It also allows the bank to impose controls over the disbursement of authorized loan facilities and to obtain an independent judgment of credit proposals.

Objectives

- ◆ Business Support with adequate control
- ◆ **Service Quality:** Ensured high standard service and more than 100% error free tasks
- ◆ **Compliance:** Maintaining to establish for a compliance culture and no adverse audit comment arisen.
- ◆ Risk mitigates
- ◆ **TAT:** More than 100% delivery within TAT without formal complaint
- ◆ Operational loss is reported

Document Checking/Commitment ID/Deferral Team

Team ensures completion of documentation formalities as per sanction terms, conditions as well as ensure of delegation of authority of approval of credit facilities of Bank. Authorize disbursement to Branches against sanction of credit facilities by issuing Commitment ID as per approval. Deferrals of credit activities of the Branches and appraises top management on month basis.

MIS Unit

Maintaining CL and other statements relating to BB as well as recovery, past due/overdue and classified loans as well as documentation status. Besides, it prepares and submits regulatory returns/statements related to credit to the concerned bodies and Bank Management on regular basis.

CIB Cell Unit

CAD deals with all works related to CIS/CIB reports.

It generates CIS reports from Bangladesh Bank web portal as per requirement of the Branches and deliver them to the respective Branches in time.

Major Initiatives

To ensure proper documentation and monitoring, we have established e-Doc. e-Doc is the automation process of security documentation and monitoring as it allows the electronic archiving of security documents along with reminder clock for better monitoring and control. Now all branches are running under e-Doc system smoothly.

Credit Administration Division is working with a strong support team for completion of documentation formalities as per sanction terms as well as ensure of quality disbursement of approved credit facilities of Bank.

Credit Risk Management Division

Credit Risk is the most significant risk banks confront and are exposed to. Hence, CRM endeavors to risk - adjusted returns keeping exposures within the acceptable risk parameters. In the context of ever growing NPL in the country's banking sector, key focus of CRM is to maintain NPL at the minimum notch. With a view to reach this objective, Credit Risk management [CRM] Division of The Premier Bank PLC strives for the best underwriting practice. Furthermore, CRM Division of The Premier Bank PLC contemplates on protecting the interest of our customers, business, fellow colleagues, shareholders and the communities that we serve, while rest assuring that we are able to support our strategy and provide sustainable growth. Our comprehensively crafted Credit Management Policy supports our venture to implement our business policy, which always at the forefront our key focus. As we implement change initiatives, we actively manage the execution risks. We also perform periodic risk assessments, including strategies, to help ensure retention of key personnel for our continued safe operation.

Banking operations come with the factor of risk; it's inevitable. In the simplest way possible, risk is an uncertainty of a situation or event that may happen in the future and for banks, it's the uncertainty of an outcome of business investments. The various types of banking risks may be classified as Strategic risk, Compliance risk, Credit risk, Cyber Security risk, Liquidity risk, Market risk, Operational risk, etc. Out of these Credit Risk represents the most important type of risk for commercial banks.

Credit Risk Management is one of the 6 core Risks of Bank. Credit risk is understood simply as the risk a bank takes while lending out money to borrowers. They might default and fail to repay the dues in time and these results in losses to the bank. Loan portfolio management is very important but most times a bank can't fully assess if it will retrieve the money back

because even if the borrowers have been paying their dues on time, the economy might show shift and change the way things have always been. So, what do banks do then? They need to manage their credit risks.

The goal of credit risk management in banks is to maintain credit risk exposure within proper and acceptable parameters. It is the practice of mitigating losses by understanding the adequacy of a bank's capital and loan loss reserves at any given time. For this, banks not only need to manage the entire portfolio but also individual credits.

Our Approach To Credit Risk

Employing informed risk decision-making and robust risk management, supported by a consistent risk-focused culture, we, at The Premier Bank PLC., strive to protect the Bank's and our stakeholders, while fulfilling our strategic mission. A prudent approach to risk is fundamental to our business model and drives our participation choices.

Credit Risk Management Division of The Premier Bank PLC has always been on its strong foothold and relentless pursuit for excellence in Managing Credit Portfolios in order to maintain a sustainable growth altogether in all respect. A team of well-experienced bankers led by our Managing Director & CEO engaged in monitoring the Credit Risk adhering to Bank's Credit Policy, Regulatory Bindings, Prudential Guidelines and Circular letters issued from Bangladesh Bank from time to time.

CRM Division is also engaged in periodic revision and continual standardization of the Credit Policy of the Bank in commensurate with the "Guidelines on Credit Risk Management for Banks", "Guidelines on Environment and Social Risk Management [ESRM] for Banks and Financial institution in Bangladesh", and "Internal Credit Risk Rating System" of Bangladesh Bank. For obtaining comprehensive and reliable survey reports on the collateral securities, CRM Division is continually engaged in augmenting the overall Asset Quality and contributing to the growth and success of the bank

Culture and The Customer

Risk management requires all colleagues to play their part, with individuals taking responsibility for their actions. The Bank's aims to support this through ongoing investment in infrastructure and developing colleagues' capabilities. Senior Management articulate the core risk values to which the Bank aspires, based on the Bank's prudent business model and approach to risk management with the Board's guidance.

As a Bank, we are open, honest and transparent with colleagues working in collaboration with business areas to:

1. Support effective risk management and provide constructive challenge;

2. Share lessons learned and understand root causes when things go wrong;
3. Consider horizon risks and opportunities;
4. Establish an appropriate credit risk understanding & analysis environment;
5. Operate under a sound credit-approval process;
6. Adherence of sound credit culture;
7. Maintain an appropriate credit administration, measurement and monitoring process; and
8. Ensure adequate controls over credit risk following regulatory compliance culture.

Key Achievement in 2025

Updating Credit Policy

To get along with changing Business landscape of the economy in general and Banking Sector in particular, updating Bank's Credit policy is essential. To put it in that perspective, revision of Bank's Credit Policy at the concluding stage. Major focus is to revisit the policy to maintain healthy credit portfolio of the bank complying regulatory guidelines.

Connectivity of Risks and our Strategic Management Framework

Prevalent global inflationary situation as well as unrest political condition in our country have demonstrated how individual risks in aggregate, through their interconnectivity, can place significant pressure on the Bank's strategy, business model and performance. In response to these unprecedented events, a new strategic risk management framework was approved. Extensive work has been undertaken to build a deeper analytical understanding of the Bank's key strategic risk themes and risk connectivity.

Furthermore, in the context of ever widening money laundering scenario of the economy, Credit Risk management of the Bank also act as vanguard to combat Trade Based Money Laundering as well as Credit Backed Money Laundering activities. Credit Risk Management Division of the Bank aims at complying Central Bank's comprehensive guidelines on Trade based Money laundering in each Trade Transaction. Credit Risk Management Division focuses on Price Verification, Transaction Monitoring and screening entire areas of foreign trade.

On the other hand, to combat Credit Backed Money Laundering, Credit Risk Management Division of the Bank focuses on AMT & CFT issues from account opening to end use supervision of the loans and advances. Bank is working on awareness and expertise of all concerned Officers/ Executives and Relationship Officers and Managers as to identify and manage Money Laundering Risk in an orderly manner.

Stress Testing and Recovery Planning

The Premier Bank PLC operates a wide-ranging stress-testing programme that is a part of our risk management

and capital and liquidity planning. Stress testing provides management with key insights into the impact of severely adverse events on Bank's Credit exposure, and provides confidence to regularize on the Bank's financial stability. We also resort to our internal stress tests in order to understand the nature and level of all material risks, quantify the impact of such risks and develop plausible business-as-usual mitigating actions. The Premier Bank has integrated sustainability into overall Credit Management by adopting Environmental and Social Risk Management policy. Financing in sustainable eco-friendly and socially beneficial projects are at the core of Bank's area of lending.

Credit Risks Management Division is pledge bound to perform its duties and responsibilities to protect interest of the Bank and the stakeholders at all levels, at all times.

Developing Skill of Credit Analyst

In order to establish excellence in underwriting standard having an expert team is the always at the forefront of The Premier Bank's objective. CRM Division of the Bank put emphasis on continuous training & development its underwriting team.

Respect for Nature & Sustainable Finance

CRM always gives due emphasis on the Environmental & Social Risk aspects of the finances. We are committed to make a positive footprint on the environment and Social wellbeing through our Green Banking activities as well as the projects we finance. Under Sustainable Finance, we financed in different sectors i.e., Renewable energy, Energy and Resource efficiency, Liquid Waste Management, Green Environment establishments, Circular Economy, Green CSME, Sustainable Agriculture, Sustainable MSME, Socially Responsible Financing etc. In 2025, we facilitated 197 numbers of borrowers under Green Finance amounting to Tk. 2165.21 Million and 25,456 Numbers of borrower under Sustainable Finance amounting to Tk. 80616.81 Million in 2025, Sustainable Finance accounted for 44.32% of the Bank's Total Loans & Advance portfolio.

Action Plan 2026

The following points summarize key aspects of our subjective and objective based Action Plans rolled out for the year 2026, which, we believe, shall pave the way aligning the active role of the Credit management Division with our business strategies in different sectors.

1. Reviewing and updating Organogram of CRM Division
2. Appointment of Head of RMG-Risk, Head of Corporate-Risk, Head of SME-Risk of CRM Division
3. Development of Credit Monitoring and MIS team for CRM Division
4. Development of Project Inspection and Assessment unit in CRM Division

5. Completion of Credit Rating of eligible borrowers and updating Credit Rating of the existing borrowers.
6. Faster disposal of Credit Proposals in a diligent manner.
7. Reducing large loan exposure
8. Achieving yearly target on various pre-finance and re-finance schemes of BB
9. Achieving yearly Agri loan target set by the Bangladesh Bank
10. Implementation of Credit policy for CMSME and Agricultural Financing through MFI/NGO linkage
11. Regularization of overdue loans & advances
12. Quick & diligent disposal of regular business proposal within 3 days having no queries and within 5 days by resolving queries, if any.
13. Diversifying Bank's Credit portfolio in various uncharted sectors to avert Concentration pitfall.
14. Physical visit to RMG factories by the HO officials along with merchandiser
15. Reviewing Credit Policy, RMG Policy, SME Policy & Retail Policy, Delegation of Credit Approval Authority, and formulating new other policy likely to come up
16. Reviewing & fixing of geographical concentration of credit portfolios with a view to bringing in an equilibrium
17. Arranging of Training & development program for Branch credit officials as well as Credit Analyst of CRM Division
18. Revision of credit proposal formats to simplify and ensuring prompt service to the Branches
19. Formation of a separate RMG monitoring team in CRM with officials adequately conversant with the business
20. Centralization of RMG & trade finance business
21. Formation of work order monitoring cell within CRM Division

Recovery Division: Sustaining Asset Quality and Reducing NPLs

The banking industry has been facing significant challenges in recent years due to the rising trend of Non-Performing Loans (NPLs). Increased NPLs directly impact profitability and asset quality, making recovery efforts more critical than ever. Guided by Bangladesh Bank's regulatory framework and circulars, our Recovery Division (RD) has continued to strengthen its initiatives to safeguard the Bank's loan portfolio and ensure sustainable profitability.

Strengthened Recovery Drives

Throughout 2025, the Recovery Division intensified its nationwide recovery campaigns, with special focus on branches outside Dhaka. By engaging branch officials and adhering strictly to Bangladesh Bank's latest guidelines on loan classification and rescheduling, the RD has been able to make significant progress in

reducing NPLs. These efforts have not only improved the health of our loan portfolio but also contributed directly to profitability.

Proactive Measures Against NPL Accumulation

Recognizing that prevention is as important as recovery, PBL has adopted a comprehensive approach to minimize the risk of NPLs from the outset:

- ◆ **Prudent Borrower Selection:** Our team of seasoned bankers places strong emphasis on booking customers who fit the Bank's risk appetite, ensuring that loan origination aligns with long-term asset quality goals.
- ◆ **Optimal Credit Assessment:** Effective underwriting and rigorous due diligence are applied to every credit decision. By adhering to good corporate governance, we ensure that loans generate sufficient revenue while minimizing risk exposure.
- ◆ **Robust Risk Management:** Well-defined underwriting policies and procedures are regularly reviewed and updated in line with regulatory guidelines and industry best practices. This strong credit culture helps prevent the occurrence of new NPLs.
- ◆ **Efficient Monitoring and Regular Follow-Up:** Despite rigorous approval processes, some loans may still face challenges. In such cases, risks are promptly identified, red flags raised, and appropriate officials engaged for immediate action. Strategic foresight on vulnerable accounts helps prevent performing loans from slipping into NPL status.

Looking Ahead

While the achievements of 2025 are commendable, the coming years will pose greater challenges in NPL management. The Recovery Division remains committed to proactive monitoring of classified and written-off accounts, strengthening recovery drives, and ensuring compliance with regulatory norms. Our goal is to maintain asset quality at the highest standard and continue contributing to the Bank's profitability.

Central Processing Center Trade Operation Division (CPC TOD)

Financial system of Bangladesh is mainly bank-based and private commercial banks have been playing a pivotal role in this area. Likewise, Trade Operation plays a central role there. As a financial institution, a Trade Operation has to ensure compliance with local and international rules, regulatory guidelines, transparency in operations, good corporate governance and internal control to gain public trust and survive in the competitive industry.

Corporate & Trade services are the major thriving sector of The Premier Bank PLC. where Central Trade

Operation Division has been providing its all-out support to facilitate the bank's trade business.

The Premier Bank PLC. offers various trade products through its 18 Authorized Dealer (AD) branches including Head Office AD (for serving 118 Non-AD branches and 67 sub-branches in the country) along with a vast network of Correspondents throughout the globe.

In terms of the Board Memo no. B-239/2025 dated 24th August, 2025 (passed in 316th meeting of the of the Board of Directors of the Premier Bank PLC. held on 04th September, 2025) Central Processing Center Trade Operation Division (CPC TOD) has been formed to take over full Trade Operations activities of all AD & Non-AD branches of the Bank gradually.

Trade Operation Division supports full trade operation and trade finance of our bank in the areas like Import Letters of Credit, Export Letters of Credit, Negotiation and Documentary Collection, Discounting, Inward & Outward Remittance, issuance of Guarantees against Counter Guarantees/Standby Letters of Credit from overseas Banks and financial institutions.

Products and Services

Ever since "Business" has become a matter of beyond the geographical boundaries, Foreign Trade has been introduced as a major wing of modern banking. For supporting the businesses of our customers, we have made a strong base for offering wide range of products and services related to Trade Finance.

- ◆ Export LC Advising & Transfer (both local and foreign export)
- ◆ Export Bill Negotiation/Collection
- ◆ Export Bill Finance
- ◆ Finance
- ◆ Import Bill Handling
- ◆ Shipping Guarantee
- ◆ EDF Loan
- ◆ Cash Incentive Operation
- ◆ OBU Financing
- ◆ Remittance Operation
- ◆ FDI Operation
- ◆ Price Verification
- ◆ Credit Report Collection
- ◆ Vessel & Container Tracking

Non - Funded Facilities

- ◆ Letter of Credit (Cash LC, BTB LC, UPAS, EDF etc.)
- ◆ Bank Guarantee

CPC TOD processes and manages the foreign trade business of all Non-AD Branches and sub-branches of the bank from two centers CPC TOD (Head Office) and CPC TOD (Chattogram Hub) & also takeover all trade operations of 18 AD branches gradually. The division provides Export, Import, Foreign Remittance related services to the AD branches, Non-AD branches and sub-branches of the bank. The main Moto of CPC TOD is to provide-

- ◆ Quick service delivery
- ◆ Eliminate risks by operational control and enhance governance oversight
- ◆ Data accuracy and high-quality MIS
- ◆ Tracking and managing of audit trail
- ◆ Faster customer communication
- ◆ Ensure sanction compliance and AML Guidelines

Moreover, CPC TOD operates training and development for the Non-AD branches and sub-branches to strengthen the trade based knowledge level of the manpower. In the year 2025, CTOD trained a substantial number of Non-AD Trade officials in line with trade operation and trade finance with the help of LTDC.

Brand, Marketing & Communications Division

"Transforming Vision into Engagement"

Strategic Role

In 2025, Premier Bank PLC's Brand, Marketing & Communications Division played a pivotal role in turning management vision into meaningful strategies and impactful execution. Acting as a strategic enabler, the division ensured that every communication internal or external reflected the Bank's values, priorities, and longterm objectives. Its scope encompassed brand management, media and public relations, stakeholder engagement, crisis communication, and crossfunctional collaboration, aligning business goals with market initiatives to deliver structured outcomes.

Unified Brand Identity

- ◆ 100+ locations branded nationwide, including Dhaka, Cumilla, Bogra, Rajshahi, Agrabad, and Amla.
- ◆ Touchpoints covered: Branches, subbranches, ATM booths, promotional platforms.
- ◆ Impact: Reinforced cohesive and professional customer experience across all interactions.

Digital Footprint & Engagement

Premier Bank strengthened its digital presence, expanding reach and engagement across social media and online platforms.

- ◆ **Facebook**
 - ◆ 35.6M views in 2025.
 - ◆ Followers grew to 128,539 (+10,000 new).
 - ◆ Engagement responsiveness rose by 80%.
 - ◆ Top posts crossed 1M views.
- ◆ **YouTube**
 - ◆ 5.63K subscribers, 132 videos published.
 - ◆ Milestone content: 26th anniversary, QR Teller launch, website revamp.
 - ◆ Participation in Belt & Road Exhibition 2025 showcased innovation.
- ◆ **Website & Online**
 - ◆ Visits increased by 15%.
 - ◆ Follower growth surpassed 85%.
 - ◆ Audience shift: majority aged 25-34, digitally active.

Campaigns & Collaborations

Throughout 2025, campaigns were designed around cultural, national, and religious occasions such as New Year, Eid, Pohela Boishakh, Independence Day, and Victory Day. These transformed financial offerings into relatable experiences and deepened emotional connections with audiences.

- ◆ Crossdivision work: Retail, Card, Islamic Banking, SME, Remittance, Agri Banking, ADC.
- ◆ **Initiatives:** Cashback promotions, card & merchant campaigns, event activations, employee engagement programs.

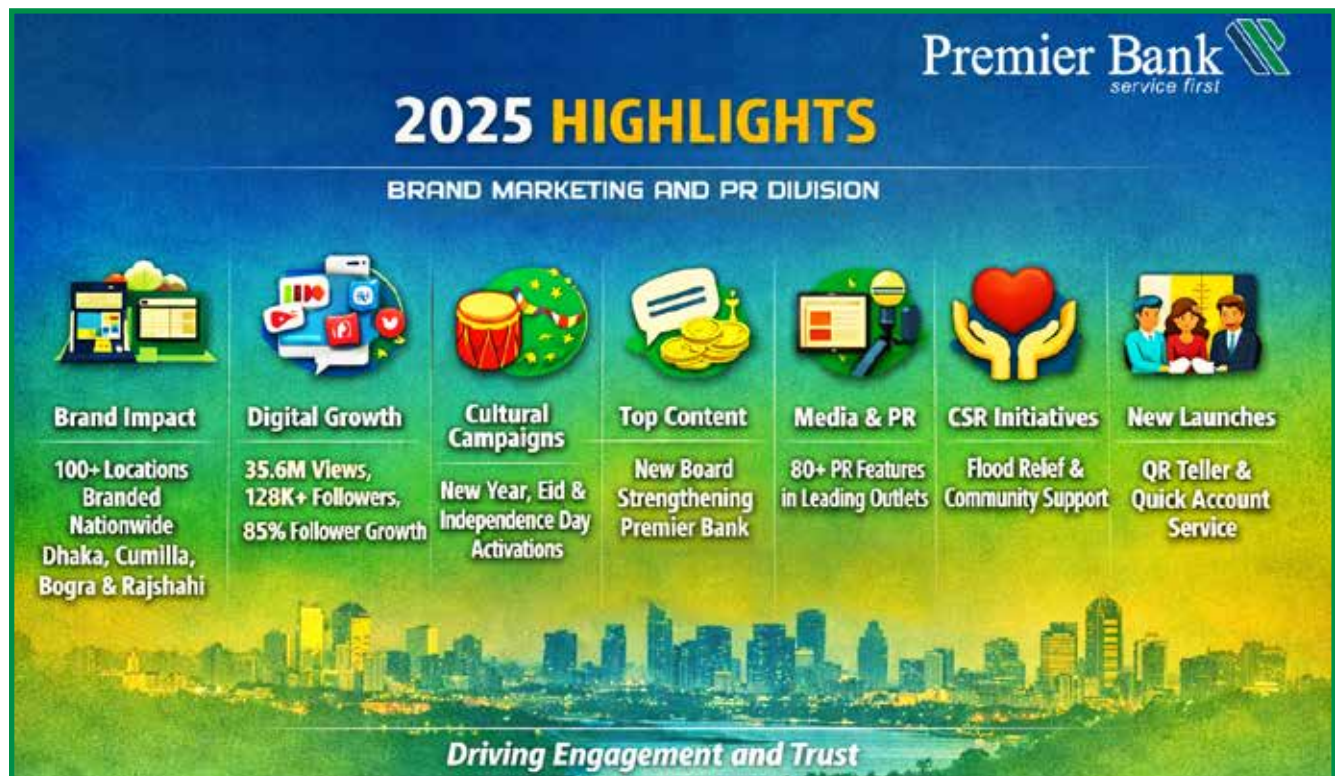
Storytelling & Awareness

- ◆ **Content style:** Simple, relatable, informative.
- ◆ **Highperforming content:**
 - ◆ Chairman & Managing Director's profiling (Quote, interviews).
 - ◆ Eid card offers.
- ◆ **Awareness campaigns:** Autism, cancer, IT literacy.
- ◆ **Observances:** International Mother Language Day, National Martyrs' Day, ShabeQadr.

Media & PR Achievements

More than 80 features and stories were published

2025 Highlights



Looking Ahead

The Brand, Marketing & Communications Division is committed to building a more agile, digitalfirst, and customer-centric communication ecosystem. Priorities include strengthening video-led communication, enhancing personalized marketing strategies, expanding lifestyle and experiential campaigns,

across leading outlets including Prothom Alo, The Daily Star, The Financial Express, Banik Barta, Bangladesh Pratidin, The Business Standard, Bdnews24.com, and Banglanews24.com.

- ◆ **Business Conference 2025:** Highlighted inclusive investment, modern technology, and branch awards.

Internal Communication

The division supported communication for key programs such as Town-halls, compliance conferences, Sub-Branch and Islamic window conferences, and employee engagement initiatives. These reinforced organizational alignment, strengthened collaboration, and contributed to a positive workplace culture.

CSR & Social Responsibility

- ◆ Flood relief and winter clothing distribution for underprivileged communities.
- ◆ Health & environment awareness campaigns.
- ◆ Reinforced Premier Bank's role as a socially responsible institution dedicated to humanitarian support and community welfare.

promoting financial inclusion and awareness, and deepening crossfunctional collaboration.

The division aims to continue transforming customer perception and banking experience by making communication more accessible, relevant, and emotionally connected reinforcing Premier Bank's position as a trusted and modern financial institution.

Review of Subsidiary

Premier Bank Securities Limited (PBSL)

Premier Bank Securities Limited (PBSL), a subsidiary of The Premier Bank PLC. has been established on June 23, 2010 in accordance with the BRPD Circular no: 12, dated October 14, 2009 and commenced full-fledged operation as a subsidiary of the Bank on 29th May, 2011 to facilitate a comprehensive range of capital market services and facilities; like Stock Broking, Stock Dealer Services, Custodial Services and Online Trading focused on both domestic and international customers.

Our mission is to lead the brokerage business in the country adhering compliance, enhancing competences, offering diversified products and nurturing of a workplace culture of excellence and integrity. Premier Bank Securities Limited is dedicated in contributing community initiatives since its inception.

Premier Bank Securities Limited is entering into the horizon of Broker Hosted Order Management System (BHOMS) from this year in order to provide wide range of its services to all level of customers including the existing. This enhanced and uninterrupted robust service shall bring new customers as well shall open a window of business for the subsidiary.

We are offering our products and services

<p>a. Brokerage Services</p> <ul style="list-style-type: none"> ◆ Users under Order Management System (OMS) ◆ Trade Execution on behalf of the customers ◆ Any branch trading ◆ Separate arrangements for exclusive investors ◆ Special lounge for women investors ◆ Dual exchange facilities; i.e. DSE & CSE ◆ Very competitive fees and charges ◆ Investment advisory services ◆ IPO Application process 	<p>b. Margin Loan Facilities</p> <p>Margin Loans are being facilitated to the customers for investment in the capital market against margin deposit within the limit set from time to time by the management as per Margin Loan Policy of the Company and Margin Rules, 1999 of Bangladesh Securities & Exchange Commission (BSEC).</p>
<p>c. Custodial Services as Full Service DP</p> <ul style="list-style-type: none"> ◆ BO (Beneficiary Owner) accounts opening ◆ Safe keeping of shares and securities ◆ Verify and register of securities ◆ Dematerialization & Re-materialization of shares ◆ Transfers and Transmission ◆ Pledging, Un-pledging and Confiscation ◆ Corporate Action Inquiry ◆ BO ISIN Balance and master maintenance inquiry, etc. 	<p>d. Phone/E-mail/ SMS service/Mobile App/OMS</p> <ul style="list-style-type: none"> ◆ Buy /Sale order & Confirmation ◆ Stock Position ◆ Balance of financial Ledger ◆ Purchase power inquiry ◆ Portfolio Position inquiry ◆ Market pulse and momentum ◆ Margin call ◆ IPO Application
<p>e. Dealer Services</p> <ul style="list-style-type: none"> ◆ Own portfolio investment ◆ Market Screening 	<p>f. Research and Analysis</p> <ul style="list-style-type: none"> ◆ Market pulse and momentum are being revealed by the experienced Market Research and Analysis team ◆ Market pulse and momentum provide
<p>g. Other Services</p> <ul style="list-style-type: none"> ◆ OMS ◆ Exclusive terminals & Users for Android, IOS ◆ BEFTN/RTGS/NPSB/Transfer 	<p>h. Helpdesk</p>

Key Performance Highlights of PBSL

Particulars	2025 (BDT in mn)	2024 (BDT in mn)
Total operating income	212.87	226.21
Net operating profit	(127.37)	(97.86)
Net profit	(140.48)	(112.98)
Total assets	5,682.13	5,334.30

Major Initiatives in 2025

- ◆ Premier Bank Securities Limited (PBSL) has taken various initiatives to become the leading brokerage house. As a part of the initiatives, expert trading personnel and marketing agents has been recruited to achieve at least 2% market share for the year 2025 and onward;
- ◆ In order to recover negative equity as well as inadequate equity margin accounts Premier Bank Securities Limited (PBSL) has taken effective plans and programs including stop interest and charges, making provisions in order to comply with the regulatory requirements.

Way Forward 2026

- ◆ **Growth in Turnover:** Target has been fixed to achieve at least 3.5% of total market share during the year with 127% growth than that of the last year;
- ◆ **Growth in Clients:** At least 800 new BO accounts in this year with 23% growth;
- ◆ **New Branch/ Booth:** In the year 2025 PBSL has hired spacious office premises in order to allocate maximum TWS for better customer service. The Management has planned opening of new branches/ booths in the prime locations in the mega cities to enrich its services in near future;
- ◆ **Hire Experienced workforce:** PBSL has planned to hire most experienced workforce in the panel of the existing manpower in order to become market leader;
- ◆ **Introduce New Technology:** In the year 2025 PBSL has introduced new features in the Back-Office Software CAPITA aiming to facilitate smooth customer services and records along

with up to date hardware establishments. We have great initiative to install top class Order Management System (OMS) in order to experience most modern customer service and management;

- ◆ **Increase Commission Based Income:** The management has already fixed concessional rate of commission to attract and retain a large number of prospective investors in this year. Agent service shall also be boost up;
- ◆ **Revision of Margin Loan Policy:** The existing PBSL Margin Loan Policy designed to be revised in line of compliance of the Margin Rules, 1999 in order to easier margin loan monitoring, recovery and disbursement of new loans for better business;
- ◆ **Dealer Investment:** In order to keep the market momentum in force the Management planned to enlarge the Dealer investment size during the year 2025. Fundamentally strong and prospective shares and securities shall be invested in the Dealer portfolio as well as reshuffle of the existing;
- ◆ **Trading of Govt. Treasury Bond:** In order to ensure diversified investment philosophy, the Management has taken initiatives to facilitate trading of Govt. Treasury Bond;
- ◆ **Arrangement of Training/ Awareness Programs:** In order to look for a sustainable future, the Management has planned to arrange various training/ awareness programs for the employees as well as for the customers from time to time;



Stakeholders'

Information

Redressal of Investors Complaints

The Premier Bank PLC. is strongly committed to legitimate treatment of every shareholder, whether they are majority or minority shareholders, institutional investors, or foreign shareholders. To ensure equal treatment of all shareholders the bank fabricated various mechanisms, such as:

Shareholders who are unable to attend the shareholders' meeting, the bank provides proxy forms which allow shareholders to specify their vote on each agenda. The proxy forms, which are in accordance with the standard format, are sent along with the annual report.

The shareholders' meetings proceed according to the order of the agenda, without adding new and unformed agenda, in order to give the opportunity to shareholders to study the information on the given agenda before deciding. Moreover, there are no changes to the important information in the shareholders' meeting.

The bank sees the importance of the consideration of transactions which may have conflict of interest or may be connected or related transactions, and abides by good corporate governance principles, including

the rules and regulations of the Bangladesh Securities and Exchange Commission (BSEC) and the Dhaka Stock Exchange PLC. (DSE) and the Chittagong Stock Exchange PLC. (CSE) transactions, Directors, management and those who are related persons do not participate in the consideration to approve such transactions.

Investors' inquiries/Complaint

Any queries relating to shareholdings for example transfer of shares, changes of name and address, and payment of dividend should be sent to the following address:

Share Management Department

Iqbal Center (12th Floor)
42, Kemal Ataturk Avenue, Banani,
Dhaka-1213
Phone: +88 02222274844-8

Shareholding Structure

Shareholding Structure as at December 31, 2025

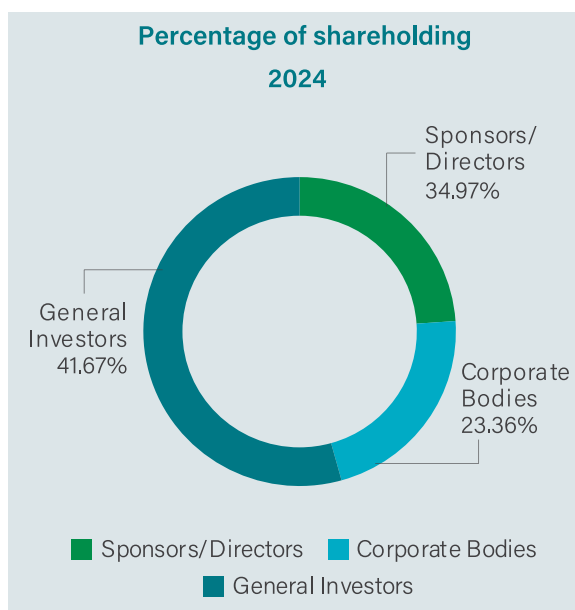
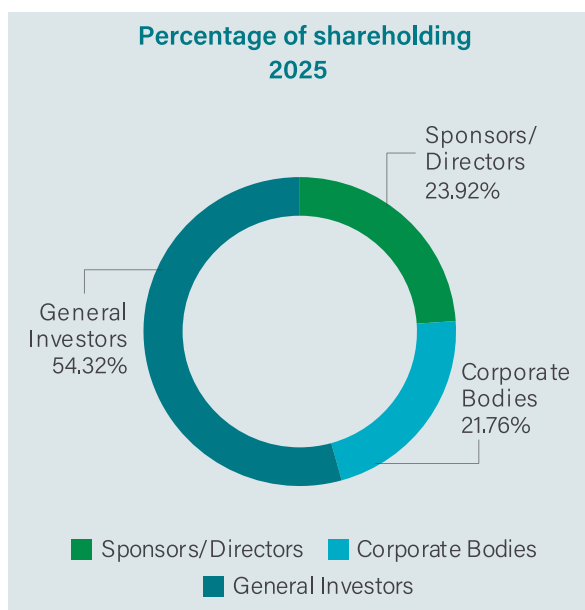
SL No.	Shareholder's Group	2025		2024	
		No. of Shares	% of Shareholding	No. of Shares	% of Shareholding
1	Sponsors & Directors				
	i. Local (Individual)	261,736,548	21.22%	398,094,520	32.27%
	ii. Govt. of Bangladesh	-	-	-	-
	iii. Foreign (Individual)	33,251,832	2.70%	33,251,832	2.70%
	iv. Independent Director (Individual)	Nil	Nil	Nil	Nil
2	Associated Companies	-	-	-	-
3	Govt. of Bangladesh (other than in sl. 1)	-	-	-	-
4	Corporate Bodies				
	i. Local :- Financial Institutes [including Firms/Companies] - other than in sl. 1	265,964,639	21.56%	284,122,895	23.04%
	ii. Foreign (other than in sl. 1)	2,434,336	0.20%	3,954,128	0.32%
5	General Investors				
	i. Local Individual	668,844,847	54.22%	512,928,824	41.58%
	ii. Non-Resident Bangladeshis(NRBs)	1,198,931	0.10%	1,078,934	0.09%
	iii. Foreign Individual	-	-	-	-
6	Others				
	Total	1,233,431,133	100.00%	1,233,431,133	100.00%

Name of Directors/Sponsors and their shareholdings as at December 31, 2025

Name of Directors	Status	Shareholding (Number of Shares)	
		31.12.2025	31.12.2024
Dr. Arifur Rahman	Chairman	42,736,808	42,736,808
Mr. Md. Forkan Hossain	Independent Director	-	-
Mr. Syed Faridul Islam	Independent Director	-	-
Mr. Md. Sazzad Hossain	Independent Director	-	-
Prof. Sheikh Morshed Jahan	Independent Director	-	-
Mr. M Nurul Alam FCS, CCEP-I, CGIA	Independent Director	-	-
Dr. H. B. M. Iqbal	Sponsor Shareholder	47,473,837	47,473,837
Mr. Bazlul Haque Haroon	Sponsor Shareholder	24,675,460	24,675,460
Mr. Abdus Salam Murshedy	Sponsor Shareholder	51,940,288	51,940,288
Mr. Shafiqur Rahman	Sponsor Shareholder	24,679,510	24,679,510
Mrs. Shaila Shelley Khan	Sponsor Shareholder	61,650,975	61,650,975
Mr. Yeh Cheng Min	Sponsor Shareholder	33,251,832	33,251,832
Mr. Nurul Amin	Sponsor Shareholder	8,579,670	8,579,670
Sub-total		294,988,380	294,988,380
No. of shares owned by other than Directors & Sponsors	(General shareholders)	938,442,753	938,442,753
Total		1,233,431,133	1,233,431,133

Percentage of shareholding

SL No.	Types of Owner	31.12.2025	31.12.2024
		% of holding	% of holding
1	Sponsors / Directors	23.92%	34.97%
2	Corporate Bodies	21.76%	23.36%
3	General Investors	54.32%	41.67%
	Total	100.00%	100.00%



Financial Highlights (Bank Only)

Performance Highlights for Five Years 2021-2025

(Amount in BDT Million where applicable)

Particulars	2025	2024	2023	2022	2021
Income statement					
Interest Income (excluding investment income)	23,799.62	28,462.70	20,834.29	19,750.23	17,967.68
Interest Expense	29,805.39	23,472.95	16,683.90	14,867.45	13,159.51
Net Interest Income (excluding investment income)	(6,005.77)	4,989.75	4,150.39	4,882.78	4,808.17
Income from Investment	3,411.44	3,572.03	3,533.55	3,030.24	3,640.15
Fess, commission and other operating income	3,832.75	7,515.47	9,814.52	10,395.23	6,125.40
Total Operating Income	1,238.42	16,077.26	17,498.46	18,308.25	14,573.73
Total Operating Expenses	10,002.58	8,285.88	8,352.63	8,429.86	6,186.56
Operating Profit (before provision and tax)	(8,764.15)	7,791.38	9,145.82	9,878.40	8,387.16
Provision charged for loans investment and others	1,000.00	6,333.76	3,885.17	3,699.50	2,943.81
Profit before tax	(9,764.15)	1,457.62	5,260.65	6,178.90	5,443.35
Provision for taxation	21.26	3.04	915.12	2,147.84	2,174.23
Profit after Tax	(9,785.41)	1,454.59	4,345.53	4,031.06	3,269.13
BALANCE SHEET					
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Paid-up Capital	12,334.31	12,334.31	12,334.31	11,473.78	10,430.71
Reserve and Surplus	4,812.40	14,708.54	15,019.54	13,295.86	11,763.33
Shareholder's Equity	17,146.71	27,042.86	27,353.85	24,769.64	22,194.04
Perpetual bond	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Borrowings including subordinated bond	23,952.15	30,263.16	38,773.90	39,606.99	44,725.90
Deposits	329,402.48	347,625.28	316,870.64	296,439.86	268,803.05
Other Liabilities	51,050.04	42,694.74	29,403.18	21,955.33	18,851.99
Total Liabilities and shareholders' Equity	423,551.38	449,626.03	414,401.58	384,771.82	356,574.98
Cash in hand and Bank	28,318.14	24,416.21	28,746.44	33,820.66	21,786.94
Investments in govt. securities	2,532.87	42,223.47	43,662.02	45,246.13	46,881.03
Other Investment	12,970.90	13,692.09	13,600.09	13,222.09	9,722.09

Particulars	2025	2024	2023	2022	2021
Loans and Advances	335,008.32	329,534.65	289,392.27	264,549.64	249,829.58
Fixed Assets	4,626.60	4,871.28	4,920.51	3,307.86	3,332.03
Total Assets	423,551.38	449,626.03	414,401.58	384,771.82	356,574.98
Contingent liabilities and other commitment	271,928.26	292,562.28	233,444.01	211,493.17	234,200.40
Earning assets	353,012.07	387,950.20	349,356.16	327,217.84	309,532.68
Earning assets to total assets	83.35%	86.28%	84.30%	85.04%	86.81%
Statutory liquidity reserve ratio (SLR) (at close of the year) Conventional	3.89%	13.89%	15.97%	17.53%	18.73%
Cash reserve ratio (CRR) (at close of the year) Conventional	5.96%	4.15%	4.62%	5.31%	4.62%
Liabilities to shareholders' equity (times)	23.70	15.63	14.15	14.53	15.07
CAPITAL STRENGTH					
Total Risk Weighted Assets (RWA)	419,256.80	341,087.45	294,144.79	280,867.91	249,602.84
Minimum Capital Requirement (MCR)	41,925.68	34,108.75	29,414.48	28,086.79	24,960.28
Common Equity Tier-I Capital	12,094.32	22,252.79	24,990.03	23,337.70	20,939.96
Additional Tier-I Capital	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Total Tier-I Capital	14,094.32	24,252.79	26,990.03	25,337.70	22,939.96
Supplementary Capital (Tier-II)	9,808.77	11,714.85	12,951.61	14,503.15	11,941.85
Total Regulatory Capital (Tier-I and Tier-II)	23,903.08	35,967.64	39,941.64	39,840.86	34,881.81
Common Equity to RWA	2.88%	6.52%	8.50%	8.31%	8.39%
Tier-I Capital to RWA	3.36%	7.11%	9.18%	9.02%	9.19%
Tier-II Capital to RWA	2.34%	3.43%	4.40%	5.16%	4.78%
Capital to risk weighted assets ratio (CRAR)	5.70%	10.54%	13.58%	14.18%	13.97%
Leverage Ratio	2.72%	4.46%	5.20%	5.49%	5.08%
CREDIT QUALITY					
Volume of Non Performing Loans	103,893.95	75,527.14	14,451.50	7,675.95	6,817.97
% of NPL to Total Loans (Including OBU & Staff loan)	31.01%	22.92%	4.99%	2.90%	2.73%
Total loans and advances to total assets	79.10%	73.29%	69.83%	68.75%	70.06%
Large Loan Exposure (Funded & Non-Funded)	191,399.90	151,084.80	109,761.60	94,513.00	81,046.70
General Provision for loans (Cumulative)	3,979.33	3,979.33	3,921.18	5,490.28	5,180.02
Specific Provision for loans (Cumulative)	11,965.72	11,199.23	6,461.46	3,610.66	3,360.26
NPL Coverage Ratio [(Specific + General Provision)/ Gross NPL]	15.35%	20.10%	71.84%	118.56%	125.26%
TRADE BUSINESS AND REMITTANCE					
Import	342,813.64	352,135.58	307,871.18	292,227.64	270,335.56
Export	278,304.24	278,158.64	253,862.78	257,627.99	172,080.71
Guarantee	61,575.24	56,881.72	54,047.98	32,101.03	40,170.99
Remittance including Wage earners	94,660.76	93,829.23	100,271.45	92,724.06	60,388.68
CREDIT RATING					
Long Term (Local)	AA	AAA	AAA	AA+	AA+
Short Term (Local)	ST-2	ST-1	ST-1	ST-1	ST-1
Global Rating (Moody's)	-	-	B2	B1	
SHARE INFORMATION					
Earning Per Share (EPS) in BDT (Not restated)	(7.93)	1.18	3.52	3.51	3.13
Earning Per Share (EPS) in BDT (Restated)	(7.93)	1.18	3.52	3.27	2.65
Operating profit Per Share (OPS) in BDT (Not restated)	(7.11)	6.32	7.41	8.61	8.04
Operating profit Per Share (OPS) in BDT (Restated)	(7.11)	6.32	7.41	8.01	6.80
Market price Per Share in BDT as on close of the year at DSE	4.00	8.90	13.20	13.30	14.90
Price Earning Ratio (Times)	(0.50)	7.54	3.75	3.79	4.75

Particulars	2025	2024	2023	2022	2021
NAV (book value) per share in BDT (Not restated)	13.90	21.92	22.18	21.59	21.28
NAV (book value) per share in BDT (Restated)	13.90	21.92	22.18	20.08	17.99
Market capitalization (at close of year)	4,934	10,971	16,281	15,260	15,542
Market price to NAV per share (Times)	0.29	0.41	0.60	0.62	0.70
DIVIDEND PAYMENT					
Dividend (%)	0.00%	0.00%	12.50%	20.00%	22.50%
Cash (%)	0.00%	0.00%	12.50%	12.50%	12.50%
Stock (%)	0.00%	0.00%	-	7.50%	10.00%
Dividend per share (DPS)	-	-	1.25	2.00	2.25
Dividend Cover (Times)	-	-	2.82	1.76	1.39
Dividend Payout ratio (DPS/EPS)	-	-	0.35	0.57	0.72
Dividend Yield (%)	0.00%	0.00%	9.47%	15.04%	15.10%
OPERATING PERFORMANCE RATIO					
Credit to Deposit Ratio (As per Bangladesh Bank)	93.37%	87.37%	80.87%	76.86%	76.22%
Return to Equity (ROE)	-44.29%	5.35%	16.67%	17.17%	15.41%
Return on Assets (ROA)	-2.24%	0.34%	1.09%	1.09%	0.97%
Net Interest Income as a percentage of Total Assets	-1.42%	1.11%	1.00%	1.27%	1.35%
Recovery from written off loans	44.61	145.72	11.90	4.30	4.92
Cost of Deposit & Borrowing	7.37%	6.53%	4.85%	4.67%	4.67%
Cost of Fund with administrative cost	11.65%	9.13%	7.68%	7.45%	7.24%
Net profit margin (PAT/Gross Income)	-31.52%	3.68%	12.71%	12.15%	11.79%
Weighted average interest rate of loans (Year end) A	12.19%	12.72%	9.34%	8.05%	7.86%
Weighted average interest rate of deposit (Year end) B	7.74%	7.16%	5.36%	4.60%	4.63%
Spread (C= A- B)	4.45%	5.56%	3.98%	3.45%	3.23%
MANAGEMENT EFFICIENCE					
Operating Income per Employee	0.49	5.86	6.43	7.14	6.38
Operating Cost per Employee	3.92	3.02	3.07	3.29	2.71
Operating Profit per Employee	(3.44)	2.84	3.36	3.85	3.67
Cost to Income ratio	807.69%	51.54%	47.73%	46.04%	42.45%
OTHER INFORMATION					
Number of Branches	136	136	136	132	123
Number of Sub Branches	67	67	67	63	37
Number of Agent Banking Outlets	214	175	175	131	100
Number of ATMs	130	135	127	122	100
Number of Employees	2,550	2,744	2,720	2,563	2,286
Number of Deposit Accounts	1,247,743	1,193,242	1,102,962	998,335	899,821
Number of Loan Accounts	28,350	29,411	28,941	30,822	32,925
Number of Foreign Correspondents	626	626	625	604	600

Evaluation of Quarterly Financials (Consolidated) by The Audit Committee and by The Board

Every listed company is required to prepare and publish annual & quarterly financial statements for the quarter (Q-1) half year (Q-2) and third quarter (Q-3) as per requirement of Bangladesh Securities and Exchange Commission (BSEC). PBL prepares quarterly financial statements as per requirement of Bangladesh Securities and Exchange Commission (BSEC) and in accordance with International Accounting Standard (IAS)-34: Interim Financial Reporting".

BDT in Million

Balance Sheet	As at March 31, 2025	As at June 30, 2025	As at September 30, 2025	Annually, As at December 31, 2025
Property and Assets				
Cash In Hand (With Bangladesh Bank and its agent Bank)	19,803.37	24,145.21	21,017.62	25,090.68
Balance with other Banks & Financial Institutions	3,746.16	6,137.84	2,296.13	3,321.87
Money at Call and Short Notice	-	4,500.00	-	-
Investments	40,559.00	36,323.62	28,961.54	16,324.18
Loans and Advances	340,495.04	339,210.53	337,460.81	336,320.72
Fixed Asset including Premises, Furniture & Fixture	4,936.79	4,803.79	4,813.38	4,633.27
Other Assets	39,438.47	44,506.63	36,073.99	38,097.62
Non-Banking Assets	5.27	5.27	5.27	31.82
Total Property and Assets	448,984.10	459,632.88	430,628.73	423,820.15
Liabilities and Capital				
Borrowing from other Banks, Financial Institutions & Agents	21,425.77	18,651.69	15,431.95	16,946.15
Non-convertible Subordinated bonds	7,956.00	7,481.00	7,481.00	7,006.00
Premier Bank Perpetual Bond	2,000.00	2,000.00	2,000.00	2,000.00
Deposits and Other Accounts	342,340.04	357,001.28	335,879.43	329,425.76
Provision & Other Liabilities	48,188.18	49,170.50	49,919.99	51,674.42
Total Liabilities	421,909.99	434,304.47	410,712.37	407,052.34
Total Capital & Shareholders' Equity	27,074.11	25,328.41	19,916.36	16,767.82
Total Liabilities and Shareholders' Equity	448,984.10	459,632.88	430,628.73	423,820.15
	-	-	-	-
Total Off-Balance Sheet Items including Contingent Liabilities	302,175.19	284,729.88	278,087.26	271,928.26
Profit and Loss Account				
	For the period ended March 31, 2025	For the period ended June 30, 2025	For the period ended September 30, 2025	For the year ended December 31, 2025
Interest Income	6,430.08	13,148.23	19,180.49	23,855.56
Less: Interest Paid on Deposits and Borrowings, etc.	5,461.44	14,078.26	22,286.55	29,805.39
Net Interest Income	968.65	(930.03)	(3,106.06)	(5,949.83)
Investment Income	1,486.63	2,825.91	2,651.56	3,417.85
Commission, Exchange and Brokerage	496.14	1,303.19	1,607.59	2,235.59
Other Operating Income	412.06	841.10	1,295.31	1,666.52
Total Operating Income	3,363.49	4,040.17	2,448.40	1,370.13
Total Operating Expenses	2,265.19	4,623.86	8,517.83	10,261.65
Profit Before Provision	1,098.29	(583.69)	(6,069.42)	(8,891.52)

Total Provision for Loans, Investment & Other	639.13	639.13	562.67	1,000.00
Tax including deferred tax	180.60	142.83	145.40	34.38
Net Profit After Tax	278.56	(1,365.65)	(6,777.50)	(9,925.90)
Other Information	As at March 31, 2025	As at June 30, 2025	As at September 30, 2025	Annually, As at December 31, 2025
Net Asset Value (NAV) Per Share	21.95	20.53	16.15	13.59
Earning Per Share (EPS)	0.23	-1.11	-5.49	-8.05
Net Operating Cash Flows (NOCFPS) Per Share	-13.61	-7.64	-22.73	-28.63

The interim result is reviewed by the Audit Committee of the Board before publishing and then referred it to the Board of Directors for its approval. After being approved by the Board of Directors, the interim financial statement are submitted to the Bangladesh Securities and Exchange Commission (BSEC), Dhaka Stock Exchange PLC. (DSE) and Chittangong Stock Exchange PLC. (CSE) and then published in two daily newspapers (Bangla and English). The report is also available in the Bank's official website at www.thepremierbankplc.com

Horizontal Analysis For the Last Five Years Balance Sheet (Solo Basis)

Particulars	2025	2024	2023	2022	2021
Property and Assets					
Cash	152.44%	123.65%	122.15%	133.90%	100.00%
In Hand (Including Foreign Currency)	131.83%	138.83%	117.60%	108.22%	100.00%
With Bangladesh Bank and its agent Bank(s) (including Foreign Currency)	156.68%	120.53%	123.08%	139.18%	100.00%
Balance with Other Banks & Financial Institutions	68.27%	85.97%	182.80%	213.26%	100.00%
In Bangladesh	44.30%	121.06%	353.61%	389.57%	100.00%
Outside Bangladesh	81.52%	66.58%	88.38%	115.80%	100.00%
Money at Call and Short Notice	0.00%	0.00%	0.00%	283.33%	100.00%
Investments	27.39%	98.79%	101.16%	103.30%	100.00%
Government	5.40%	90.07%	93.13%	96.51%	100.00%
Others	133.42%	140.83%	139.89%	136.00%	100.00%
Loans and Advances	134.09%	131.90%	115.84%	105.89%	100.00%
Loans, Cash Credit, Overdrafts, etc.	144.10%	141.22%	120.19%	107.56%	100.00%
Bills Purchased and Discounted	34.59%	39.23%	72.54%	89.31%	100.00%
Fixed Asset including Premises, Furniture & Fixture	138.85%	146.20%	147.67%	99.27%	100.00%
Other Assets	160.10%	139.40%	136.19%	98.41%	100.00%
Non-Banking Asset	604.29%	100.00%	-	-	-
Total Property and Asset	118.78%	126.10%	116.22%	107.91%	100.00%

Liabilities and Capital

Borrowing from other Banks, Financial Institutions & Agents	48.80%	64.24%	87.16%	80.44%	100.00%
Non-convertible Subordinated bonds	70.06%	79.56%	85.06%	116.75%	100.00%
Premier Bank Perpetual Bond	100.00%	100.00%	100.00%	100.00%	100.00%
Deposit and Other Accounts	122.54%	129.32%	117.88%	110.28%	100.00%
Savings / Mudaraba Saving deposits	140.15%	138.50%	128.01%	127.40%	100.00%
Fixed deposits/Mudaraba term deposits	102.52%	108.00%	106.16%	97.29%	100.00%
Current deposits and other accounts	141.51%	151.88%	131.74%	121.77%	100.00%
Bills payable	262.51%	267.17%	126.38%	191.84%	100.00%
Other Liabilities	270.79%	226.47%	155.97%	116.46%	100.00%
Total Liabilities	121.54%	126.38%	115.75%	107.66%	100.00%

Particulars	2025	2024	2023	2022	2021
Capital/Shareholders' Equity					
Paid-up capital	118.25%	118.25%	118.25%	110.00%	100.00%
Statutory reserve	134.57%	134.57%	130.66%	116.56%	100.00%
Other reserve	73.61%	92.45%	108.69%	186.33%	100.00%
General Reserve	100.00%	100.00%	100.00%	100.00%	100.00%
Foreign currency translation gain	0.00%	0.00%	0.00%	100.00%	0.00%
Retained earnings	-141.21%	109.38%	124.42%	105.28%	100.00%
Total Shareholders' Equity	77.26%	121.85%	123.25%	111.60%	100.00%
Total Liabilities and Shareholders' Equity	118.78%	126.10%	116.22%	107.91%	100.00%

Off-Balance Sheet Items

Contingent Liabilities

Acceptances and endorsements	63.02%	82.93%	79.29%	67.43%	100.00%
Letters of guarantee	204.96%	197.75%	124.20%	109.19%	100.00%
Irrevocable letters of credit	100.07%	120.74%	105.20%	81.50%	100.00%
Bills for collection	79.38%	110.65%	105.03%	108.52%	100.00%
Total Contingent Liabilities	113.17%	127.64%	101.84%	88.27%	100.00%
Other commitments					
Forward assets purchase and forward deposits placed	229.00%	20.23%	16.68%	168.28%	100.00%
Total Off-Balance Sheet Items including contingent liabilities:	116.11%	124.92%	99.68%	90.30%	100.00%

Horizontal Analysis (Financial Position)

Horizontal Analysis on Balance Sheet refers to the analysis of growth of each component of balance sheet items from the base period. Here base period is considered the year 2021 giving value 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. Here, assets, liabilities and capital components are showing consistent growth over the periods which symbolize sustainable overall balance sheet growth of the bank as a whole.

Horizontal Analysis

For the Last Five Years

Profit & Loss Account (Solo Basis)

Particulars	2025	2024	2023	2022	2021
Interest Income	132.46%	158.41%	115.95%	109.92%	100.00%
Less: Interest Paid on Deposit and Borrowing, etc.	226.49%	178.37%	126.78%	112.98%	100.00%
Net Interest Income	-124.91%	103.78%	86.32%	101.55%	100.00%
Income from Investments	93.72%	98.13%	97.07%	83.24%	100.00%
Commission, Exchange and Brokerage	47.47%	108.85%	162.70%	191.51%	100.00%
Other Operating Income	106.79%	163.23%	152.98%	105.85%	100.00%
	74.18%	113.54%	136.69%	137.48%	100.00%
Total Operating Income	8.50%	110.32%	120.07%	125.63%	100.00%
Less: Operating Expenditure:					
Salary and Allowances	143.46%	140.22%	138.38%	112.28%	100.00%
Rent, Tax, Insurance and Electricity etc.	118.03%	153.71%	116.94%	110.55%	100.00%
Legal Expenses	37.98%	25.33%	64.90%	97.44%	100.00%
Postage, Stamps and Telecommunication etc.	135.77%	140.01%	134.23%	133.88%	100.00%
Stationery, Printing and Advertisements etc.	116.97%	39.90%	124.03%	231.29%	100.00%
Managing Director's Remuneration	100.23%	99.40%	104.24%	104.24%	100.00%
Directors' Fees	69.47%	103.54%	103.72%	82.90%	100.00%
Auditors' Fees	133.33%	88.89%	88.89%	100.00%	100.00%
Depreciation and Repair of Bank's Properties	103.15%	101.28%	117.83%	103.17%	100.00%
Other Expenses	614.90%	272.31%	236.97%	263.01%	100.00%
Total Operating Expenses	161.68%	133.93%	135.01%	136.26%	100.00%
Profit Before Provision	-104.49%	92.90%	109.05%	117.78%	100.00%
Less: Provision for Loans, Investment & Other					
Provision for loans & advances	59.88%	280.72%	115.26%	157.03%	100.00%
Provision for off-balance sheet items	0.00%	-125.45%	-86.41%	100.00%	100.00%
Provision for investment in shares	0.00%	-1031.53%	-13.01%	-273.66%	100.00%
Other provision	0.00%	35.71%	153.80%	100.00%	100.00%
Total Provision	33.97%	215.15%	131.98%	125.67%	100.00%
Profit Before Tax	-179.38%	26.78%	96.64%	113.51%	100.00%
Less: Income Tax Expenses	0.98%	0.14%	42.09%	98.79%	100.00%
Current Tax Expenses	17.20%	103.30%	121.16%	130.31%	100.00%
Deferred Tax Expenses/(Income)	-78.34%	-504.35%	-344.58%	-55.36%	100.00%
Net Profit After Tax	-299.33%	44.49%	132.93%	123.31%	100.00%

Horizontal Analysis (Comprehensive Income):

Horizontal Analysis on Income Statement refers to the analysis of growth of each component of income statement items from the base period. Here base period is considered the year 2021 giving value 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. The above table shows that total operating income, expenses and operating profit of The Premier Bank Ltd. are growing consistently over the periods. On the other hand total provision has also decreasing over the year. The Provision for Loans, Investment & Other enhanced protection against risk assets of the bank.

Vertical Analysis

For the Last Five Years

Balance Sheet (Solo Basis)

Particulars	2025	2024	2023	2022	2021
Property and Assets					
Cash	5.92%	4.53%	4.85%	5.73%	4.62%
In Hand (Including Foreign Currency)	0.87%	0.87%	0.80%	0.79%	0.79%
With Bangladesh Bank and its agent Bank(s) (including Foreign Currency)	5.05%	3.66%	4.05%	4.94%	3.83%
Balance with Other Banks & Financial Institutions	0.76%	0.90%	2.09%	2.62%	1.33%
In Bangladesh	0.18%	0.45%	1.44%	1.70%	0.47%
Outside Bangladesh	0.59%	0.45%	0.65%	0.92%	0.85%
Money at Call and Short Notice	0.00%	0.00%	0.00%	0.44%	0.17%
Investments	3.66%	12.44%	13.82%	15.20%	15.87%
Government	0.60%	9.39%	10.54%	11.76%	13.15%
Others	3.06%	3.05%	3.28%	3.44%	2.73%
Loans and Advances	79.10%	73.29%	69.83%	68.75%	70.06%
Loans, Cash Credit, Overdrafts, etc.	77.23%	71.30%	65.84%	63.46%	63.66%
Bills Purchased and Discounted	1.86%	1.99%	3.99%	5.30%	6.40%
Fixed Asset including Premises, Furniture & Fixture	1.09%	1.08%	1.19%	0.86%	0.93%
Other Assets	9.46%	7.76%	8.22%	6.40%	7.02%
Non-Banking Asset	0.01%	0.00%	-	-	-
Total Property and Asset	100.00%	100.00%	100.00%	100.00%	100.00%
Liabilities and Capital					
Borrowing from other Banks, Financial Institutions & Agents	4.00%	4.96%	7.30%	7.26%	9.74%
Non-convertible Subordinated bonds	1.65%	1.77%	2.05%	3.03%	2.80%
Premier Bank Perpetual Bond	0.47%	0.44%	0.48%	0.52%	0.56%
Deposit and Other Accounts	77.77%	77.31%	76.46%	77.04%	75.38%
Savings / Mudaraba Saving deposits	6.90%	6.43%	6.44%	6.91%	5.85%
Fixed deposits/Mudaraba term deposits	34.32%	34.06%	36.33%	35.86%	39.77%
Current deposits and other accounts	34.19%	34.57%	32.53%	32.39%	28.70%
Bills payable	2.35%	2.26%	1.16%	1.89%	1.07%
Other Liabilities	12.05%	9.50%	7.10%	5.71%	5.29%
Total Liabilities	95.95%	93.99%	93.40%	93.56%	93.78%

Particulars	2025	2024	2023	2022	2021
Capital/Shareholders' Equity					
Paid-up capital	2.91%	2.74%	2.98%	2.98%	2.93%
Statutory reserve	2.37%	2.23%	2.35%	2.26%	2.09%
Other reserve	0.01%	0.01%	0.01%	0.03%	0.02%
General Reserve	0.07%	0.07%	0.07%	0.08%	0.08%
Foreign currency translation gain	0.00%	0.00%	0.00%	0.01%	0.00%
Retained earnings	-1.32%	0.96%	1.18%	1.08%	1.11%
Total Shareholders' Equity	4.05%	6.01%	6.60%	6.44%	6.22%
Total Liabilities and Shareholders' Equity	100.00%	100.00%	100.00%	100.00%	100.00%

Off-Balance Sheet Items

Contingent Liabilities

Acceptances and endorsements	17.23%	21.08%	25.26%	23.71%	31.75%
Letters of guarantee	46.21%	41.44%	32.62%	31.65%	26.18%
Irrevocable letters of credit	21.88%	24.54%	26.80%	22.92%	25.39%
Bills for collection	9.67%	12.53%	14.90%	16.99%	14.14%
Total Contingent Liabilities	95.00%	99.59%	99.58%	95.27%	97.46%

Other commitments

Forward assets purchase and forward deposits placed	5.00%	0.41%	0.42%	4.73%	2.54%
Total Off-Balance Sheet Items including contingent liabilities:	100.00%	100.00%	100.00%	100.00%	100.00%

Vertical Analysis (Financial Position)

Vertical Analysis on Balance Sheet refers to the components of balance sheet items as a % of total Assets over the periods which would be termed as common sizing of balance sheet. In asset side, investment (3.66%) and loans and advances (79.10%) hold major portion. Investment and loans & advance shows increase trend as % of total assets over the years at the backdrop of political volatility and sluggish investment scenario of the country. In liability side, deposit holds major portion (77.77%) and showing increasing trend over last three years.

Vertical Analysis

For The Last Five Years

Profit & Loss Account (Solo Basis)

Particulars	2025	2024	2023	2022	2021
Interest Income	76.66%	71.97%	60.95%	59.53%	64.79%
Less: Interest Paid on Deposit and Borrowing, etc.	96.01%	59.35%	48.81%	44.81%	47.45%
Net Interest Income	-19.35%	12.62%	12.14%	14.72%	17.34%
Income from Investments	10.99%	9.03%	10.34%	9.13%	13.13%
Commission, Exchange and Brokerage	6.98%	12.57%	21.73%	26.36%	16.47%
Other Operating Income	5.36%	6.43%	6.98%	4.97%	5.62%
	23.34%	28.03%	39.05%	40.47%	35.21%
Total Operating Income	3.99%	40.65%	51.19%	55.19%	52.55%
Less: Operating Expenditure:					
Salary and Allowances	12.48%	9.57%	10.93%	9.14%	9.74%
Rent, Tax, Insurance and Electricity etc.	5.25%	5.37%	4.73%	4.60%	4.98%
Legal Expenses	0.17%	0.09%	0.26%	0.40%	0.50%
Postage, Stamps and Telecommunication etc.	0.55%	0.44%	0.49%	0.51%	0.45%
Stationery, Printing and Advertisements etc.	2.82%	0.76%	2.72%	5.22%	2.70%
Managing Director's Remuneration	0.06%	0.04%	0.05%	0.05%	0.06%
Directors' Fees	0.01%	0.01%	0.01%	0.01%	0.02%
Auditors' Fees	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation and Repair of Bank's Properties	2.08%	1.60%	2.16%	1.95%	2.26%
Losses on disposal of subsidiary	0.00%	3.06%	3.08%	3.52%	1.60%
Other Expenses	8.80%	2.66%	3.42%	1.34%	1.35%
Total Operating Expenses	32.22%	23.61%	27.85%	26.75%	23.66%
Profit Before Provision	-28.23%	17.04%	23.34%	28.44%	28.89%
Less: Provision for Loans, Investment & Other					
Provision for loans & advances	3.22%	11.85%	5.63%	7.90%	6.02%
Provision for off-balance sheet items	0.00%	0.87%	0.70%	-0.83%	1.66%
Provision for investment in shares	0.00%	2.28%	0.03%	0.72%	-0.32%
Other provision	0.00%	1.00%	5.01%	3.35%	3.25%
Total Provision	3.22%	16.01%	11.37%	11.15%	10.61%
Profit Before Tax	-31.45%	1.02%	11.97%	17.29%	18.28%
Less: Income Tax Expenses	0.07%	0.01%	2.68%	6.47%	7.84%
Current Tax Expenses	1.00%	4.71%	6.40%	7.09%	6.51%
Deferred Tax Expenses/(Income)	-0.93%	-4.71%	-3.72%	-0.62%	1.33%
Net Profit After Tax	-31.52%	1.02%	9.29%	10.81%	10.44%

Vertical Analysis (Comprehensive Income)

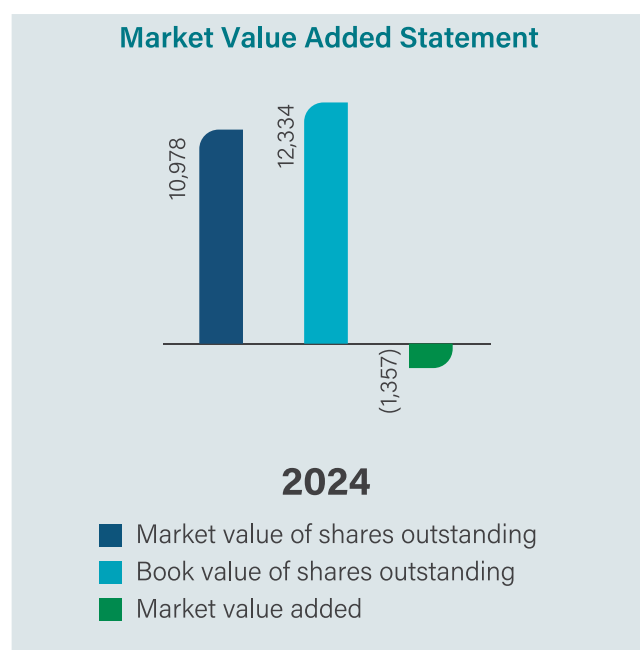
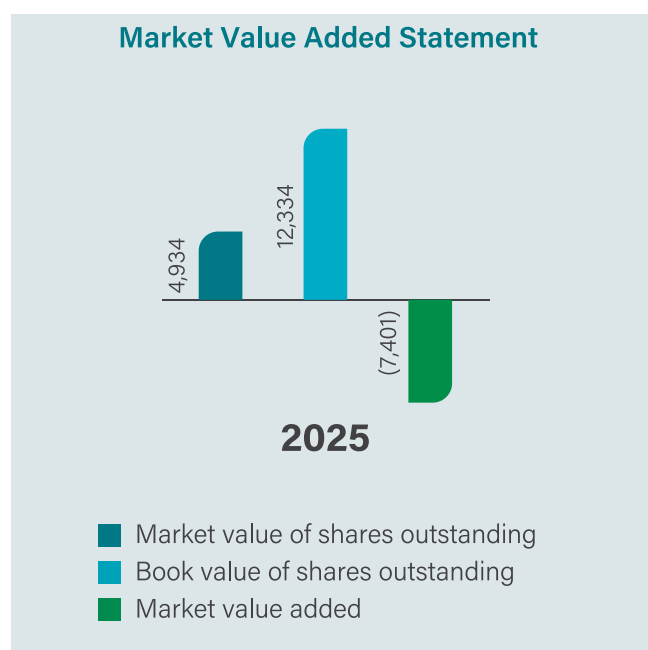
Vertical Analysis on Income Statement refers to the components of income statement items as a % of total income over the periods which would be termed as common sizing of income statement. In income side, interest income (76.66%) and Income from commission and exchange (6.98%) hold major portion. Interest income shows decreasing trend due to increase of Income from commission and exchange as % of total income over the years. Operating expense as % of income is increasing over the periods due to network expansion and establishment of new branches. Operating profit is increasing trend and provision is in decreasing trend. So, net profit shows increasing trend over the periods.

Market Value Added Statement for the year ended 31 December 2025

Unlike EVA, which measures internal performance, market value added (MVA) is a measure of external performance that indicate how the market has evaluated the company's performance in terms of market value of quoted shares compared to book value of this shares. Market Value Added (MVA) is the difference between the current market value of the bank and the capital contributed by investors. If MVA is positive, the bank has added value. If it is negative, the bank has destroyed value. The amount of value added needs to be greater than the bank's investors could have achieved investing in the market portfolio, adjusted for the leverage of the bank relative to the market. A high MVA denotes that the bank has maximized the wealth for the shareholders. The calculation of market value added is tabled below.

BDT in Million

Particulars	Number of Shares	Value per share	Total Value 2025	Total Value 2024
Market Value of shares outstanding	1,233,431,133	BDT 4.00	4,934	10,978
Book Value of shares outstanding	1,233,431,133	BDT 10.00	12,334	12,334
Market value added		BDT (6.00)	(7,401)	(1,357)



Financial Calendar

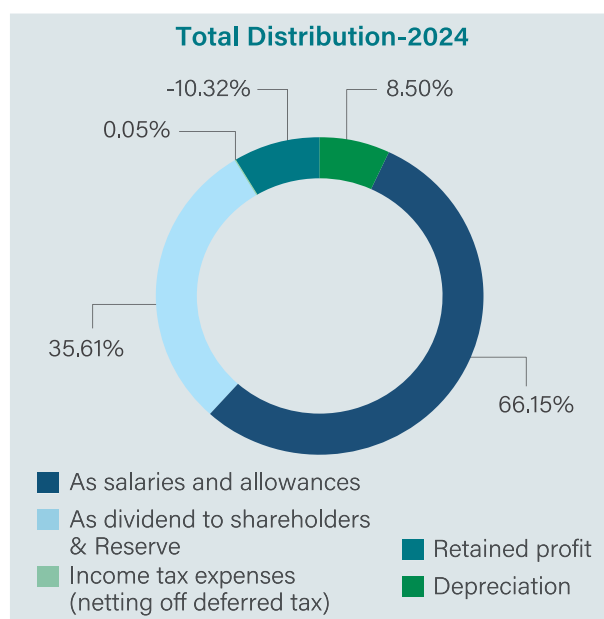
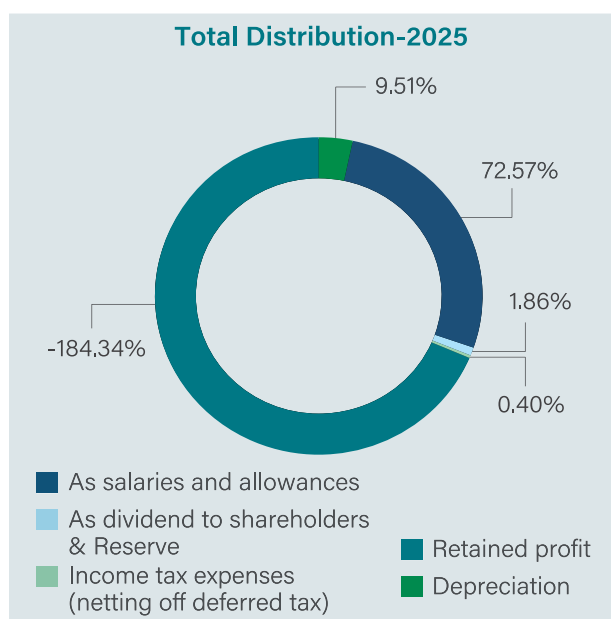
Financial Calendar 2025	Date
1st Quarter Results published on	August 28, 2025
Half Yearly Financial Statement published on	August 28, 2025
3rd Quarter Results published on	October 26, 2025
Audited Financial Statements for 2024 signed on	August 28, 2025
26th Annual General Meeting held on	October 13, 2025
Dividend for 2024 payable on	October 13, 2025
Proposed Financial Calendar 2026	Date
1st Quarter Results to be published on	May 15, 2026
Half Yearly Financial Statement to be published on	July 28, 2026
3rd Quarter Results to be published on	October 28, 2026
Audited Financial Statements for 2025 signed on	April 30, 2026
27th Annual General Meeting to be held on	June 30, 2026
Dividend for 2025 payable on	June 30, 2026

Value Added Statement for the year ended 31 December 2025

The value added statement provides a detailed account of total value addition and the distribution of the value created by the organization. The Premier Bank PLC. contributes positively to social-economic development by empowering employees through the payment of salaries and allowances; by paying attractive and consistent dividend to the providers of capital; by assisting the regulatory capacities through paying taxes and of course keeping in mind company's continuous expansion and growth.

BDT Million

Particulars	2025		2024	
	Amount	%	Amount	%
Value Added				
Interest Income	23,799.62	76.66%	28,462.70	71.97%
Investment Income	3,411.44	10.99%	3,572.03	9.03%
Commission, Exchange and Brokerage	2,167.74	6.98%	4,970.52	12.57%
Other Operating Income	1,665.01	5.36%	2,544.95	6.43%
Sub-Total (a)	31,043.81	100.00%	39,550.20	100.00%
Less Cost of service rendered:				
Interest Expenses	29,805.39	81.87%	23,472.95	69.45%
Cost of services & supplies	5,600.96	15.38%	3,993.28	11.81%
Provision for Loans, Investment, Off B/S Items & etc.	1,000.00	2.75%	6,333.76	18.74%
Sub-Total (b)	36,406.35	100.00%	33,799.98	100.00%
Total Value added by banking services (a-b)	(5,362.54)		5,750.22	
Distribution of value addition				
To Employees				
As salaries and allowances	3,891.75	72.57%	3,804.01	66.15%
To Providers of Capital				
As dividend to Shareholders & Reserve	100.00	1.86%	2,047.86	35.61%
To Government				
As Income Tax Expenses	310.44	5.79%	1,864.72	32.43%
As Deferred Tax Expenses/(Income)	(289.18)	-5.39%	(1,861.68)	-32.38%
Income Tax expenses (netting off deferred tax)	21.26	0.40%	3.04	0.05%
To Expansion and Business Growth				
Retained profit	(9,885.41)	-184.34%	(593.27)	-10.32%
Depreciation	509.86	9.51%	488.58	8.50%
Total Distribution	(5,362.54)	-100.00%	5,750.22	100.00%



Economic Value Added Statement (EVA)

for the year ended 31 December 2025

Economic Value Added (EVA) is the measure of financial performance, it attempts to measure the true economic profit of an organization. It provides a measurement of the bank(s) economic success (or failure) over a period of time. Such a metric is useful for investors who wish to determine how well the bank has added value for its investors and it can be compared against bank(s) peers for a quick analysis of how well the bank is operating in its industry. Economic value added is calculated by taking the bank(s) net profit after tax, adding with its, the amount of provision charged against profit to absorb the losses inherent in the investments. EVA is calculated as under:

EVA = NPAT – Cost of average equity

NPAT = NPAT is the net profit after Tax plus the provision for doubtful losses charged against profit.

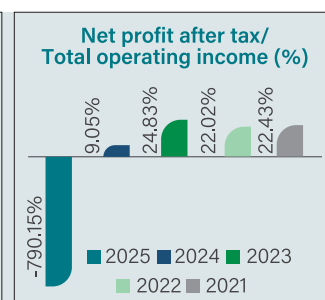
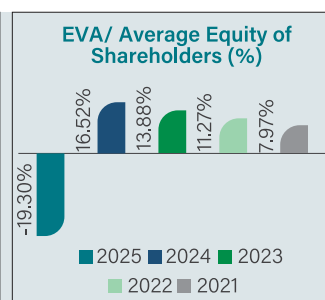
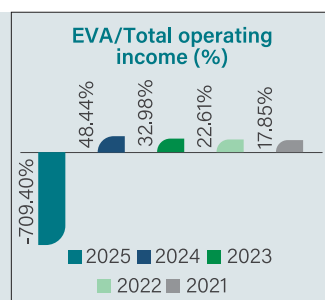
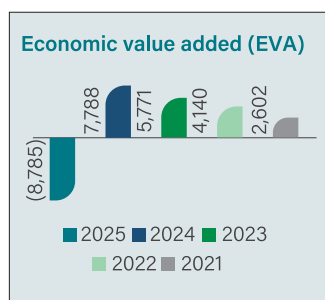
Equity = Shareholder's equity is the total amount of equity the year end plus accumulated provision charged against profit for doubtful losses.

Cost of equity = It is the opportunity cost i.e. shareholders expected rate of return during the year and it has been arrived at from the dividend paid during the year dividend by the average shareholders' equity

Dividend*= Proposed for 2025.

BDT in Million

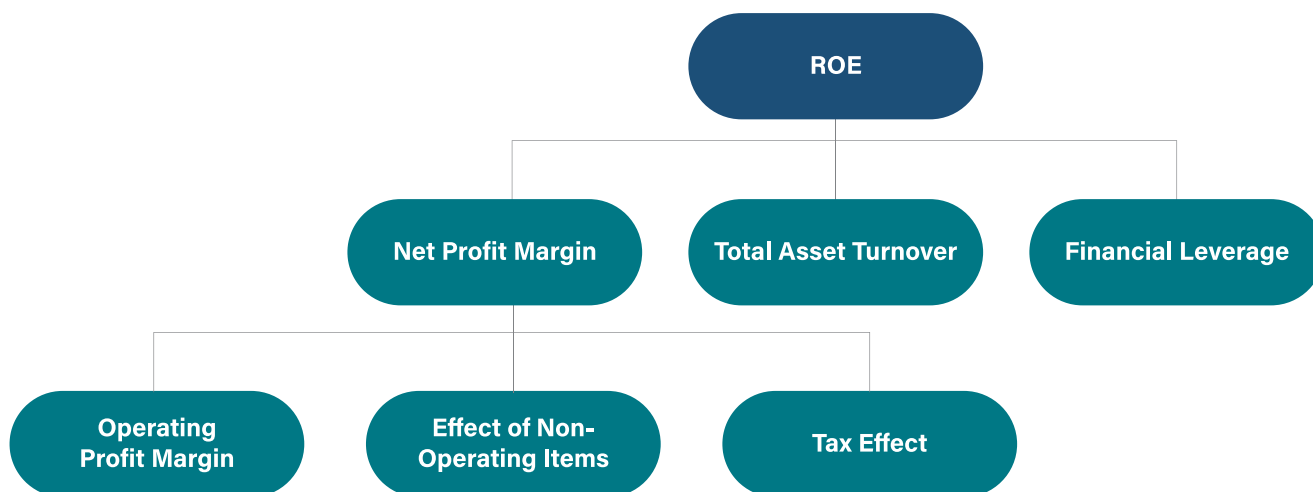
For the year ended	2025	2024	2023	2022	2021
Shareholders' Equity at year end	17,146.71	27,042.86	27,353.85	24,769.64	22,194.04
Add: Cumulative Provision for Loans, Investment, Off B/S Items & etc.	23,808.11	23,046.50	16,842.33	14,175.69	12,337.64
Total	40,954.82	50,089.36	44,196.19	38,945.33	34,531.68
Average Shareholders' Equity	22,094.78	27,198.35	26,061.74	23,481.84	21,217.70
Add: Average Cumulative Provision for Loans, Investment, Off B/S Items & etc.	23,427.30	19,944.42	15,509.01	13,256.67	11,428.21
Average Equity of Shareholders	45,522.09	47,142.77	41,570.76	36,738.51	32,645.91
Dividend paid during the year*	-	-	1,541.79	2,294.76	2,346.91
Average cost of Equity	0.00%	0.00%	5.92%	9.77%	11.06%
Earnings:					
Net Profit after tax	(9,785.41)	1,454.59	4,345.53	4,031.06	3,269.13
Add: Provision for Loans, Investment, Off B/S Items & etc.	1,000.00	6,333.76	3,885.17	3,699.50	2,943.81
Net Profit after Tax (Before Provision)	(8,785.41)	7,788.34	8,230.70	7,730.56	6,212.94
Cost of average Equity	-	-	2,459.29	3,590.26	3,610.99
Economic value added (EVA)	(8,785)	7,788	5,771	4,140	2,602
Growth over last year	-212.80%	34.95%	39.40%	59.12%	69.12%
Total operating income	1,238.42	16,077.26	17,498.46	18,308.25	14,573.73
Net profit after tax	(9,785.41)	1,454.59	4,345.53	4,031.06	3,269.13
Key Ratios:					
EVA/Total operating income (%)	-709.40%	48.44%	32.98%	22.61%	17.85%
EVA/ Average Equity of Shareholders (%)	-19.30%	16.52%	13.88%	11.27%	7.97%
Net profit after tax/Total operating income(%)	-790.15%	9.05%	24.83%	22.02%	22.43%



Dupont Analysis

Five Factors Model

DuPont Analysis is a framework used to break apart the underlying components of the return on equity (ROE) metric to determine the strengths and weaknesses of a company. Components of return on equity (ROE) are Net Profit Margin, Assets Turnover and Financial Leverage. By analysing the components of return on equity, management can take various strategic decision.



Particulars	2025	2024	2023
Return on Equity (PAT/Average Equity)	-44.29%	5.35%	16.67%
Total Asset Turnover (Total Income/Average Assets)	7.11%	9.15%	8.55%
Financial Leverage (Average Assets/Average Equity) (Times)	19.76	15.88	15.33
Net profit Margin (PAT/Total Income)	-31.52%	3.68%	12.71%
Operating Profit Margin (PBT/Total Income)	-31.45%	3.69%	26.76%
Effect of Non-Operating Margin (PBT/Total Operating Profit)	111.41%	18.71%	57.52%
Tax Effect (PAT/PBT)	100.22%	99.79%	82.60%

The low value of all components except Net profit Margin of Dupont analysis indicates the lower negative impact on Return on Equity (ROE). Main highlights of Dupont analysis are:

Net profit margin decreased to -31.52% compare to that of 3.68% from the last year. It consists of three important components namely operating profit margin, effect on non-operating items and tax effect as mentioned above.

Operating profit margin of 2025 decreased to -31.45% compare to that of 3.69 in 2024. Effect on non-operating items include loan loss provision, which increased to 111.41% from 18.71% for the decrease of provision 84.21%.

Tax effect increased to 100.22% from 99.79% of last year.

Efficiency of utilization of assets as implied by average total asset turnover, which was lower than previous year that is 7.11% from 9.15% due to decrease of total income and decrease of total assets. Bank's financial leverage increased to 19.76 from that of 15.88 in 2024 for negative growth of average assets.

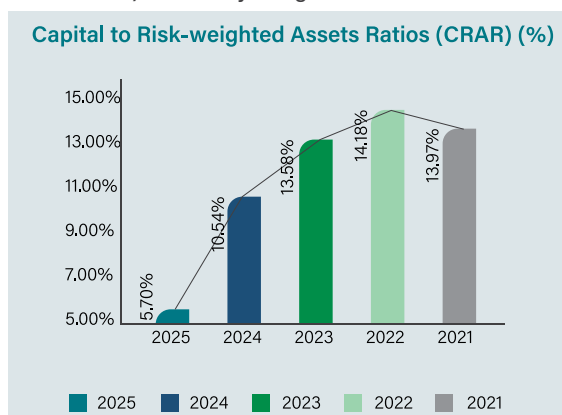
Capital To Risk-Weighted Assets Ratio

Financial Institutions (FIs) are required to maintain a minimum capital adequacy ratio of 10%. As per the Bangladesh Bank Prudential Guidelines on Capital Adequacy and Market Discipline for Financial Institutions, At the end of 2025, capital adequacy ratio of the Bank stood at **5.70% (Solo basis)**.

BDT Million

Particulars	2025		2024	
	Consolidated	Solo	Consolidated	Solo
Common Equity Tier-1 (Going-Concern Capital):				
Paid-up Capital	12,334.31	12,334.31	12,334.31	12,334.31
Statutory Reserves	10,040.99	10,040.99	10,040.99	10,040.99
General Reserves	300.00	300.00	300.00	300.00
Minority Interest	0.02	-	0.02	-
Retained Earnings	(6,008.19)	(5,570.54)	4,017.70	4,314.88
Total	16,667.13	17,104.76	26,693.02	26,990.18
Regulatory Adjustments:				
Deferred Tax Assets (95% of DTA as per BB Guideline)	5,010.44	5,010.44	4,737.38	4,737.38
Total	5,010.44	5,010.44	4,737.38	4,737.38
Total Common Equity Tier -1 (Going-Concern Capital)	11,656.69	12,094.32	21,955.64	22,252.79
Additional Tier-1 Capital	2,000.00	2,000.00	2,000.00	2,000.00
Total Tier-1 Capital	13,656.69	14,094.32	23,955.64	24,252.79
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet items	6,005.57	6,005.57	6,010.45	6,010.45
Subordinated Debt	3,803.20	3,803.20	5,704.40	5,704.40
Total	9,808.77	9,808.77	11,714.85	11,714.85
Regulatory Adjustments:				
Excess amount over Maximum Limit of Tier 2	-	-	-	-
Total Tier-2 Capital (Gone-Concern Capital)	9,808.77	9,808.77	11,714.85	11,714.85
A. Total Regulatory Capital (Tier-1+Tier-2)	23,465.45	23,903.08	35,670.49	35,967.64
B. Risk Weighted Assets				
Credit Risk on				
Balance Sheet Exposure	331,149.75	330,802.60	252,113.05	252,306.91
Off Balance Sheet Exposure	60,416.80	60,416.80	53,872.88	53,872.88
	391,566.55	391,219.40	305,985.93	306,179.79
Market Risk	4,978.53	4,785.41	4,083.59	3,891.05
Operational Risk	23,405.43	23,251.98	31,186.66	31,016.61
Total Risk Weighted Assets	419,950.51	419,256.80	341,256.17	341,087.45
C. Required Capital on Risk Weighted Assets	52,493.81	52,407.10	42,657.02	42,635.93
D. Capital Surplus/(Shortfall) (A-C)	(29,028.36)	(28,504.02)	(6,986.53)	(6,668.29)
Capital to Risk-weighted Assets Ratios (CRAR) (%)	5.59%	5.70%	10.45%	10.54%
Tier- 1 Capital	3.25%	3.36%	7.02%	7.11%
Tier- 2 Capital	2.34%	2.34%	3.43%	3.43%

The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BRPD circular # 18, dated 21 December 2014.



Credit Rating of The Premier Bank PLC.

Double A (High Safety)	AA
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The Bank completed its Credit Rating by Argus Credit Rating Services Limited (ACRSL) based on the Audited Financial Statements of 31 December 2024 and was awarded "AA" (Double A) in the Long Term and "ST-2" in the Short Term with a Stable Outlook.

Achieved rating of the year 2025

Particulars	Current Rating	Previous Rating	
	2025	2024	2023
Long Term	AA (Double A)	AAA (Triple A)	AAA (Triple A)
Short Term	ST - 2	ST - 1	ST - 1
Based on Financials	31-Dec-2024	31-Dec-2023	31-Dec-2022
Publishing Date	22-Sep-2025	23-Jun-2024	25-Jun-2023
Validity Date	21-Sep-2026	22-Jun-2025	25-Jun-2024

Definitions used by ACRSL for entity (PBL) credit rating

AA (Double A)	High Safety
	Investment grade. Very High credit quality and minimal expectation of credit risk. When assigned this rating indicates the obligor has very strong capacity to meet its financial obligations and is unlikely to be impacted adversely by foreseeable events.
ST-2	High Grade
	Highest certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

Credit Rating of Premier Bank Perpetual Bond

Premier Bank Perpetual Bond completed its Credit Rating by Argus Credit Rating Services Limited (ACRSL) and was awarded "AA-" (Double A-) in the Long Term and "ST-2" in the Short Term with Stable Outlook. Publishing date was 29.12.2025 and the validity of the credit rating is 30.12.2026.

Financial Summary

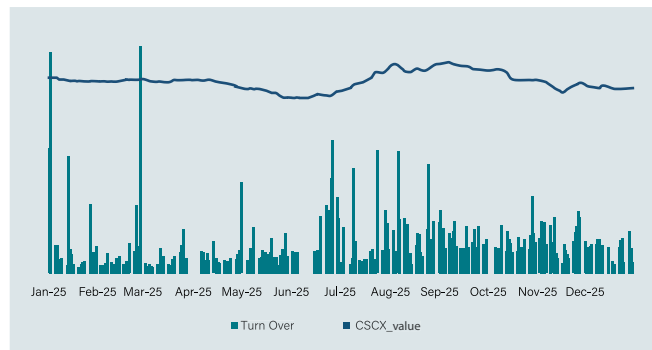
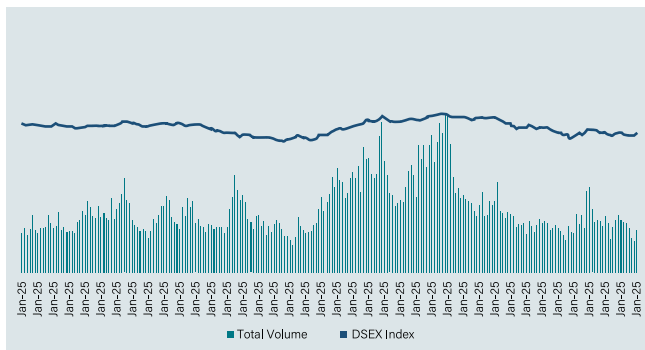
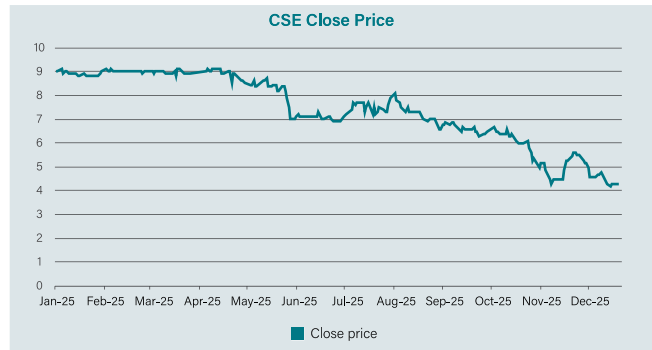
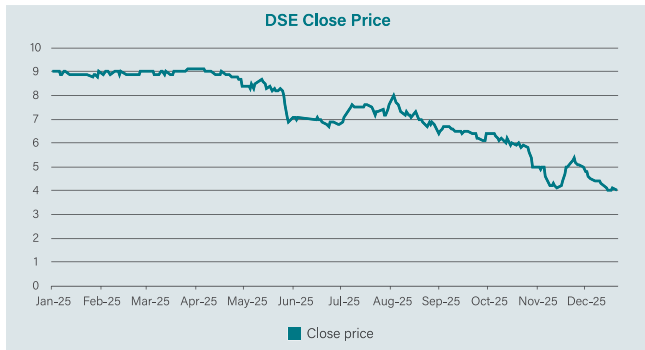
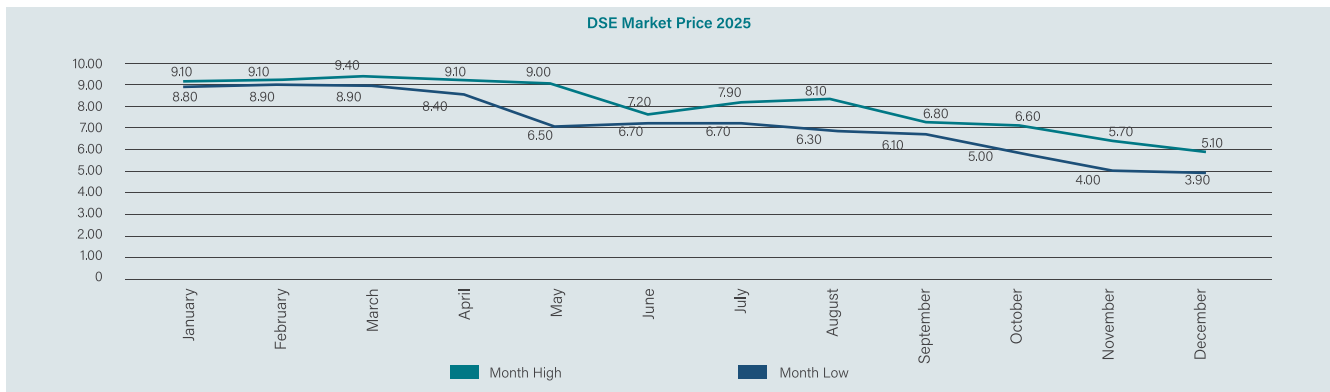
PBL & Group

BDT Million

Particulars	PBL		Changes (%)	Group		Changes (%)
	2025	2024		2025	2024	
Performance during the year						
Interest income	23,799.62	28,462.70	-16.38%	23,855.56	28,480.57	-16.24%
Operating profit	(8,764.15)	7,791.38	-212.49%	(8,891.52)	7,693.52	-215.57%
Provision for loans and assets	1,000.00	6,333.76	-84.21%	1,000.00	6,333.76	-84.21%
Profit after provision before tax	(9,764.15)	1,457.62	-769.87%	(9,891.52)	1,359.76	-827.44%
Tax including deferred tax	21.26	3.04	600.42%	34.38	18.15	89.39%
Profit after tax	(9,785.41)	1,454.59	-772.73%	(9,925.90)	1,341.61	-839.85%
At the year end						
Total shareholders' equity	17,146.71	27,042.86	-36.59%	16,767.80	26,804.43	-37.44%
Deposits	329,402.48	347,625.28	-5.24%	329,425.76	347,664.53	-5.25%
Loans and advances	335,008.32	329,534.65	1.66%	336,320.72	331,314.74	1.51%
Investments	15,503.76	55,915.57	-72.27%	16,324.18	56,673.67	-71.20%
Fixed Assets	4,626.60	4,871.28	-5.02%	4,633.27	4,876.28	-4.98%
Total asset	423,551.38	449,626.03	-5.80%	423,820.15	449,984.38	-5.81%
Statutory Ratios (%)						
Cash Reserve Ratio (Conventional)	5.96%	4.15%	1.81%	5.96%	4.15%	1.81%
Cash Reserve Ratio (Islamic)	4.68%	4.39%	0.29%	4.68%	4.39%	0.29%
Statutory Liquidity ratio (Conventional)	3.89%	13.89%	-10.00%	3.89%	13.89%	-10.00%
Statutory Liquidity ratio (Islamic)	6.67%	7.03%	-0.36%	6.67%	7.03%	-0.36%
Capital to risk weighted assets ratio	5.70%	10.54%	-4.84%	5.59%	10.45%	-4.86%
Tier-1 Capital to RWA	3.36%	7.11%	-3.75%	3.25%	7.02%	-3.77%
Tier-2 Capital to RWA	2.34%	3.43%	-1.09%	2.34%	3.43%	-1.09%
Share Information						
Earning per share (Taka)(Restated)	(7.93)	1.18	-772.03%	(8.05)	1.09	-838.53%
Cash Dividend (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Stock Dividend (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net asset value per share (Taka)	13.90	21.92	-36.59%	13.59	21.73	-37.46%
Profit available after appropriation	(5,570.54)	4,314.88	-229.10%	(6,008.19)	4,017.70	-249.54%
Ratios (%)						
Non performing loans	31.01%	22.92%	8.09%	31.01%	22.92%	8.09%
Return on average shareholders' fund	-44.29%	5.35%	-49.64%	-45.56%	4.97%	-50.53%
Return on average assets	-2.24%	0.34%	-2.58%	-2.27%	0.31%	-2.58%
Cost to income/Efficiency ratio	807.69%	51.54%	755.80%	748.50%	52.48%	696.02%

PBL Stock Performance 2025

Month	DSE		
	Month High	Month Low	Volume
January	9.10	8.80	5,738,567
February	9.10	8.90	6,090,985
March	9.40	8.90	5,674,449
April	9.10	8.40	9,470,257
May	9.00	6.50	9,957,690
June	7.20	6.70	4,047,932
July	7.90	6.70	35,485,519
August	8.10	6.30	36,084,379
September	6.80	6.10	14,099,049
October	6.60	5.00	5,972,803
November	5.70	4.00	17,911,738
December	5.10	3.90	20,956,392



Sustainable Growth Rate

The Sustainable Growth Rate (SGR) is the greatest pace of development that an organization can support without financing development with extra equity or debt. The SGR includes expanding deals and income development without increasing financial leverage. Accomplishing the SGR can enable an organization to prevent being over-leveraged and avoid financial distress.

Formula for the Sustainable Growth Rate (SGR):

$$\text{SGR} = \frac{\text{Return on Equity} \times \text{Retention Rate}}{1 - (\text{Return on Equity} \times \text{Retention Rate})}$$

Retention Rate = (NPAT - Dividends paid) / NPAT

Return on Equity = NPAT / Shareholder's Equity

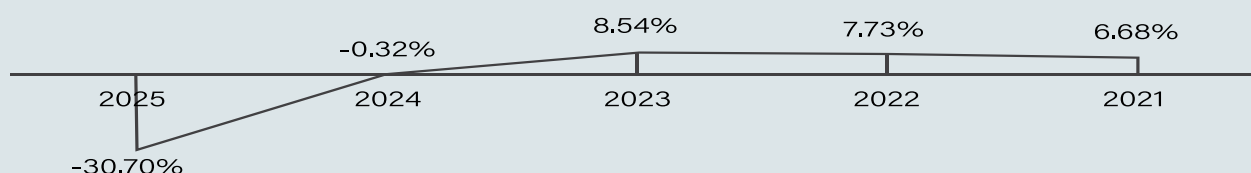
Calculation of SGR for The Premier Bank PLC.:

BDT in Million

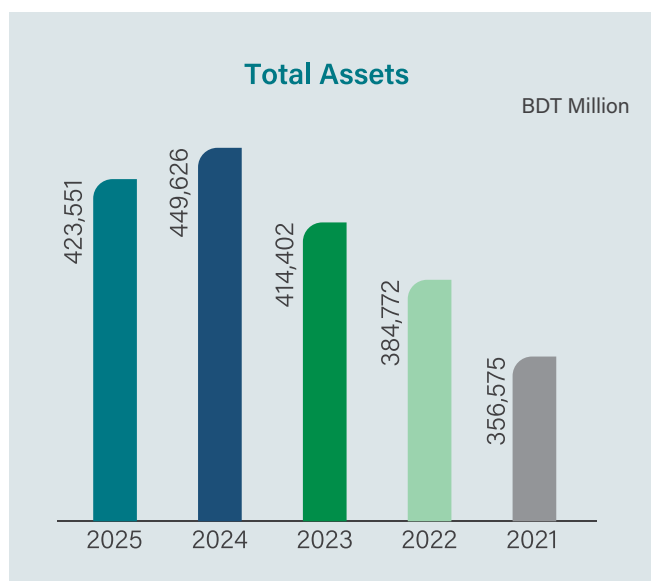
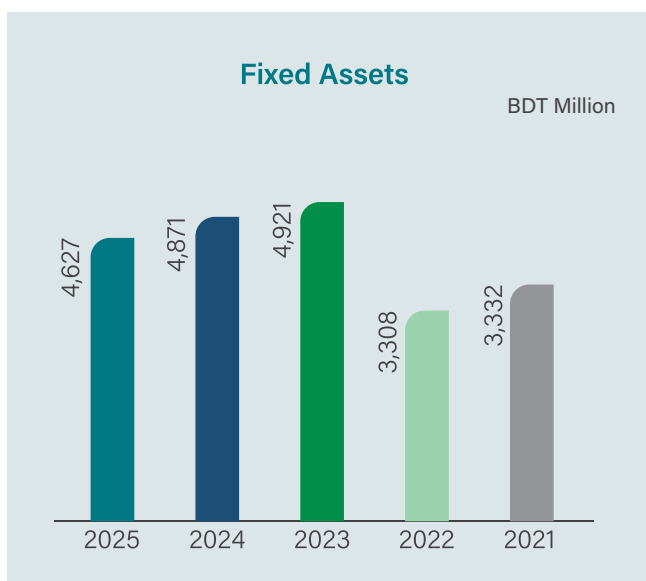
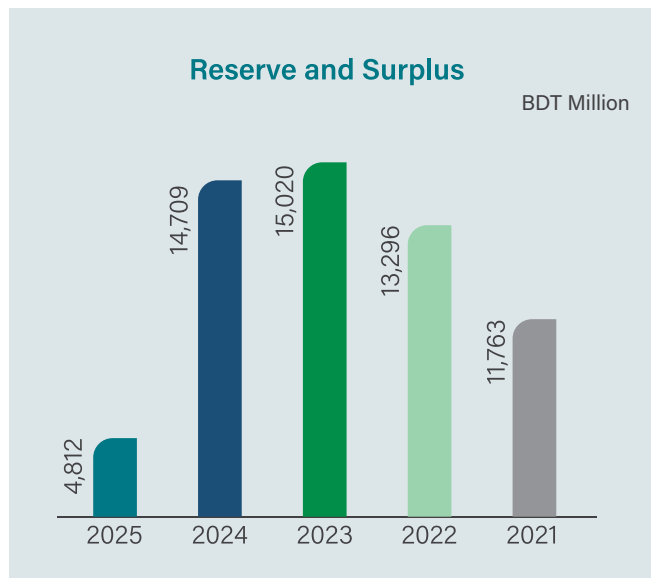
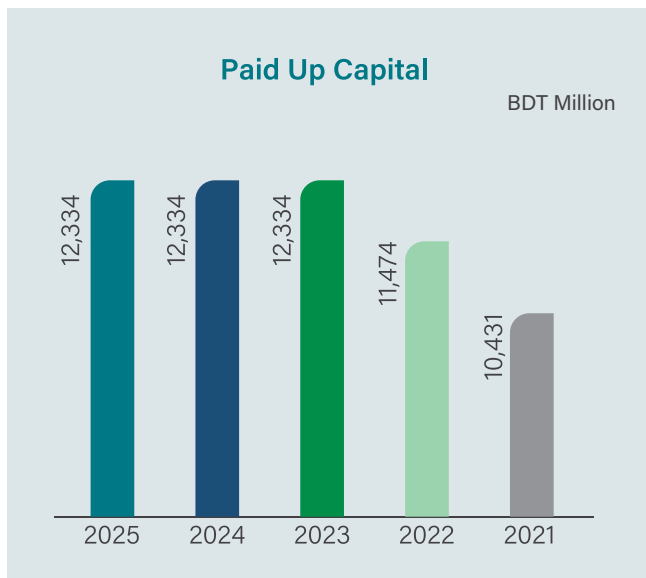
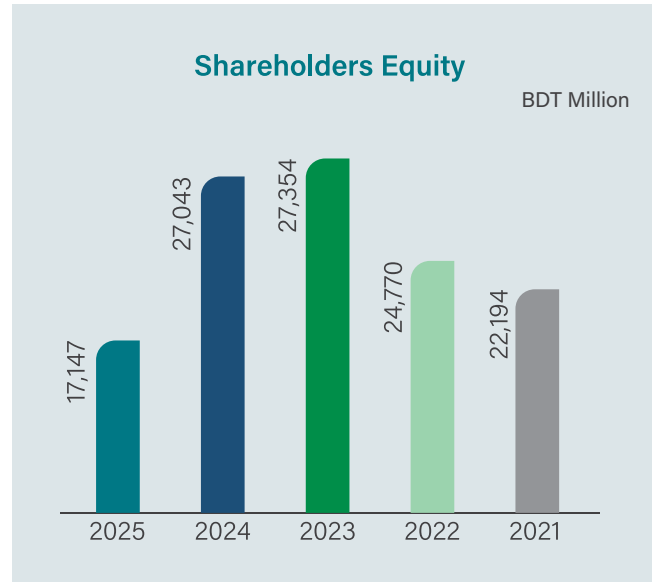
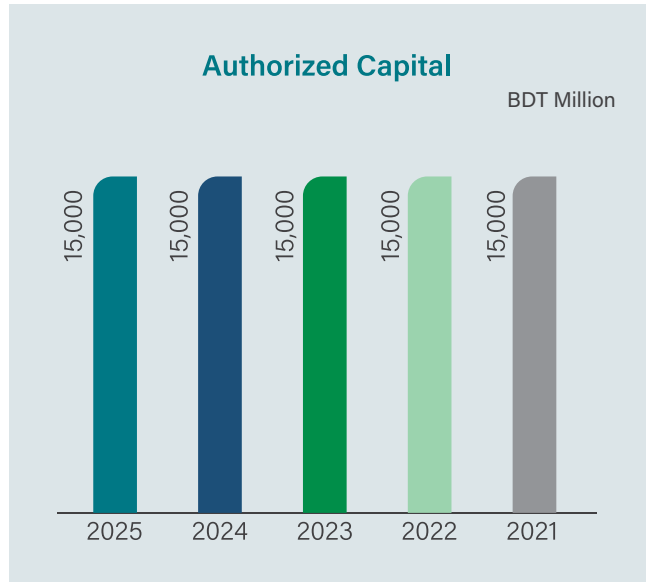
Particulars	2025	2024	2023	2022	2021
Total Operating Income	1,238.42	16,077.26	17,498.46	18,308.25	14,573.73
Net Profit After Tax	(9,785.41)	1,454.59	4,345.53	4,031.06	3,269.13
Dividend paid to Shareholders	-	1,541.79	2,294.76	2,346.91	1,940.60
Paid to Bondholders	100.00	200.00	200.00	199.90	-
Statutory Reserve & Other Fund	-	306.07	1,095.59	1,276.09	1,142.00
Adding to retained earnings	(9,885.41)	(593.27)	755.19	208.16	186.53
Total Assets	423,551.38	449,626.03	414,401.58	384,771.82	356,574.98
Total Liabilities	406,404.68	422,583.18	387,047.72	360,002.18	334,380.94
Paid-up Capital	12,334.31	12,334.31	12,334.31	11,473.78	10,430.71
Other Reserves	10,382.93	9,800.40	10,111.40	9,142.90	7,818.53
Retained Earnings	(5,570.54)	4,908.15	4,908.15	4,152.96	3,944.80
Total Financing	423,551.38	449,626.03	414,401.58	384,771.82	356,574.98
Funds needed	-	-	-	-	-
Return on Shareholder's Equity	-44.29%	5.35%	16.67%	17.17%	15.41%
Sustainable Growth Rate	-30.70%	-0.32%	8.54%	7.73%	6.68%

Recommendation: The Bank can grow at a sustained average rate of -1.61% per year. Any growth rate beyond that level will require outside financing.

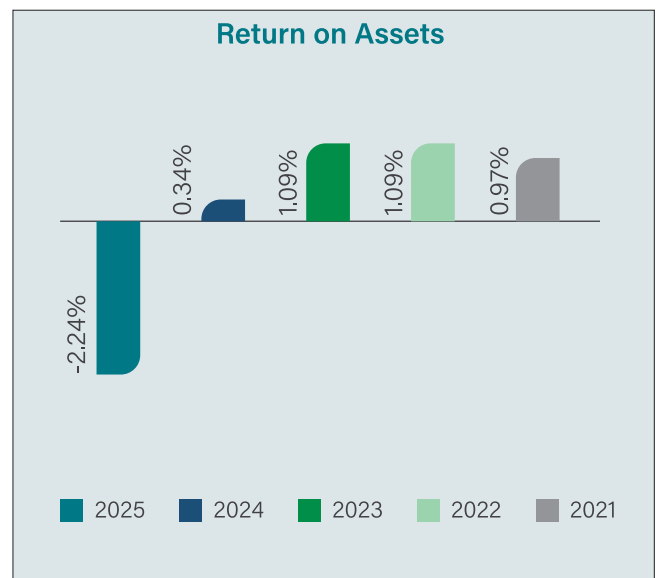
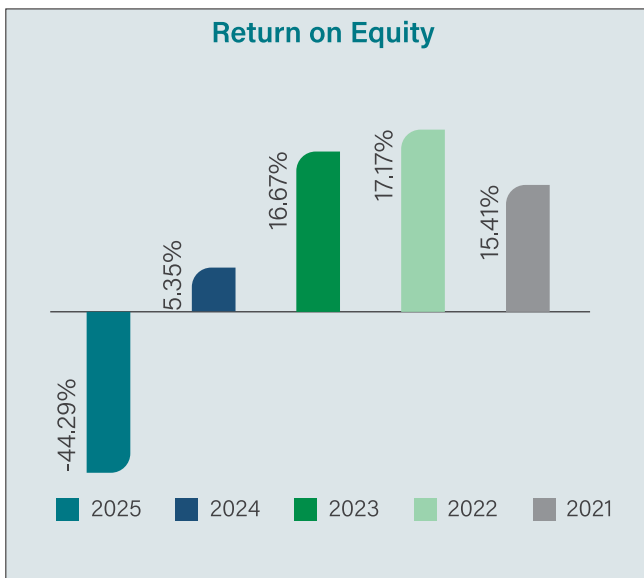
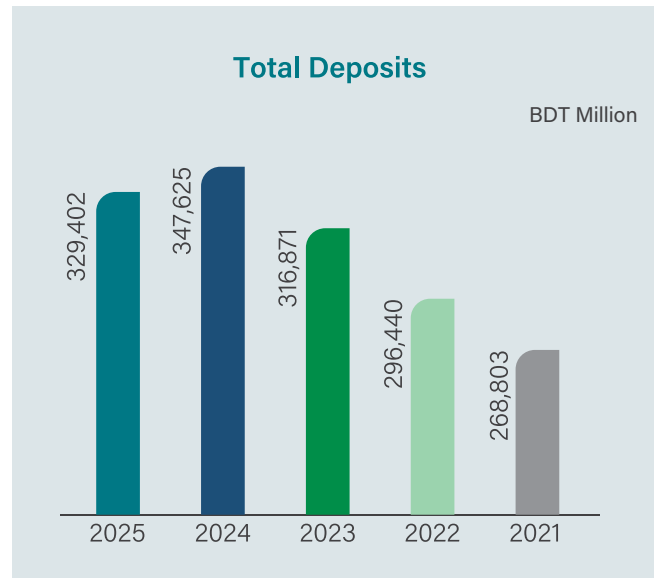
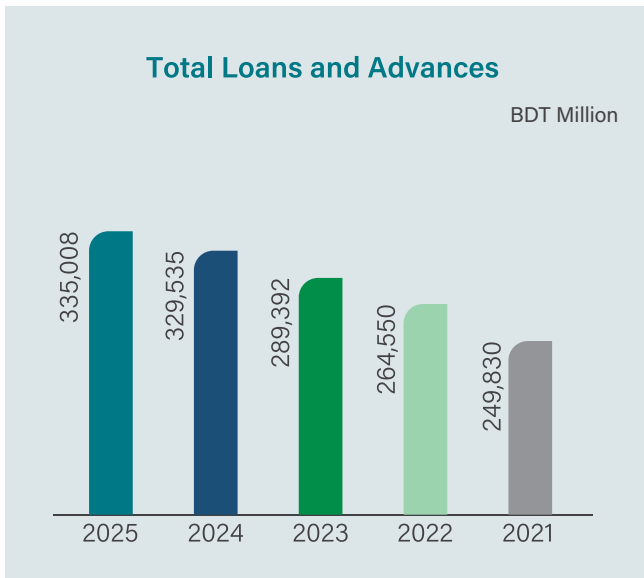
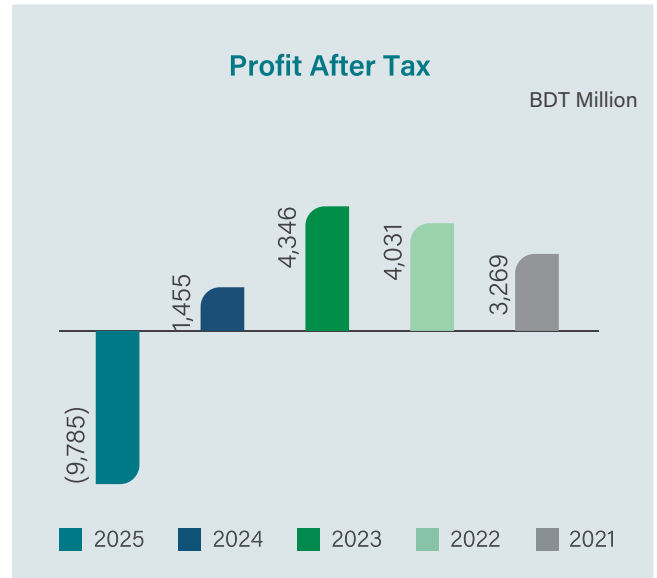
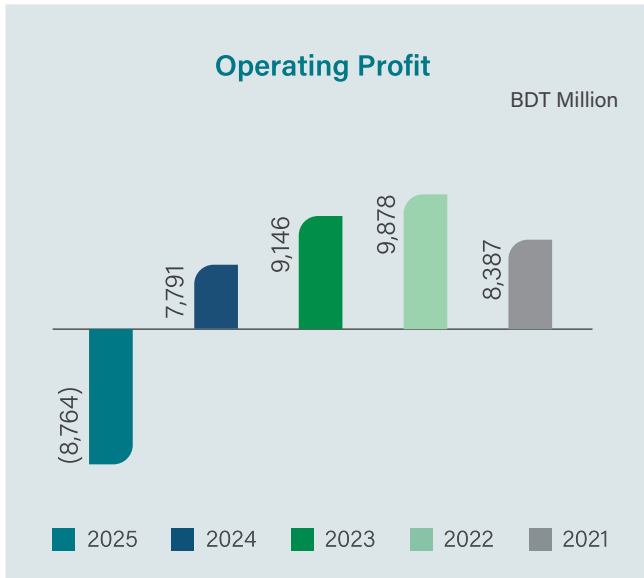
SUSTAINABLE GROWTH RATE



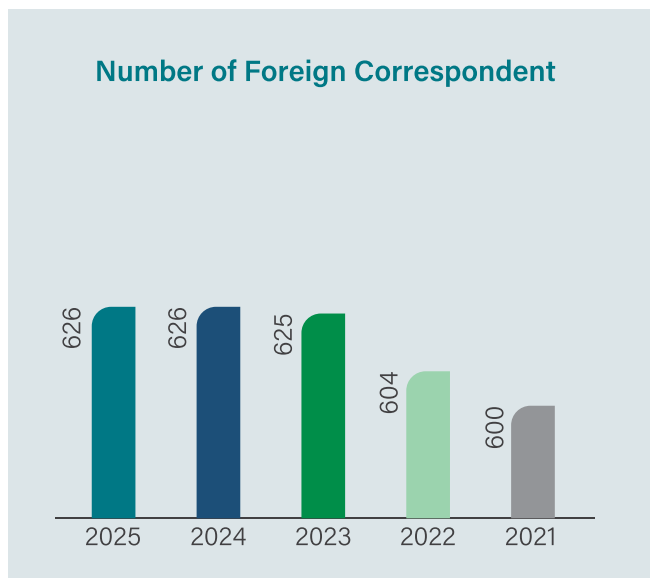
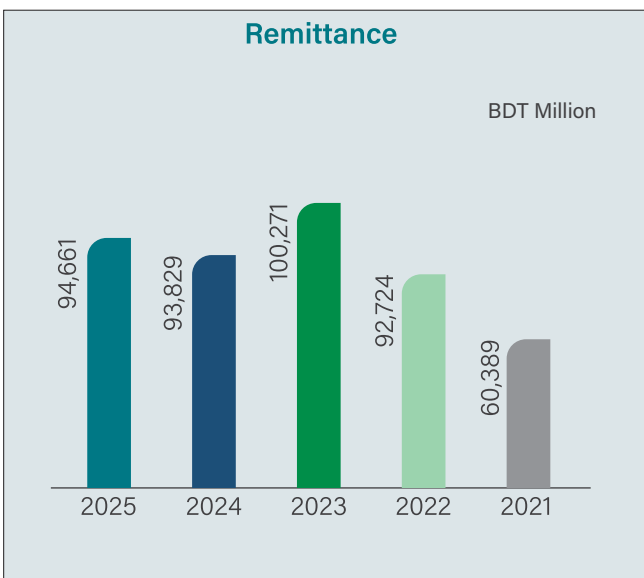
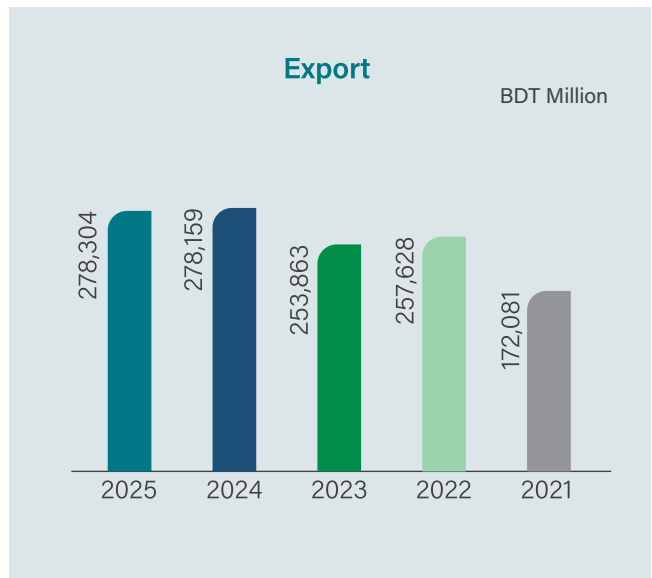
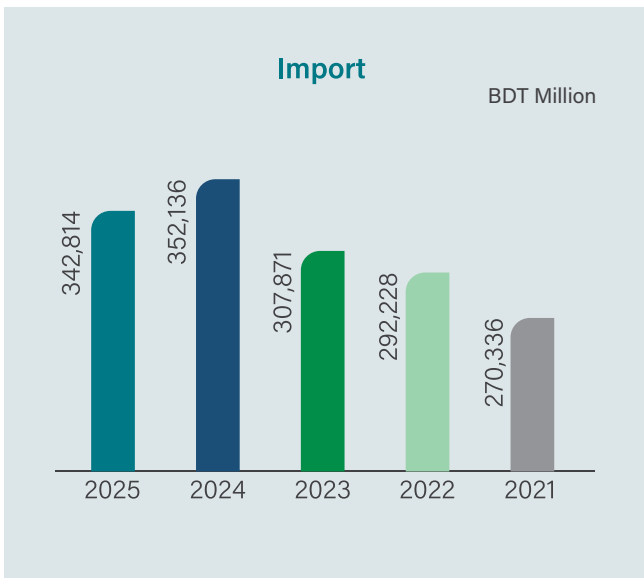
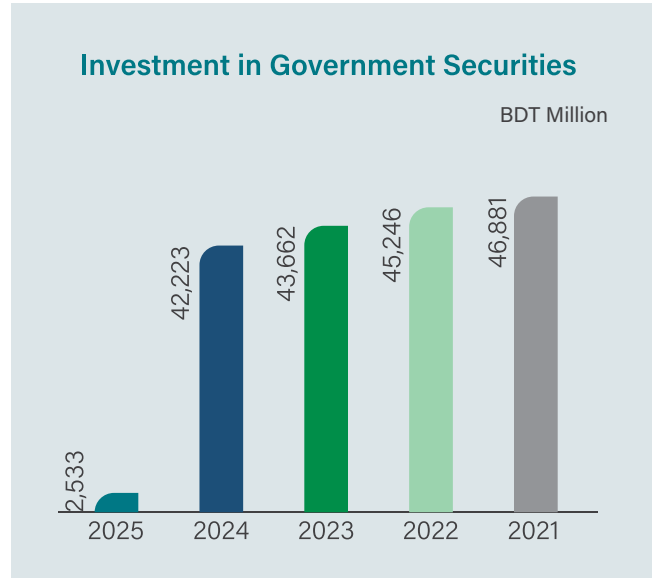
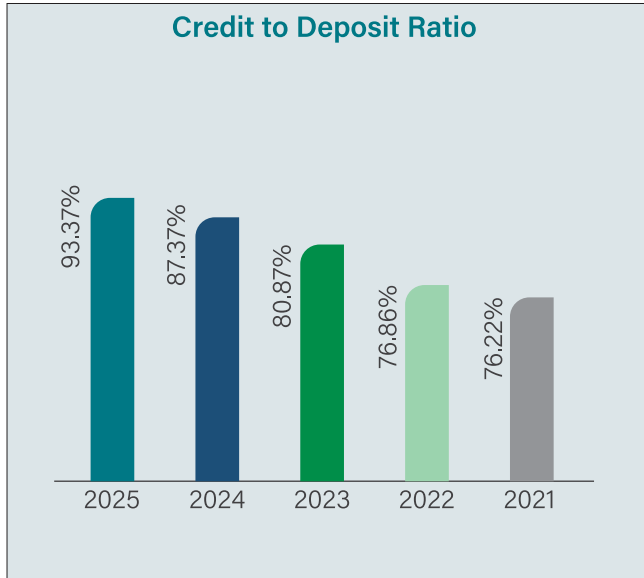
5 Years Graphical Presentation



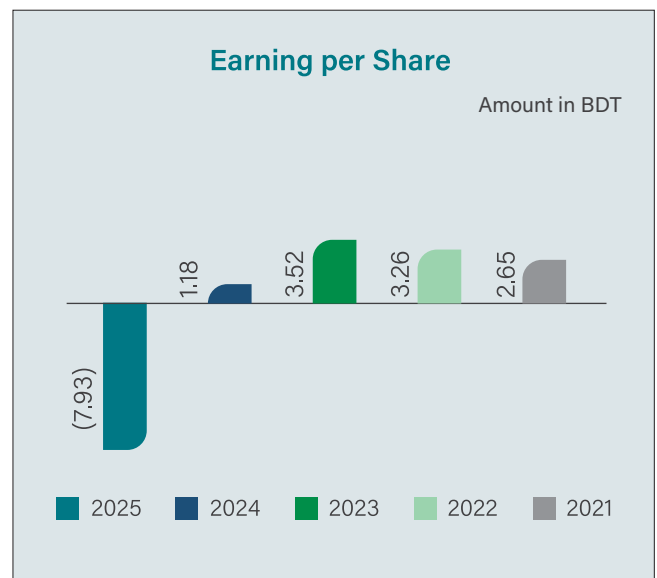
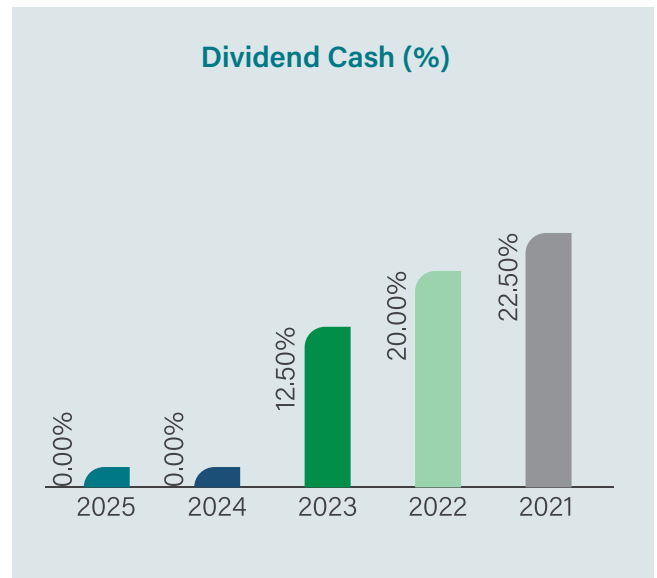
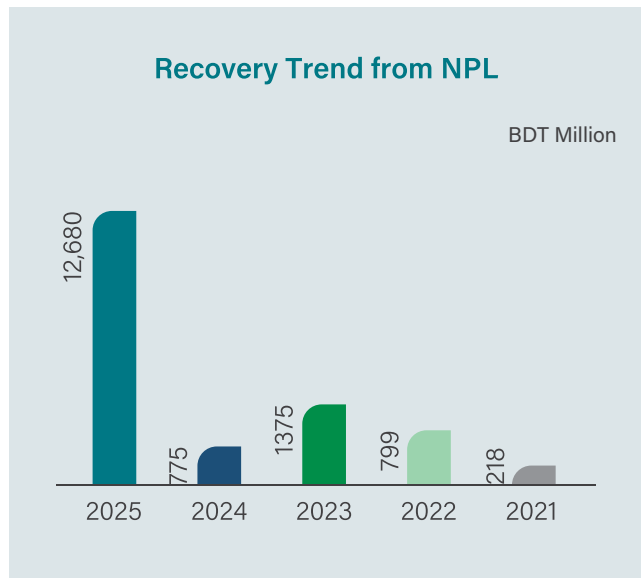
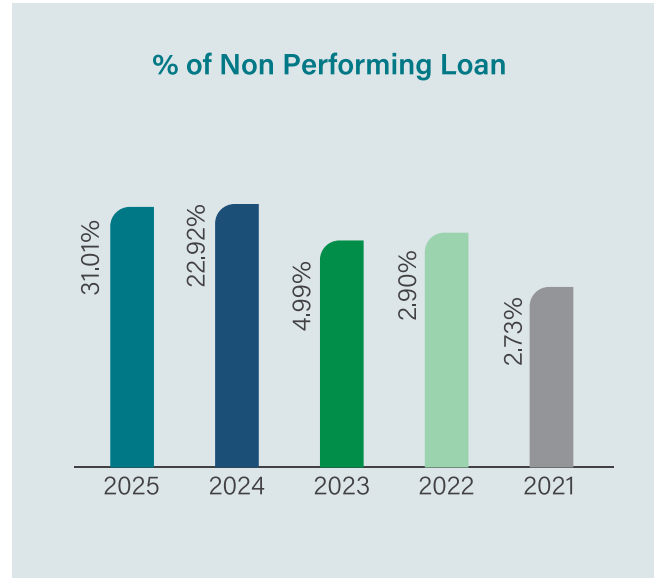
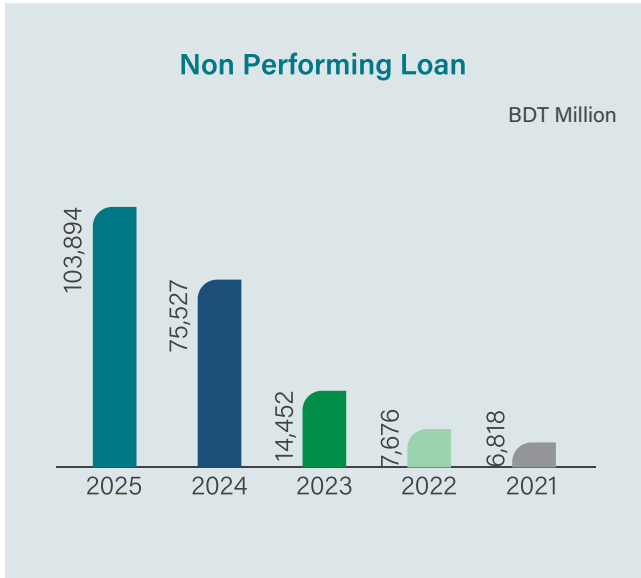
5 Years Graphical Presentation



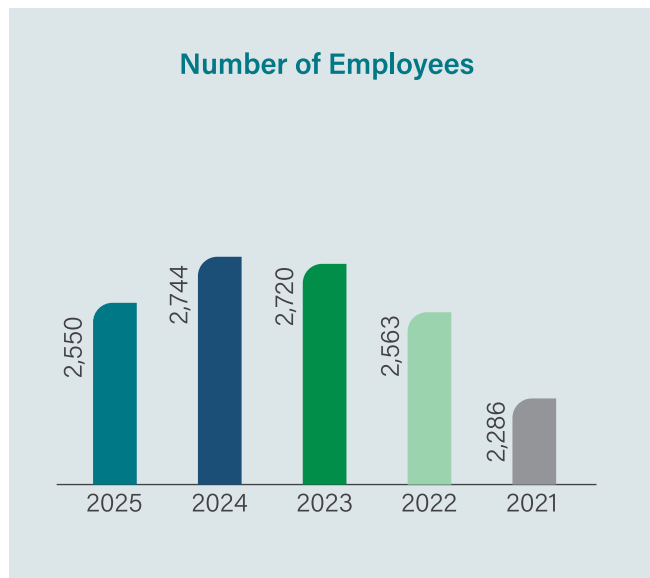
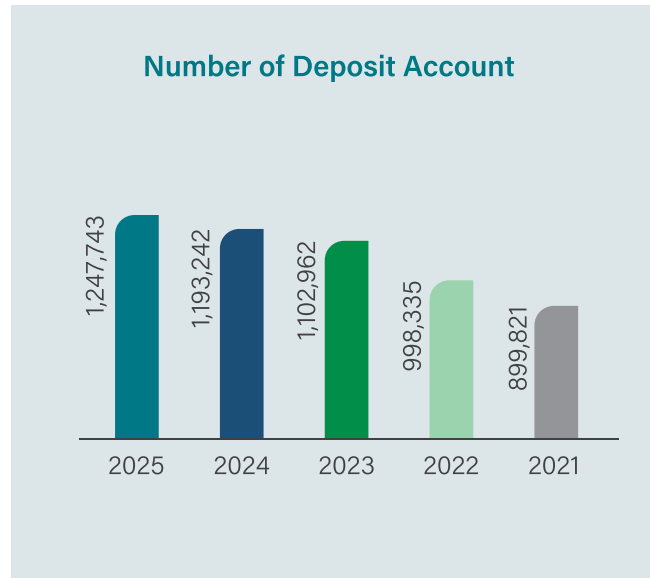
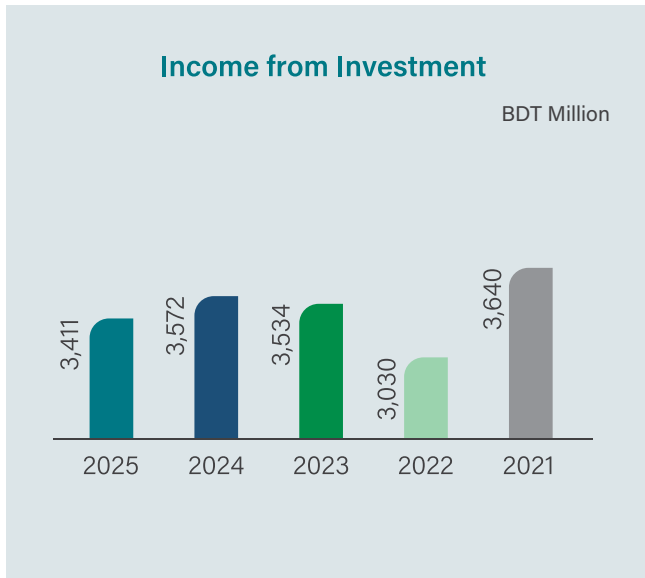
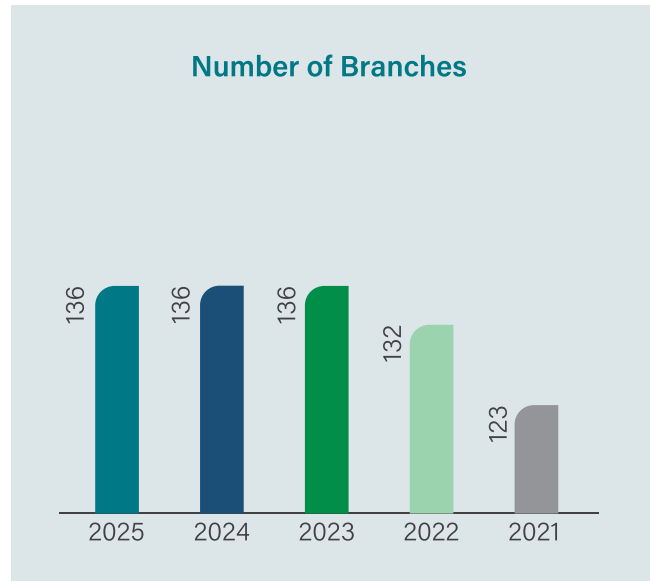
5 Years Graphical Presentation



5 Years Graphical Presentation



5 Years Graphical Presentation





Corporate Governance

Report of the Audit Committee of the Board

Report of the Audit Committee of the Board

The Audit Committee is formed to assist the Board of Directors of the Bank in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plan set by the Board for effective functioning of the Bank. As an effective forum in assisting the Board of Directors for protecting the interest of stakeholders, the Committee carries out regular oversight functions in a systematic & continuous manner and monitors & assesses the organizational performance against evolving regulatory requirements.

In compliance of the Bangladesh Bank BRPD Circular No. 02 dated 11 February 2024 and BSEC's (Bangladesh Securities and Exchange Commission) Notification regarding Corporate Governance Code dated 3 June 2018, Audit Committee of the Board of The Premier Bank PLC. has been formed with an aim to assist the Board of Directors of the Bank to discharge its responsibilities by reviewing and/or overseeing the financial reporting, internal control, risk management process, auditing activities and compliances with existing laws and regulations and Code of Business Conduct.

Constitution of the Audit Committee

The Audit Committee consists of the following two members:

SL. No.	Name	Status with the Committee	Status with the Board
1	Mr. Md. Forkan Hossain	Chairman	Independent Director
2	Mr. M Nurul Alam FCS, CCEP-I, CGIA	Member	Independent Director

As per regulatory guidelines, the Company Secretary of the Bank acts as the Secretary to the Audit Committee. Senior Officials of the Bank attend the Meetings on invitation.

Functions of the Audit Committee

Main functions of the Audit Committee are to facilitate the Board in its oversight responsibilities. In order to fulfill the responsibilities, among others, main responsibilities of the Audit Committee are as follows:

- ◆ Oversee the Financial Reporting Process,
- ◆ Review the adequacy of Internal Audit Function,
- ◆ Review all quarterly, half yearly and annual financial results of the Bank and its subsidiaries prior to submission to the Board of Directors for approval,
- ◆ Review Internal Audit Report and External Audit Report,
- ◆ Review the system of Internal Control and Management

of financial risk,

- ◆ Ensure monitoring compliance of existing laws and regulations and its own code of business conduct,
- ◆ Recommend to the Board regarding the appointment or reappointment of the External Auditors.
- ◆ Performing other activities as and when requested by the Board of Directors.

Meetings & Major areas focused by the Audit Committee in 2025

The Audit Committee of Board of Directors of the Premier Bank PLC. conducted 11 (eleven) meetings in the year of 2025 and held detailed discussions and review sessions. During the year among other things, the following issues were discussed/evaluated/reviewed:

- ◆ Reviewed annual & quarterly audit plans, including audit methodology in assessing & rating risks of auditable areas and internal audit reports encompassing the audit issues, audit recommendations and Management's responses on the findings.
- ◆ Reviewed the audit and inspection reports of Bangladesh Bank and advised the Management to implement recommendations of Bangladesh Bank Inspection Team in order to ensure effective control & compliance.
- ◆ Reviewed various comprehensive internal audit and inspection reports of the Branches and Divisions of Head Office and advised execution of corrective measures for effective operational control and compliance.
- ◆ Suggested improvement actions in the areas of internal controls, systems & efficiency enhancements in consultation with the Management and subsequent implementation of these recommendations through follow-up audit reports which were duly reviewed in its later meetings.
- ◆ Reviewed the corrective measures taken by the Management with regard to the reports submitted by Internal Audit, Bangladesh Bank Inspection Team and External Auditors and subsequently informed the Board of Directors on a regular basis.
- ◆ Reviewed the Force Loan position of the Bank along with Management initiatives to recovery.
- ◆ Recommended for appointment of External Auditors to conduct audit of the financial statements (Accounts) of the Bank for the year 2025.
- ◆ Reviewed quarterly statements of the fraud & forgeries and recommended corrective measures against fraud-forgeries and deficiencies in the internal control system of the Bank.
- ◆ Discussion with the Management and the External Auditors to exchange the views regarding Financial Statements-2024
- ◆ Reviewed the annual financial statements of the bank for the year ended December 31, 2024, as certified by the

external auditors, before submission for consideration to the Board.

- ◆ Reviewed the unaudited quarterly/ half yearly (Q1, Q2, and Q3) financial statements of the bank for the year 2025 before submission to the Board for consideration.

Nomination and Remuneration Committee (NRC)

The Nomination and Remuneration Committee (NRC) is established to oversee and ensure effective governance regarding the nomination and remuneration of directors, independent directors and senior management, aligning with the bank's strategic objectives.

The Audit Committee of the Board acts as the Nomination and Remuneration Committee (NRC) in addition to its regular activities as per BRPD Circular Letter No. 21 dated May 12, 2024.

The Nomination and Remuneration Committee (NRC) shall conduct at least one meeting in a year. Minutes of each meeting of NRC shall be ratified in the next meeting of the Board of Directors.

Terms of Reference (ToR) of the Nomination and Remuneration Committee (NRC)

NRC shall be independent and responsible or accountable to the Board and to the shareholders:

- ◆ Identifying and recommending candidates for appointment as Independent Directors;
- ◆ Note: Bank's Director, Independent Director, Managing Director or Chief Executive Officer and executives/officers (two tiers below MD & CEO) appointment/recruitment, responsibilities-duties, honorarium, salary-allowances where applicable, incentive bonus and other benefits related activities will be followed as per Bank Company Act, Bangladesh Bank's Circulars/Circular letter i.e. BRPD Circular No-02 Dated: 11th February 2024, BRPD Circular No- 03 Dated: 14th February 2024, BRPD Circular No-05 Dated: 27th February 2024 and subsequent amendment from time to time.
- ◆ Identifying the company's needs for employees at different levels and determining/evaluating their selection, transfer or replacement and promotion criteria are being carried in line with HR policies;
- ◆ Developing, recommending and reviewing annually the company's human resources and training policies;

The proceedings of each meeting of the NRC shall be duly recorded in the Minutes & such minutes shall be confirmed in the next meeting of the NRC.

The TOR will be reviewed and updated if required, to reflect changes in regulations and will be followed simultaneously in line with the Bangladesh Bank guidelines/circulars and Corporate Governance Code of Bangladesh Securities & exchange Commission.

Meetings of Nomination and Remuneration Committee (NRC) in 2025

The Audit Committee/NRC of the Board of Directors of The Premier Bank PLC. held 1 (one) meeting during the year 2025. In that meeting, the Committee conducted detailed discussions and reviewed the relevant matters.

Acknowledgement

The Audit Committee accords its sincere thanks and gratitude to the members of the Board of Directors, Management and the Auditors for their continuous support to the Committee while discharging their duties and responsibilities in terms of the statutory guidelines.

On behalf of the Audit Committee,



Md. Forkan Hossain
Chairman, Audit Committee

Statement of Directors' Responsibilities on Financial Reporting

The Directors are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable laws and regulations. Company law requires the directors to present the report along with the financial statements for each financial year in accordance with IFRSs and IASs as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and applicable laws and regulations. The financial statements are required by law to present fairly the financial position and the performance of the Company and to comply with Bank Companies Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations. This Report has also a separate section named as 'Directors' Report 2023' in compliance with section 184 of Companies Act 1994 that contains among others, a review of the following issues:

- ◆ Statement of the Bank's affairs
- ◆ Well-organized internal control systems for establishing sustainability
- ◆ Sound Corporate Governance practice
- ◆ Efficient Risk Management process and policies

Disclosure of information with reasonable accuracy at any time the financial position of the Company and enables them to ensure that its financial statements comply with the Companies Act 1994 and Bank Companies Act 1991 (amended up to 2024) and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Company and to prevent and detect fraud and other irregularities. The Directors confirm that the Annual Report together with Directors' Report and the Financial Statements for the year 2025 have been prepared in compliance with the law, rules and regulatory guidelines and compliance of the Commission's Notification No. BSEC/CMRRCD/2006-158/207/ Admin/80, dated 3 June, 2018.

On behalf of the Board of Directors



Chairman
The Premier Bank PLC.

Report of the Shari'ah Supervisory Committee

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

For the year ended on 31st December, 2025

الحمد لله رب العالمين الصلاة والسلام على سيدنا محمد وآله واصحابه اجمعين

All praise is due to Almighty Allah, the Lord of the Universe, The Beneficent, The Merciful and peace and blessing of Allah be upon the Prophet Muhammad (peace be upon him) and upon his all other descendants and companions.

To the Shareholders of the Premier Bank PLC.

Assalamu Alaikum Wa Rahmatu Allahi Wa Barakatuhu,

In compliance with the terms of reference of the Bye Laws of the Shari'ah Supervisory Committee, we submit the following Report on the Islamic Banking operations of the Premier Bank PLC. for the year ended on 31st December, 2025:

"The Shari'ah Supervisory Committee of the Premier Bank PLC. consists of Shari'ah Scholars, renowned Islamic Bankers and Professionals. The Shari'ah Supervisory Committee meeting is usually held once in a quarter to provide opinion on various Shari'ah related issues referred to it by the Management of the Bank.

We have reviewed the principles and the contracts relating to the transactions and applications introduced by the Islamic Banking Division during the period from 1st January, 2025 to 31st December, 2025. We have conducted our review on the basis of Shari'ah inspection reports of the Muraquib (Shari'ah Auditor) to form our opinion as to whether the Bank has complied With Shari'ah rules and principles and also with the specific fatwas, rulings and guidelines issued by us. In addition to our fatwas, the Muraquib also followed the Internal Control & Compliance guidelines on Islamic Banking issued by the Bangladesh Bank.

The prime responsibility for ensuring Shari'ah compliance of the Bank's operations lies with the Board of Directors and Executive Management. The Premier Bank PLC. Management is responsible for ensuring that they conduct its Islamic Banking business in accordance with the Shari'ah Rules and Principles. It is our responsibility to form an independent opinion, based on our review of the Islamic Banking Division and to report to you.

We conducted our review which included, on a test basis of each type of transaction, the relevant documentation and procedures adopted by the Islamic

Banking Division. We planned and performed the review so as to obtain the information and explanation which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that The Premier Bank PLC. has not violated Shari'ah rules and principles in its Islamic Banking operations.

In our opinion

- The contracts, transactions and dealings entered into by The Premier Bank PLC. Islamic Banking during the year ended 31st December, 2025 that we have reviewed follow Shari'ah rules and principles;
- Distribution of profit to the Mudaraba Depositors confirms to the basis that had been approved by us in accordance with Shari'ah rules and principles;
- All earnings that have been realized from sources or by means prohibited by Shari' ah rules and principles have been disposed of to charitable causes; and
- Zakat is not applicable for The Premier Bank PLC. branches and windows based on Islamic Banking.

During the year under report, the Shari'ah Supervisory Committee has advised the Bank on the following Issues:

- To take effective steps aiming at gradual development of the employees and customer's awareness about concept and operational methodology of Islamic banking & Shari'ah compliance in Islamic Banking;
- To organize in-depth training courses for employees and orientation programs for the Clients' periodically; and
- To continue close monitoring of non-performing investment for improvement of quality of assets.

May Allah bless us with the best tawfeeq to accomplish His cherished tasks, make us successful in this world and in the life hereafter and forgive our mistakes.

Wassalamu Alaikum Wa Rahmatu Allahi Wa Barakatuhu.



Mufti Hafez Maulana

Mohammad Muhibillahil Baqee Nadvi

Chairman Shari'ah Supervisory Committee

Corporate Governance Practices

Corporate Governance refers to the policies and procedures applied by a company in attaining its set out objectives, its corporate goals, and so also its mission and vision. Corporate Governance promotes corporate fitness, transparency and accountability. The ultimate control of Corporate Governance is vested on the Board of Directors. It entails the method applied by the Board to ensure execution of its directives in the desired way. Corporate Governance deals with the composition of the Board, role of Board, the framework of internal controls and the relationship between the Board and Shareholders.

Our Bank gives utmost importance to key parameters of corporate governance such as board system and its independence, function of board sub-committees, fair financial reporting, disclosure and compliance, and consistency of shareholders value enhancement. The Board of Directors and Management of our Bank ensures accountability, fairness and transparency in the company's relationship with all its stakeholders. Our Bank is committed to ensure that its policies and practices reflect the highest standards of corporate governance.

Proclamation to the Shareholders

Shareholders have the right to inspect the company's books and records or sue against the company for misdeeds of the directors and officers. Thus, the Bank, to protect shareholders right, holds Shareholder's meeting with serving required notice in time as per regulations. Annual Report and other documents/information are sent to all shareholders to ensure their effective participation in the meetings in person or by proxy. The annual report of the Bank covers all the notes for current financial year, business performance, future plan and strategy and other key corporate information and disclosures. The Bank always shares a portion of its profit with shareholder in the form of dividend every year. All shareholders are treated equally on the basis of one vote per share. The shareholders' role is to appoint the suitable directors and the auditors for the Bank.

Board of Directors occupies the center stage of overall governance practice of The Premier Bank PLC and is responsible for establishing an appropriate governance structure in the Bank. Board of Directors of The Premier Bank PLC. comprises of 06 (six) Members including 05 (five) Independent Directors in pursuance with respective regulatory requirements. All the Directors were elected by the shareholders of the company, in conformity with Bangladesh Bank guidelines and

also the Articles of Association of the Bank. Board is the apex body for strategy and policy formulations and for taking decisions on business, operational and financial matters besides ensuring compliance and risk management of the Bank.

The Board of Directors sits regularly throughout the year and exercises control over strategic, financial, operational, internal control and compliance issues. The Board charts the strategic direction of the Bank, takes part in strategy formulation, setting objectives, establishing and communicating corporate values and policy guidelines. The Board also monitors the Management's handling of business affairs within an agreed framework. Management of the Bank operates within the policies, guidance and limits approved by the Board to ensure good governance in the Bank

Independent Directors

Independent directors are appointed by the Board and subsequently approved by BSEC, Bangladesh Bank and the shareholders in the AGM. It is mentionable that Bank has followed the criteria set in the Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank while appointing Independent Directors. Independent directors being conversant in the field of financial, regulatory and corporate laws enjoy full freedom to carry out their assigned responsibilities.

Board of Directors

Shareholding structure

As of December 31st, 2025, the Sponsors & Directors of The Premier Bank PLC. held 23.92 percent shares of total shares whereas the financial institutions, foreign and general public are holding 21.56 percent, 0.20 percent and 54.32 percent shares respectively.

Composition	Number of Shares	% of total shares
Sponsor shareholders & Director	294,988,380	23.92%
Financial Institutions	265,964,639	21.56%
Foreign Corporate Bodies	2,434,336	0.20%
General Public	670,043,778	54.32%
Total	1,233,431,133	100.00%

Responsibilities and Authorities of the Board of Directors

The Board has ultimate responsibility for the bank's business strategy and financial soundness, internal control and governance structure and practices, and

risk management and compliance obligations. The Board may delegate some of its functions, though not its responsibilities, to board committees where appropriate.

The Board ensures that the bank's organizational structure enables the Board and senior management to carry out their own responsibilities and facilitates effective decision making and good governance. This includes clearly laying out the key responsibilities and authorities of the Board itself, of the senior management and of those responsible for the control functions. The Board approves the bank's budget and business plan and reviews them on quarterly basis so as to give directions as per changing economic and market environment. The Board reviews the policies and manuals of the various segments of businesses in order to establish effective risk management in credit and other.

The roles and responsibilities of the Board of Directors under broad categories are outlined below (but not limited to) in compliance with Bangladesh Bank BRPD Circular No. 02 dated February 11, 2024.

Formation of Committees

The Board has formed three Committees viz Executive Committee, Audit Committee and Risk Management Committee as per requirement of BRPD Circular No. 02 dated February 11, 2024 in order to increase efficiency and allow deeper focus in specific areas. The Committees are created and mandated by the full Board. Committee has specified roles and responsibilities that set out in line with Bangladesh Bank, Bangladesh Securities Exchange Commission (BSEC) and other regulatory guidelines.

Executive Committee (EC)

The Executive Committee comprises of 03 (three) members nominated by Board of Directors. All operational matters (Beyond delegation of the Managing Directors and complying with Bangladesh Bank's rules and regulations) including expenses etc., are within the discretion of Executive Committee. The EC is also authorized to sanction all types of credit facilities other than those specifically vested on the Board of Directors (i.e. large loan) through the Bank Companies Act- 1991 and any other rules & regulations. However, minutes of all EC meetings is submitted to the Board for review & ratification.

Audit Committee

Audit Committee consists of 02 (two) members of the Board of Directors in order to fulfilling its oversight responsibilities of the Board. The Committee reviews

the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct. The roles and responsibilities of the Audit Committee are governed/guided by Bangladesh Bank's BRPD Circular No. 02 dated February 11, 2024 and BSEC's Notification no. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03.06.2018 and subsequent amendment.

Risk Management Committee (RMC)

The Risk Management Committee has been formed with 5 (five) members of the Board of Directors in order to mitigate impending risks arising out from strategies and policies formulated by the Board. The Committee also scrutinizes whether appropriate risk management measures are being put in place and applied and whether adequate capital and provision is being maintained against the risks identified.

Disclosure on Governance regarding meetings of the Board of Directors

The company conducts its Board meetings and record the minutes of the meetings as well as keeps required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.

Management Committees & Delegation of Power

Management team of the Bank is headed by the Managing Director & CEO. There are several committees grouped into Senior Management Team (SMT), MANCOM, Credit Committee, Asset Liability Management Committee (ALCO), ICT Steering Committee, ICT Security Committee Integrity Committee and Purchase Committee etc. The Management Committee (MANCOM) is mainly responsible for recommending strategy and monitoring business performance and internal control of the bank and its subsidiaries. Management of the Bank has been empowered with appropriate finance and business decision making authorities as per the guidelines of Bangladesh Bank.

Responsibilities and Authorities of the Managing Director & CEO

The CEO of the Bank discharges the following roles and responsibilities:

In terms of the financial, business and administrative authorities vested upon him by the board, the CEO discharges his own responsibilities. He remains accountable for achievement of financial and other business targets by means of business plan, efficient

implementation thereof and prudent administrative and financial management.

The CEO ensures compliance of the Bank Company Act, 1991 and other relevant laws and regulations in discharging routine functions of the bank.

At the time of presenting any memorandum in the Board Meeting or Board Committee Meeting, the CEO informs, if there is any deviation from the Bank Company Act, 1991 and other relevant laws and regulations.

The CEO reports to Bangladesh Bank about any violation of the Bank Company Act, 1991 or of other laws/regulations.

The recruitment and promotion of all staff of the bank except those in the two tiers below him rests on the CEO. He acts in such cases in accordance with the approved service rules on the basis of the human resources policy and sanctioned strength of employees as approved by the board.

The authority relating to transfer of and disciplinary measures against the staff, except those at two tiers below the CEO, rests on him, which he applies in accordance with the approved service rules. Besides, under the purview of the human resources policy as approved by the board, he nominates officers for training etc.

Performance Evaluation of the Managing Director of the Bank Better performance is always expected from the Chief Executive Officer (CEO) of the Bank. Performance of the Managing Director & CEO is assessed based on certain Key Performance Indicators (KPIs). A few mentionable KPIs like meet annual budgetary targets approved by the Board, maximize shareholder value measured through ROA, ROI, ROE, EPS, sustainable growth in investment and revenue earning, gradual reduction of the NPL ratio and improvement in the scores for CAMELS rating are expected by the Board of Directors from CEO of the Bank.

Human Capital

Strategic human resource management is a key driver of The Premier Bank's overall performance. The HR Division's primary role is to maximize employee potential and align it with organizational goals. Our mission is to be the employer of choice, fostering a workplace where talent thrives. We are implementing initiatives centered on Diversity, Equity, and Inclusion (DEI), ensuring every employee contributes meaningfully to the Bank's success.

The Premier Bank HR Division has consistently implemented initiatives designed to achieve the

highest levels of employee engagement and service excellence in the banking industry. These initiatives are deeply anchored in the principles of Diversity, Equity, and Inclusion, which remain a cornerstone of our organizational culture and a long-standing practice.

Performance Management, Promotion & Reward

The Premier Bank PLC relies on the strength of its talented workforce and has introduced SMART KPIs to transparently evaluate both quantitative and qualitative contributions. As part of our Performance Management framework, the HR Division has implemented several initiatives:

1. Promotion process: The promotion process evaluates employees based on their individual performance, followed by an interview. This year, a combination of online and in-person interviews was introduced to make the process digitally faster and more cost-effective. Additionally, for the first time, a written examination was conducted for employees seeking promotion from non-executive to executive roles.
2. Promotion exercise 2024: Resulting in 685 employees being promoted across different grades.
3. Performance-based rewards: KPI evaluations determine ratings, with incentives and salary increments awarded to high performers.

Learning & Talent Development Centre (LTDC) – 2025 Highlights

The Premier Bank Learning & Talent Development Centre (LTDC) continues to play a pivotal role in strengthening employee competencies through structured training, development, and career progression initiatives. By equipping staff with the right skills and knowledge, LTDC ensures employees remain agile and responsive to the evolving needs of customers across diverse segments.

Key Achievements in 2025

- ◆ Training & Workshops:
 - ◆ 68 in-house sessions conducted, engaging 1,754 employees (with many attending multiple modules).
 - ◆ 83 employees participated in online training programs.
 - ◆ 100 employees attended external training at institutions such as BIBM, BBTA, and BAB, etc.
 - ◆ Staff were nominated for 69 external workshops during the year.
- ◆ In-house Training Plan:
 - ◆ Designed to strengthen both core and behavioral competencies, ensuring holistic employee development.
- ◆ Job Rotation & Transfers:
 - ◆ 608 employees reassigned based on grade, role, and competency alignment, fostering diverse skill

exposure and career growth.

- ◆ Extensive Training Hours:
- ◆ Significant investment in structured modules, including the foundation program, to build long-term capability and professional excellence.

Handling of Grievances

The Bank maintains an open-door policy to address urgent workplace concerns and grievances promptly. Employees are encouraged at all levels to raise issues directly, allowing us to resolve matters quickly and collaboratively. This approach helps prevent minor concerns from escalating into major problems or formal disputes, fostering a culture of trust and transparency.

Organization Development & Policy Improvement

In 2025, The Premier Bank PLC. reaffirmed its commitment to building a high-performance culture, prioritizing employee well-being, and driving strategic workforce development. As a cornerstone of the Bank's success, the HR Division focused on talent acquisition, capacity building, policy refinement, and employee engagement to ensure a motivated, future-ready workforce. Key initiatives included:

- ◆ Standard Manning allocation: Ensured proper staffing at branches based on branch grading.
- ◆ Corporate Organogram revision: Strengthened accountability and streamlined information flow.
- ◆ HR Business Partner model: Implemented to provide seamless support across the organization.
- ◆ Policy refinement: Updated HR policies to align with industry standards, emphasizing balanced engagement, gender equity, and enhanced employee benefits.
- ◆ Employee well-being focus: Introduced initiatives addressing motivation, work-life balance, and financial wellness.

Employee Motivation and engagement

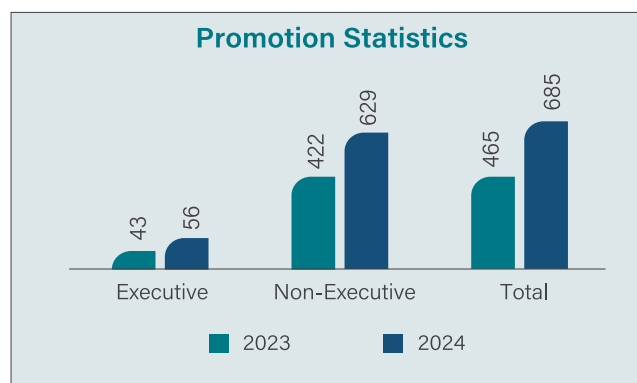
Premier Bank PLC. is committed to equal opportunity and recognizes that employees are the driving force

behind sustainable business growth. To support this, the Bank offers a competitive compensation and benefits package, including provident and gratuity funds, concessional passage, group insurance (life, health, maternity), incentive bonuses, annual and special increments, promotions, and rewards. These initiatives contribute to employee satisfaction, balanced career growth, and motivation. Over time, the Bank has successfully cultivated a culture that makes it a 'preferred workplace,' strengthening retention and reducing turnover.

In 2025, HR introduced additional initiatives to enhance employee motivation and engagement, including:

- ◆ Career progression: Ensuring smooth and fast-track advancement opportunities, keeping employees motivated, proactive, and engaged at their highest potential.
- ◆ Promotion exercise: The 2024 promotion cycle, executed in 2025, resulted in 685 employees being promoted across various grades.

Job Level	No. of Promoted Employees
Executive	56
Non-Executive	629
Total	685



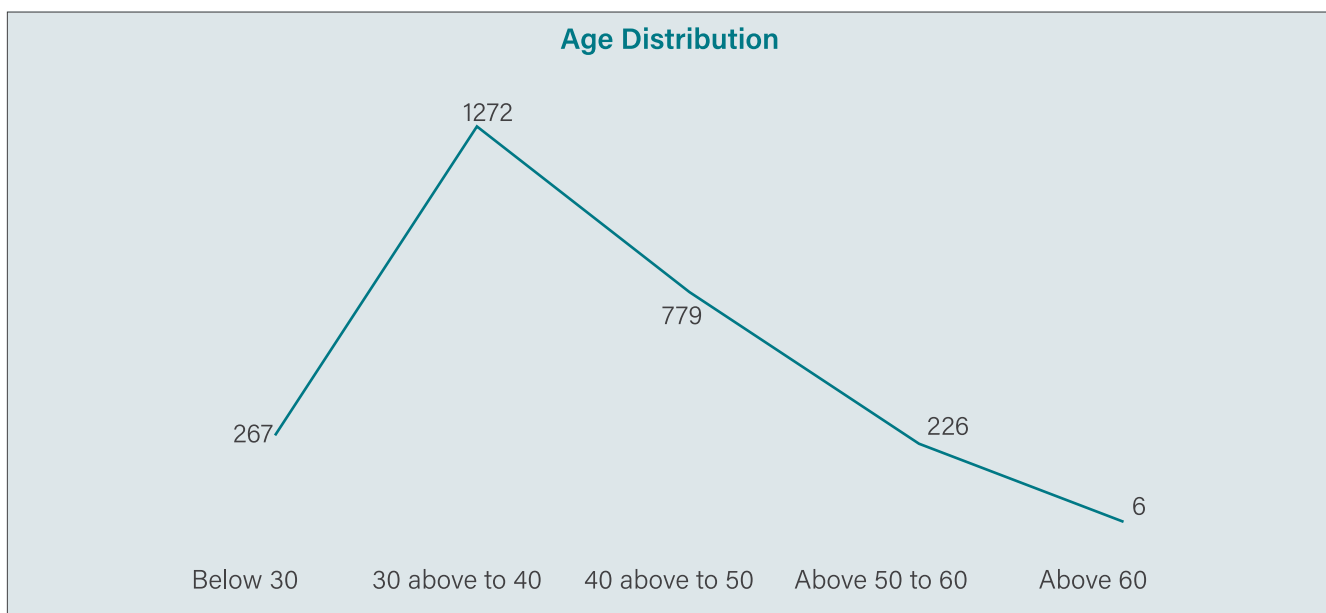
Employee Welbeing



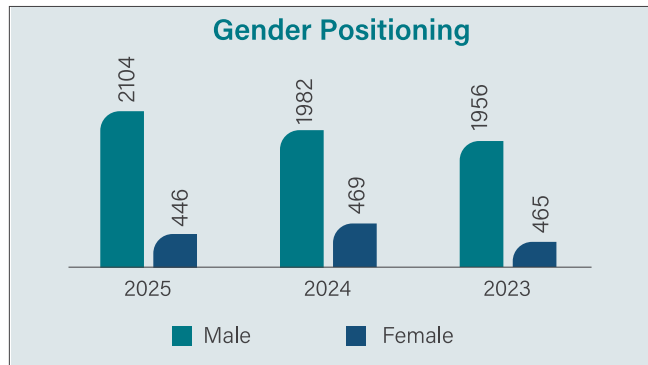
Age Distribution

Core Strength: Around 50% of employees are aged below 40 years which signifies the strength that Premier Bank is having young, dynamic and capable resources.

Age Group	Male	Female	Total	Percentage	Male-Female Ratio
Below 30	229	38	267	10%	86 : 14
30 to 40	1027	245	1272	50%	81 : 19
40 to 50	634	145	779	31%	81 : 19
50 to 60	208	18	226	9%	92 : 8
Above 60	6	-	6	0%	100 : 0
Total	2104	446	2550	100%	83 : 17



Gender Positioning: Currently, women make up around 17% of the workforce at The Premier Bank PLC. The Bank is deeply committed to empowering female employees by creating equal opportunities for career growth and promoting them into leadership roles. Many key positions are already successfully held by women, including Division and Department Heads, Deputy Heads, and Branch Operations Managers. At present, seven of our branches are led by women serving as Operations Managers. This reflects our ongoing dedication to building a diverse and inclusive workplace where talent is valued, recognized, and nurtured.



The Premier Bank PLC ensures smooth operations and quality service delivery with the support of 277 sub-staff members, including attendants and drivers, across its divisions, departments, branches, and sub-branches. Together, they play a vital role in maintaining efficiency and service excellence.

The Premier Bank family now comprises a total of 2,550 employees, guided by a dynamic management team committed to fostering growth, innovation, and employee engagement.

Action Plan for 2026

Premier Bank PLC has introduced several forward-looking HR initiatives to strengthen employee engagement, performance, and organizational growth:

- ◆ Long Service Award: Recognition by the Honorable Chairman of the Board of Directors.
- ◆ Best Employee Award: Monthly recognition at Division, Department, and Branch levels.
- ◆ 360° Assessment Module: Integrated into HRIS to provide comprehensive performance evaluations.
- ◆ AI-Based Recruitment: Leveraging technology to streamline and enhance hiring processes.
- ◆ Succession Planning: Ensuring continuity in critical roles as part of talent management.
- ◆ Personal Improvement Plan (PIP): Focused on individual growth and performance enhancement.
- ◆ Branch Re-grading: Realigning branch structures to optimize efficiency.

Competency Mapping: Identifying and aligning employee skills with organizational needs.

Group Insurance Renewal and Claims Update (2025)
The Bank renewed its Group Insurance coverage (Life, Health, and Maternity) to safeguard the well-being of employees. During 2025, a total of 1,113 hospitalization claims—including OPD and maternity—were successfully settled, amounting to Taka 292.00 lac

Awarded promotion of deserving 685 employees in different grades for the year 2024;

By introducing a mix of online and in-person interviews, the Bank accelerated the recruitment process while reducing associated costs. For promotions, the first-ever written examination for non-executive employees aspiring to executive roles ensured a more transparent and merit-based selection, strengthening the overall quality of leadership.

On-boarded 6 fresh talents and 18 lateral entrants to ensure a diverse mix of talent;

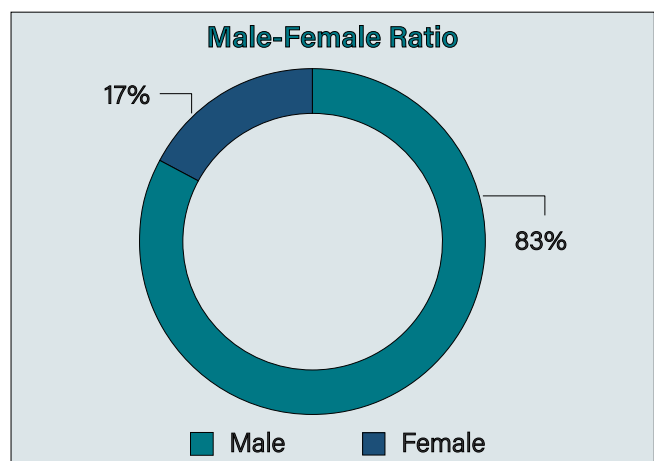
Developed training calendar for the year 2026 to ensure all employees under extensive training program in line with talent pool and succession plan;

Digitally archived of employee's personal files, policies & documents and installation of mobile file compactor for maintenance of physical files.

Top Achievements- 2025

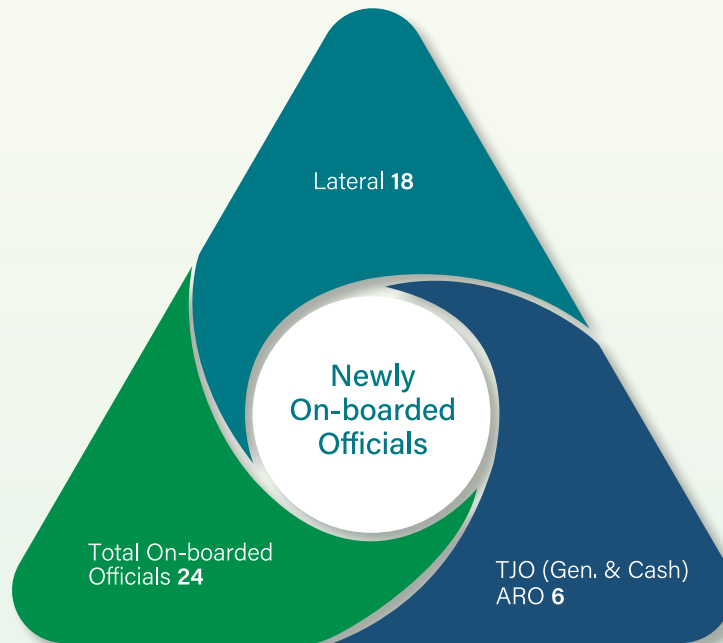
Key Figures -2025

Region wise	Male	Female	Grand Total	Male-Female Ratio
Barishal	25	7	32	78 : 22
Chattogram	210	36	246	85 : 15
Dhaka	1650	374	2024	81 : 19
Khulna	52	12	64	81 : 19
Mymensingh	34	6	40	85 : 15
Rajshahi	73	5	78	93 : 7
Rangpur	32	4	36	88 : 12
Sylhet	28	2	30	93 : 7
Grand Total	2104	446	2550	83 : 17

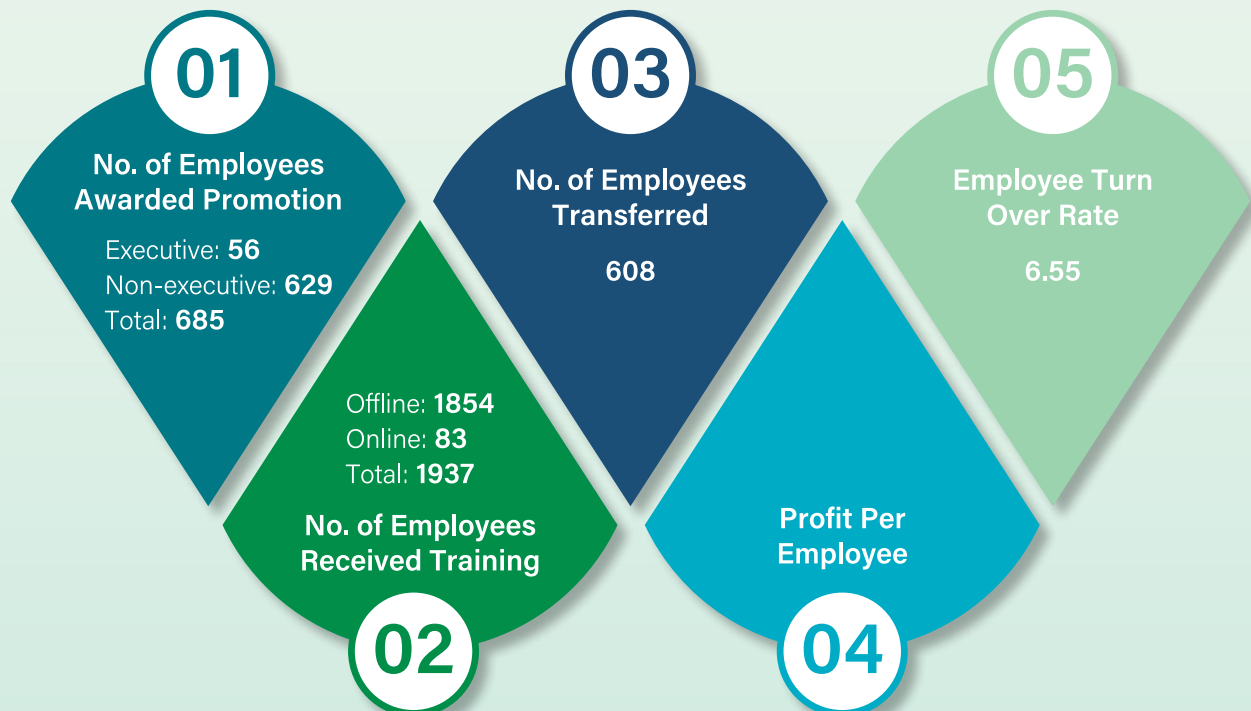


Grade Wise	Male	Female	Grand Total	Male-Female Ratio
SAVP to Above (Executive Level)	268	18	286	96 : 4
EO to AVP (Mid-Level)	639	189	828	79 : 21
JO to SO (Entry Level)	911	237	1148	77 : 23
Probationer (MTO, TJO (G & C), ARO)	10	1	11	87 : 13
Support Staff	276	1	277	99.7 : 0.3
Total	2104	446	2550	83 : 17

Newly On-boarded Officials



Other Figures



The Premier Bank PLC.

Declaration by Managing Director and CFO

Annexure-A
[As Per condition No' 1(5)(xxvi)]

Date: 30.04.2026

The Board of Directors
The Premier Bank PLC.
Head Office, Banani
Dhaka-1213

Subject: Declaration on Financial Statements for the year ended on December 31, 2025.

Dear Sirs,

pursuant to the condition No.1(5)(xxvi) imposed by the Commission's Notification No. BSEC/CMRRCD/2006-158/207 I Admin/80, dated 03 June, 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

1. The Financial Statements of The premier Bank PLC. for the year ended on December 31, 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;
2. The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
3. The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;
4. To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
5. Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedure of the Company were consistently followed; and
6. The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that

- i. We have reviewed the financial statements for the year ended on December 31, 2025 and that to the best of our knowledge and belief:
 - a. these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - b. these statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.
- ii. There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely your



Mohammed Forhad
FVP & In-Charge
Financial Administration Division



Md. Monzur Mofiz
Managing Director

Report to the Shareholders of The Premier Bank PLC
on
Compliance on the Corporate Governance Code

Certificate as per condition No. 1(5)(xxvii) of the BSEC Corporate Governance Code

We have examined the compliance status to the Corporate Governance Code by The Premier Bank PLC for the year ended on December 31, 2025. This Code relates to the Notification No. BSEC/CMRRCD/2005-158/207/Admin/80 dated 3 June 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- (a) The Bank has complied with the conditions of the Corporate Governance Code as stipulated in the above-mentioned Corporate Governance Code issued by the Commission except those mentioned in the statement of compliance status;
- (b) The Bank has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;
- (c) Proper books and records have been kept by the Bank as required under the Companies Act, 1994, the securities laws and other relevant laws; and
- (d) The Governance of the Bank is satisfactory.

Dhaka, April 30, 2026

For **Quazi Sabnam & Associates**



Quazi Sabnam, FCS
Chief Executive Officer

Status on Compliance of Corporate Governance Code

Annexure-C
[As per condition No. 1(5)(xxvii)]

Status of Compliance with the conditions imposed by the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 3 June, 2018 along with subsequent amendments issued under section 2CC of the Securities and Exchange Ordinance, 1969:

(Report under Condition No. 9)

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1	Board of Directors: -			
1(1)	Size of the Board of Directors: The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not to be less than 5 (five) and more than 20 (twenty).	✓		
1(2)	Independent Directors			
1(2)(a)	At least 2(two) directors or one-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction shall be considered to the next integer or whole number for calculating number of independent director(s); Provided that the Board shall appoint at least 1(one) female independent director in the Board of Directors of the company;	✓		Bangladesh Bank, through letter No. BRPD(BMMA)651/9(27)DA/2025-9930 dated August 19, 2025, has formed the Board of Directors of The Premier Bank PLC. comprising 6 (six) Directors including 5(five) Independent Directors.
1(2)(b)(i)	Who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	✓		
1(2)(b)(ii)	Who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company;	✓		
1(2)(b)(iii)	Who has not been an executive of the company in immediately preceding 2(two) financial years;	✓		
1(2)(b)(iv)	Who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	✓		
1(2)(b)(v)	Who is not a member or TREC (Trading Right Entitlement Certificate) holder, director, or officer of any stock exchange;	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(2)(b)(vi)	Who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	✓		
1(2)(b)(vii)	Who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	✓		
1(2)(b)(viii)	Who is not independent director in more than 5 (five) listed Companies;	✓		
1(2)(b)(ix)	who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for nonpayment of any loan or advance or obligation to a bank or a financial institution; and	✓		
1(2)(b)(x)	Who has not been convicted for a criminal offence involving moral turpitude?	✓		
1(2)(c)	The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM): Provided that the Board shall appoint the independent director, subject to prior consent of the Commission, after due consideration of recommendation of the Nomination and Remuneration Committee (NRC) of the company;	✓		Bangladesh Bank, through letter No. BRPD(BMMA)651/9(27)DA/2025-9930 dated August 19, 2025, has reconstituted the Board of Directors of The Premier Bank PLC.
1(2)(d)	The post of independent director(s) cannot remain vacant for more than 90(ninety) days; and	✓		
1(2)(e)	The tenure of office of an independent director shall be for a period of 3(three) years, which may be extended for 1(one) tenure only.	✓		
1(3)	Qualification of Independent Director: -			
1(3)(a)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirement and corporate laws and can make meaningful contribution to business;	✓		
1(3)(b)(i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk.100.00 million or any listed company or a member of any national or international chamber of commerce or registered business association; or	-		N/A

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(3)(b)(ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid up capital of Tk.100.00 million or of a listed company; or	√		Please see the Directors Profile for details
1(3)(b)(iii)	Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law: Provided that in case of appointment of existing official as independent director, it requires clearance from the organization where he or she is in service; or	√		Please see the Directors Profile for details
1(3)(b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law;	√		Please see the Directors Profile for details
1(3)(b)(v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification;	√		Please see the Directors Profile for details
1(3)(c)	The independent director(s) shall have at least 10(ten) years of experiences in any field mentioned in clause (b);	√		
1(3)(d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission.	-		N/A
1(4)	Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer:-			
1(4)(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and /or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	√		
1(4)(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	√		
1(4)(c)	The Chairperson of the Board shall be elected from among the nonexecutive directors of the company;	√		

Condition No.	Title	Compliance Status (Put \checkmark in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(4)(d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/ or Chief Executive officer;	\checkmark		
1(4)(e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	\checkmark		
1(5)	The Directors' Report to the Shareholders:-			
1(5)(i)	An industry outlook and possible future developments in the industry;	\checkmark		
1(5)(ii)	The Segment-wise or product-wise performance;	\checkmark		
1(5)(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	\checkmark		
1(5)(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;	\checkmark		
1(5)(v)	A discussion on continuity of any extraordinary activities and their Implications (gain or loss);	-		No such events occurred
1(5)(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	\checkmark		
1(5)(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or through any other instruments;	-		Not applicable
1(5)(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;	-		Not applicable
1(5)(ix)	An explanation on any significant variance that occurs between Quarterly Financial Performance and Annual Financial Statements;	\checkmark		
1(5)(x)	A statement of remuneration paid to the directors including independent directors;	\checkmark		
1(5)(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity;	\checkmark		
1(5)(xii)	A statement that proper books of account of the issuer company have been maintained;	\checkmark		

Condition No.	Title	Compliance Status (Put \checkmark in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5)(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment;	\checkmark		
1(5)(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	\checkmark		
1(5)(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored;	\checkmark		
1(5)(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	\checkmark		
1(5)(xvii)	A statement that there is no Significant doubt upon the issuer company's ability to continue as going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	\checkmark		
1(5)(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	\checkmark		
1(5)(xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized;	\checkmark		
1(5)(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;	\checkmark		
1(5)(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	\checkmark		No interim dividend was declared
1(5)(xxii)	The total number of Board meetings held during the year and attendance by each director;	\checkmark		
1(5)(xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:-			
1(5)(xxiii) (a)	Parent or Subsidiary or Associated Companies and other related parties (name -wise details);	\checkmark		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5)(xxiii) (b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance their spouses and minor children (name- wise details);	✓		
1(5)(xxiii) (c)	Executives; and	✓		
1(5)(xxiii) (d)	Shareholders holding ten percent (10%) or more votes interest in the company (name-wise details).	✓		
1(5)(xxiv)	In case of the appointment or re-appointment of a director, a disclosure on the following information to the shareholders:-			
1(5)(xxiv) (a)	a brief resume of the director	✓		
1(5)(xxiv) (b)	nature of his/her expertise in specific functional areas;	✓		
1(5)(xxiv) (c)	names of companies in which the person also holds the directorship and the membership of committees of the board.	✓		
1(5)(xxv)	A management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in financial statements, among others, focusing on:			
1(5)(xxv) (a)	Accounting policies and estimation for preparation of financial statements;	✓		
1(5)(xxv) (b)	Changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;	✓		
1(5)(xxv) (c)	Comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	✓		
1(5)(xxv) (d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	✓		
1(5)(xxv) (e)	briefly explain the financial and economic scenario of the country and the globe;	✓		
1(5)(xxv) (f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	✓		
1(5)(xxv) (g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5)(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A;	√		
1(5)(xxvii)	The report as well as certificate regarding compliance of conditions of this code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C;	√		
1(5)(xxviii)	The Directors' report to the shareholders does not require to include the business strategy or technical specification related to products or services, which have business confidentiality.	√		
1(6)	Meetings of the Board of Directors: The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	√		
1(7)	Code of Conduct for the Chairperson, other Board members and Chief Executive Officer			
1(7)(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC), for the Chairperson of the Board, other board members and Chief Executive Officer of the company;	-		Not applicable: The code of conduct of the Board (Chairperson of the Board, other board members and Chief Executive Officer) is guided as per Bangladesh Bank guidelines.
1(7)(b)	The code of conduct as determined by the NRC shall be posted on the website of the company;	-		Not applicable
2	Governance of Board of Directors of Subsidiary Company:-			
2(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company;	√		
2(b)	At least 1 (one) independent director of the Board of the holding company shall be a director on the Board of the subsidiary company;	√		
2(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	√		
2(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also;	√		
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	√		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
3.	Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary(CS):-			
3(1)(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	√		
3(1)(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	√		
3(1)(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time: Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO or CS shall be shared by appointing companies proportionately;	√		
3(1)(d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	√		
3(1)(e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	√		
3(2)	Requirement to attend Board of Director's Meetings: The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board.	√		Managing Director and Company Secretary joined all of the Board of Directors meetings. CFO and HIAC often joined.
3(3)	Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)			
3(3)(a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
3(3)(a)(i)	These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	√		
3(3)(a)(ii)	These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;	√		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
3(3)(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent illegal or violation of the code of conduct for the company's Board or its member;	√		
3(3)(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	√		
4.	Board of Director's Committee.- For ensuring good governance in the company, the Board shall have at least following sub-committees:			
4(i)	Audit Committee;	√		
4(ii)	Nomination and Remuneration Committee	√		As per BRPD Circular Letter No. 21 dated May 12, 2024 issued by Bangladesh Bank the Audit Committee of the Board performs assume the roles and responsibilities of the Nomination and Remuneration Committee (NRC).
5.	Audit Committee:- Responsibility to the Board of Directors			
5(1)(a)	The company shall have an Audit Committee as a sub-committee of the Board;	√		
5(1)(b)	The Audit Committee shall assist the Board of Directors in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business;	√		
5(1)(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		
5(2)	Constitution of the Audit Committee			
5(2)(a)	The Audit Committee shall be composed of at least 3 (three) members;		√	Audit Committee is formed with 2 (two) Independent Directors.
5(2)(b)	The Board shall appoint members of the audit committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1(one) independent director;	√		
5(2)(c)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10(ten) years of such experience;	√		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5(2)(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;	-		No such event occurred
5(2)(e)	The company secretary shall act as the secretary of the Committee.	✓		
5(2)(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	✓		
5(3)	Chairperson of the Audit Committee			
5(3)(a)	The Board of Directors shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an Independent director;	✓		
5(3)(b)	In the absence of the Chairperson of the audit committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No.5(4)(b) and the reason of absence of the regular chairperson shall be duly recorded in the minutes.	-		No such event occurred
5(3)(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM):	✓		
5(4)	Meetings of the Audit Committee			
5(4)(a)	The Audit Committee shall conduct at least its 4 (four) meetings in a financial year;	✓		
5(4)(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	✓		
5(5)	Role of the Audit Committee: The Audit Committee shall-			
5(5)(a)	Oversee the financial reporting process;	✓		
5(5)(b)	Monitor choice of accounting policies and principles;	✓		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5(5)(c)	Monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance plan and review of the Internal Audit and Compliance Report;	√		
5(5)(d)	Oversee hiring and performance of external auditors.	√		
5(5)(e)	Hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	√		
5(5)(f)	Review along with the management, the annual financial statements before submission to the board for approval;	√		
5(5)(g)	Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval;	√		
5(5)(h)	Review the adequacy of internal audit function;	√		
5(5)(i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report;	√		
5(5)(j)	Review statement of all related party transactions submitted by the management;	√		
5(5)(k)	Review Management Letters or Letter of Internal Control weakness issued by statutory auditors.	√		
5(5)(l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors;	√		
5(5)(m)	Oversee whether the proceeds raised through Initial public Offering (IPO) or Repeat public Offering (RPO) or Rights Share offer have been utilized as per the purpose stated in relevant offer document or prospectus approved by the Commission:	-		Not applicable
5(6)	Reporting of the Audit Committee:-			
5(6)(a)(i)	Reporting to the Board of Directors: The Audit Committee shall report on its activities to the Board.	√		
5(6)(a)(ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:-			
5(6)(a)(ii)(a)	Report on conflicts of interests;	√		
5(6)(a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements; control system;	√		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5(6)(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and	√		
5(6)(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately	√		
5(6)(b)	Reporting to the Authorities: If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier.	-		No such event occurred and accordingly not reported.
5(7)	Reporting to the Shareholders and General Investors: Report on activities carried out by the Audit Committee, including any report made to the Board under condition 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	√		
6(1)	Nomination and remuneration Committee (NRC):- Responsibility to the Board of Directors			
6(1)(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;	√		The Audit Committee of the Board assumed the roles and responsibilities in relation to the Nomination and Remuneration Committee (NRC) in accordance with BRPD Circular Letter No. 21 dated May 12, 2024 issued by Bangladesh Bank.
6(1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;	√		
6(1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).	√		
6(2)	Constitution of the NRC			
6(2)(a)	The Committee shall comprise of at least three members including an independent director;	√		
6(2)(b)	At least 02 (two) members of the Committee shall be non-executive directors;	√		
6(2)(c)	Members of the Committee shall be nominated and appointed by the Board;	√		
6(2)(d)	The Board shall have authority to remove and appoint any member of the Committee;	√		

Condition No.	Title	Compliance Status (Put \checkmark in the appropriate column)		Remarks (if any)
		Complied	Not complied	
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;	-		Not applicable
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;	-		Not applicable
6(2)(g)	The company secretary shall act as the secretary of the Committee;	\checkmark		
6(2)(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;	\checkmark		
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.	\checkmark		
6(3)	Chairperson of the NRC			
6(3)(a)	The Board shall select 1(one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;	\checkmark		
6(3)(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	-		No such event occurred
6(3)(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders;	\checkmark		
6(4)	Meeting of the NRC			
6(4)(a)	The NRC shall conduct at least one meeting in a financial year;	\checkmark		
6(4)(b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;	-		No such event occurred
6(4)(c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);	\checkmark		
6(4)(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.	\checkmark		

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
6(5)	Role of the NRC			
6(5)(a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;	√		
6(5)(b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board:			
6(5)(b)(i)	Formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:	-		The Audit Committee performs the roles and responsibilities of NRC in accordance with BRPD Circular Letter No. 21 dated May 12, 2024, issued by Bangladesh Bank, and the Corporate Governance Code 2018.
6(5)(b)(i) (a)	The level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;	-		
6(5)(b)(i) (b)	The relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and	-		
6(5)(b)(i) (c)	Remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;	-		
6(5)(b)(ii)	Devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;	-		
6(5)(b)(iii)	Identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;	-		
6(5)(b)(iv)	Formulating the criteria for evaluation of performance of independent directors and the Board;	-		
6(5)(b)(v)	Identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria;	-		
6(5)(b)(vi)	Developing, recommending and reviewing annually the company's human resources and training policies;	-		
6(5)(c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.	-		
7(1)	External or Statutory Auditors: The issuer shall not engage its external or statutory auditors to perform the following services of the company, namely:-			
7(1) (i)	Appraisal or valuation services or fairness opinions;	√		
7(1) (ii)	Financial information system design and implementation;	√		
7(1) (iii)	Book-keeping or other services related to the accounting records or financial statement;	√		

Condition No.	Title	Compliance Status (Put \checkmark in the appropriate column)		Remarks (if any)
		Complied	Not complied	
7(1)(iv)	Broker - dealer services;	\checkmark		
7(1)(v)	Actuarial services;	\checkmark		
7(1)(vi)	Internal audit services or special audit services	\checkmark		
7(1)(vii)	Any services that the Audit Committee determines.	\checkmark		
7(1)(viii)	Audit or certification services on compliance of corporate governance as required under condition No. 9(1);	\checkmark		
7(1)(ix)	Any other service that creates conflict of interest	\checkmark		
7(2)	No Partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company;	\checkmark		
7(3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General meeting or Extraordinary General Meeting) to answer the queries of the shareholders	\checkmark		
8.	Maintaining a website by the Company:-			
8(1)	The Company shall have an official website linked with the website of the stock exchange.	\checkmark		
8(2)	The company shall keep the website functional from the date of listing.	\checkmark		
8(3)	The company shall make available the detailed disclosures on its website as required under the regulations of the concerned stock exchange(s)	\checkmark		
9.	Reporting and Compliance of Corporate Governance:-			
9(1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	\checkmark		
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the Shareholders in the annual general meeting.	\checkmark		
9(3)	The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not.	\checkmark		

Number of Meeting held & Attendance of the Board of Directors

Annexure-01
[As per condition No. 1(5)(xxii)]

(Meetings held from 01.01.2025 to 18.08.2025)

Name of Directors	Status	No. of Meeting held	No. of Attendance	Remarks
Mr. Mohammad Imran Iqbal	Chairman	8	8	The Board has granted leave of absence against the absentee Directors of the meeting.
Mr. Jamal G Ahmed	Vice Chairman		7	
Mr. Abdus Salam Murshedy	Director		0	
Mr. Shafiqur Rahman	Director		6	
Mr. Shah Mohammed Nahyan Haroon	Director		3	
Mrs. Shaila Shelley Khan	Director		8	
Mr. Yeh Cheng Min	Director		6	
Mr. Naba Gopal Banik	Independent Director		4	
Mr. Mohammed Ahmed Ali	Independent Director		5	

(Meetings held from 19.08.2025 to 31.12.2025)

Name of Directors	Status	No. of Meeting held	No. of Attendance	Remarks
Dr. Arifur Rahman	Chairman	22	22	After the reconstitution of the Board by Bangladesh Bank for the period from 19.08.2025 to 31.12.2025, a total of 22 (twenty-two) Board meetings were held.
Mr. Md. Forkan Hossain	Independent Director		20	
Mr. Syed Faridul Islam	Independent Director		18	
Mr. Md. Sazzad Hossain	Independent Director		22	
Prof. Sheikh Morshed Jahan	Independent Director		20	
Mr. M Nurul Alam, FCS	Independent Director		22	

Note: Bangladesh Bank, through letter No. BRPD(BMMA)651/9(27)DA/2025-9930 dated August 19, 2025, has reconstituted the Board of Directors of The Premier Bank PLC.

Pattern of Shareholding

Annexure-02
[As per condition No. 1(5)(xxii)]

The Pattern of Shareholding of The Premier Bank PLC.as on December 31, 2025 as per BSEC's Notification No. BSEC/ CMRRCD/2006-158/207/Admin/80, dated 03 June, 2018:

- a) Shareholding by Parent/Subsidiary/Associated Companies and other related parties: **Nil**
 b) Shares held by Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their Spouses and Minor Children are as follows:
 i. Shares held by Directors and their Spouses

Sl. No.	Name of Directors	Status	No. of Shares	Name of Spouses	No. of Shares
1	Dr. Arifur Rahman	Chairman	42,736,808	Dr. Momtaj Shirin	Nil
2	Mr. Md. Forkan Hossain	Independent Director	Nil	Mrs.Syeda Roushan Jahan	Nil
3	Mr. Syed Faridul Islam	Independent Director	Nil	Mrs. Parveen Sultana	Nil
4	Mr. Md. Sazzad Hossain	Independent Director	Nil	Ms. Shamsun Nahar	Nil
5	Prof. Sheikh Morshed Jahan	Independent Director	Nil	Mrs. Syeda Farzana Morshed	Nil
6	Mr. M Nurul Alam, FCS	Independent Director	Nil	Mrs.Chamon Ara Begum	Nil

ii. Shares held by

Sl. No.	Name	Status	Shareholding as of 31.12.2025
1	Mr. Md. Monzur Mofiz	Managing Director	Nil
2	Mr. Sayed Abul Hashem FCA, FCMA	Chief Financial Officer	Nil
3	Mr. Fahim Ahmad Ashraf	Head of Internal Control & Compliance	Nil
4	Mr. Mohammad Akram Hossain, FCS	Company Secretary	Nil
5	Spouses/minor children of the above Executives		Nil

- c) Shareholding by Executives (Top five salaried employees of the Bank): **Nil**
 d) Shareholders holding ten percent (10%) or more voting interest in company: **Nil**

Dividend Distribution Policy

Dividend distribution policy of The Premier Bank PLC. has been outlined in line with the Directive No. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 and subsequent amendment dated July 13, 2025 of the Bangladesh Securities and Exchange Commission (BSEC) with following propositions.

Parameters to be Considered for Declaration of Dividend

While determining dividend payments, The Premier Bank PLC. takes into consideration of its operating results as well as long-term returns to shareholders. Dividend is paid out of the profit of the Bank. The Board of Directors of the Bank will consider the following internal or external parameters while recommending/declaring dividend, among others:

- ◆ Current & prospective financial performance including Bank's Non-Performing Loans (NPL ratio) with required provision
- ◆ Past dividend payouts
- ◆ Current & prospective capital adequacy of the Bank (CRAR) including future regulatory requirements for minimum CRAR
- ◆ Tax implication
- ◆ Macro & micro economic factors including regulatory requirements
- ◆ Directives of regulators regarding Distribution of Dividends.

The Board of Directors (BOD) of the Bank may not recommend any dividend if the eligibility criteria for recommendation of dividend has not been met by the Bank, including any restriction imposed by the Regulatory Authorities.

Distribution Time of Dividend

The Premier Bank PLC. shall pay off the annual or final dividend to the entitled shareholder within 30 (thirty) days of approval in Annual General Meeting. Provided that interim dividend shall be paid off to the entitled shareholder within 30 (thirty) days of record date.

Cash Dividend

Cash dividend declared shall be distributed in the following manner and procedures, namely:

- (i) a) In the event of declaration of annual or final cash dividend in a financial year, the Board of Directors (BOD) of The Premier Bank PLC. shall ensure that the total amount declared as cash dividend (declared amount) is transferred and kept in a separate bank account (dividend account), maintained solely for the purpose of payment/disbursement of dividend. This transfer must be completed at least 01 (one) day prior to the date of the Annual General

Meeting (AGM).

- b) Provided that if the dividend amount subsequently approved (approved amount) at the AGM is less than the declared amount, The Premier Bank PLC. may withdraw the difference between the declared amount and the approved amount from the dividend account and transfer the amount so withdrawn to other accounts of the Bank maintained in accordance with applicable laws and internal financial controls.
- c) Provided further that The Premier Bank PLC. shall obtain a certificate confirming the transfer of the declared amount to the dividend account from the concerned bank. The certificate shall be attested by the Managing Director, Chief Financial Officer and Company Secretary of The Premier Bank PLC, presented at the AGM and submitted to the relevant stock exchange(s).
- d) In the event of declaration of interim cash dividend, the BOD of The Premier Bank PLC. shall ensure that the amount declared as interim cash dividend is transferred and kept in the dividend account. Such transfer shall be made within 15 (fifteen) days from the record date of the interim cash dividend as declared by the BOD of the Bank.
- e) As The Premier Bank PLC is a banking company, the Bank shall maintain the dividend account with a bank other than itself.
- f) Furthermore, The Premier Bank PLC shall not maintain the dividend account with any bank where a common director exists between The Premier Bank PLC and the concerned bank.
- (ii) The Premier Bank PLC. shall pay off cash dividend directly to the bank account of the entitled shareholder as available in the Beneficiary Owner (BO) account maintained with the depository participant (DP), or the bank account as provided by the shareholder in paper form, through Bangladesh Electronic Funds Transfer Network (BEFTN):
- Provided that The Premier Bank PLC may pay off such cash dividend through bank transfer or any electronic payment system as recognized by the Bangladesh Bank, if not possible to pay off through BEFTN.
- (iii) The Premier Bank PLC, upon receiving the claim on cash dividend from a stock broker or a merchant banker or a portfolio manager for the margin client

or customer who has debit balance or margin loan, or as per intention of the client of stock broker or merchant banker or portfolio manager, shall pay off such cash dividend to the Consolidated Customers' Bank Account (CCBA) of the stock broker or to the separate bank account of the merchant banker or portfolio manager through BEFTN in order to credit such dividend immediately in the individual client's portfolio account:

- (iv) The Premier Bank PLC., in case of non-availability of bank account information or not possible to distribute cash dividend through BEFTN or any electronic payment system, shall issue cash dividend warrant and shall send it by post to the shareholder;
- (v) The Premier Bank PLC. shall pay off cash dividend to nonresident sponsor, director, shareholder or foreign portfolio investor (FPI) through the security custodian in compliance with the rules or regulations in this regard;
- (vi) The Premier Bank PLC., immediately after disbursement of cash dividend and issuance of a certificate of tax deducted at source, if applicable, shall intimate to the shareholder through a short message service (SMS) to the mobile number or email address as provided in the BO account or as provided by the shareholder;
- (vii) The Premier Bank PLC. shall maintain detailed information of unpaid or unclaimed dividend and rationale thereof, as per BO account number-wise or name-wise or folio number-wise of the shareholder; and shall also disclose the summary of aforesaid information in the annual report and shall also report in the statements of financial position (quarterly/annually) as a separate line item 'Unclaimed Dividend Account':

Provided that The Premier Bank PLC. shall publish the year-wise summary of its unpaid or unclaimed dividend in the website.

- (viii) Provided further that any unpaid or unclaimed cash dividend including accrued interest (after adjustment of bank charge, if any) thereon, if remains, shall be transferred to a separate bank account of The Premier Bank PLC. as maintained for this purpose, within 1 (one) year from the date of declaration or approval or record date, as the case may be.

Stock Dividend

The Premier Bank PLC shall credit stock dividend directly to the BO account or issue the bonus share certificate of the entitled shareholder, as applicable, within 30 (thirty) days of declaration or approval or record date, as the case may be, subject to clearance of the exchange(s) and the Central Depository Bangladesh Limited (CDBL) CDBL complying rules and regulations in this regard. Provided that the Premier Bank PLC shall maintain a Suspense BO Account for undistributed or unclaimed stock dividend or bonus shares and shall also follow the procedures/guidance of regulators for ensuring the rightful ownership.

Compliance Report Regarding Dividend Distribution

The Premier Bank PLC shall submit a compliance report to the BSEC and the exchange(s) in a specified format at within 7 (seven) working days of completion of dividend distribution: Provided that The Premier Bank PLC. shall publish the compliance report in its website.

Unpaid/Unclaimed Dividend

The Bank shall not forfeit any unclaimed cash or stock dividend till the claim becomes barred by the law of land in force. The bank will maintain detailed information of unpaid or unclaimed dividend and rationale thereof. Unpaid or unclaimed or unsettled dividends, cash or stock, shall be settled as per procedure set by the Bangladesh Securities and Exchange Commission (BSEC), Bangladesh Bank and other regulatory authority from time to time.

Disclosure of the Policy

This Policy shall be disclosed in the annual report and official website.



Risk Management

Report on Risk Management Committee of the Board

In terms of section 15 (Kha) of the Banking Companies Act,1991(amended up to 2023) as well as BRPD Circular no. 02 dated February 11, 2024 the bank has constituted Risk Management Committee of the Board of Directors comprising the members of the Board of Directors with a view to oversee the risk management activities of the bank on behalf of the Board of Directors. The Committee is comprised of the following directors:

SL.	Names	Status with the Committee	Status with the Board
1.	Mr. Md. Sazzad Hossain	Chairman	Independent Director
2.	Dr. Arifur Rahman	Member	Independent Director
3.	Mr. Syed Faridul Islam	Member	Independent Director
4.	Prof. Sheikh Morshed Jahan	Member	Independent Director
5.	Mr. M Nurul Alam FCS, CCEP-I, CGIA	Member	Independent Director

The Committee plays effective role in minimizing probable and emerging risks in implementing the policies and strategies formulated by bank's Board. The Risk Management Committee also monitors whether or not appropriate measures are taken by management to mitigate risks after those are identified and measured.

The Key Responsibilities of the Risk Management Committee Includes, among Others

- ◆ Formulation of appropriate policy and strategy to measure and control risks inherent in banking business and to ensure proper implementation of the same.
- ◆ Setting of organizational structure for controlling risks of the bank.
- ◆ Review and approve the risk management policies at regular interval.
- ◆ Approval of system for preservation and reporting of information formulated/developed by bank management and ensure its proper implementation.
- ◆ Supervise whether or not bank's risk management policies are properly implemented and required steps have been taken to address the identified risks.

Meeting of the Risk Management Committee of the Board of Directors During the year 2025 the Committee conducted 04 (four) meetings wherein the Committee, among other pertinent issues, re-viewed and discussed the risk management papers and stress tests reports prepared by the Risk Management Division of the bank and provided necessary directives/guidelines to the management to address identified risks as well as to strengthen risk management of the bank.

Acknowledgement

The Risk Management Committee of the Board of Directors expresses its gratitude to the Members of the Board of Directors for forming the Risk Management Committee and assigning its duties and responsibilities.

On behalf of the Risk Management Committee of the Board of Directors.



Md. Sazzad Hossain
Chairman
Risk Management Committee

Message from the Chief Risk Officer

From the Desk of the Chief Risk Officer

The year 2025, marked as a period of significant transformation in the global and domestic financial landscape. The banking sector, particularly experienced heightened volatility driven by inflationary pressures, dynamic interest rate movements, geopolitical uncertainties and rapid digitalization. These developments have redefined traditional risk paradigms and demanded a more agile and forward-looking risk management approach.

At Premier Bank, risk is not viewed merely as a potential threat but as an integral component of strategic decision-making and sustainable growth. The Bank has adopted a proactive approach by enhancing risk culture, improving internal controls and leveraging technology-driven solutions to manage emerging risks. Rather than perceiving risk solely as a constraint, the Bank views it as a strategic enabler for sustainable growth and innovation. In response to evolving regulatory expectations and market dynamics, the Bank has undertaken key initiatives to enhance its enterprise-wide risk management capabilities. These include:

- ◆ Strengthening governance structures and enhancing board-level oversight
- ◆ Leveraging advanced analytics and technology for risk assessment
- ◆ Promoting a strong risk culture through training, awareness programs and internal communication
- ◆ Standardizing processes to ensure consistency and operational efficiency

Importantly, the Bank does not view risk solely as a threat, but also as an opportunity for learning, adaptation and institutional growth. In response to evolving risk dynamics and regulatory developments, such as changes in risk appetite and enhancements in the risk management framework, the Bank has undertaken several key initiatives:

- ◆ Revisiting and standardizing operational procedures
- ◆ Promoting organization wide risk awareness through events such as annual risk conferences, workshop/ training/ branch/sub-branch/agent banking booth visit etc.
- ◆ Transitioning from practice-based operations to uniform, process driven systems
- ◆ Advancing technological integration to ensure secure and efficient banking operations

Risk Management Framework

Risk management is particularly important for financial institutions, as prudent and forward-looking risk management practices contribute significantly to

the stability, sustainability, and overall performance of the Bank. The primary goal of the Premier Bank is to generate sustainable value for its stakeholders, including customers, shareholders, employees, regulators, government agencies etc. An effective Risk Management Framework enables the Bank to identify, assess,

monitor and mitigate risks in a structured and consistent manner across all business functions. This framework ensures that all material risks—such as credit, market, liquidity and operational risks are managed within defined limits and in line with the Bank's strategic objectives.

In this context, the Bank adopts a balanced risk-taking approach aligned with its risk appetite and available capital and liquidity resources. This ensures that business growth is pursued in a controlled and sustainable manner. The framework also plays a critical role in protecting the Bank's reputation, operational continuity and revenue stability, while at the same time supporting expansion opportunities and long-term value creation. Through strong governance, internal controls and continuous monitoring, the Bank maintains resilience in a dynamic and evolving financial environment.

The Bank has established a comprehensive framework that integrates risk management into its strategic planning and day-to-day operations. This framework ensures that all key risks—including credit, market, liquidity and operational risks—are managed within acceptable levels in line with the Bank's defined risk appetite.

A strong governance structure supports the framework, with oversight provided by the Board of Directors and relevant committees (ERMC, BRMC, Board), while the management team ensures effective implementation. The framework also emphasizes the development of a risk-aware culture, where all employees understand their role in managing risk. Through continuous monitoring, robust internal controls and the use of advanced analytical tools such as stress testing and scenario analysis, the Bank remains well-prepared to respond to changing market conditions and emerging risks. Overall, the Risk Management Framework serves as a critical foundation for safeguarding the Bank's assets, protecting stakeholders' interests and ensuring long-term sustainable growth.



Risk Management Outline

The Bank has established a comprehensive framework to ensure effective and enterprise-wide risk management. All risk-related activities are governed by the Bank's Risk Management Policy, which provides a structured and strategic approach to identifying, assessing, monitoring and mitigating risks across the organization. The Risk Management Policy sets out detailed guidelines and procedures to support consistent and effective risk management practices. At the same time, the Bank remains committed to adopting leading-edge risk management tools, techniques and mitigation strategies in response to the evolving financial and economic environment.

The policy framework is designed to ensure that risks are managed within the Bank's defined risk appetite, while supporting sustainable business growth and maintaining financial stability. Through this comprehensive Risk Management Outline, the Bank ensures a proactive, disciplined and forward-looking approach to managing risks, thereby safeguarding stakeholders' interests and supporting long-term sustainable growth.

Three Lines of Defense Strategy

Risk management is essential to the successful implementation of the Bank's strategy. The material risks and uncertainties that the Bank faces throughout to business and portfolios are a key management concern in light of the importance of the function, the bank has built its 3 lines of defense risk governance approach, which enables to continuously address risks completely. The Bank's Executive Risk Management Committee outlines a defined line of defense strategy that enables the bank to prevent the occurrence of risk while also ensuring proper reduction or management of existing risk. In a sense, it describes the Bank's risk tolerance and risk appetite. The Bank's three lines of defense model

are outlined below:

First Line of Defense

The First Line of Defense comprises the business units and operational functions whose activities generate financial and non-financial risks. These units are responsible for:

- ♦ Identifying and managing risks within their respective operations
- ♦ Operating within the Bank's approved risk appetite
- ♦ Maintaining strong internal controls and processes
- ♦ Promoting a risk-aware culture across day-to-day activities

Second Line of Defense

The Second Line of Defense consists of the Risk Management and Compliance functions, which are independent of business operations. Their key responsibilities include:

- ♦ Developing and maintaining the Bank's risk management framework and policies
- ♦ Monitoring adherence to risk limits and regulatory requirements
- ♦ Reviewing and overseeing risk exposures across the organization
- ♦ Providing guidance and support to the First Line in identifying, assessing, and managing risks

Third Line of Defense

The Third Line of Defense is provided by the Internal Audit function, which operates independently to deliver objective assurance. Its responsibilities include:

- ♦ Evaluating the adequacy and effectiveness of the risk management framework
- ♦ Assessing the design and operational efficiency of internal controls
- ♦ Providing independent assurance to the Board and senior management
- ♦ This function ensures that the overall risk management system remains robust, reliable and effective.

Risk Management Statement

To achieve its strategic objectives, the Bank is committed to fostering a strong risk-aware culture and maintaining a disciplined approach to risk management. The Premier Bank PLC. strives to balance risk and return by preserving capital while optimizing opportunities for sustainable growth.

The Bank's approach emphasizes

- ♦ Protecting the interests of customers and shareholders
- ♦ Ensuring financial stability and resilience
- ♦ Proactively identifying and managing emerging risks
- ♦ Leveraging opportunities within acceptable risk boundaries

Through its well-defined governance structure and the Three Lines of Defense model, the Bank ensures

comprehensive risk oversight, accountability and control, thereby supporting long-term value creation and sustainable performance.

Risk Management

The Premier Bank PLC. has integrated risk management into core competence and positioned itself well to meet challenges. The Bank evaluates risk with regard to the impact on profitability and capital. The Bank also considers potential impact on its business due to changes in political, economic and market conditions of the country as well as borrower's financial condition and business environment. Risk management at Premier Bank has always remained conservative and proactive with a goal to achieve a balanced relation between risk appetite and expected returns.

The Board of Directors of the Bank is vested with the overall authority for risk management. It mandates appropriate credit and market risk policies as well as necessary operational guidelines for proper running of business in keeping with banks objectives.

Risk Management Committee of the Board

The Risk Management Committee plays an effective role in minimizing probable and emerging risks in implementing the policies and strategies formulated by the Board and perform the responsibility of the Board of Directors in this regard. It also oversees whether or not appropriate measures have been taken by the management to mitigate identified risks and whether adequate capital and provision are maintained against those risks.

Risk Management Division

Pursuant to directives of Bangladesh Bank, a separate Risk Management Division has been established. This division functions independently from other business units to identify, measure and analyze risks confronted by the functional units and put forward recommendations to address the identified risk which are duly taken care of by the management. This division functions under direct supervision of the "Chief Risk Officer" and attend to the following:

- ◆ Drive and populate the culture of pro-active risk identification and mitigation.
- ◆ Designing of organizational structure by clearly defining roles and responsibilities of individuals involved in risk taking as well as managing it.
- ◆ Formulation of overall risk assessment and management policies, methodologies, guidelines and procedures for identification, measurement, monitoring and control of risk as well as defining acceptable level of risks.
- ◆ Monitor adequacy and effectiveness of core risk management practices as lay down by Bangladesh Bank, the Regulatory Authority.
- ◆ Set, in consultation with functional units, risk

appetite/ limits for different business activities.

- ◆ Ongoing monitoring of risk-taking activities and risk exposures to ensure that they are in conformity with Board approved risk appetite/ limit.
- ◆ Formulation of strategies and different models in consistency with risk management policy based on IT Policy and in-house IT support which can measure, monitor and maintain acceptable risk levels of the bank.
- ◆ Development of information system/ MIS inflow and data management capability to support risk management function of the bank.
- ◆ Analysis of self-resilience capability of the bank. Initiation to measure different market conditions, vulnerability in investing in different sectors.
- ◆ Preparation and submission of Comprehensive Risk Management Reports/ Periodic Risk Management Reports, Stress Testing Reports and other regulatory reports.
- ◆ Review of risk aspects in case of introduction of new business products.

Risk Management Practices

Risk management practices relating to different segments of bank's activities are given below:

Credit Risk

Credit Risk refers to potential financial loss as a consequence of a customer's inability to meet its obligation in accordance with agreed terms and condition of credit facilities. It arises from both on balance sheet and off-balance sheet exposures.

The Bank has set well drafted policy and procedures for granting credit, documentation and monitoring of credit granted. Due diligences are exercised in assessing creditworthiness of intending borrowers in line with the set policy and standards. All borrowers are subjected to risk grading/ rating as per prudential regulation issued by Bangladesh Bank, the Regulator for banks. The risk rating assigned to each borrower is reviewed at least once in a year. To mitigate credit risks adequate security coverage in the form of collateral, guarantee/ counter guarantee from the borrower/ third party are obtained. Together with hard-and-fast credit analysis/ review, our Credit Administration Division strictly ensures compliance of the sanction terms and conditions as well monitors account conducts of the borrowers and provide early alert signals to the branches/ management. Regular monitoring of the portfolio enables the bank to trace delinquent accounts that witness a deteriorating risk profile. Advanced mechanism, systems and procedures are in place to generate alerts in case there is any past dues in any account. All past due loans are meticulously reviewed and classified as per given policy of Bangladesh Bank. Our Recovery Division, on the other hand, plays instrumental role in recovering non-performing loans. It closely monitors and pursues such

accounts and takes appropriate steps in conjunction with our Law Division to recover the non-performing and delinquent loans. As a result of their concerted efforts, bank regularizes a substantial amount of non-performing loans in the year 2025.

Legal Risk

In-house legal experts in combination with the international reputed law firms look after the legal aspects of risk of the Bank and set the facility documentation right by encompassing eventualities that might affect the implementation of stipulated terms and conditions.

Liquidity Risk

Liquidity Risk is the potential loss arising from bank's inability to meet obligations. Liquidity Risk Managers perform a demanding job at all times to meet the funding requirement of the Bank making available the funds required. The Bank has adequate investment in liquid assets, such as inter-bank placements and treasury bills. Besides the primary sources, the Bank also relies on trading assets and other marketable securities to provide for secondary sources of liquidity. This level of liquidity was adequate to meet fluctuating customer borrowings and draw-downs comfortably.

The marketing strategy of the Bank has ensured a balanced mix of demand and time deposits. This is the reason why the Bank needn't depend much on volatile short-term borrowings. The treasury manager keeps a constant eye over the maturity profile of assets and liabilities so as to maintain adequate liquidity at all times and to keep funding gap at a low level. Contingency plan is in place to tackle any adverse and unexpected changes in market conditions. The Asset Liability Committee (ALCO) headed by the Managing Director reviews the liquidity gap profile and the liquidity scenario and addresses strategic issues concerning liquidity.

Interest Rate Risk

Interest Rate Risk is a bank's exposure to adverse movement in interest rates. It refers to the current or prospective risk to bank's capital and earnings arising from adverse movement in interest rates that affects the banking book position. Change in interest rates impact net interest income as well as economic value of equity. Therefore, bank management remains vigilant in maintaining bearable mismatch in assets and liabilities as well its duration. In order to assess interest rate risks, bank carries out Sensitivity Analysis which indicates the impact of changes in interest rates on its earnings. It also conducts Duration Gap Analysis to assess the impact of change in interest rates on bank's economic value/ equity value. The Bank is determined to maintain stable earnings growth through prudent active management of the assets and liabilities mix while, preferably, positioning itself to benefit from near-term changes in interest rate level. The Treasurer

is basically responsible for managing the interest rate. Reports on overall position and risks are submitted to senior management for review and positions are adjusted if deemed necessary. Apart from that, ALCO as well as Risk Management Division regularly reviews the interest rate sensitivity profile and its impact on bank's earnings and equity. Strategic decisions are taken with the objective of producing a strong and stable interest income over time.

Market Risk

Market Risk is the risk that changes in market price will adversely affect the value of on and off-balance sheet position. The drivers of market risks are interest rates, foreign exchange rates, commodities price and equity prices. The Bank pursues conservative policies in management of its trading /investment portfolios by adhering to limits set annually and by regular reviews. Quality and rating are the main criteria in selecting investment assets. Market risk originating from its trading portfolio is measured by using Value of Risk (VaR).

Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal process, people and system or from external events. The Bank has well laid-out procedures and systems that set out the methodologies for carrying out specific task. The aspects of operational risks are looked into by bank's Internal Control and Compliance Division as well as Operations Division. To ensure adherence and compliance of set policies, procedures, rules, practices and standards IC&CD conducts audits and inspections on regular intervals. The audit/ inspection findings are reported to the Audit Committee of the Board of Directors and the lapses find out by the audit/ inspection are promptly and severely dealt with. Besides, Operation Division also oversees the operational aspects. To this end, the Operations Division has introduced an automated system called "ORDER" which facilitates instant detection of operational lapses.

ICT Risk

Information & Communication Technology (ICT) risks are an increasingly important part of our corporate risk management. It includes such as network failure, System failure, software failure, lack of Information security awareness, cyber-attacks, and virus outburst etc. which places our daily operation at vulnerable. Managing ICT risk is to provide continuous assurance on information system security specifically on confidentiality, integrity and availability of information by ensuring appropriate security controls. ICT risk of the Bank is being addressed by initiating appropriate measures within the Approved ICT policies, procedures, guidelines and standards as well as defining roles and responsibilities of all relevant officials, dedicated ICT audit professionals to conduct audit at Branches and Divisions of Head Office. IT

Security professionals perform IS Risk Assessment and Vulnerability assessment to identify the risk related to technology environment as well as give recommendation to mitigate those risks.

AML/CFT Risk

Under precautionary priorities, the Bank is committed to protect itself from money laundering activities in line with global best practices. Besides the compliance of legal obligation, Premier Bank considers Prevention of Money Laundering as one of its core business values. The united force of Board of Directors and the Senior Management enhances our commitment to combat money laundering. Every year memos, circulars and messages are issued from the high-ups of management recalling the importance of this issue. We have high profile Central Compliance Unit (CCU) to oversee the Anti-Money Laundering and terrorist financing activities. The Management has separate and dedicated headcount for surveillance of Anti-Money Laundering and Counter Terrorism Financing functions. Training and awareness programs are continuously held to make all employees alert about the issue. Bank has also undertaken campaign against Money Laundering in electronic media. The Bank has properly assigned responsibilities and developed CAMLCO at Head Office and BAMLCO at Branches. Besides, a Central Compliance Committee (CCC) has been formed to ensure compliance of instructions and guidelines relating to prevention of money laundering and terrorist financing. To accelerate Anti Money Laundering drives, Premier Bank keeps a close watch on any deviation from or non-compliance of obligation binding upon the Bank. In course of day-to-day operation, the Bank takes on a series of action to minimize money laundering risks as follows:

- a. Improve capacity building through proper training of officers & executives of the bank.
- b. Monitor the suspicious transaction.
- c. Hold regular meeting on the issue.
- d. Review and update KYC profile on periodical basis.
- e. Categorize KYC profile of customers on the basis of risks.
- f. Dig out more information against high risk customers.
- g. Make the Branches conform to Cash Transaction Report (CTR) and Suspicious Transaction Report (STR) within a definite time frame.

All the attributes of risks as discussed above are reviewed regularly at the meeting of Board of Directors, Executive Committee and Risk Management Committee in light of an all-inclusive risk report. This holistic approach to risk management helps the Bank achieve its goal in protecting the interests of shareholders and customers.

Capital Management

Bank has devised and established a strong capital management framework to assess bank's capital

requirement and to secure adequate capital to cover the risks. Keeping conformity with the international best practices and to make the bank's capital more risk sensitive as well as more shock resilient, Bangladesh Bank has introduced Revised Regulatory Capital Framework known as "Basel III" which has come into force with effect from January, 2015.

Pursuant to the regulatory guidelines the bank is following a robust capital management practice which includes, inter alia, preparation of capital budget, review of potential risk in related segment of business, capacity building of the personnel involved in capital management and initiation of remedial measures to cope with emerging situation. As part of its capital management function, bank also conducts supervisory Review Process to quantify capital required to cover different risks that bank may confront.

Stress Testing

In order to evaluate bank's resilience capacity under a severe but plausible scenario, bank conducts stress testing in line with the model advised by Bangladesh Bank. By the stress testing bank assess the impact of potential adverse situation under scenarios of minor, moderate and major shocks reckoning a number of shock events concerning (1) Credit Risks, (2) Interest Rate Risks, (3) Foreign Exchange Risk, (4) Equity Risk and (5) Liquidity Risk. The impacts of potential shock events are measured considering both individual effect as well as combined effect of the shocks and bank's capacity to absorb the unexpected losses arising from the potential shock events is assessed whereby management is alerted to take appropriate mitigating measures to maintain desired Capital Adequacy Ratio.

Management Report

As per Bangladesh Bank (BB) requirements, Risk Management Division (RMD) prepares various Risk Management Reports which is presented in the meeting of Executive Risk Management Committee (ERMC) on monthly basis. At the end of each quarter, Risk Management Report along with the minutes are submitted to Bangladesh Bank by Risk Management Division. Risk Management Report is a comprehensive document related to risk issues which is being placed in the ERMCs' monthly meeting. It also allows identification and mitigation of risk under necessary guidance of the Senior Management of the Bank. In addition to the prescribed format of Bangladesh Bank, the Premier Bank has prepared various analyses on Credit Risk, Market Risk, Liquidity Risk, Operational Risk as well as Strategic Risk for the management of the Bank to inform the latest position from time to time. Comprehensive Risk Management Report is also being submitted to the Board Risk Management Committee (BRMC) and the decisions are being communicated with relevant divisions of the bank for taking necessary initiatives.

Disclosures on Risk Based Capital (Basel III)

With the growing complexity of operations, service innovations and technology-based products, Banks have progressively become exposed to a diverse set of Risks. Basel- I was a one-fits-all approach to address only credit risk, Basel-II guidelines covered all types of risk except liquidity concept. Bangladesh Bank vide its BRPD Circular No.18 dated December 21, 2014 implemented revised regulatory capital framework for banks in line with Basel III in Bangladesh with effect from January 01, 2015. The new Risk Based Capital Adequacy (Basel – III) addresses an additional Liquidity risk such as Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and Leverage Ratio.

Risk Based Capital under Basel III are structured around the following three aspects or pillars

- ♦ Minimum Capital Requirements against Credit, Market and Operational Risk under Pillar-I;
- ♦ Supervisory Review Process for assessing overall capital adequacy in relation to a Bank's risk profile and a strategy for maintaining its capital at an adequate level under Pillar-II
- ♦ Market Disclosure of information on the Bank's risk profiles, Capital Adequacy and risk management under Pillar-III.

Market discipline i.e. Pillar-3 comprises a set of disclosures on the capital adequacy and risk management framework of the Bank. The purpose of Market discipline in the Revised Capital adequacy Framework is to complement the minimum capital requirements and the supervisory review process. The aim of introducing Market discipline in the revised framework is to establish more transparent and more disciplined financial market so that stakeholders can assess the position of a bank regarding holding of assets and to identify the risks relating to the assets and capital adequacy to meet probable loss of assets.

1. Scope of Application

Qualitative Disclosures	
a. The name of the top corporate entity in the group which this guideline applies:	The Premier Bank PLC.
b. An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group (i) that are fully consolidated; (ii) that are given a deduction treatment; and (iii) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).	<p>The Risk Based Capital Adequacy framework applies to The Premier Bank PLC. on 'Solo' basis as well as on 'Consolidated' basis.</p> <p>'Solo Basis' refers to all position of the Bank including the Offshore Banking Unit. 'Consolidated Basis' refers to all position of the Bank and its subsidiary company namely 'Premier Bank Securities Limited'</p> <p>A brief description of the Bank and its subsidiaries are given below:</p> <p>The Premier Bank PLC. The Premier Bank PLC. is a 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.</p> <p>At present the Bank has 136 branches including 12 SME Service Centers/ Agricultural Branches and 2 Islamic Branches. Beside this, the Bank also operate 128 nos. of own ATM booth, 214 nos. Agent Outlets, 67 nos. of Sub-Branch and 25 nos. of Islamic Window. The Bank has one subsidiary company namely, Premier Bank Securities Limited. The Bank also operates Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.</p>

Qualitative Disclosures	
	<p>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 29 June 2010 under the Companies Act, 1994 and commenced its business from the 17 April 2011. A total of 99.9993% of the shares are held by The Premier Bank PLC. It's registered office is situated at Iqbal Centre (3rd Floor), 42 Kamal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh and at present it has 6 branches at Dhaka & Chittagong city.</p>
c. Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group	Not applicable
d. The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not applicable

2. Capital Structure

Qualitative Disclosure

Capital structure of The Premier Bank PLC consists of Tier I and Tier II capital. For the purpose of calculation of capital under capital adequacy framework in line with Basel III guidelines of Bangladesh Bank, the capital of the Bank shall be classified into two tiers..

1. Tier 1 Capital (Going-Concern Capital):
 - a. Common Equity Tier 1 Capital;
 - b. Additional Tier 1 Capital;
2. Tier 2 Capital (Gone-Concern Capital)

'Common Equity Tier-1 (CET 1)' Capital of The Premier Bank PLC consists of (i) Paid-up Capital, (ii) Statutory Reserve, (iii) General Reserve, (iv) Retained Earnings and (v) Minority Interest in Subsidiary.

The Premier Bank PLC does not have 'Additional Tier 1 (AT 1)' Capital since it did not issue any instrument that meets the qualifying criteria for Additional Tier 1 Capital.

Tier-2 Capital of the Bank consists of (i) General Provision and (ii) Subordinated Debt/Instruments that meet the qualifying criteria for Tier 2 Capital.

The Bank complied with all the required conditions for calculation of capital as stipulated in the Risk Based Capital Adequacy (RBCA) guidelines by Bangladesh Bank as per following details:

Conditions	Compliance of the Bank
a. Minimum Total Capital plus Capital Conservation Buffer should be at least 12.5% of the total risk weighted assets	The Premier Bank PLC. has maintained Capital to Risk-weighted Asset Ratio (CRAR) of 5.70% on Solo basis and 5.59% on Consolidated basis as of 31st December, 2025.
b. Common Equity Tier 1 Capital should be at least 7.00% of the total risk weighted assets (RWA)	Common Equity Tier 1 Capital ratio of the Bank was 2.88% on Solo basis and 2.78% on Consolidated basis as of 31st December, 2025.
c. Additional Tier 1 Capital can be admitted maximum up to 1.50% of RWA plus 33.33% of CET1 in excess of 7% requirement	Additional Tier 1 Capital ratio of the Bank was 0.48% on Solo basis and 0.48% on Consolidated basis as of 31st December, 2025.
d. Tier 1 Capital should be at least 8.50% of the total risk weighted assets	The Premier Bank PLC. has maintained Tier 1 Capital ratio 3.36% on Solo basis and 3.25% on Consolidated basis as of 31st December, 2025.
e. Tier 2 Capital can be admitted maximum up to 4.00% of RWA plus 88.89% of the CET1 in excess of 7% requirement	The Premier Bank PLC. has maintained Tier 2 Capital ratio 2.34% on Solo basis and 2.34% on Consolidated basis as of 31st December, 2025.

Tier-1 Capital		Solo	Consolidated
1. Common Equity Tier-1 Capital (Going Concern Capital)			
	Fully Paid-up Capital	12,334.31	12,334.31
	Statutory Reserve	10,040.99	10,040.99
	General Reserve	300.00	300.00
	Retained Earnings	-5,570.54	6,008.19
	Minority Interest in Subsidiaries	-	0.02
	Sub-Total:	17,104.76	16,667.13
	Regulatory Adjustments:		
	Shortfall in provisions required against Non-performing Loans (NPLs)	-	-
	Shortfall in provisions required against Investment in Shares	-	-
	Deferred tax Assets (DTA)	5,010.44	5,010.44
	Sub Total:	5,010.44	5,010.44
	Total Common Equity Tier-1 Capital	12,094.32	11,656.69
2.	Additional Tier-1 Capital	2,000.00	2,000.00
Total Tier-1 Capital (1+2)		14,094.32	13,656.69
Tier-2 Capital (Gone concern Capital)			
	General Provision	6,005.57	6,005.57
	Subordinated debt (As per Basel III Guideline)	3,803.20	3,803.20
	Revaluation Reverses as on 31 December 2014 (50% of Fixed Assets and Securities & 10% of Equities)	-	-
	Regulatory Adjustments:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities (phase in deductions as per Basel III Guidelines)	-	-
	Total Tier 2 Capital	9,808.77	9,808.77
Total Eligible Capital (Tier-1 & Tier-2 Capital)		23,903.08	23,465.45

3. Capital Adequacy

Qualitative Disclosure

The Premier Bank PLC. has followed following approaches to calculate the Minimum Capital Requirement under Pillar I.

1. Standardized Approach for Credit Risk
2. Standardized approach (Rule Based) for Market Risk and
3. Basic Indicator Approach for Operational Risk.

The Premier Bank PLC. has formed a Basel unit, a Supervisory Review Process (SRP) Team and a Risk Management Division (RMD) for developing a process for assessing overall capital adequacy in relation to the Bank's risk profile and strategy for maintaining the Bank's capital at an adequate level following the specific guidelines of Bangladesh Bank. The Premier Bank PLC. is conducting intensive training & workshops on Basel-III Implementation on a regular basis.

Capital Management is aimed at ensuring that there is sufficient capital to meet the requirement of the Bank as determined by its underlying business strategy and that sufficient cushion is available to absorb unexpected shocks that could arise out of adverse market conditions and external factors. To be a highly capitalized Bank, The Premier Bank PLC. has set a policy to maintain its capital in such a way that maintained capital is higher than the minimum required capital as per Risk Based Capital Adequacy.

A sound risk management process, strong internal controls and well documented policies and procedures are the

foundation for ensuring the safety and soundness of the Bank. The Risk Management Committee of the Board of Directors and management of the Bank ensure that the capital level is adequate for the Bank's risk profile. They also ensure that the risk management and control processes are appropriate in the light of the Bank's risk profile and business plans.

Major responsibilities of the Risk Management Committee are as follows:

1. Oversight of Basel implementation and new requirements
2. Annual review of risk limits and concentration
3. Capital Planning
4. Quarterly risk assessment and capital adequacy review against target
5. Annual review of ICAAP

Under the supervision of the Board of Directors, Risk Management Division discusses reviews and manages the material risk faced by the bank. The Chief Risk Officer along with the senior management of the Bank always monitor and control the overall risk management process of the Bank. The Risk Management Committee meets at least once in a month to review the current material risk faced by the Bank.

The Bank's Asset Liability Committee (ALCO) is responsible for the review of overall asset and liability position, liquidity position, capital adequacy, balance sheet risk and interest rate risk. The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawal can be met when due and regularly monitored. As per the Bangladesh Bank guideline, The Bank has implemented all the core risk management guidelines.

Quantitative Disclosure

(Amount in BDT Million)

Particulars		Solo	Consolidated
1	Capital requirement for Credit Risk	39,121.94	39,156.66
2	Capital requirement for Market Risk	4,785.41	4,978.53
3	Capital requirement for Operational Risk	23,251.98	23,405.43
4	Total Risk Weighted Assets (RWA)	419,256.80	419,950.51
	Minimum Capital Requirement	41,925.68	41,995.05
5	Total Regulatory Capital (Tier 1 & Tier 2)	23,903.08	23,465.45
6	Common Equity Tier 1 (CET 1)	12,094.32	11,656.69
7	Additional Tier-1 Capital	2,000.00	2,000.00
8	Tier – 1 Capital	14,094.32	13,656.69
9	Tier – 2 Capital	9,808.77	9,808.77
10	Capital To Risk Weighted Asset Ratio (CRAR)	5.70%	5.59%
11	Common Equity Tier 1 (CET 1) to RWA Ratio	2.88%	2.78%
12	Additional Tier-1 Capital	0.48%	0.48%
13	Tier - 1 Capital to RWA Ratio	3.36%	3.25%
14	Tier – 2 Capital to RWA Ratio	2.34%	2.34%
15	Capital Conservation Buffer (Minimum 2.50% of RWA)	0%	0%
16	Available Capital under Pillar II Requirement	-28,504.02	-29,028.36

Note: The Bank has maintained an accumulated provision of Taka 25,014.2 million against requirement of Taka 123,006.8 million for the year ended 31 December 2025 vide Bangladesh Bank letter no. BSD-9/118/2026-484 dated 27.04.2026 with a deferral of Taka 97,992.6 million.

4. Credit Risk

Qualitative Disclosure

Credit risk is the risk of financial loss resulting from failure by a client or counterparty to meet its contractual obligations to the Bank. Credit risk arises from the bank's dealings with or lending to corporate, individuals, and other banks or financial institutions.

Definitions of past due and impaired

All the loans and advances are grouped into four categories for the purpose of classification, which are; (i) Continuous Loan (ii) Demand Loan (iii) Fixed Term Loan and (iv) Short-term Agricultural and Micro-Credit.

Continuous, Demand & Term Loans are classified as:

Sub-standard - if past due for 3 months or more, but less than 6 months;

Doubtful - if past due for 6 months or more, but less than 12 months;

Bad/Loss - if past due for 12 months or more.

A continuous credit, demand loan & Term Loan which remains overdue for a period of 02(two) and above but less than 03(three) months is classified as a "Special Mention Account (SMA)".

Description of approaches followed for specific and general allowances and statistical methods

The Bank is required to maintain the following general and specific provision in respect of classified and unclassified loans and advances / investments on the basis of Bangladesh Bank guidelines issued from time to time:

Particulars	Short Term Agri. Credit	Consumer Financing			SMEF & Micro Credit	Loans to BHs/ MBs/SDs/ Card	All other Credit
		Other than HF, LP	HF	LP			
UC	Standard	0.50%	1%	1%	0.50%	1%	1%
	SMA	0.50%	5%	5%	0.50%	5%	5%
Classified	SS	20%	20%	20%	20%	20%	20%
	DF	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%

General Provision requirement for Unclassified Loans and advances:

Type of Loan	Standard	SMA
Small & Medium Enterprise Financing (SMEF), Micro Credit, Short Term Agri Credit	0.50%	0.50%
All Other Credit	1.00%	5.00%

Specific Provision requirement for Classified Loans and advances

Loan Status	Type of Loan	Rate of Provision
Substandard	All types of credit facilities	20%
Doubtful		50%
Bad/Loss		100%

Methods Used to Measure Credit Risk

The Capital requirement for credit risk is based on the risk assessment made by External Credit Assessment Institutions (ECAIs) recognized by Bangladesh Bank for capital adequacy purposes. The Bank assigned risk weights to all their on-balance sheet and off-balance sheet exposures. Risk weights are based on external credit rating (solicited) which mapped with the Bangladesh Bank rating grade or a fixed weight that is specified by Bangladesh Bank. The Premier Bank PLC has also used FDR, MIS (Monthly Income Scheme), MSS (Monthly Savings Scheme), Double Benefit Scheme, Special Deposit Scheme & other collateral securities such as listed shares as Credit Risk Mitigation (CRM) collateral under Standardized Approach.

Credit Risk Management

Credit risk regulatory capital requirements are computed based on the standardized approach prescribed by Bangladesh Bank. In the Standardized Approach credit risk is measured in a standardized manner supported by external credit assessments. Under this approach, risk weightings are mapped to exposure types.

Credit Risk Management Process

A thorough credit risk assessment is done before extending loan. The credit Risk assessment includes borrower risk analysts, industry risk analysts, historical financial analysts, projected financial performance, the conduct of the account, and security of proposed loan. The assessment originates from relationship manager/ account officer and approved by Credit Review Committee at Head Office. The Credit Committee under elevated authority approves the credit proposals. Executive Committee of the Board approves the proposal beyond the authority limit of the management. The Board of Directors reviews the proposals approved by the Executive Committee.

In determining single borrower/Large loan limit, the instruction of Bangladesh Bank is strictly followed. Segregation of duties has been established for Credit Approval, Relationship Management and Credit Administration. Internal Audit is conducted on periodical interval to ensure compliance of Bank's and Regulatory policies. Loans are classified as per Bangladesh Bank's guidelines.

Credit Risk Mitigation

Mortgage documents are properly vetted by the Bank's Legal advisor. He/she will also certify that proper documentation, borrower's legal standing and enforcement of securities are in place. Finally, Lawyer's satisfaction certificate shall have to be obtained regarding documentation where there are securities/ collateral other than Personal Guarantee and Financial Obligation. Exposures and collateral values are continuously monitored, and margin calls or close-out procedures are enforced, when the market value of collateral falls below a predefined trigger level.

Policies and Processes for Collateral Valuation and Management

The Premier Bank PLC has a set of EC approved policy on Collateral Valuation and Management. The Bank appoints approved surveyors for valuation of collateral/securities objectively. The methodology of valuation that the Bank usually applies, are forced Sale Value (FSV), Market Value (MV) etc. The Bank creates legal claims on collateral/securities through mortgage; charge creation and other legal documentation.

Quantitative Disclosure

Risk Weighted Assets (RWA)	BDT Million
Credit Risk	
For On- Balance sheet Assets	330,802.60
For Off-Balance sheet Assets	60,416.80
Total RWA for Credit Risk	391,219.40

a. Total gross credit risk exposures broken down by major types of credit exposure of the Bank (SOLO):

Exposure Type	BDT Million	
	Exposure	Risk weighted Asset
Credit Risk for On-Balance Sheet Exposures:		
Cash and Cash equivalents	3,702.63	0.00
Claims on Bangladesh Government (other than PSEs) and Bangladesh Bank	23,920.84	0.00
Claims on Public Sector Entities (excluding equity exposure)	0	0
Claims on Banks and NBFIs	9,529.17	2,444.94
Claims on Corporate (excluding equity exposures)	123,243.88	98,685.22
Claims on SME	21,125.57	16,899.41
Claims under Credit Risk Mitigation (CRM)	43,495.08	13,737.37
Claims on Retail Portfolio	2,732.21	2,049.16
Claims fully secured by residential property	677.87	338.93
Claims fully secured by commercial real estate	1,460.16	1,460.16
Past Due Claims (net of specific provision)	119,811.67	155,023.22
Capital Market Exposure	2,815.40	3,519.25
Investment in equity and other regulatory capital instruments	4,650.10	5,812.50
Investments in Venture Capital, Alternative Investment	7,626.45	7,626.45
Investments in premises, plant and equipment and all other fixed assets	4,626.60	4,626.60
All other assets		
i) Claims on GOB & BB	7,792.76	0.00
ii) Staff loan / investment	681.17	136.23
iii) Cash items in process of collection	2,254.99	451.00
iv) Other Assets (Net of specific provision)	17,992.14	17,992.14
Sub Total	398,138.57	330,802.60

Credit Risk for Off-Balance Sheet Exposures:		
Claims on Public Sector Entities	101.22	50.61
Claims on Banks & NBFIs	37,885.73	18,931.97
Claims on Corporate	54,196.91	32,094.27
Claims on SME	11,898.09	9,235.55
Claims on Retail	139.20	104.40
Sub Total	104,221.16	60,416.80
Grand Total	502,359.73	391,219.40

Total gross credit risk exposures broken down by major types of credit exposure of the Bank (CONSO):

Exposure Type	BDT Million	
	Exposure	Risk weighted Asset
Credit Risk for On-Balance Sheet Exposures:		
Cash and Cash equivalents	3,702.72	0.00
Claims on Bangladesh Government (other than PSEs) and Bangladesh Bank	23,920.84	0.00
Claims on Public Sector Entities (excluding equity exposure)	0	0
Claims on Banks and NBFIs	9,529.17	2,444.94
Claims on Corporate (excluding equity exposures)	123,243.88	98,685.22
Claims on SME	21,125.57	16,899.41
Claims under Credit Risk Mitigation (CRM)	43,495.08	13,737.37
Claims on Retail Portfolio	2,732.21	2,049.16
Claims fully secured by residential property	677.87	338.93
Claims fully secured by commercial real estate	1,460.16	1,460.16
Past Due Claims (net of specific provision)	119,811.67	155,023.22
Capital Market Exposure	4,127.79	5,159.74
Investment in equity and other regulatory capital instruments	5,272.50	6,590.62
Investments in Venture Capital, Alternative Investment	5,126.47	5,126.47
Investments in premises, plant and equipment and all other fixed assets	4,633.27	4,633.27
All other assets		
i) Claims on GOB & BB	7,905.77	0.00
ii) Staff loan / investment	681.17	136.23
iii) Cash items in process of collection	2,254.99	451.00
iv) Other Assets (Net off specific provision)	18,413.99	18,413.99
Sub Total	398,115.10	331,149.75
Credit Risk for Off-Balance Sheet Exposures:		
Claims on Public Sector Entities	101.22	50.61
Claims on Banks & NBFIs	37,885.73	18,931.97
Claims on Corporate	54,196.91	32,094.27
Claims on SME	11,898.09	9,235.55
Claims on Retail	139.20	104.40
Sub Total	104,221.16	60,416.80
Grand Total	502,336.26	391,566.55

b. Geographical distribution of exposures, broken down in significant areas by major types of credit exposure

	(Taka In Million)
Urban	
Dhaka Division	292,827.55
Chittagong Division	21,381.12
Khulna Division	2,879.33
Sylhet Division	378.03
Rajshahi Division	5,532.42
Barisal Division	541.75
Rangpur Division	873.33
Mymensingh Division	1,233.89
	<u>325,647.43</u>
Rural	
Dhaka Division	5,740.89
Chittagong Division	2,789.56
Rajshahi Division	27.23
Khulna Division	410.43
Mymensingh Division	392.78
	<u>9,360.90</u>
	<u><u>335,008.32</u></u>

b. Industry type distribution of exposures, broken down by major types of credit exposure of the Bank:

	(Taka In Million)
Agricultural Loan	5,193.27
Industrial Loan (other than working capital)	69,153.01
Working capital Loan	35,636.81
Export Credit	11,164.60
Import Credit	28,036.91
Commercial Loan	25,111.70
RMG & Textile	114,660.04
Ship building and ship breaking Loan	4,321.28
Construction Loan	17,403.96
Transport and Communication Loan	1,189.06
Consumer Credit	12,070.25
All Others Loans	11,067.44
Total Loans	<u><u>335,008.32</u></u>

c. Residual maturity break down of major types of credit exposure of the Bank:

Particulars	(Taka In Million)
Up to 1 month	86,263.76
More than 1 month but not more than 3 months	27,565.45
More than 3 months but not more than 1 year	39,594.74
More than 1 year but not more than 5 years	123,409.09
More than 5 years	58,175.29
Total	<u><u>335,008.32</u></u>

d. Classification of Loans & Advances

Unclassified	
Standard (Including staff loans)	202,532.97
Special mention account	28,581.41
	231,114.38
Classified	
Substandard	5,896.60
Doubtful	2,468.90
Bad/Loss	95,528.45
	103,893.95
	335,008.32

e. Specific and general provisions

Particulars	(Taka In Million)
Provision for Classified Loans & Advances	119,65.72
Provision for Unclassified Loans & Advances	3,979.33
Provision for Off-balance sheet items	1,869.59
Provision for Investment in Shares	1,904.35
Provision for Others	5,295.23
	25,014.22

f. Gross Non-Performing Loans (NPLs)

Gross Non-Performing Loans (NPLs)	103,893.95
Total Loans & Advances	335,008.32
Non-Performing Loans (NPLs) to Outstanding Loans and advances	31.01%

g. Movement of Non-Performing Loans (NPLs)

Opening balance	75,527.14
Addition during the year	28,366.81
Reduction during the year	-
Closing balance	103,893.95

h. Movement of specific provisions for NPLs

Opening balance	111,99.23
Less : Fully provided debts written off during the year	278.12
Add : Recovery of amounts previously written off	44.61
Less : Release for final settlement	
Add : Specific provision made during the year	1,000.00
Closing balance	11,965.72

5. Equities: Disclosures for Banking Book Position

Qualitative Disclosure:

The general qualitative disclosure requirement with respect to equity risk, includes:

Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons;

Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.

Bank's investment in equity securities are broadly categorized into two categories:

Quoted Securities: The instruments are quoted in active markets. These securities include Common shares, Mutual funds listed with Stock Exchanges. These instruments are categorized as trading book assets. Investment in trading book includes securities holding for capital gains, dividend income and securities holding for strategic reasons.

Unquoted Securities: Unquoted Securities have no active market for price quotation. These instruments are categorized as banking book assets. Once unquoted securities get listed in secondary market, is reclassified as quoted and trading book assets.

As per Bangladesh Bank circular (ref: BRPD circular number -14 dated June 25, 2003), the quoted shares are valued as per market price in the stock exchange(s). Equity securities holdings in the banking book or unquoted are recognized at cost price. Provisions for shares are maintained for unrealized loss (gain net off) arising from diminution in value of investments. Provision for shares against unrealized loss (gain net off) has been made according to DOS circular Bangladesh Bank DOS circular no 01 dated May 24, 2023 of Bangladesh Bank.

Quantitative Disclosure:

Cost Price of Taka in Million

Particulars	Solo Basis	Consolidated
Value of quoted shares	3,134.89	3,332.81
Capital Market Special Fund	743.05	743.05
Value of unquoted shares & Investments	11,526.46	9,026.47

Details of investment in quoted shares are disclosed in Annexure-H in the financial statements for the year ended 31 December, 2025.

Sl.	Name of Companies	Taka in Million
01.	Central Depository Bangladesh Limited	3.14
02.	SWIFT Membership	18.76
03.	Energy Prima Limited	9.50
04.	Lanka Bangla Securities Limited	5.00
05.	Bangladesh Fixed Income Special Purpose Vehicle	3,000.00
06.	RACE Special Opportunities Unit Fund	250.00
07.	ICB AMCL 2nd NRB	4.48
08.	NCC Bank Perpetual Bond	950.00
09.	AB Bank Perpetual Bond	1,050.00
10.	SJIBL Mudaraba Perpetual Bond	250.00
11.	1ST ACACIA SRIM SME Growth Unit Fund	500.00
12.	INVESTMENT IN ACACIA SRIM BALANCED UNIT FUND	150.00
13.	INVESTMENT IN INVESTASIA BALANCED UNIT FUND	150.00
14.	NRB Commercial Bank Subordinated Bond	640.00
15.	Pubali Bank Subordinated Bond	960.00
16.	TRUST BANK SUBORDINATED BOND - 2022	800.00
17.	Non-Convertible, Zero-Coupon Bond of LankaBangla Finance Limited	15.60
18.	NWPGCL's Coupon Bearing Floating Non-convertible Bond	270.00
Sub Total		9,026.47
19.	Premier Bank Securities Limited (Subsidiary)	2,499.99
Total		11,526.46

Particulars	Disclosure of the Bank
Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	Investment in equities of Banking Book position of The Premier Bank PLC. on SOLO Basis and Consolidated basis as of 31st December 2025 had been shown at Cost Price amounting Taka 11,526.46 million including Investment in subsidiary company of Taka 2,499.99 million and Taka 9,026.47 million respectively.
The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	No realized gains/ Losses
<ul style="list-style-type: none"> ◆ Total unrealized gains (losses) ◆ Total latent revaluation gains (losses) ◆ Any amounts of the above included in Tier 2 capital. 	No unrealized gains No revaluation gains Not included in Tier-2 Capital

Banking Book Equities investments to Non-Listed Securities of The Bank's subsidiary company namely - Premier Bank Securities Limited as of 31st December 2025 stood at Taka 622.50 million as per following details:

Sl.	Name of Companies	Taka in Million
01.	Dhaka Stock Exchange PLC	487.50
02.	Chittagong Stock Exchange PLC	135.00
Total		622.50

6. Interest Rate Risk in the Banking Book (IRRBB)

Qualitative disclosure:

Interest rate risk is the risk where changes in market interest rate might adversely affect a bank's financial condition. Changes in interest rates affect both the current earnings (earnings perspective) as well as the net worth of the bank (economic value perspective). Re-pricing risk is often the most apparent source of interest rate risk for a bank and is often gauged by comparing the volume of a bank's assets that mature or re-price within a given time period with the volume of liabilities that do so.

The short-term impact of changes in interest rates is on the bank's Net interest Income (NII). In a longer term, changes in interest rates impact the cash flows on the assets, liabilities and off-balance sheet items, giving rise to a risk to the net worth of the bank arising out of all re-pricing mismatches and other interest rate sensitive position.

The responsibility of interest rate risk management rests with the bank's Assets Liability Management Committee (ALCO). The bank periodically computes the interest rate risks in the banking book that arises due to re-pricing mismatches in interest rate sensitive assets and liabilities. Interest rate risk is assessed and managed by GAP analysis as well as Duration Gap Analysis under stress testing.

Quantitative disclosure:

Maturity Bucket	Figure in million Taka		
	< 3 Months	3 - 6 Months	6 - 12 Months
Particulars			
Gap	22,191.70	-5,698.30	-29,138.80
Cumulative Gap	22,191.70	16,493.40	-12,645.40
Interest Rate Stress Test:			
	Minor	Moderate	Major
Assumed changes in Interest Rate	2%	3%	4%
Net Interest Income Impact			
< 12 Months	-252.91	-379.36	-505.82
Capital after shock	23,650.19	23,523.74	23,397.28
CAR After Shock (%)	5.64%	5.61%	5.58%
Change in CAR after shock (%)	-0.06%	-0.09%	-0.12%
Reprising Impact			
Change in value of the bond portfolio	0.00	0.00	0.00

Capital after shock	23,650.19	23,523.74	23,397.28
CAR After Shock (Percent)	5.64%	5.61%	5.58%
Change in CAR after shock (%)	0	0	0
Overall change in CAR (NII and re-pricing impact %)	-0.06%	-0.09%	-0.12%

7. Market Risk

Qualitative Disclosure:

Market Risk is the risk of losses in on and off-balance sheet positions arising from movements in market prices. The market risk positions subject of this requirement are:

The risks pertaining to interest rate related instruments and equities in the Trading Book.

Foreign exchange risk and commodities risk throughout the Bank (both in the Banking and Trading Book).

Market risk arises from the following arenas:

Interest Rate Risk	Foreign Exchange Risk	Equity Position Risk	Commodity Risk
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Methods Used to Measure Market Risk

The Bank uses different methods to measure market risk which is appropriate for certain situation. To measure interest rate risk from earnings perspective the Bank uses Duration Gap analysis, Maturity Gap Analysis, Sensitivity Analysis and Marked to Market method. Foreign Exchange risk has been measured by Value at Risk (VAR) analysis. Standardized (Rule Based) Approach is used for calculating Capital Requirement for the following market risks under Basel III.

01. Interest Rate Risk,
02. Equity Price Risk,
03. Commodity Price Risk and
04. Foreign Exchange Risk

Market Risk & Liquidity Risk Management Policies and System

The objective of investment policy covering various facet of Market Risk is to assess and minimize risks associated with treasury operations by extensive use of risk management tools. Broadly it encompasses policy prescriptions for managing systematic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

For market arising out of various products in trading book of the Bank and its business activities, the bank sets regulatory internal and ensure adherence thereto. Limits for exposure to counter-parties, industries and countries are monitored and the risks are controlled through Stop Loss limits, Overnight limit, Daylight limit, Aggregate Gap limit, Inter-bank dealing and investment limit etc.

For the Market Risk Management of the bank, it has a mid-office with separate Desks for Treasury & Asset Liability Management (ALM). Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management, asset liability management of the bank, procedures thereof, implementing core risk management framework issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to.

Liquidity risk of the bank is assessed through Gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limit fixed thereon. Further bank is also monitoring the liquidity position through various stock ratios. The bank is proactively using duration gap and interest rate forecasting to minimize the impact of interest rate changes.

Quantitative Disclosures:

Capital Charges for Market Risk (SOLO):

Figure in million Taka

Sl.	Details	Capital Charge for Specific Risk	Capital Charge for General Market Risk	Total Capital Charge for Market Risk
A.	Interest Rate Related instruments	0	0	0
B.	Equities	131.00	131.00	262.00
C.	Foreign Exchange Position	0	216.55	216.55
D.	Commodities	0	-	0
	Total (A+B+C+D)	131.00	347.55	478.54

Capital Charges for Market Risk (CONSO):

Figure in million Taka

Sl.	Details	Capital Charge for Specific Risk	Capital Charge for General Market Risk	Total Capital Charge for Market Risk
A.	Interest Rate Related instruments	0	0	0
B.	Equities	140.65	140.65	281.30
C.	Foreign Exchange Position	0	216.55	216.55
D.	Commodities	0	-	0
	Total (A+B+C+D)	140.65	357.20	497.85

8. Operational Risk

Qualitative Disclosure

Views of BOD on system to reduce Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal Policies and Processes for Managing Operational Risk. The Premier Bank PLC has formed a separate "Risk Management

Division" under Chief Risk Officer to ensure following things:

- ◆ Designing of organizational structure by clearly defining roles and responsibilities of individuals involved in risk taking as well as managing it
- ◆ Formulation of overall risk assessment and management policies, methodologies, guidelines and procedures for risk identification, risk measurement, risk monitoring, defining an acceptable level of risk, mitigation of all the core risks in line with their respective guidelines provided by Bangladesh Bank
- ◆ Reviewing and updating all risks on systematic basis as necessary at least annually, preferably twice a year, ensuring that adequate controls exist and that the related returns reflect these risks and the capital allocated to support them. The main risk areas will be balance sheet Risk Management, Credit Risk, Foreign Exchange Risk, Internal Control and Compliance Risk, Money Laundering Risk and IT Risk. The following risks have also to be reviewed:
 - ◆ Operational Risk
 - ◆ Market Risk
 - ◆ Liquidity Risk
 - ◆ Reputation Risk
 - ◆ Insurance Risk
 - ◆ Sustainability Risk

processes, people and systems (for example failed IT systems, or fraud perpetrated by a Bank's employee), or from external causes, whether deliberate, accidental or natural. It is inherent in all of the Bank's activities. Operational risks are monitored and, to the extent possible, controlled and mitigated.

The Bank's approach to operational risk is not designed to eliminate risk altogether rather to contain risks within levels deemed acceptable by senior management.

All functions, whether business, control or logistics functions, must manage the operational risks that arise from their activities.

Operational risks are pervasive, as a failure in one area may have a potential impact on several other areas. The Bank has therefore established a cross-functional body to actively manage operational risk as part of its governance structure. The foundation of the operational risk framework is that all functions have adequately defined their roles and responsibilities. The functions can then collectively ensure that there is adequate segregation of duties, complete coverage of risks and clear accountability. The functions use their controls to monitor compliance and assess their operating effectiveness in several ways, including self-certification by staff, tracking of a wide range of metrics (for example, the number and characteristics of client complaints, deal cancellations and corrections, un-reconciled items on cash and customer accounts, and systems failures), and the analysis of internal and external

Performance Gap of Executives and Staffs

The Bank believes that training and knowledge sharing is the best way to reduce knowledge gap. Learning and Talent Development Center (LTDC) of the Bank arranged different task based and content- based learning where participants were taught necessary concepts and skills, which they can implement in their day to day task. Upon completion of a successful training program, participants become more efficient at their desk job, which uphold the brand promise of our bank. At LTDC, emphasis is given on hands-on activities, which require participants to be interactive. Both individual and collaborative learning are included in teaching methodology.

The bank offers competitive pay package to its employees based on performance and merit. It always tries to develop a culture where all employees can apply his/her talent and knowledge to work for the organization with high ethical standards in order to add more value to the company and for the economy. In this process, the Bank kept the performance gap of executives and staffs to a minimum level.

Potential External Events

The Bank invests heavily in IT infrastructure for better automation and online transaction environment. The bank also has huge investment on alternative power supply (both UPS & generators) and network links to avoid business description and system failure. The Bank's IT system does not allow any kind of external access to avoid external fraud by way of theft/ hacking of information assets, forgery etc. Premier Bank invests heavily on security from terrorism and vandalism to avoid damage to physical

- ◆ Setting the portfolio objectives and tolerance limits/ parameters for each of the risks;
- ◆ Formulation of strategies and different models in

consistency with risk management policy based on IT policy and in-house IT support which can measure, monitor and maintain acceptable risk levels of the bank;

- ◆ Development of information systems/MIS inflow and data management capabilities to support the risk management functions of the bank.
- ◆ Ensure compliance with the core risks management guidelines at the department level, and at the desk level;
- ◆ The unit will work under bank's organizational structure and suggest to the Managing Director to take appropriate measures to overcome any existing and potential financial crisis;
- ◆ Analysis of self-resilience capability of the bank;
- ◆ Initiation to measure different market conditions, vulnerability in investing in different sectors;
- ◆ The unit will also work for substantiality of capital to absorb the associated risk in banking operation.

Risk Management Division of The Premier Bank PLC has already prepared a stress testing model in line with the Bangladesh Bank's guideline which initially focused on "Simple Sensitivity and Scenario Analysis" on the following five risk factors:

The Premier Bank PLC follows the General framework as per guidelines of Bangladesh Bank to measure the Stress Testing. The aim of the Stress Testing is

- ◆ To identify specific vulnerabilities or areas of concern;
- ◆ Constitute a scenario;
- ◆ To perform the numerical analysis;
- ◆ To consider the numerical analysis and
- ◆ Summarizing and interpreting the results.

Stress testing of The Premier Bank PLC reflects the strength of the bank to absorb the shocks against all the risk factors. It has been observed that at any level of shocks, the bank will be able to

Approach for calculating Capital Charges for Operational Risks

The Bank has adopted Basic Indicator Approach (BIA) to compute capital charge against operational risk under Basel-III as per Bangladesh Bank Guidelines.

Quantitative Disclosure

BDT Million

Capital Requirement	Solo	Consolidated
for operational Risks	2,325.20	2,340.54

maintain the capital adequacy ratio at the level which is in line with the standard set by Bangladesh bank.

9. Liquidity Ratio

We define liquidity risk in a narrower sense as the risk that The Premier Bank PLC will be unable to meet its payment obligations on a day-to day basis. In a broader sense, liquidity risk describes the risk that future payments cannot be funded to the full amount, in

the required currency or at standard market conditions, as and when they are due.

Views of BOD on system to reduce Liquidity Risk

The Board of Directors adopts the business strategy and the Bank's risk tolerance, which is associated with it. Liquidity risk tolerance is then operationalized by defining the liquidity reserve period and the limit framework. The board sets liquidity risk tolerance levels for liquidity stress survival horizons, short term wholesale borrowing, minimum advances to deposits and liquidity coverage ratio. In order to ensure an appropriate liquidity risk management process, the Board of Directors delegates certain competences and responsibilities in connection with the Bank-wide liquidity risk strategy to the Risk and Treasury functions. The Asset Liability Committee (ALCO) is responsible for limiting, analyzing and monitoring liquidity risk and for strategic liquidity positioning. In this, it is supported by the ALM function within the board tolerance.

Methods used to measure liquidity risk

The Bank conducts a range of liquidity related stress testing analyses, both for internal and regulatory purposes. Internally, a more realistic analysis of survival horizons considers potential currency mismatches between stress outflows and inflows. Particular focus is paid to mismatches in less liquid currencies and those that are not freely convertible. This is overseen by the Banks ALCO. Bank's traditionally use the statutory liquidity reserve and their borrowing capacity in the volatile inter-bank money market as the source of liquidity. A bucket wise (e.g. Call, 2-7 days, 8 days to 1 months, 1-3 month, 3 months -12 months, 1-5 years and more than 5 years) maturity profile of the assets and liabilities shall be prepared to understand mismatch in every bucket.

A forecasted balance sheet also prepared where the assets and liabilities of the nature of current, overdraft etc. are divided into "core and noncore "balances where core is defined as the portion that is expected to be stable and will stay with the bank, and non-core to

be less stable. The distribution of core and non-core is determined through historical trend, customer behavior, statistical forecast and managerial judgment, the core balance can be put into over 1-year bucket whereas non-core can be into 8 days to 1 month's bucket.

Policies and process for mitigating liquidity risk

The Premier Bank PLC revised its liquidity risk framework, adapting it to current business and regulatory conditions. Important features of this include the new methodology and parameterization of the liquidity risk modeling, considering regulatory requirements and adjusted limits. The combination of modeling and limits results in the quantitative structuring of our liquidity risk tolerance, which is in line with the overall risk strategy. The liquidity gap profile is shown for the whole of the modeling horizon across the full spectrum of maturities. The processes of producing and analyzing the liquidity gap profile have been significantly improved by redesigning the IT infrastructure. In addition, the management of the regulatory liquidity coverage ratio (LCR) has been integrated into the liquidity risk model. Based on the new methodology of the liquidity gap profile, management mechanisms such as recovery and early warning indicators have been adjusted and supplemented. Furthermore, hard limits are defined for the time horizon of up to one year, although for time horizons of over a year there are review triggers to limit the liquidity risk in line with our funding capacity. The Bank limits are broken down into individual currencies and Bank units. The size of the liquidity reserve portfolio held to compensate for unexpected short-term liquidity outflows, and the limits in the various maturity bands. The liquidity reserve portfolio is maintained and monitored separately by the Treasury. This ensures that it functions as a buffer in stress situations. The liquidity reserve portfolio is funded in line with liquidity risk tolerance in order to ensure that it is kept at the required size throughout the reserve period stipulated by the Board of Directors. The internal liquidity risk model is complemented by the regular analysis of additional inverse stress scenarios.

Quantitative disclosure

Particulars (based on December 31, 2025)	Amount in BDT Million	
Liquidity Coverage Ratio (LCR)		100.65%
Net Stable Funding Ratio (NSFR)		106.02%
Stock of High-quality liquid assets	Taka	26,564.85 Million
Total net cash outflow over the next 30 calendar days	Taka	26,393.25 Million
Available amount of stable funding	Taka	366,235.98 Million
Required amount of stable funding	Taka	345,453.17 Million

10. Leverage Ratio

Views of BOD on Leverage Ratio

High leverage levels can lead to an excessive expansion of Bank asset size, which maximizes, in the short to medium term, banks' return on equity. At the same time, leverage-fueled bank capital structures increase bankruptcy risk, since they are an important cause of bank failures. Therefore, to reduce excessive leverage and to manage the overall asset-liability position, management has implemented BOD approved ALM framework within the bank. Bank has clearly laid down policy and procedure to manage its exposure level (both on and off-balance sheet) enumerated in its Asset Liability Management policy. Leverage parameter of the policy acts as a credible supplementary measure to the risk-based capital requirement to control the leverage of the bank. This reflects bank's tier 1 capital over total exposure of the bank. Reference level of leverage ratio is currently 3% (minimum).

Methods of calculating Leverage Ratio

Leverage ratio of the bank is calculated in line with the RBCA Guideline of BB on quarterly basis. Leverage ratio is calculated by dividing Tier 1 capital with Total exposure. Total exposure comprises of:

1. On Balance Sheet exposures net of specific provisions
2. Off-balance sheet exposures including commitments (applicable credit conversion factor (CCF) is used for conversion)

Quantitative Disclosures

BDT in Million

Particulars		Solo	Consolidated
A	Available Tier 1 Capital	14,094.32	13,656.69
B	On-Balance sheet exposures	403,557.26	403,826.03
C	Off-Balance sheet exposures	120,454.61	120,454.61
D	Regulatory adjustment made to Tier1 Capital	5,010.44	5,010.44
E	Total Exposure (B+C-D)	519,001.43	519,270.20
	Leverage ratio (A/E*100)	2.72%	2.63%

11. Remuneration

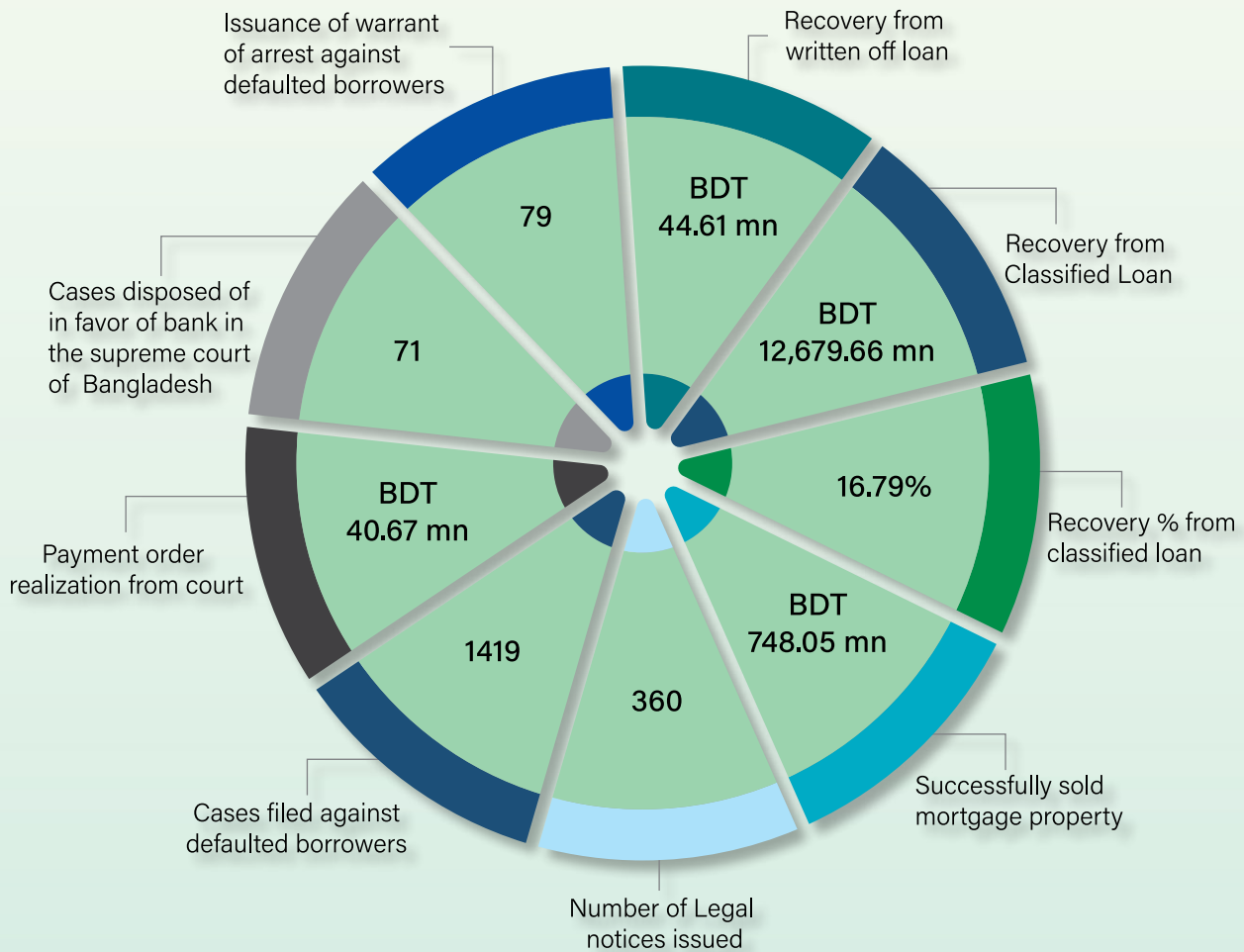
Qualitative Disclosures

Quantitative Disclosures

(g)	Number of meetings held by the main body Overseeing remuneration during the financial year and remuneration paid to its matter	06 (six) discussion meetings were held during the last year on Incentive Bonus, KPI policy, Promotion policy, Integrity Award policy of the Bank.
(h)	Number of employees having received a variable remuneration award during the financial year.	Total 2,713 Number of employees received a variable remuneration award during the financial year as performance-based incentive bonus.
	Number and total amount of guaranteed bonuses awarded during the financial year	Two festival bonuses paid in the form of guaranteed bonus and the total paid amount is Taka 246.08 Million in 2025.
	Number and total amount of sign on awards made during the financial year	No amount was paid as sign-on awards
	Total number and amount of severance payments made during financial year	Total amount of severance payments made was Taka 251.48 Million in the reporting period in 2025 this includes Provident Fund and Gratuity.
(i)	Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year	Not Applicable for The Premier Bank PLC.

(j)	Breakdown of amount of remuneration awards for the financial year to show: <ul style="list-style-type: none"> fixed and variable. deferred and non-deferred. different forms used (cash, shares and share linked instruments, other forms) 	Remuneration breakup in BDT million	
		Basic pay	1,483.90
		Allowances	1,709.01
		Bonus	468.41
		Provident fund contribution	142.85
		Retirement benefits and gratuity	87.58
			3,891.75
		At which fixed remuneration is Taka 3,335.76 million and variable remuneration is Taka 555.99 million. All remuneration awards are Non-deferred and cash based. *performance-based incentive bonus, honourarium and commission for DSE is considered as variable remuneration awards.	
(k)	Quantitative information about employees' exposure to implicit (eg. fluctuations in the value of shares or performance units) and explicit adjustments (eg. claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration.	Not Applicable for The Premier Bank PLC.	

12. Management of NPL



Industry Scenario of NPL

Banking industry has been suffering greatly from Non-Performing Loans (NPLs) for the past few years. Banks' profitability is strongly affected by increase in NPLs. Bangladesh Bank has provided guidance which has helped the banks to reduce NPLs, but the coming days will be more challenging. Here is a brief description of our NPL Management Process through different departments:

Credit Monitoring Department (CMD)

The Bank has recently formed the department of CMD. "Credit monitoring" is an important and integral part of a sound credit risk management process. Monitoring of the credit portfolio is essential in order to maintain a sound and healthy credit portfolio of the bank. CMD started their work after disbursement up to before classification i. e. Sub- Standard (SS). CMD has been set up and strengthened to arrest upward trend of SMA loans as well as to recover from Overdue and Slow-moving loans to avoid turning into SMA loans. CMD also conducts special visits to SMA Clients as and when required along with the branch teams. All the concerned Branches are continuously monitoring their portfolio under the guidance of CMD.

Recovery Division

Recovery Division (RD) puts its all-out effort in order to make considerable contribution to the asset-based Bank's Profitability as it tries to reduce the NPL and also tries to keep the loan portfolio of the bank healthy. Recovery team strengthens its special recovery drives through visiting all over the country especially outside of Dhaka branches and its defaulted clients with the help of concerned branch officials. The Bank has strengthened its recovery drives by involving officials of the concerned branches maintaining all regulatory norms, rules, circulars issued by Bangladesh Bank from time to time including latest ones on classification and rescheduling of CL accounts. As a result, BDT 12,679.66 Million has been recovered and the NPL ratio stands at 31.01%.

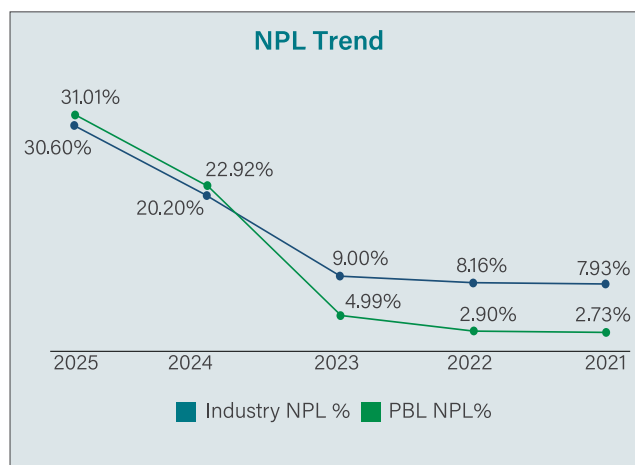
Legal Division

Legal Division helps branches and Recovery Division for repaid settlement through legal procedure viz Legal Notice under ARAA- 2003, Legal Notice under NI Act-1881, Auction Notice Publication Under ARAA2003, Case File Under N.I. Act-1881, Suit File Under ARAA-2003 and execution of Decree/ Judgement under ARAAS

How we manage NPL at The Premier Bank PLC.

1. NPL Trend: Industry vs PBL

Particulars	2025	2024	2023	2022	2021
Industry NPL	30.60%	20.20%	9.00%	8.16%	7.93%
PBL NPL	31.01%	22.92%	4.99%	2.90%	2.73%



2. Movement of provisions made against NPL

BDT in Million

Year	Total Loan	NPL Amount	NPL %	Specific Provision
2025	335,008	103,894	31.01%	72,861
2024	329,535	75,527	22.92%	59,480
2023	289,392	14,452	4.99%	6,461
2022	264,550	7,676	2.90%	3,611
2021	249,830	6,818	2.73%	3,360

3. Recovery status at a glance

BDT in Million

Year	NPL Recovery (Cash)	Written of Recovery
2025	12,679.66	44.61
2024	775.47	145.67
2023	1,375.10	11.90
2022	799.04	4.30

Prudent Borrower Selection

The origination of loans is a critical aspect of NPL management, as selecting the right borrower can significantly reduce the overall risk of loan loss. PBL has a team of experienced and seasoned bankers who place great emphasis on booking customers that fit the Bank's risk appetite, ensuring that the risk of NPL accumulation is minimized from the outset.

Optimal Credit Assessment

Effective underwriting is essential to assess every credit and ensure that the Bank generates sufficient revenue while optimizing key risks. To prevent loans from going bad and NPL from accumulating in the first place, we adhere to good corporate governance and conduct careful due diligence in lending decisions. Our team of seasoned professionals uphold the highest standards of credit practices, ensuring that quality underwriting is a top priority.

Robust Risk Management

PBL has established a risk management culture that includes well- defined underwriting policies and procedures, which serve to minimize the occurrence of new NPL. We regularly review and update these policies and procedures in line with regulatory guidelines and industry best practices, ensuring that we maintain a strong credit culture that places the utmost importance on risk management.

Efficient Monitoring and Regular Follow-Up

To prevent loan defaults and minimize the accumulation of NPL, we follow strict corporate governance and due diligence during lending decisions. Despite the rigorous credit approval process, however, some loans may still become troubled. In these cases, we promptly identify risks and actively manage problem loans by raising red flags and reporting to appropriate officials for immediate attention. Foresighted strategic plans on vulnerable and concerning accounts help us to guard against slippage of performing loans into NPL.

Performance Highlights 2025 Sector Wise Loan Portfolio

BDT Million

Sl No.	Particulars	2025	2024	Mix
1	RMG	143,670	140,579	43%
2	Corporate	131,041	114,676	39%
3	CMSME	43,063	54,720	13%
4	Agri & Micro	5,199	5,761	2%
5	Retail	9,789	11,701	3%
6	Card	2,247	2,098	1%
	Grand Total	335,008	329,535	100%



Sustainability Report

Sustainable Banking Operations

Message from the Managing Director

Premier Bank is steadfast in its contribution towards creating a sustainable economy with its strong capital base and business ethics. With this, I am honored to present Premier Bank Sustainability Report 2025 which will focus on rising temperature where we are trying to raise awareness towards global warming, the adverse impacts this is having on our world and if we do not take actions towards a green, sustainable future now, the results would be catastrophic. Now, I would like to share some of the initiatives taken by Premier Bank towards the development of a sustainable future:

Green Banking – For a Sustainable Future

Premier Bank aims to build a better future by growing responsibly and sustainably followed by eco-friendly measures across the organization. The bank circulated Green Banking Policy guidelines to raise awareness and conserve energy and water as well as saving paper and fundamental resources. To step into paperless banking, we highly encourage customers to use e-statement, SMS banking, SMS alert, internet banking, electronic fund transfer and e-mail correspondences. More than 1 million transactions worth approx. BDT 10,000 million was done through Premier Bank internet banking app pmoney, which is an integrated internet and mobile banking solution.

Premier Bank always put top priority whenever it finds any green financing opportunities such as renewable energy generation, carbon emission project, solar home system, CNG conversion project, biogas, managing different waste, treatment of liquid waste, urban building safety project, effluent treatment plant in brickfields etc. The bank disbursed BDT 1,349.60 million as green finance, BDT 1.8 million for liquid waste management. This will highly reduce the operating cost of the business through using huge solar power without any adverse effect on the environment. The bank conducted a number of trainings on green banking awareness to a total of over 300 participants, customers and employees combined.

Disbursement in sustainable Finance in 2025 are as follows: Equitable Society

To contribute to the social, economic and environmental development, Premier Bank spent BDT 110.94 million in several CSR activities. Some of those include investing BDT 109.27 million under our disaster management program, providing higher education scholarship to students worth BDT 0.67 and 1.00 million various healthcare initiatives.

Financial Inclusion across the nations – Banking for the Masses

Premier Bank, the pioneer of Agent Banking operations, with the aid of advanced technologies and flexible Agent Banking module, has covered 64 districts with its 214 agent outlets ensuring compatible security for the customers even in the most geographically dispersed poor segment. Currently, there are over 100,992 accounts under our agent banking network.

Focusing Agri-Economy – Sustainable Nation through Agricultural Development

In the financial year of 2025, Premier Bank disbursed loans and advances under sustainable MSME worth BDT 20,566.61 million to enhance sustainable growth through the agricultural sector. In 2025, the bank also disbursed BDT 40,865.84 million to other sustainable linked finance.

Optimizing People Asset

In a service-based organization, the human resource is considered as the major asset, so we provide our employees ample opportunities for personal growth through comprehensive training and other development programs. In 2025, Premier Bank provided 7,200 Man hours of training on different operational and behavioral aspects for the development of human capital.

I wish to convey my sincere gratitude and appreciation to all of our stakeholders who have been imperative to our success and Premier Bank's vision towards making a sustainable future for Bangladesh.

Disbursement in sustainable Finance in 2025 are as follows:

Sl. No.	Particulars	Amount in BDT Million	No. of A/C
1	Green Finance	1,349.60	234
2	Sustainable Linked Finance	68,808.62	73642
3	Sustainable Finance	70,158.22	73876
4	Term Loan Disbursement (exc. staff loan)	8,510.03	1490
5	Total Finance (exc. staff loan)	178,490.76	60473
6	Staff Loan	131.65	675
7	Energy & Resource Efficiency	911.61	61
8	Liquid Waste Management	1.82	2
9	Circular Economy & Eco-Projects Financing	27.40	6
10	Green/Environment Friendly Establishments	317.44	124
11	Green Socially Responsible Financing	77.92	39
12	Sustainable Agriculture	1,140.29	1215
13	Sustainable MSME	20,566.61	6014
14	Sustainable Linked Socially Responsible Financing	5,697.01	60437
15	Other Sustainable Linked Finance	40,865.84	5976

Sustainability has emerged as a key focus in the financial sector. However, to ensure consistency and clarity, there is a need for alignment in terminology among market participants and stakeholders. The objective of this Sustainable Finance Policy is to promote a unified, transparent language across the sustainable finance ecosystem. It also supports broader efforts within the financial industry to develop consensus on core terms and definitions.

In this context, sustainability refers to practices that do not harm the environment or deplete natural resources, thereby promoting long-term ecological balance, social equity, and sound governance (ESG). Bangladesh Bank (BB) launched its Sustainable Finance initiative to support the global goals set by the Paris Agreement and the United Nations Sustainable Development Goals (SDGs). The initiative recognizes the financial sector—particularly banks and financial institutions (FIs)—as vital contributors to sustainability.

As a pioneer regulatory authority, Bangladesh Bank has been integrating sustainability into its policies and regulatory framework, guiding banks and FIs to incorporate ESG considerations into their financing activities. In 2011, BB introduced a comprehensive Green Banking initiative to promote environmentally responsible financing. This included guidelines for environmental risk assessments, internal environmental management, and the adoption of sustainable practices across the sector.

In 2020, BB defined Sustainable Finance through a formal policy that extends beyond the Green Taxonomy to include a broader Sustainable Finance Taxonomy.

The Green Taxonomy encompasses green banking operations, green finance, Environmental and Social Due Diligence (ESDD), utilization of the Climate Risk Fund, climate financing, carbon footprint assessments, carbon trading, green marketing, and environmental disclosures.

The Sustainable Finance Taxonomy, meanwhile, includes sustainable agriculture, MSME financing, socially responsible investments, sustainability-linked finance, research and development of sustainable products, awareness and capacity building, marketing, and disclosure practices related to sustainability.

The policy also emphasizes the importance of identifying and promoting new sustainable products, projects, and initiatives through structured evaluation and justification. As part of this effort, the list of eligible green products and projects has been revised and updated through SFD circular no.03 on October 22, 2023.

In support of inclusive and equitable development, the policy incorporates gender considerations to promote gender equality in sustainable finance. Overall, this policy establishes a strategic framework that prioritizes key sustainability initiatives across environmental, social, economic, and governance dimensions. It aligns with national and international commitments including the SDGs, Perspective Plan 2021–2041, 8th Five Year Plan, Vision 2041, Intended Nationally Determined Contributions (INDCs), and the Bangladesh Delta Plan 2100.

1. Regulation

As per Bangladesh Bank directives, each Banks is required to develop its own Sustainable Finance Policy

which must be approved by the competent authority. Board's approval will be required upon the RMC's approach in case of all scheduled commercial banks. Regional Office or SMT's approval is required for foreign banks operating in Bangladesh. Sustainable Finance Policy of a Bank must be in conformity with the Sustainable Finance Policy of Bangladesh Bank. Banks can go for more sophisticated model and develop further as they progress.

The definitions of Sustainable Finance in accordance with concerned international stakes such as EU, UNEP and IFC look like the followings:

Sustainable finance generally refers to the process of taking due account of environmental, social and governance (ESG) considerations when making investment decisions in the financial sector. More specifically, environmental considerations may refer to climate change mitigation and adaptation, as well as the environment more broadly, such as the preservation of biodiversity, pollution prevention and circular economy. Social considerations may refer to issues of inequality, inclusiveness, labor relations, investment in human capital and communities, as well as human rights issues. The governance of public and private institutions, including management structures, employee relations and executive remuneration, plays a fundamental role in ensuring the inclusion of social and environmental considerations in the decision-making process.

Sustainable finance looks at environmental, social and governance (ESG) factors in both market practice and policy frameworks for banking, capital markets, investment and insurance.

Sustainable Finance aims at introducing environmental, social, and governance standards, as well as risk management to the lending practices of banks and FIs to promote stability of financial systems in developing countries, and channel finance to responsible entities. Diagram of Sustainable Finance under the diagram of Sustainable Development Goals (SDG).

Bangladesh Bank defines Sustainable Finance in a broader manner taking above definitions and Bangladesh scenario in due consideration as well as in conformity with the international norms and standards. "Sustainable finance refers to any form of financial service that includes investment, insurance, banking, accounting, trading, economic and financial advice integrating environmental, social and governance (ESG) criteria into the business or investment decisions for lasting benefits of both clients and society at large. Sustainable Finance is about Green Banking, Sustainable Agriculture, Sustainable MSME, CSR that includes Socially Responsible Finance activities with respect to sustainability".

Sustainable Finance includes Green Finance or

in other way Green Finance is a subset of a wider definition of Sustainable Finance. Sustainable Finance Department of Bangladesh Bank has taken an effort to prioritize of the priorities based on their contribution towards sustainability with respect to environmental, social, economic and governance issues those are in conformity with Sustainable Development Goals (SDGs), Perspective Plans (2010-2021), recent 8th Five Year Plan, Vision 2041, Intended Nationally Determined Contributions (INDCs), Bangladesh Delta Plan 2100, Govt. issued Rules/Regulations/Guidelines/Instructions/Notifications and nevertheless international benchmark/norms/standard.

We, The Premier Bank PLC. would like to take part in this journey of sustainability. With this view of sustainable finance, this policy is prepared aligning with the process manual and reporting guideline

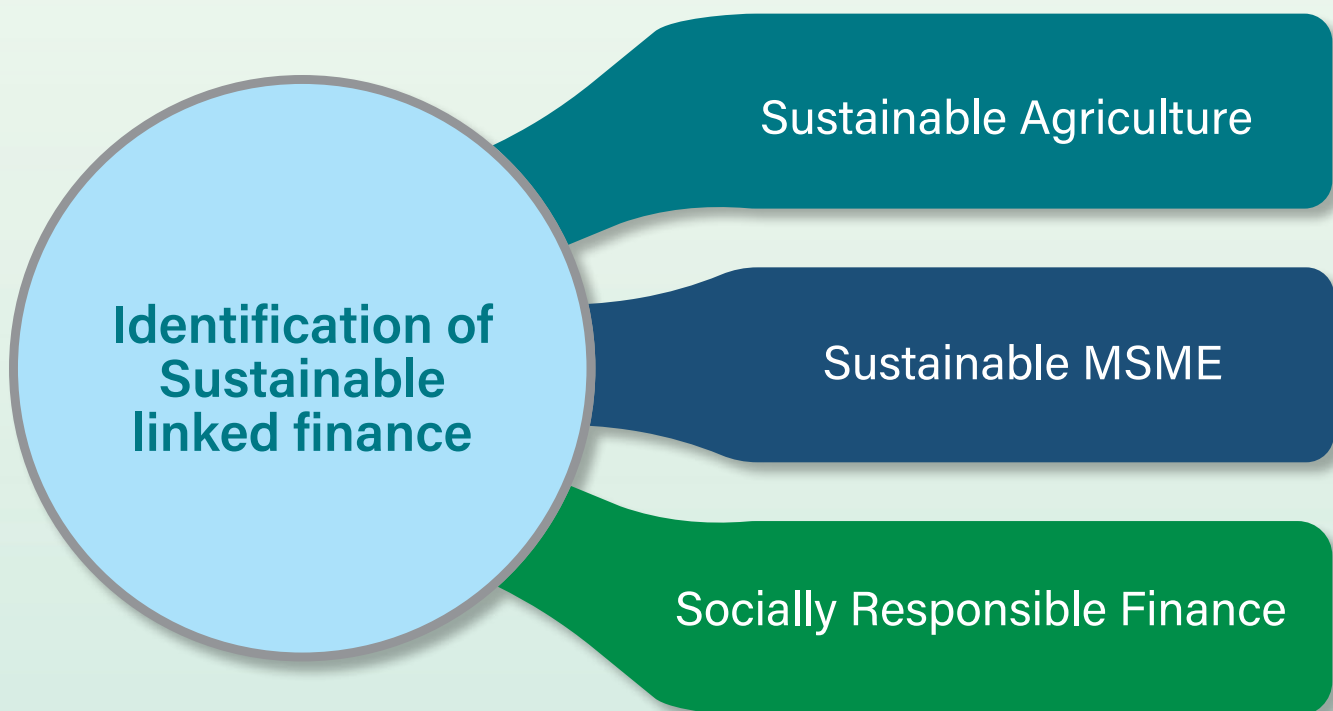
2.1 Sustainable Finance Taxonomy

It means classification of Sustainable Finance. It is a structured mechanism for identifying and recognizing a product/a project/an initiative belongs to green and other products of Agriculture, MSME or Socially Responsible Financing Category linked to sustainability. Sustainable Finance Taxonomy includes not only Green Taxonomy but also Sustainable Finance Policy including CSR Policy, Economic and Governance (Good Governance and Green Governance), Green Finance based on (i) Climate Change Mitigation (ii) Climate Change Adaptation (iii) Other Environmentally sustainable Implementations and Impact on Inclusive Sustainable Green Growth.

2.2 Objectives/Focus/Purpose of Sustainable Finance Taxonomy

Sustainable finance taxonomy has been structured in this Sustainable Finance Policy incorporating a green taxonomy containing green finance policy, CSR, SRF, agriculture and MSME all these issues related to green and sustainability. Sustainable finance frameworks are crucial for making future development more sustainable. Forming Sustainable Finance Taxonomy are very much essential and within the broader scope of sustainable development agenda of a country like Bangladesh. The policy actions and operations have been included in the taxonomy to provide a comprehensive understanding for concerned stakeholders regarding sustainable finance.

2.3 Identification of Sustainable linked finance



2.3.1 Sustainable Agriculture

Finance to Sustainable Agriculture is linked to Sustainable Finance. Sustainable Finance aims at promoting Sustainable Agriculture through climate change adaptation measures. Agriculture productivity needs to be enhanced especially in rain-fed areas focusing on integrated farming, soil health management, and synergizing resource conservation. Conservation agriculture by promoting location specific integrated/composite farming systems; soil and moisture conservation measures; comprehensive soil health management and rain-fed technologies can make agriculture sector more productive, sustainable, remunerative, and climate resilient. All these components of conservation agriculture have significant role in achieving SDGs.

2.3.2 Sustainable MSME

Finance to Sustainable MSME (micro, small & medium as defined by SMESPD, BB) is linked to Sustainable Finance. Inclusive Sustainable Finance in MSME aims to advance financial inclusion among the most vulnerable by building resilience and enabling mitigation to climate change. This is especially the case for the transition to a low-carbon, circular and sustainable economy. Banks and FIs should have targeted initiatives to scale up finance for MSMEs, with a focus on specific sustainable/inclusive sectors. Sustainable linked MSME financing decisions upon environmental, social and governance (ESG) considerations will address issues of inequality, inclusiveness, investment in human capital and communities with respect to preservation of biodiversity, pollution prevention and circular economy. Banks and FIs should set priority areas financing to Sustainable MSME concentrating

on Women entrepreneur based project financing, Rural Based business enterprises project financing, New entrepreneur project financing, Cluster Based project financing, Agricultural product processing industry, Helpless/ distressed/underprivileged/Marginal group/ area-based project financing, Project Financing for the sustainability of Third gender, Physically/Mentally challenged person, Tribal people etc.

2.3.3 Socially Responsible Financing

Finance to Socially Responsible Products/Projects/ Initiatives/Sectors is linked to Sustainable Finance. Socially Responsible Finance (SRF) is financing that supports actions mitigating or addressing a specific social issue and/or seeking to achieve positive social outcomes especially but not exclusively for a target population(s). SRF project categories include but are not limited to, providing and/or promoting affordable basic infrastructure, access to essential services (such as health and healthcare), affordable housing, employment generation through the potential effect of SME financing and microfinance, food security, and socioeconomic advancement and empowerment.

Socially Responsible activities/projects linked to Sustainable Finance

- i. Financing /Investment through MFI (MRA Regulated)/NGO (Govt. Approved) Linkage Mode for capacity building, Education, employment generation including self-employment.
- ii. Financing in trading of green and agro products using ICT/online/e-business platform (as recognized by BB).
- iii. Financing in Orphanage/Child Rehabilitation Center/Old Age Home.

2.3.4 Formation of Sustainable Finance Committee

Sl. No.	Present	Status
1	Deputy Managing Director & CRO	Chairman
2	Deputy Managing Director & Head of Corporate Banking Unit	Member
3	Chief Financial Officer (CFO)	Member
4	Head of IT Hardware and Infrastructure Division (CIO)	Member
5	Head of Board Division & Company Secretary	Member
6	Head of Credit Administration Division	Member
7	Head of Credit Risk Management	Member
8	Head of Marketing & Branches Division	Member
9	Head of Internal Control & Compliance	Member
10	Head of Human Resources Division	Member
11	Head of Islamic Banking Division	Member
12	Head of RMG & Export Cell	Member
13	Head of Special Asset Management Department	Member
14	Head of SME Finance Center	Member
15	Head of Retail Banking Division	Member

3.1 Green Taxonomy

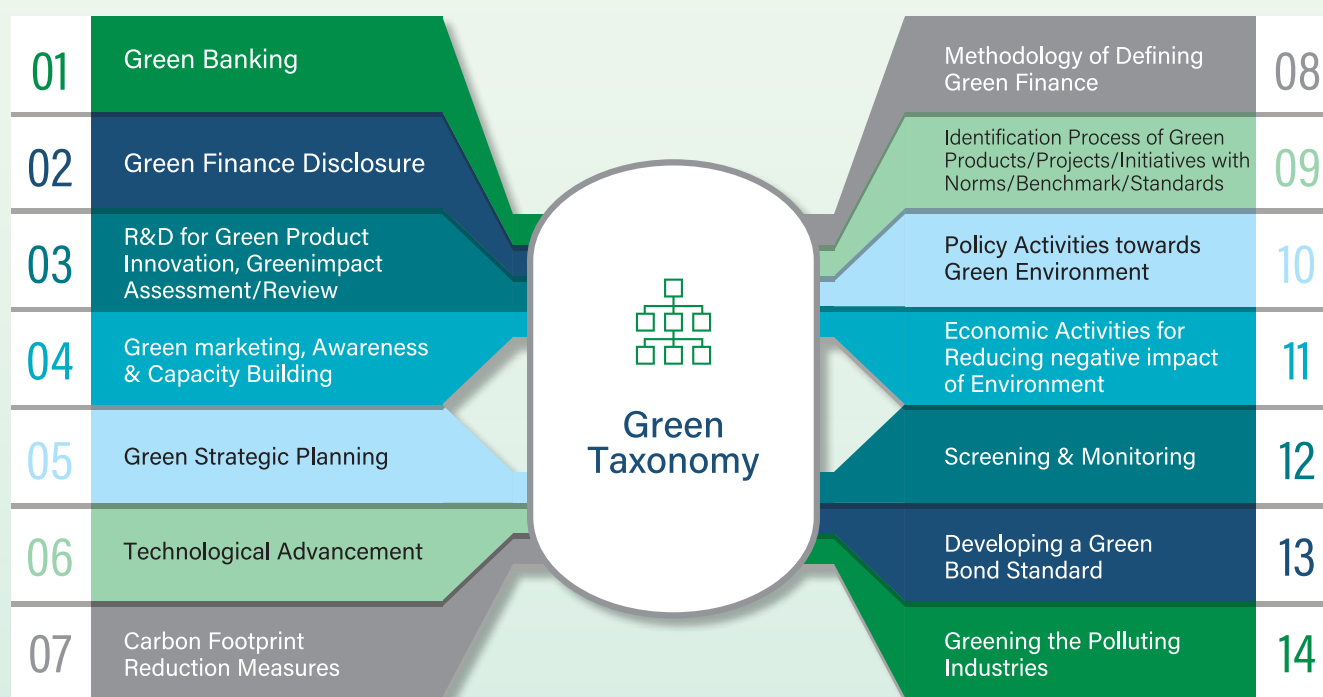
Green Taxonomy is a structured mechanism for identifying and recognizing a product /a project/an initiative as a green one through a set of activities belong to some green featured applications.

3.2 Objectives/Focus/Purpose of Green Taxonomy

First and Foremost, objective of Green Taxonomy should be aligned with Climate Finance for Sustainability where finance aims at reducing emissions, and enhancing sinks of greenhouse gases and aims at reducing vulnerability of, and maintaining and increasing the resilience of, human and ecological systems to negative climate change impacts.

Green Taxonomy will focus not only on purely green sectors, but also encourages the greening of polluting sectors. Particularly, the focus is on activities that contribute substantially to environmental objectives. The taxonomy will also include economic activities with a negative impact on the environment, where these activities have substantially reduced their negative impact.

3.3 Features of Green Taxonomy



3.4 Green Banking

Green Banking activities addresses five key work-streams - (i) Green Finance (ii) In-house green activities covering Carbon Footprint Measurements (iii) Environmental, social and governance (ESG) (iv) Green Marketing/Awareness/Capacity Building (v) Reporting and disclosure on green issues. The term "green banking" generally refers to banking practices that foster environmentally responsible financing practices and environmentally sustainable internal processes minimizing GHG emissions. Green banking

thus involves a two-pronged approach. Firstly, green banking focuses on the green transformation of internal operations of the bank. It means bank should adopt appropriate ways of utilizing different green product/projects/ initiatives, automation and other measures to minimize carbon footprint from activities by the bank. Secondly, bank should adopt environmentally responsible financing; weighing up environmental risks of projects before making financing decisions; and in particular supporting and fostering growth of upcoming 'green' initiatives and projects.

3.5 Green Office Guideline

A "Green Office Guideline (GOG)" that will consist of a set of general instructions to be followed across the organization. The main objective of the GOG would be better management of in-house environmental issues; responsible utilization of electricity by setting up the Auto Human sensor switch, water, paper and energy and maintenance of a cleaner and more hygienic office environment, in participation of all the employees of PBPLC.

3.6 Inventory Management

PBPLC shall maintain an inventory on the consumption of electricity, water, paper and energy across all its branches. This information shall provide a baseline for PBL to undertake various measures aimed at gradually reducing consumption of these resources. The Policy Guidelines for Green Banking issued by the GB&CSR Department of Bangladesh Bank (GBCSRD Circular No 4; dated August 11, 2013) shall be followed for this purpose.

3.7 Waste management

- ◆ Each group of waste should be kept in a separate place, which does not pollute the environment and all the wastes must be disposed of separately.
- ◆ Proper disposal of old discarded electronic equipment in order to minimize the effect of environmental hazardous & toxic material.
- ◆ Use of solar energy/renewable energy sources.
- ◆ Reducing e-wastage through upgrading existing PCs.

3.8 Online banking

- ◆ Use of Outlook for internal messaging
- ◆ Use of Internet banking
- ◆ Mobile/ phone banking
- ◆ Database required for number of branches with online coverage

3.9 Green Technologies

PB PLC shall resort to more environment-friendly technologies aimed at greater work efficiency; reduction of electricity, paper and energy consumption and subsequent Green House Gas (GHG) emission; and reduced Capital Expenditure in terms of IT infrastructure. Facilities such as virtual meetings through video conferencing; server virtualization; state-of-the-art branch connectivity systems; online operational, approval and payment systems, e-statement generation for employees and clients for reducing paper consumption etc. shall be made available.

Going forward, PBPLC shall focus on the reduction and reuse of materials and equipment as well, where feasible.

4.1 Fixation of Green Finance Target and Sustainable Finance Target including Green Finance

Bank shall determine their annual target on the basis of their immediate previous year's net outstanding amount and declare its yearly budget allocation both for Green Finance and Sustainable Finance at the beginning of the calendar year. Bank will determine its Green Finance and Sustainable Finance target on the basis of immediate previous year's Net Outstanding of loans and advances (Total Outstanding less staff loans and total classified loans). In conformity with BB's guidelines, Bank shall set target of Green Finance and Sustainable Finance considering all potential area and product/projects with required justification.

4.2 Attainment of Green Finance and Sustainable Finance Target

Bank will report on its attainment of Green Finance and Sustainable Finance on Quarterly basis. Sustainable Finance Department of Bangladesh Bank will determine Green Finance attainment of all Banks and FIs on the basis of Term Loan Disbursement (excluding staff loan), and attainment of Sustainable Finance on the basis of Total Loan Disbursement (excluding staff loan). Attainment of Green Finance and Sustainable Finance should be maintained in conformity with relevant instructions issued by BB.

4.3 Sustainability Rating

Bank will be rated under Bangladesh Bank Sustainability Rating considering their performance on environmental, social and governance attributes especially their policies and performance. This Rating will include its performance in four major components; (i) Sustainable Finance (ii) CSR (iii) Green Refinance and (iv) Core

Banking Sustainability. Bank will be rated once a year by Bangladesh Bank.

4.4 Compliance and Non-compliance

Banks/FIs while financing and reporting will meticulously comply with the guidelines mentioned in this policy as well as credit norms and instructions of concerned regulators/competent authorities. Necessary actions will be taken against respective banks/FIs for any noncompliance of the said guidelines/credit norms/instructions and returns as per Bank Company Act 1991 and Financial Institutions Act 1993.

4.5 Reward and Incentives

Sustainable Finance of bank will enhance its credibility in reducing systemic risk, strengthening risk management, ensuring prudential decision making and comfortably coping with the transition towards sustainable development. Bangladesh Bank will recognize top performing banks and FIs on basis of Sustainability Rating. Besides, Bangladesh Bank will consider other incentives for top performing banks and FIs in due course of time.

5.1 Employee Training

Employee training and awareness on various environmental and social issues, sustainable finance and green banking aspects, shall be a continuous and integral part of Premier Bank PLC's human resource development process. The Bank shall arrange training sessions for all staff members (Branch & Head Office) throughout the year. Moreover, these issues shall also be included in the orientation sessions for new recruits.

5.2 Client Awareness & Green Events

Premier Bank PLC may arrange, individually and/or jointly and sponsor seminars, work-shops or events aimed at improving understanding and awareness on ESG issues by clients and other stakeholder groups, and minimizing negative environmental impacts of bank's own operations. Moreover, CSR activities such as tree plantation may also be considered as Green Events.

6.1 Amendment of the policy

Taking the dynamic nature of the banking business

and changing characteristics of the environment into consideration, the policy is subject to undergo the ongoing process of review, modification and revision as and when required. Moreover, to accommodate the changes in environment condition, government policy, central bank's directives and experience of the bank while dealing with Green Banking, this policy would be brought under the process of amendment and revision immediately.

6.2 Compliance

Premier Bank PLC while financing and reporting will meticulously comply with the guide-lines as well as credit norms and instructions of concerned regulators/competent authorities.

Moving Forward

Sustainability is the issue never ever be compromised with anything. Where ever we go, where ever we may be, if we are there, if we exist, if anything persists it is because of sustainability. It is our struggle, it is our untiring effort, the best we can do for the survival on earth- the contribution we can minimize pollution, environmental threats, resilience to climate change with respect to climate change mitigation and climate change adaptation; resilience to inequality, imbalance, fight against all evils, inconsistency, corruption, fight for helpless, distressed, non-privileged, the CSR community investment with a view to preserving the basic rights of human being, addressing gender equity for women empowerment. Ensuring food security, establishing green building and green industries; sandwich panels for the habitation of the coastal people, impactful investment and so many footmarks, achievements and measures- all these for future generations, for every breath they will take. The world at large is now experiencing the devastating effects of the global climate crisis including droughts, floods, tsunami, water scarcity, and rising sea level. These consequences of climate change threaten the sustainable living on this planet which calls for an urgent and collective response from both developed and developing nations, especially countries like Bangladesh. On that standpoint, we need to take necessary steps for our sustainability in the long.



Integrated Reporting

Integrated Reporting

Our Approach to Integrated Report

This report represents key aspects of our value creation process which are in the different forms of capital that provide the inputs, business domains and the value creating activities that results in outputs, outcomes and impacts.

The primary purpose of an integrated report is to explain to providers of financial capital how an organization creates, preserves or erodes value over time. It therefore contains relevant information, both financial and other. An integrated report benefits all stakeholders interested in an organization’s ability to create value over time, including employees, customers, suppliers, business partners, local communities, legislators, regulators and policy-makers.

The Sustainability requirements, as provided in “Our Approach to ESG” and elaborated separately in our Sustainability Report, adhere to the guidelines issued by the Global Reporting Initiative (GRI)-G4 Framework, and relevant circular of the Central Bank. We consider that this “Integrated Report” in congruence with Sustainability Report, complies with the requirements of the GRI G4 Core Reporting Guidelines.

Here we have depicted the ultimate purpose and how value delivered to stakeholders through following diagram-

In January 2021, the IIRC published revisions of the Framework that focused on a simplification of the required statement of responsibility for the integrated report, improved insight into the quality and integrity of the underlying reporting process, a clearer distinction between outputs and outcomes, and a greater emphasis on the balanced reporting of outcomes and value preservation and erosion scenarios.

The Scope of Integrated Reporting

Our integrated report gives a clear indication of our business model, strategic focus, resource allocation and future outlook to help the stakeholders to evaluate the Bank’s intrinsic value creation capability. In our Integrated Report, we also focused the key factors that are material to its present and future value creation. We have prepared our integrated report in accordance with the Framework of the International Integrated Reporting Council (IIRC).

Regulation We Follo	Reporting Frameworks and Guidelines
<ul style="list-style-type: none"> ◆ Company Act 1994 ◆ Finance Company Act, 2023 ◆ Securities and Exchange Rules 1987, Corporate Governance Code-2018 ◆ Relevant rules and regulations of Bangladesh Bank (The Central Bank) ◆ and other applicable laws and regulations of the land. 	<ul style="list-style-type: none"> ◆ International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) ◆ Global Reporting Initiative (GRI)-GR4 Framework ◆ International Integrated Reporting Framework by International Reporting Council ◆ Guidance of SAFA, ICAB, CMAB

Background of Integrated Report Framework

After a consultation process, the International Framework of the International Integrated Reporting Council (IIRC) published the first version of its ‘International Integrated Reporting Framework’ in December 2013. In February 2020, the IIRC launched a revision process and identified three key themes of the revision:

- ◆ business model considerations,
- ◆ responsibility for an integrated report
- ◆ charting a path forward

International Integrated Reporting framework by International Reporting Council

SAFA Integrated Reporting Checklist



The report covers the period from January 1, 2025, to December 31, 2025 where Business operations, financial performance, financial position, and financial and non-financial information have been considered in our Integrated Report 2025.

Key Pillars of Our Integrated Report

Mainly we prioritize the issue in the integrated report through following key pillars



Guiding Principles

The seven Guiding Principles underpin the preparation and presentation of an integrated report, informing the content of the report and how information is presented.



Responsibility over the Integrity of the Integrated Report

The Board and the management ensure that reasonable care has been taken in preparation and presentation of this Integrated Annual Report to preserve the disclosure contained in this Integrated Report presented herewith which comprises the discussion, analysis and disclosures pertaining to stewardship, which should be read in conjunction with the audited financial statements.

The role of stewardship brings upon it an obligation to be transparent and accountable, which is thoroughly recognized in this report. Furthermore, we agree that the Integrated Annual Report has been prepared in accordance with the Integrated Reporting Council's International Integrated Reporting Framework, and it addresses the material matter pertaining to the long-term sustainability of the group and present fairly the integrated performance of The Premier Bank PLC and the impacts thereof.

On behalf of the Board of Directors

Dr. Arifur Rahman
Chairman

Elements of Integrated Reporting Framework

1. Organizational Overview and External Environment

The Premier Bank PLC incorporated on 10 June 1999 to carry out all kinds of banking business. The Bank commenced its operations on 26 October 1999 with the prime motto of "Service First". The Bank offers a wide range of depository products, Loans & Advances, Card products and a variety of services to cater virtually for every customer segment. The Product basket is rich in content featuring different types of Savings and Current Accounts, Term and Continuous Loans, Personal Loans, Debit/ Credit Cards, Internet Banking, Treasury & Syndication Services etc.

Culture, Ethics and Values

Banking is a business based on the utmost integrity and mutual trust. In order to maintain and safeguard the trust and confidence of the customers and the public, Premier Bank places paramount importance on the maintenance of certain standards of conduct. We have included this part in details in 'our code of Conduct & Ethics' sections in this Annual Report.

Key Activities and Markets

At present the Bank has 136 branches including 12 SME Service Centers/Agricultural Branches, 67 Sub-Branches and 127 own ATM booths with no overseas branch. The Bank has one subsidiary company namely, Premier Bank Securities Limited. The Bank also operates one Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.

The Bank continued to strive to build strong relationship with the customers and provide them fast and quality services as well as the best financial solution according to their actual needs. In its long journey, it has been trusted custodians of their money and a true financier of their wants.

Competitive Landscape and Market Positioning

Competitive landscape and market Positioning depend on the perspective from which you are approaching competitive response. Here, Integrated Reporting enumerates the competitive landscape with linked to Porters Five Forces Model with which we face in our business cycle and our responses to these factors are enumerated in Porters Five Forces Model.

Key quantitative information of The Premier Bank PLC.

The key financial and non-financial highlights of The Premier Bank PLC. can be found on Five Years' Financial Summary of this Annual Report, while the corporate profile of the bank.

Significant factors affecting the external environment and the organization's response

We have analyzed the significant external factors through PESTEL analysis, which includes Political, Economic, Social, Technological, Legal and Environmental factors that impact our business, and our responses against those risks are demonstrated in same topic.

2. Governance

Corporate Governance provides a framework for setting out a company's objectives and the means for achieving these and for tracking its performance. Corporate Governance promotes corporate fitness, transparency and Accountability.

The organization's leadership structure, including the skills and diversity

The Board has formed three Committees viz Executive Committee, Audit Committee and Risk Management Committee as per requirement of BRPD Circular No. 1 dated 27.10.2013 in order to increase efficiency and allow deeper focus in specific areas.

New Directors are appointed with the emphasis on the mix of knowledge, skills, experience and perception. The Directors are elected by the shareholders in AGM and all appointment of the Board is subjected to the approval of Bangladesh Bank. The profiles of all Board members, comprising of their qualification and experience are disclosed in Directors' Profile section.

Specific Processes Used to Make Strategic Decisions

Management of the Bank has been empowered with appropriate finance and business decision making authorities as per the guidelines of Bangladesh Bank. In regard to the best corporate practices, the Board exercises a high degree of intolerance to any instances of malpractice, misconduct, fraud and unethical behavior with a clear adherence to laws, rules and regulations. The Board keeps an eye on performance trends and performance change against budget as closely as possible.

Governance Oversight (Actions of those charged with governance have taken to influence and monitor the strategic direction of the bank and approach to risk management)

The Board of Directors sets the strategies, and senior management is responsible for implementing them and communicating them throughout the bank. The following activities were implemented in an effort to develop our framework for risk management:

- ◆ Organizing for our branch employees in order to raise their understanding Risk Management Awareness Session programs
- ◆ Restructuring the capacity of our Risk Management Division by improving responsiveness in the face of evolving risks
- ◆ Emphasizing on enhancing the portfolio of rated clients
- ◆ Creating a comprehensive Fraud Risk Management Policy to consolidate all fraud-related issues under a single point of contact to facilitate improved monitoring and more focused actions

The bank's culture, ethics and values are reflected in its use of and effects on the capitals, including its relationships with key stakeholders

The Board of Directors is committed to upholding a high standard of ethics and compliance among all bank employees. They consistently encourage management to ensure that all employees maintain a high level of ethics at the bank and provide guidance on ethics and integrity policies. Governance practices of The Premier Bank PLC are referred in Corporate Governance segment.

Whether the Organization is Implementing Governance Practices that Exceed Legal Requirements

The Premier Bank PLC. has been following related guidelines on submission of Quarterly, Half-yearly and Yearly Financial Statements and other statutory reports. The Premier Bank PLC. publishes annual report, half-yearly report, quarterly financials, price sensitive information (PSI), notice of AGM and credit rating in newspapers and website as applicable for its stakeholders during the year 2024 to comply with Companies & Bank Companies Act, Circulars and instructions issued by Bangladesh Bank and Bangladesh Securities & Exchange Commission.

The responsibility those charged with governance take for promoting and enabling innovation

To maintain leading governance practices in the highly regulated industry in which the Bank operates, the Board Committees assist the Board in fulfilling its governance role effectively by promoting and enabling innovation for the long-term sustainability of the Bank's businesses. Details of responsibility of those charged with governance are discussed in Statement of Directors responsibilities.

How Remuneration and Incentives are Linked to Value Creation in the Short, Medium and Long Term

The Premier Bank is committed to maintaining an equitable and consistent pay structure to the employees. Bank has its own compensation & benefit policies for its employees and designed the following for the convenience of all employees of

the Bank:

- ◆ Competitive pay structure
- ◆ Employee house building Loan
- ◆ Executives' car loan
- ◆ Gratuity Scheme
- ◆ Employee Provident Fund etc.

3. Stakeholders' Relationship and Engagement

How the company has identified its stakeholders

Stakeholder relations is the practice of forging mutually beneficial connections with third party groups and individuals that have a 'stake' in common interest. These relationships build networks that develop credible, united voices about issues, products and services that are important to our organization. We believe in the proper stakeholders' engagement in every aspect of its banking activities.

To maximize stakeholder value, we focus on creating a culture of transparency, accountability, and collaboration. This means engaging with stakeholders, investing in employee development, promoting diversity and inclusion, and adopting sustainable business practices.

Stakeholder Identification & Relationship

Stakeholder engagement methodology & How the stakeholders are engaged in assessing impacts, implications and outlook unrespects of Company's business model

The stakeholders are engaged in assessing impacts, implications and outlook unrespects of Company's business model. The following table shows various aspects of stakeholders, their engagement process and our priorities.

4. Capitals that Create Value

The capitals are stocks of value that are increased, decreased or transformed through the activities and outputs of the organization. The overall stock of capitals is not fixed overtime. Since inception, the premier Bank PLC has been directing with the vision of making a poverty free Bangladesh. Our mission, goals are set based on the vision and we are continuously pursuing the well-being of the people. Keeping this in mind, we are expanding the base of our sustainability business framework through contributing in building the society, strengthening governance issues, creating value for our shareholders and complying with environmental issues.

We divide our capitals into 6 distinct segments as stated in the Integrated Reporting framework guideline, where we state the interconnectedness of our stated capitals, how their values are enhanced, eroded or transformed over time.

How resources and relationships (capitals)

contribute to value creation over time

Our various activities, eventually generate outcomes, creating value for our stakeholders and add back to our inputs. It is our Integrated Business Model that enables Inputs through providing resources and in partnership with policies, stakeholders, and churning through our business activities provides the Outputs, that impacts our stakeholders and Unlocks Value. Throughout the cycle, we operate within a strong governance framework and account for the effects of external pressures and market forces in our strategies and risk mitigation efforts, which enhances our ability to create value in the future

The six capitals are aligned with relevant material aspects and adjusted accordingly with their pertinent strategic pillars, highlighting their associated risks and mitigation strategies to create a comprehensive value creation model for our key stakeholders. For the purpose of the Framework, the capital inputs and value creation process are categorized following ways.

Financial Capital

The pool of funds that is obtained through financing, such as debt, equity or grants, or generated through operations or investments and available to an organization for use in the production of goods or the provision of services.

SDG Relevance



Challenges we faced	Challenges we responded
Liquidity pressures in the market	Proactively managed treasury funds
Lower lending opportunity	Maintained regular loan monitoring and collection efforts
Maintaining sustainable growth and financial stability	Effective and responsible investment of shareholder's fund
Investment recovery challenges as a result of higher inflation, slower economic and business growth	Reshape fund management strategy and invest in alternative instruments
Investment uncertainty due to Russia Ukraine war	Reshape fund management strategy and invest in alternative instruments

Key Pillars	Value we created
Profit	Achieved 1,341.61 million Profit after all Provision & Tax

Intellectual Capital

Intellectual capital includes the bank's IT infrastructure and digital assets that facilitate us to fulfill our customer and operational objectives. The bank's Intellectual Capital is a key source of competitive edge and determines its capacity for innovation, resilience and agility and commercial and social viability. Brand value is strengthened through branding initiatives to targeted segments, while organizational capital is built internally through a culture of sharing, learning and empowerment.

Intellectual capital refers to intangible resources that reinforce our company foundations in order to assist the smooth operation of day-to-day operations and to ensure the Company's long-term viability.



Challenges we faced	Challenges we responded
Serving and reaching customers offline	Increased focus on digital campaigns
Information security threat	Providing training to employees and increasing awareness of how to manage customer privacy.
Evolving needs of customers and rapid changes in Technology	Being cautious about customer privacy
Ongoing risk of system failure, connectivity failure & data breach	Quick adoption and improvisation
Adopting the changes in technology	Involvement in research and development and market analysis

The software and infrastructural investments we make towards achieving process efficiency, in turn, helps us maintain our low cost- to-income ratio and quicker service in the form of turnaround times, which enables us to operate competitively in the market.

Natural Capital

As one of the promising Bank of Bangladesh, Premier Bank's fundamental approach to preserve Natural Capital is premised on responsibly managing the environmental and social risks associated with its own operations as well as the client businesses, in order to minimize the negative impacts on the environment and its stakeholders. Natural capitals are here Interlinkage with following SDG's.



Challenges we faced	Challenges we responded
Creating awareness among clients regarding the benefits of green projects	Conducted training through seminars and establish Sustainable Finance Help Desks with aim towards establishing Green office.
Ensuring Green Office practices are maintained and internal stakeholders are aware of its benefits	Leveraged our relationships with regulators and multilateral organizations to increase green financing
Restructuring the operations in an eco-friendly way	Follow Bangladesh Bank Guidelines and Sustainable Development Goals
Encourage customers towards green investment	It is on our continuous process of the onward journey

Key Pillars	Value we created
Resource Efficiency	Significant reduction in electricity consumption at all the branches including head office
Responsible Lending	% finance as sustainable sector
Environmental CSR	Efforts accelerated towards employee awareness surrounding reduction of carbon emission and adoption of responsible practices

Manufactured Capital

Premier Bank Manufacturing Capital includes our regional footprint of banking operations, business processes and technologies etc. for providing effective, efficient and innovative services to our customers. Our manufactured capital is intricately linked with our people strategy and the way we engage with our clients and other stakeholders. The services and operations of many of our branches are designed to best serve the clients within their closest vicinities, so that we can specialize in customizing our offerings to their specific needs. In addition, plans of booths are in place to further improve our physical reach. Manufactured capitals are here Interlinkage with following SDG's



Challenges we faced	Challenges we responded
Managing the balance in costs & benefits	Conducted regular cost benefit analysis by competent personnel
Evolving technological needs and timing of investments	Made strategic investments in network expansion
Careful management of operation to address and protect the customer need	Spreading the geographical boundaries through opening more channels
Technology adaptability for customers	to be with technology and get the full benefits of its convenience
Cyber threats and attacks affect virtual banking	conducts an IT security awareness program amongst bank employees.

Key Pillars	Value we created
Branch Network	At present the Bank has 136 branches including 12 SME Service Centers/Agricultural Branches, 67 Sub-Branches and 125 own ATM booths with no overseas branch
Digital Channel	Adoption of digital banking solutions (internet banking, smart app, e-payment solution, etc.) grew significantly
IT Infrastructure	Bangla QR, Automated Tax Return Document Submission, Form C Submission Automation, Debit Card Automation, Offshore Banking (OBU) Integration, Bulk SMART Rate Adjustment

Social and Relationship Capital

The cooperative relationships with our customers, clients, capital providers, regulators, and other stakeholders that we create, develop, and maintain in order to remain commercially and socially relevant and to operate as a responsible corporate citizen are referred to as social and relationship capital. Social and Relationship capitals are here Interlinkage with following SDG's.



Challenges we faced	Challenges we responded
Reaching customer base outside major cities	Partnerships with multilateral organizations to innovate financing solutions for under-served segments
Customer satisfaction	Creating value by promoting value added services and cross-selling
Addressing stakeholders' queries and potential complaints	Opened digital savings to reach mass people with our product offerings

Key Pillars	Value we created
Product Relevance	Improved performance of credit card portfolio and retail basket
Product Innovation	Execution and monitoring of Lead Generation Program through digital channels
Customer Engagement	System of online application on any platform for SME and Retail products

The Bank spent an amount of Tk. 0.67 million on CSR which covers vast area of education, health and other under privileged sectors for the overall betterment of the nation. Our main efforts were for CSR through following actions-

- ◆ Donated Tk. 0.60 million to "Scholarship/stipends for other than the employee's children under CSR activities of the Bank.
- ◆ The amount of BDT 1.00 million Curative healthcare support towards a group of people / individual patients / employees or their dependents under CSR activities of the Bank.
- ◆ The amount of BDT 109.27 million incurred for disaster Management under CSR activities of the Bank.
- ◆ Details info of CSR is forwarded to 'Corporate Social Responsibility' part of this integrated report which is included in later section.

Trade-offs We Seek to Avoid

Certain situations require us to make difficult choices between our capitals. For instance, investing in technology for process innovation automatically reduces need of manual work in the departments concerned. However, we ensure the protection of our human capital through our thorough placement strategies, complemented by our efforts in creating a dynamic talent pool that is adaptable to meet a variety of work requirements in different job roles.

Another area where trade-offs are made is apparent in our policies against the financing of socially and environmentally harmful projects (trade-off being made with our financial capital). We do this with the long-term view of social and environmental protection in mind. However, we must acknowledge and give due credit to the role of regulatory policies that are in place to incentivize such efforts, helping to ensure that companies upholding those policies do not lose out on their competitive edge in the process.

5. Value Creating Business Model

The business model refers to a company plan to for making profit through satisfying customer. It illustrates how customers are satisfied throughout the business insights. For us 'Service first' is not just an abstraction; we do mean it. It holds a prime and central focus in our operation. We believe, discharge of quick & quality service are the hallmark for banking standard. Here we have depicted, how we create our value to help our customer.

Our business model requires us to invest heavily on IT infrastructure and human development. Sustainable IT infrastructure helps us to extend our presence not only physically but also virtually. Proper human resource development will boost up the social and relationship capital as well as **intellectual capital to ensure business growth through professional networks**, innovation in offerings and to attain process efficiency.

Reference link to our business model details is as follows:

- ◆ Risk and opportunities
- ◆ Strategy and resource allocation
- ◆ External environment
- ◆ Performance
- ◆ Outlook
- ◆ Business activities
- ◆ Six capitals

Here, The Premier Bank PLC's integrated report describes how the business model is interdependent with Six Capitals.

Financial Capital Inputs		
Activities	Output	Outcomes
<ul style="list-style-type: none"> ◆ Minimizing risk through approved regulatory environment diversifying the business portfolio ◆ Cost reduction initiatives 	<ul style="list-style-type: none"> ◆ Operating loss 8,764.15 Million ◆ Shareholder's Equity BDT 17,146.71 Million ◆ Capital to risk weighted assets ratio (CRAR) 5.7% ◆ % of NPL to Total Loans 31.01% 	<ul style="list-style-type: none"> ◆ Sustainable growth ◆ Financial Stability ◆ Satisfactory Return

6. Performance

Performance segment here in Integrated report provides to what extent has the organization achieved its strategic objectives for the period and what are its outcomes in terms of effects on the capitals. Although the quantitative and qualitative performance have been illustrated through "Financial highlights in the part of stakeholders information", here we depicted only summarized quantitative data.

Our performance reflects our ability to maintain balanced growth in the key banking segments to lessen the consequences of income fluctuations in the context of the current climate. The Bank was able to maintain consistent key performance ratios across the business cycles, making it even more financially secure and better positioned in financial sector. The Bank achieved considerable progress on both the budgetary plan and its return despite exceptionally difficult headwinds from domestic market and unavoidable externalities and completed the year with a healthy balance sheet, operating profit and liquidity. At the end of 2025, deposits decline by 5.24% to BDT 329,402 million in 2025, compared to BDT 347,625 million in 2024 and Lending Portfolio increased by 1.66% to BDT 335,008 million in 2025 from BDT 329,535 million in 2024. In 2025 due to adverse scenario of the overall industry Bank facing some difficulties and overall operating loss at BDT. 8,764 million. Inward remittance increased by 0.89% to BDT 94,661 million, compared to BDT 93,829 million in 2024. In 2025 we have seen a positive growth in export sector and stood at BDT. 278,159 million compare to BDT. 278,304 million in previous year but in Import sector declines slightly and stood at BDT. 352,136 million compare to BDT. 342,814 million in 2024. In 2025, the total assets of the Bank stood at BDT 423,551.38 million compared to BDT 449,984.38, representing decrease of 5.80% from December 31, 2024.

7. Risk and Opportunities

Risk and Opportunities illustrate external factors (Opportunity, Threat) exist in our business surroundings within which we face continuing our day to day operation.

Likelihood and impacts risk & opportunities

However, here we have assessed some likelihood and impacts risk & opportunities related to our core values for which we drive are

Sources of Risk and Opportunities

Risk	Opportunities
<ol style="list-style-type: none"> 1. Internal Control & Compliance (ICC) Risk 2. Money Laundering Risk 3. Credit Risk 4. Asset Liability Management (ALM) Risk 5. Foreign Exchange Risk 6. Information Technology (IT) Risk 7. Environmental & Social Risk 	<ol style="list-style-type: none"> 1. Government Initiatives towards Development 2. Woman Entrepreneurship is Rising 3. GDP Growth along with Other Business Development 4. Islamic Banking Wings

Risk
<p>In terms of BRPD Circular No # 17 dated 07.10.2003 as best practice guideline wherein 5(Five) Core Risks were identified such as;</p> <ul style="list-style-type: none"> ◆ Internal Control & Compliance Risk ◆ Money Laundering Risk ◆ Credit Risk ◆ Asset Liability Management Risk and ◆ Foreign Exchange Risk.

Subsequently, another risk i.e. Information Technology Risk was included in the Core Risk in terms of BRPD Circular No#14 dated 23.10.2005. Recently Environment and Social Risk is added to this list.

How those risk factors affect our relevant strategic goals and our efforts towards these effects and challenge

Risk Category	Our views & efforts	Relevant strategic goal	Terms toward the goals
Liquidity Risk	<ol style="list-style-type: none"> Continue exploring long-term funding Source Focus on maintaining and improving renewal rates – currently, above 70% of deposits are renewed at maturity 	Maintain Service Excellence	Short-term: High Medium-term: High
Interest Rate Risk	<ol style="list-style-type: none"> Find niche and underserved markets Gain scalability in existing markets to be able to undertake quality business growth without proportionate rise in operating expenses 	Continuously improve	
	<ol style="list-style-type: none"> Explore alternative & cheaper sources of funds and fee- based income sources 	operational efficiency	Short-term: Moderate
	<ol style="list-style-type: none"> Maintain balance sheet strength by, especially during low liquidity scenarios 	Achieve Sustainable	Medium-term: High
		Growth	
	Continuously fine tune internal credit rating and risk grading		
Credit Risk	<p>rules to ensure applicability of existing models in different markets and different macroeconomic situations, especially in consideration of the post pandemic recovery and economic</p> <p>turmoil</p>	Achieve Sustainable Growth	Short-term: High Medium-term: High
Operational Risk Technology Risk Reputation Risk	Follow through on process optimization initiatives	Continuously improve Operational efficiency	Short-term: Moderate Medium-term: High
	Review and implement improved sizing and HR strategy for optimizing productivity	Maintain Service Excellence	Short-term: Moderate Medium-term: High
	Undertake promotional activities with a uniform branding strategy to increase brand awareness	Achieve Sustainable Growth	Short-term: Moderate Medium-term: High

Here the Major risks generally we have been facing in Banking Industry for longer years are follows:

Internal Control & Compliance (ICC) Risk

ICC risk arises from day to day operation of the Bank. An effective internal control system continuously recognizes and assesses all of the material risks that would adversely affect the achievement of the Bank's goal.

Money Laundering Risk

Trade based money laundering is a growing concern for the banking sector. More than 80% of money laundering happens through Trade based money laundering. In the case of trade-based money laundering techniques, over-

and under-invoicing of goods and services and false declaration of goods are commonly found in our country

Credit Risk

Credit risk is a vital risk for banks. Credit Risk is the possibility that a borrower or counterparty will fail to meet its obligation in accordance with agreed terms. It arises from the Bank's dealing with or lending to corporate, individuals and another bank or Financial Institution.

Asset Liability Management (ALM) Risk

It is the risk that arises from the management of Assets and Liabilities of the Bank. It is mainly called Balance Sheet risk.

Foreign Exchange Risk

It is the risk that arises from handling foreign exchange transactions. This risk is found in cross-border investing and operating activities. A major source of the Bank's foreign exchange is the inward remittances from overseas by migrant workers, nonresident nationals, etc., as well as export proceeds.

Information Technology (IT) Risk

The risk which arises from the use of information technology is called information technology risk. Information Technology (IT) Risk may arise in the form of;

- ◆ Network Risk – Improper Configuration, Authentication etc.
- ◆ Data Centre Risk- Server Failure, Monitoring Failure, hacking etc.
- ◆ Hardware Risk – Power Faults, Equipment Incompatibilities, damage etc.
- ◆ Software Risk- Malicious or harmful software trespass, Software with Limitations, Functionality Mismatch etc.

Environmental & Social Risk

Environmental & Social Risk refers to the uncertainty or probability of losses that originates from any adverse environmental or social change (natural or manmade) or non-compliance of the existing Bangladesh bank environmental regulation

Opportunities

Here the major opportunities surrounded us and our strategy to grab the opportunities are given as follows.

Government Initiatives towards Development

Nowadays Bangladesh Government is investing in infrastructure development like Padma bridge, Metro rail, Big port, Four lane Highways along with several development projects

Our Efforts

PBL is ready to take the challenges with relevant stakeholder for such development.

Woman Entrepreneurship is Rising

Due to the increased literacy rate and educational development, Woman Entrepreneurship is awakening over recent years.

Our efforts

Premier Bank offers specialized services to Women Entrepreneurs through dedicated service desks. Our dedicated proficient Relationship Managers with highly tailored made products are always by the side of women entrepreneurs to fulfill all their banking needs.

GDP Growth along with Other Business Development

Due to continuous high GDP growth over past years (except COVID-19 period) and out of low developing countries, Bangladesh is rising in new era in business and trade world.

Our efforts

New opportunities are also emerging for banking industry due to increased GDP (except pandemic time) and Per capital income of residents in Bangladesh. Accordingly, we are seeking more sustainable industry with our green banking products.

Islamic Banking Wings

Due to majority of Muslim people, majority people belief in Islamic shariah based economy. Nowadays banking industry is increasing awareness towards about Islamic financial services and demand for Shariah-compliant products and services.

Our efforts

PBL is emerging Islamic banking unit to be part of that shariah based banking. However, Premier Bank brings a unique solution for your financial needs through 'Prepaid Hajj Card' while you visit the Holy Lands of Saudi Arabia to perform your Hajj.

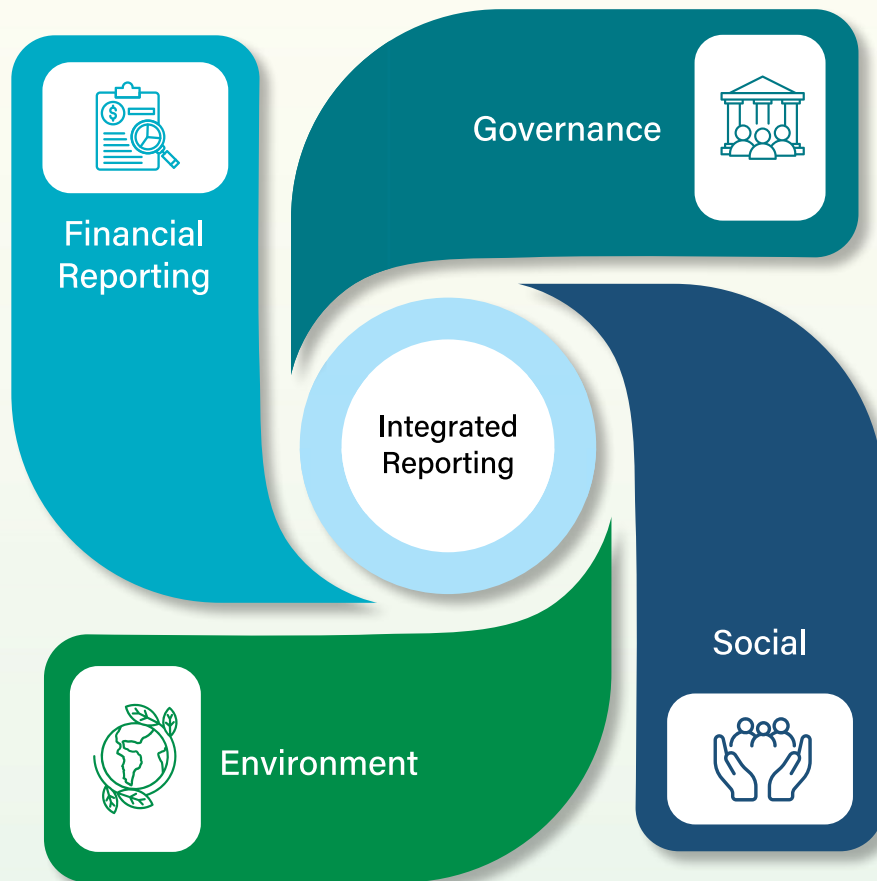
Internal Control

Internal control effectiveness and the board's responsibility

The bank reviews the overall effectiveness of the internal control system on an annual basis, which is reviewed by Audit committee and feedback is provided to the Board of Directors on the effectiveness of internal control policies, practices and procedures on an ongoing basis. The Board has established an Independent Audit Committee to monitor the effectiveness of the Bank's internal control systems. The Audit committee meeting is held periodically to review the overall effectiveness of the internal control system, transparency and adequacy of financial statements, and the policy procedures the management developed.

Basis of Preparation and Presentation

The Premier Bank PLC. Integrated Report 2024 has been prepared in accordance with the Integrated Report framework guideline as its basis as outlined by the International Integrated Reporting Council (IIRC).



Factors Considered and Our Materiality Determination Process In this report, the matters which significantly affect our organization's ability to create value in the short, medium and long term are considered to be material.

The determination process of materiality is given here below-

Material aspect	Scope within Premier Bank	Scope outside of Premier Bank
Financial Inclusion	Client base of the organization increases with diversity, tapping business opportunities, increase of revenue generation	The community including the overall economy benefitted from reduction of poverty through augmenting economic activities in the geographically dispersed areas.
Agricultural Credit	Product Diversification and attachment to the mainstream of the economic activity of the country.	As an agricultural country, share croppers and marginal farmers will be benefitted from lower interest rate and their poverty will be alleviated.
Energy consumption	Efficient use of scarce resources	Sequestration of carbon emission and the national GHG inventory will be reduced
Human capital & Talent Management	Enhancement of operational level efficiency. Attaining cost savings through reducing time requirement. Customer retention rate will be higher	The clients will be benefitted from customer friendly efficient services and will be more loyal to bank
Building the Community	Discharging our responsibility towards society to ensure sustainable balanced growth in economic, social and ecological arena	Overall betterment of the nation through CSR activities in different sectors like health, education, sports and culture etc

Role of Those Charged with Governance and Key Personnel in the Identification and Prioritization of Material Matters
The Board and Senior Management Team are the key personnel in the identification and prioritization of material matters of Premier Bank. The senior management team prepares proposals after thorough analysis which is then reviewed by the Board Committee before being sent for final approval to the Board of Directors. Our Honorable Directors and Management Details are given Report on Audit Committee of The Board and Shari'ah Supervisory Committee. Statement of Directors Responsibilities are enumerated in Corporate Governance part of this Annual Report.

Conciseness

Premier Bank has prepared the Annual Integrated Report 2024 in a concise manner but providing sufficient context to explain our organization's strategies, governance practices, performance and prospects while ensuring the information provided is as relevant to the context as possible. The report provides cross-referencing where appropriate and kept repetition to a minimum if not avoided completely. However, where necessary, detailed explanation and/or referencing has been provided.



Reporting Boundary and Summary of the Significant Frameworks

As owner, the Bank controls the activities of its subsidiaries Premier Bank Securities Limited (BASL), a fully owned subsidiary was incorporated in Bangladesh and acts as a stock broker and stock dealer in capital market. The financial statements of the BASL are prepared on a going concern basis under historical cost convention in accordance with International Financial Reporting Standards (IFRS).

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Summary of the significant framework and methods of The Premier Bank PLC.

Other qualitative characteristics of The Premier Bank PLC. Integrated report

Premier Banks Annual Integrated Report has been prepared in accordance with the Guiding Principles as described by the <IR> framework.

Reliability and completeness

Premier Bank integrated report includes all material matters, both internal and external, in a balanced way and without material error. Premier Bank overall material aspects and boundaries have been explained in page no, and the material aspects of the six individual IR capitals as well as their capital trade-offs have been explained in their respective segments in Six Capitals part

Consistency and comparability

Premier Bank has presented the data and information in a way that enables comparison with other organizations to the extent it is material to our organization's own ability to create value over time.

Connectivity of information

Our integrated report shows the value creation activities that describes the factors which affect the organization's ability to create value over time. This segment explains our overall banking activities that creates value over time by considering our external factors that impact our key business activities, how those are linked to the value we have created through our activities of and the overall outcome of our value creation process. All these factors are then interlinked with the relevant UN SDGs.

Materiality

Premier Bank integrated report discloses information about matters that substantively affect our ability to create value over the short, medium and long term Strategic focus & future orientation

Improved performance through capacity building and employee productivity revitalizing efficient service delivery, organizational effectiveness, strong public relations and customer satisfaction equipping employees with expertise, necessary skills and knowledge properly addressing employee motivation, satisfaction, health and morale to improve employee productivity altogether culminate performance of the bank.

Assurance on the Report

The bank has obtained assurance from both internal and external sources that it maintains proper transparency in all of its operations. This combined assurance ensures the safety and soundness of its operations. Details of the assurance taken are provided on Independent Auditor Report of this Annual Report.

SWOT Analysis

SWOT analysis illustrates internal factors (Strength, Weakness) relevant to our industry which are within our control/ability and external factors (Opportunity, Threat) exist in our business surroundings within which we face continuing our day to day operation. In perspective from Premier Bank, following crucial elements are relevant to SWOT analysis, which are enumerated below-

presents various dynamic corporate, retail, SME product along with prudential service to our valued customer.

Stronger Branch Networks

For us 'Service First' is not just an abstraction; we do mean it. It holds a prime and central focus in our operation through 136 branches including 12 SME Service Centers/Agricultural Branches, 67 Sub-Branches and 135 own ATM booths with no overseas branch.

Performer of Regulatory Compliance

Premier Bank has been complying all regulations under Bangladesh bank and all tax, vat laws prescribed by National Board of revenue.

Weakness (Internal Factor)

Limited Retail and SME Exposures

Premier Bank has limited exposures over retail and SME market which belongs to less proportion to other market leader.

Dependence on Core Banking Line up

Due to withdrawing of capping 6-9 deposit loan rate, customer are reluctant to take new loan, and Bank interest revenue income become diminished and so do total income accordingly.



Strength (Internal Factor)

Good Corporate Governance

The board of the bank ensures that high ethical standards are established across the Bank and regularly reviews the Bank's compliance with Central Bank. The board recognizes good corporate governance practice a vital ingredient in the creation of substantial shareholders value and protecting the interests of all stakeholders.

Enriched Human Capital

We have enriched human resource and excellent environment for delivering best value to the organization. Diversified Products and Services Premier Bank

Non-Performing Loan

Though overall loan recovery is satisfactory, its ultimate nonperforming loan stands at 75,527.14 million which represents wrong selection for loan disbursement.

Absence of Advanced Technology

Premier Bank investment in the IT sector to develop physical infrastructure is not enough and software upgradation is limited. It is already developing cybersecurity measures but more has to be done in this field.

Opportunity (External Factor)

Government Initiatives towards Development

Nowadays Bangladesh govt is investing infrastructure development like Padma bridge, Metro rail, Big port, Four lane Highways along with several development projects. Premier Bank is ready to take the challenges with relevant stakeholder for such development.

Woman Entrepreneurship is Rising

Due to the increased literacy rate and educational development, Woman Entrepreneurship is awakening over recent years. Premier Bank offers specialized services to Women Entrepreneurs through dedicated service desks. Our dedicated proficient Relationship Managers with highly tailored made products are always by the side of women entrepreneurs to fulfill all their banking needs.

GDP Growth along with other Business Development
Due to continuous high GDP growth over past years (except COVID-19 period) and out of low developing countries, Bangladesh is rising in new era in business and trade world. Consequently, new opportunities are also emerging for banking industry due to increased GDP (except pandemic time) and Per capital income of residents in Bangladesh.

Islamic Banking Wings

Due to majority of Muslim people, majority people belief in Islamic shariah based economy. Nowadays banking industry is increasing awareness towards about Islamic financial services and demand for Shariah-compliant products and services. Accordingly, PBL is emerging Islamic banking unit to be part of that shariah based banking. However, Premier Bank brings a unique solution for your financial needs through 'Prepaid Hajj Card' while you visit the Holy Lands of Saudi Arabia to perform your Hajj.

Increasing remittance

Due to changing political condition, Remittance earner in abroad has been remitting fund more into Bangladesh and thereby FC reserve also increasing.

Threat (External Factor)

Non-Cooperation from Bad Customer

After COVID-19 effects, Bangladesh bank cancelled to waive interest for disbursed loan for particular period. Furthermore, current political turmoil brings up instability of business particularly export oriented sector. Some customer intended to take the opportunities for not paying interest after being capable to pay interest duly. Moreover, some customer misuse the loan taken for which it applied showing misleading documents.

Unanticipated Event

Nowadays hacker or cyber criminals are seeking to hack through Sophisticated IT tools and technology. Due to abrupt cybercrime, customer might erode reliance on the banking security.

Higher Interest Rate

Government unrestricted loan interest rate limit up to 9%. It opens for bank industry to renegotiate income

level. But customer are not inclined to take the rate due to high inflation market.

Dollar Crisis

Due to dollar crisis along with other foreign currency reserves, Government imposed various restriction for importing raw materials and machineries for machineries. This impacted badly trade finance segment income for Bank industry also.

How The Premier Bank PLC. Creates Value through Business Operations

Clients

How We Create Value

We enable individuals to grow and protect their wealth. We help businesses trade, transact, invest and expand. We also help a variety of financial institutions, including banks, public sector and development organizations, with their banking needs.

Their Interests

Differentiated product and service offering, Innovation in products/services, Pricing of products/ services, Branches/ ATM, Service Quality, Competitive pricing Flexibility in offerings.

How We Serve and Engage

All networks are running by online CBS (Core Banking System) Enhanced monitoring and due diligence Vibrant ALCO Team to decide on Pricing E-Banking: (Internet Banking, SMS Banking, BEFTN) Regulators and Governments How We Create Value We engage with public authorities to help the financial system and the broader economy function effectively.

Their Interests

Strong capital base and liquidity position, Proper compliance with laws & regulation, Timely reporting as per requirement, Timely payment of all regulatory dues.

How We Serve and Engage

We are committed to complying with legislation, rules and other regulatory requirements that apply in the markets we operate in. Our compliance with legal and regulatory frameworks ensures the Group meets its obligations and supports the resilience and effective functioning of the broader financial system and economy.

Investors

How We Create Value

We aim to deliver robust returns and long-term sustainable value for our investors.

Their Interests

Safe, strong and sustainable financial performance, progress on environment, social and governance matters, Healthy return on investments and stable dividend policy, growing earnings, sustainable growth Sound governance and risk management, ratings of the

Bank based on overall financial performance.

How We Serve And Engage

Maintaining attractive plow back ratio, Timely repayment of debt with stated return. Establishing superior risk management culture, transparency and integrity in financial reporting, Maintaining consistent rating through financial commitments.

Suppliers

How We Create Value

We work with suppliers to ensure they can provide the right goods and services for our business, efficiently and sustainably.

Their Interests

Open, transparent and consistent tendering process, Willingness to adopt supplier-driven innovations, Accurate and on-time payments.

How We Serve and Engage

Our work is guided by our Supplier Charter, which sets out our expectations on issues such as ethics, anti-bribery and corruption human rights, diversity and inclusion (D&I) and environmental performance. Our suppliers must recommit to the charter annually, and performance monitoring is built into our procurement practices and standards. We have made real progress against our supply chain sustainability agenda. As incorporating modern slavery into our risk framework, We introduced a new control framework to strengthen the governance and management of modern slavery risk within our supply chain.

Society

How We Create Value

We strive to operate as a sustainable and responsible company, working with local partners to promote social and economic development.

Their Interests

Compensation for adverse direct or indirect impact for Bank's activities, Providing Banking facilities to geographically dispersed poor segment of society through online Banking & Agent Banking operation, Positive social and economic contribution, COVID-19 emergency relief and support for longer-term economic support, Climate change and environmental issues.

How We Serve and Engage

Benefit to the economy by poverty reduction through augment in Banking services to rural poor by our time bound product Premier Shomirdhhi and Premier Grameen Swanirvor. Financial inclusion through Agent Banking. Contribution to education and health, disaster management, art, culture environment & sports sectors. Employees

How We Create Value

We recognize that our workforce is a significant source of value that helps our performance and productivity. Given the advances in technology and the changing needs of our clients who are using long-term workforce planning to build the PBL has skills and culture necessary for a future ready workforce.

Their Interests

Regular training & workshop programs, Remuneration based on performance, Periodical salary review, Performance driven career progression, Healthy working environment.

How We Serve and Engage

Salary packages revised and adjusted considering industry averages, Well set KPI for performance measurement, Comprehensive Training facility and other pertinent training program, Health & safety standards are maintained including Gym in Head office.

Contribution to National Exchequer

Government is considered as one of the most important stakeholders which play a critical role in the economic development of the country. The Premier Bank PLC. contributes to the economy by paying due corporate income tax, Value Added Tax (VAT) and excise duty as per the prevailing law and regulations. For the year 2025, The Premier Bank PLC. and its subsidiaries made a handsome contribution to government exchequer composed of income Tax, VAT, and Excise duty. The Premier Bank PLC. also pay VAT on the fees and commission income of the Bank. On the other hand, it collects Tax and VAT at source while paying various bills and ensure payment of source withholding Tax and VAT to the Government Exchequer.

(BDT Million)

Particulars	2025	2024
Income Tax		
Corporate tax	2,229.13	2,026.40
Income tax (Salary)	98.39	108.87
Tax deducted at source	6,532.87	6,610.87
VAT		
VAT at Source	244.98	765.91
VAT on Banking Service	318.76	390.64
	563.74	1,156.55
Excise Duty	651.40	199.90
Total paid to Government Exchequer	10,639.27	11,259.14

Corporate Social Responsibility (CSR)

Corporate social responsibility (CSR) differs from place to place, industry to industry and over time. We are a bank that works hard to help our customers and communities to thrive. When they succeed, so do we. We have demonstrated that belief throughout our 26 years history of providing for our customers, employing a strong and diverse workforce, and helping our communities to find solutions for social, economic, and environmental issues.

As an organization, we've certainly changed over the past 25 years, but our commitment to social responsibility and corporate citizenship has not faltered; in fact, it's only strengthened. It is part of our Vision & Values and it's how we do business every day.

The Premier Bank since its inception in 1999 had adopted the policy of contributing to the social cause. It has been continuing its effort during the last 25 years as a pioneer in the banking sector through contributing in education, charity, games & sports, environment, science, health care or talent development etc. The Bank's social commitment was felt everywhere.

The Premier Bank PLC. approaches corporate social responsibility in five discerning dimensions:

- ◆ Economic responsibility - to earn profit for owners
- ◆ Legal responsibility - to comply with the law (society's codification of right and wrong)
- ◆ Ethical responsibility - not acting just for profit but doing what is right, just and fair
- ◆ Voluntary and philanthropic - promoting human welfare and goodwill
- ◆ Being a good corporate citizen - contributing to the community and the quality of life

Economic responsibility - to earn profit for owners

We want to create more values for our shareholders with a good return on their investment and are committed to protect their long long-term interest. We are aware to maintain our financials and ratios strong and better than industry standard. Our dividend history gives an account of our commitment to our shareholders.

Legal responsibility - to comply with the laws, rules and regulations

We want to be the model Bank of compliance that is respected and adored by our Regulators and by our peers in the banking sector. The Bank complies with all regulatory requirements in all its operations. Bank conducts its business within a well-framed control supported by bundle of policy statements, written procedures & manuals. The Bank ensure Corporate Governance practices at all levels which enables it to establish professionalism together with trust and confidence among the interested parties, builds capacity

to operate business efficiency and creates a congenial working environment inevitable to meet the challenges of the present competitive business arena. Financial information is prepared as per financial accounting policies in line with the International Financial Reporting Standard and best financial reporting practices in the country. Public disclosure policy of material information has been adopted in accordance with the requirement as set out in legislation and in the rules and regulations of SEC, DSE and other applicable laws. Centralized Core Banking Software has been adopted to ensure strong risk management framework and better internal control. Any malpractice, misconduct, fraud and unethical behavior are seriously dealt with a clear adherence to laws, rules and regulations.

Ethical responsibility - not acting just for profit but doing what is right, just and fair

We want to ensure high level of transparency and accountability in all our business transactions. Ethical responsibility at every stage is significant to carry out our duties. Our solemn promise is to transact banking business in a confidential & professional manner. We respect the views and opinions of others; their dignity. We seek mutual benefit in all human transactions.

Being a good corporate citizen: contributing to the community and the quality of life

The Premier Bank PLC. does not believe in making profit for itself only. Our goal is to build the nation while we make profit through banking business. We believe that instead of just being a nation that buying what is made overseas, we can make things in Bangladesh, we can make best financial products and sell them around the globe. We are striving to elevate the quality of life by making effective contribution to national development. The Bank deducts income tax, VAT and excise duty at source to deposit in the government revenue fund. We are going green to protect our planet from environmental hazards. We are eager to inspire eco-friendly investment. We have created congenial atmosphere where people are happy and satisfied to work and can build a banking relationship with utmost confidence. It is a privilege to create a perpetual bond among the members of Premier Bank family by a comprehensive exposure to personal interaction and introduction. We care for the feelings, needs and experience of the society and share our interests equally. We try hard to ensure a better society and a more prosperous Bangladesh.

CSR Expenditure

Sl. No.	Sectors/Initiatives	No. of beneficiaries	Amount of CSR Expenditure (BDT in Million)			
			By own network	By Foundation	By NGO/ MFI/ GOVT & alike	Total
1	Education (Provide detail as per Annex-1)	7	0.67	-	-	0.67
2	Health (Provide detail as per Annex-2)	1	1.00	-	-	1.00
3	Environment and Climate Change Mitigation & Adaption (Provide detail as per Annex-3)					
4	Other sectors					
4.1	Income Generating Activities					
4.2	Disaster Management		109.27			109.27
4.3	Infrastructure Development					
4.4	Sports and Culture					
4.5	Other					
	Total		110.94	-	-	110.94

- ♦ The amount of BDT 109.27 million incurred for purchase of Blanket for distribution among the underprivileged people under CSR activities of the Bank.

Annexure-1

Education

Activity	Name of institution & area	Number of projects/ events	Number of beneficiaries	Amount (BDT Million)
1. Scholarship/stipends	-			
a) Scholarship/stipends for the employee's children	-			
b) Scholarship/stipends for other than the employee's children	-	1	5	0.60
2. Job focused vocational training	-			
3. Educational support towards mentally/ physically/ visually challenged children's	-	-	-	
4. Awareness raising / financial literacy related programs	-			
5. Related research issues	-			
6. Construction for upgrading of facilities in academic/ technical/ vocational training institutions		-	-	
7. Procurement of any study / research equipment / materials/ICT and science laboratories				
8. Other * (Please specify)		2	2	0.07
Total	-	3	7	0.67

Health

Activity	Number of projects/ events	Number of beneficia- ries	Amount (BDT Million)
1. Preventive healthcare support towards a group of people			
2. Curative healthcare support towards a group of people / individual patients / employees or their dependents	1	-	1.00
3. Cost of running of hospitals/diagnostic/clinics etc.			
4. Preventive public health and hygiene initiatives			
5. Safety and wellness initiatives for employees (in emergency situation)	-	-	-
6. Free medicine/health equipment to individual / a group of patients	-	-	
7. Related research issues			
8. Other * (Please specify)			
Total	1	-	1.00

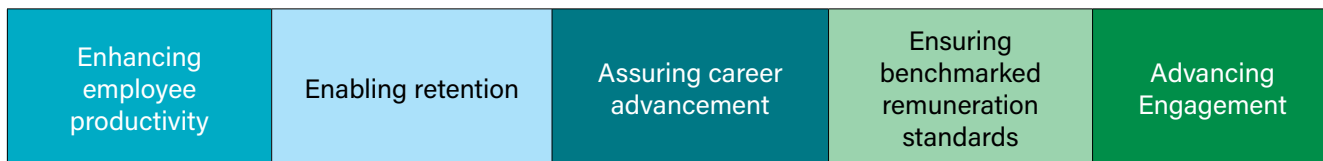
Donated Tk. 1.00 million to "Sylhet Diabetic Association" under CSR activities of the Bank.

Human Resource Accounting

Human resource accounting, or HRA, is an approach to quantify the value of human resources in an organization, which involves quantifying the cost and value of employees in monetary terms. It is thus the process that identifies and measures key information and data around human resources, as well as the value of their skills, knowledge, and experience. The insights derived from such information enables the leadership to ensure informed decision-making.

The Premier Bank PLC, HRA helps to assign, budget and report expenses invested in co-workers and, in return, evaluating their contribution to organizational growth, efficiency and profitability.

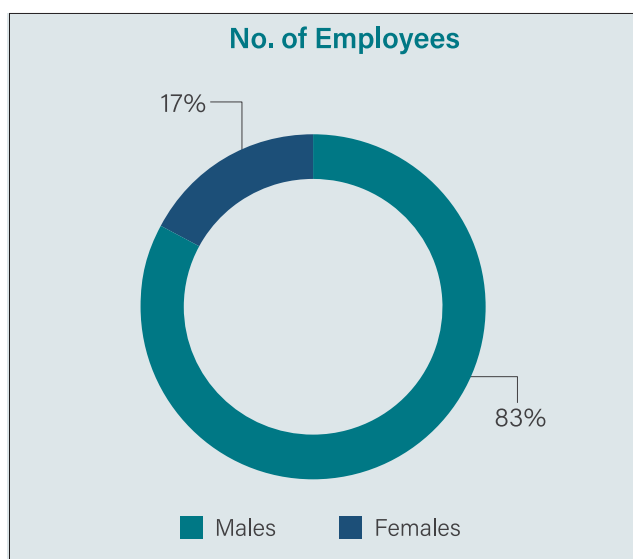
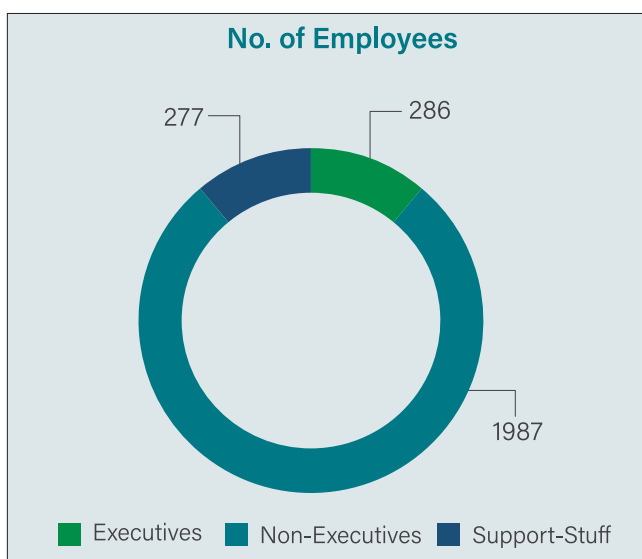
Key thrusts that accelerate The Premier Bank's HRA



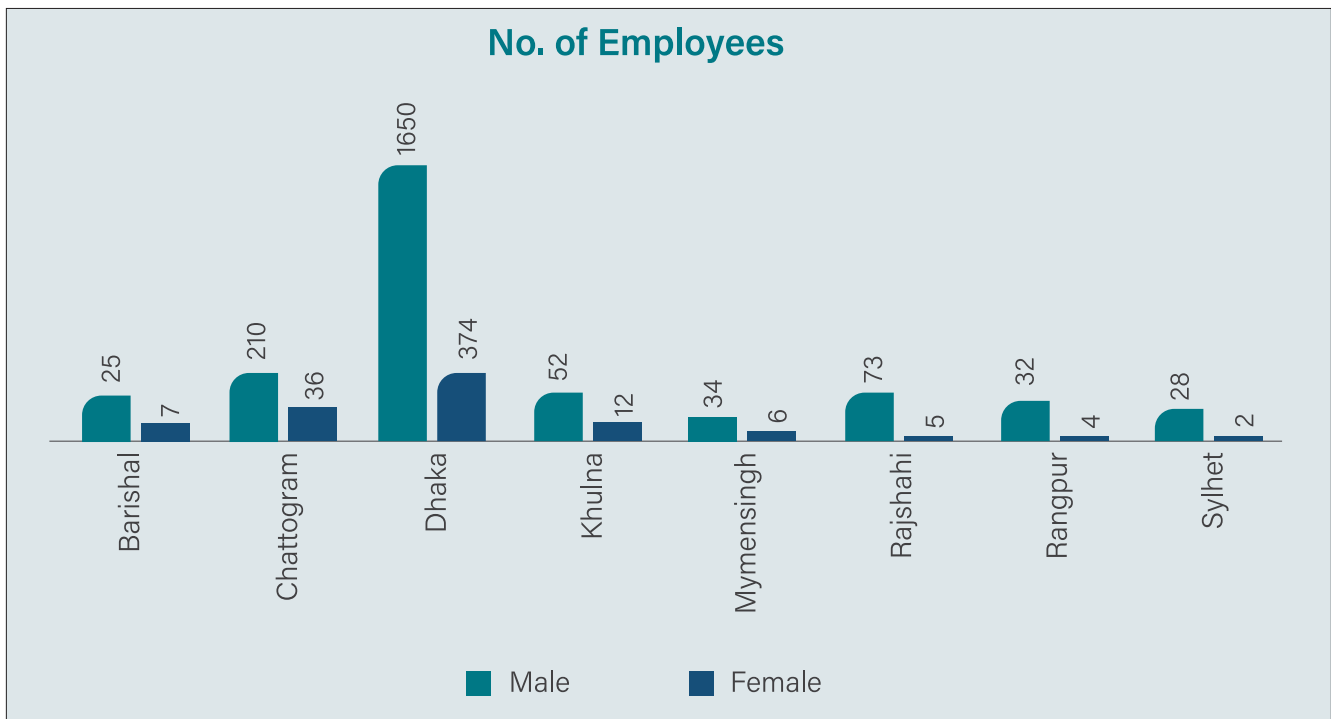
Analysis of Employees in different perspective:

Category	No. of Employees	Percentages (%)
Executives	286	11.22%
Non-Executives	1987	77.92%
Support-Staff	277	10.86%
Total	2550	100.00%

Category	No. of Employees	Percentages (%)
Males	2104	82.51%
Females	446	17.49%
Total	2550	100.00%



Region wise	Male	Female	Grand Total
Barishal	25	7	32
Chattogram	210	36	246
Dhaka	1650	374	2024
Khulna	52	12	64
Mymensingh	34	6	40
Rajshahi	73	5	78
Rangpur	32	4	36
Sylhet	28	2	30
Total	2104	446	2550



The Premier Bank PLC has emerged as the employer of choice thanks to its people-care initiatives, work environment, ethics, transparency, brand value and good corporate governance. We will continue to invest in our human resource to transform our operational landscape through improved productivity, enhanced capacity and innovation.



Financial Statements

Independent Auditor's Report to the Shareholders of The Premier Bank PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

1. As on 31 December 2025, the bank loans & advances were shown is 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 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.
2. As on 31 December 2025, the bank loans & advances were shown is 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 only whereas required provision for said unclassified loans and advances is Tk.2,684.79. Thus, an amount of Tk. 2,286.86 crore has remained short in the provision for the said unclassified Loans & Advances.
3. 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.
4. Premier Bank Securities Ltd. a subsidiary company of The 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.
5. 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.
6. 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
7. 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.

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8. 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.
- i) 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.
- ii) 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.

We draw attention to note 02 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/ investments (for Islamic Branch), and required impairment provision. Our opinion is not modified in respect of this matter

Key Audit Matters

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

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	Our response to key audit matters
Measurement of provision for Loans Advances and Lease/Investment	
<p>The process for estimating the provision for investments and portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis for large exposure, provisions calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed that deals with voluminous databases, assumptions and estimates of complex design and implementation.</p> <p>At 31.12.2025 the Group reported total Loans Advances and Lease/Investment of BDT 336,320,716,275 (31.12.2024: BDT 331,314,744,953) and provision for Loans Advances and Lease/Investment of BDT 15,945,052,125 (31.12.2024: BDT 15,178,562,928).</p> <p>We have focused on the following significant judgments and estimates which could give rise to material misstatement or management bias:</p> <ul style="list-style-type: none"> Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 15, dated 27 November 2024 and its subsequent amendment and; 	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> Loans Advances and Lease/ Investment appraisal, disbursement procedures, monitoring and provisioning process; Completeness of appropriate documentation before disbursement of Loans Advances and Lease/ Investment as well as recording of Loans Advances and Lease/ Investment balance; Alternate procedures applied by management to assess new Loans Advances and Lease/ Investment/ renewal of existing Loans Advances and Lease/ Investment where latest audited financial statements of the borrower is not available; Identification of loss events, including early warning and default warning indicators; and Reviewed quarterly Classification of Loans Advances and Lease/Investment (CL). <p>Our substantive procedures in relation to the provision for Loans Advances and Lease/Investment portfolio comprised the following:</p>

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Risk	Our response to the risk
<ul style="list-style-type: none"> For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows. <p>Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates.</p>	<ul style="list-style-type: none"> Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. Finally, compared the amount of provision requirement with the actual amount of provision maintained. <p>Bank have been made provision for Loans Advances and Lease/Investment, as per Bangladesh Bank Vide letter no. BSD-9/118/2026-484 Dated: 27 April 2026.</p>
See note # 8(a) and 16.1 to the financial statements	

Risk	Our response to the risk
Recognition of interest income from Loans and Advance	
<p>Recognition of interest income has significant and wide influence on financial statements.</p> <p>Recognition and measurement of interest income has involvement of complex IT environment.</p> <p>We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.</p> <p>At the year ended 2025, the Group and the Bank reported total gross interest income from loans and advances of BDT 23,855,560,754 (January 2025 to December 2025) and BDT 28,480,566,006 (January 2024 to December 2024) respectively.</p>	<p>We tested the design and operating effectiveness of key controls over recognition and measurement of interest from loans and advances.</p> <p>We have performed test of operating effectiveness on automated control in place to measure and recognize interest income.</p> <p>procedure to check whether interest income is recognized completely and accurately. We have also performed substantive</p> <p>We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines</p>
See note # 25, 25(a) to the financial statements	

Risk	Our response to the risk
Deferred tax Assets	
<p>As at 31 December 2025 the Group and the Bank reported net deferred tax assets of BDT 4,882,188,166 31 December 2024: BDT 4,593,008,210 respectively.</p> <p>Significant judgment is required in relation to measurement of deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years.</p> <p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of deferred tax assets and the assumptions used in estimating the Group and the Bank's future taxable income.</p>	<p>We have assessed the completeness and accuracy of the data used for the estimations of future taxable income.</p> <p>We have Involved tax specialist to assess key assumptions, controls, recognition and measurement of deferred tax assets.</p> <p>Finally, we have assessed the appropriateness and presentation of disclosures against IAS 12: Income Taxes.</p>
See notes no 10.1.3.1 to the financial statements	

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Risk	Our response to the risk
Valuation of Treasury Bonds	
<p>The classification and measurement of treasury bonds (T-Bonds) require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bonds.</p> <p>We have obtained an understanding evaluated the design and tested the operating effectiveness of the key controls over the treasury bonds valuation processes, including controls over market data Inputs into valuation models, model governance, and valuation adjustments.</p> <p>We have tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
<p>See note # 7(a), 7.1.2 to the financial statements</p>	

Risk	Our response to the risk
Carrying value of Investments in Subsidiary by the Bank	
<p>The Bank has invested in equity shares of its subsidiaries namely Premier Bank Securities Ltd. (Local). As at 31 December 2025, the carrying value of these investments are BDT 2,499,980,000 (31.12.2024: BDT 2,499,980,000).</p>	<p>We have reviewed management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36: Impairment of Assets.</p> <p>The impairment loss of investment on Premier Bank Securities Ltd. was not properly recognize by the bank.</p>
<p>See notes 10.1.2 to the financial statements</p>	

Risk	Our response to the risk
Legal and regulatory matters	
<p>We focused on this area because the Bank and its subsidiaries (the "Group") operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over compliance with various regulatory directives and process to create provision, if any.</p> <p>We enquired to those charged with governance to obtain their view on compliance status of all regulatory matters.</p> <p>We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.</p> <p>We also assessed the Bank's provisions and contingent liabilities disclosure.</p>

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Risk	Our response to the risk
IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.</p> <p>We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.</p> <p>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.</p> <p>We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p>

Other Matter

In accordance with IAS 24 Related Party Disclosures, the bank is required to disclose information regarding related party relationships, transactions, and outstanding balances. The management has stated in the financial statements that there are no related party disclosures other than those presented in the accompanying notes no 3.10.

Other information

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

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

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

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

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2.3 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

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

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

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

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

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

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

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

Report on other Legal and Regulatory Requirements

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

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

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E-mail: pinaki_co@yahoo.com, info@pinakicabd.com Website: www.pinakicabd.com

A Correspondent Firm of Reanda International

- (iv) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as explained in notes 2.1 & 2.3 as well as related guidance issued by Bangladesh Bank;
- (vi) Provisions have been made for Loans Advances and Lease/Investment and other asset, as per Bangladesh Bank Vide letter no. BSD-9/118/2026-484 Dated: 27 April 2026 which are in our opinion, doubtful of recovery (refer to the matter as disclose in basis for Emphasis of Matters).
- (vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;
- (viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
- (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
- (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and the bank.
- (ix) Consolidated financial statements for the year ended 31 December 2025, of the bank include 01 (one) subsidiary, namely Premier Bank Securities Ltd. have been audited by Islam Jahid & Co., Chartered Accountants which the audit report is Qualified on the ground of
- (1) Refer to note 9.1 to the financial statements, the Company reported Advance office rent of Gulshan amounting to Tk. 29.84 Crore and as disclosed in note 27.1 to the financial statements, the Company reported Tk. 18.39 Crore as rent expense of a space of Premier Square of 10,400 square feet for two (02) employees at a rate of Tk. 1,028 per square feet. Out of which Tk. 14.75 Crore is related to Gulshan Branch of Premier Bank Securities Limited. For the said branch the company paid Tk. 37 Crore at 21.01.2025 as advance and Tk. 3.85 Crore as rent and Tk. 24.70 Lac unsupported utility expense to Premier Hotel & Resort Limited. There was no business at the premise but it incurred a huge expense. However, the company opted to early termination of the contract 1. to minimize the excess rental expense of the Company.
- (2) Refer to note no. 17.2 & 17.4 to the financial statements, the company reported "Provision on Margin Loan" and "Provision on investment in own portfolio". There was provision shortfall of Tk. 4.35 crore against negative equity (as per action plan submitted to BSEC) and Tk. 4.11 crore against diminution value of own portfolio as on 31.12.2025. Management informed us that due to continuous downfall in capital market and negative profitability before provision they failed to maintain the required provision. Had the provision was maintained the profit before tax of the company would have been decreased by Tk. 8.46 crore and provision liability would have been increased by the same amount for the year and as on 31.12.2025.
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 6000 person hours;
- (xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained during the period based on provisions allowed by Bangladesh Bank against the requirement as explained 17.6 & 17.7 as per Bangladesh Bank Vide Letter No. BSD-9/118/2026-484 Dated: 27 April 2026.
- (xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.



Pinaki Das FCA

Senior Partner

ICAB Enroll. No. 0151

FRC Enlistment Number: CA-01-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka, Bangladesh

Date: 30 April 2026

DVC: 2605040151AS657299

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A Correspondent Firm of Reanda International

The Premier Bank PLC.


Consolidated Balance Sheet

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	4(a)	25,090,684,774	20,351,915,497
In hand (including foreign currencies)	4.1(a)	3,702,715,320	3,899,555,285
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4.2	21,387,969,454	16,452,360,212
Balance with other banks and financial institutions	5(a)	3,321,869,063	4,147,365,486
In Bangladesh		839,890,350	2,120,359,449
Outside Bangladesh		2,481,978,713	2,027,006,037
Money at call on short notice	6	-	-
Investments	7(a)	16,324,176,522	56,673,672,273
Government securities	7.1	2,532,865,853	42,223,473,241
Others	7.2(a)	13,791,310,669	14,450,199,032
Loans, advances and lease/ investments	8(a)	336,320,716,275	331,314,744,953
Loans, cash credits, overdrafts, etc.		328,429,174,447	322,364,565,552
Bills purchased and discounted		7,891,541,828	8,950,179,401
Fixed assets including premises, furniture and fixtures	9(a)	4,633,265,763	4,876,276,025
Other assets	10(a)	38,097,622,861	32,615,143,086
Non-banking assets	11	31,818,561	5,265,428
Total Assets		423,820,153,819	449,984,382,748
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	16,946,153,830	22,307,163,282
Non-convertible Subordinated bonds	13	7,006,000,000	7,956,000,000
Premier Bank Perpetual Bond	14	2,000,000,000	2,000,000,000
Deposits and other accounts	15(a)	329,425,759,727	347,664,530,272
Savings / Mudaraba Saving deposits		29,236,684,954	28,892,403,305
Fixed deposits/Mudaraba term deposits		145,381,056,498	153,158,457,329
Current deposits and other accounts		144,833,442,254	155,462,191,916
Bills payable		9,974,576,021	10,151,477,722
Other liabilities	16(a)	51,674,422,685	43,252,240,748
Total Liabilities		407,052,336,242	423,179,934,302
Capital/ Shareholders' Equity			
Paid-up capital	17	12,334,311,330	12,334,311,330
Statutory reserve	18	10,040,988,802	10,040,988,802
Other reserve	19 (a)	100,688,087	111,423,521
General Reserve	20	300,000,000	300,000,000
Retained earnings	21 (a)	(6,008,191,273)	4,017,703,038
Total Shareholders' Equity		16,767,796,946	26,804,426,691
Non controlling interest		20,631	21,755
Total Equity		16,767,817,577	26,804,448,446
Total Liabilities and Shareholders' Equity		423,820,153,819	449,984,382,748

	Notes	Amount in Taka	
		31 December 2025	31 December 2024
OFF- BALANCE SHEET ITEMS			
Contingent Liabilities			
		258,323,613,784	291,360,659,188
Acceptances and endorsements		46,863,595,925	61,667,479,048
Letters of guarantee	22.1	125,666,042,283	121,250,866,449
Irrevocable letters of credit		59,505,900,910	71,798,180,957
Bills for collection		26,288,074,666	36,644,132,734
Other contingent liabilities	22.2	-	-
Other commitments			
		13,604,648,200	1,201,620,000
Documentary credits and short term trade-related transactions		-	-
Forward assets purchase and forward deposits placed	23	13,604,648,200	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:		271,928,261,984	292,562,279,188
Consolidated Net asset value (NAV) per share		13.59	21.73
	44 (a)		

These Financial Statements should be read in conjunction with the annexed notes


Chairman


Director


Director


Managing Director

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh
Date: 30 April 2026
DVC: 2605040151AS657299


Pinaki Das FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment Number: CA-01-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

The Premier Bank PLC.

Consolidated Profit and Loss Account

For the Year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
OPERATING INCOME			
Interest income/profit on islamic investments	25(a)	23,855,560,754	28,480,566,006
Interest/profit paid on deposits, borrowings, etc	26(a)	(29,805,386,226)	(23,472,945,031)
Net interest income/ net profit on investments		(5,949,825,472)	5,007,620,975
Investment income	27(a)	3,417,852,712	3,580,495,794
Commission, exchange and brokerage	28(a)	2,235,589,725	5,055,545,188
Other operating income	29(a)	1,666,515,226	2,546,931,024
		7,319,957,663	11,182,972,006
Total Operating Income (A)		1,370,132,191	16,190,592,981
OPERATING EXPENSES			
Salary and allowances	30 (a)	3,920,922,450	3,834,471,870
Rent, taxes, insurance, electricity, etc.	31 (a)	1,814,659,916	2,262,481,740
Legal expenses	32 (a)	52,318,972	34,893,775
Postage, stamps, telecommunication, etc.	33 (a)	171,373,349	176,741,998
Stationery, printing, advertisement, etc.	34 (a)	875,885,021	298,968,420
Chief executive's salary and fees	35	17,500,000	17,354,556
Directors' fees	36 (a)	3,681,250	4,687,250
Auditors' fee	37 (a)	782,000	552,000
Depreciation and repair of Bank's assets	38 (a)	647,168,501	635,704,821
Other expenses	39 (a)	2,757,360,631	1,231,218,168
Total Operating Expenses (B)		10,261,652,090	8,497,074,598
Profit before provision (C = A-B)		(8,891,519,899)	7,693,518,383
Provision for loans & advances	40	1,000,000,000	4,688,070,114
Provision for off-balance sheet items	40	-	345,168,338
Provision for investment in shares	40.1 (a)	-	903,195,604
Other provisions	40.2 (a)	-	397,321,364
Total provision (D)		1,000,000,000	6,333,755,420
Profit before taxation (C-D)		(9,891,519,899)	1,359,762,963
Provision for taxation			
Current Tax	41 (a)	323,555,492	1,879,831,503
Deferred tax expense (Income)	101.3.1	(289,179,956)	(1,861,680,508)
		34,375,536	18,150,995
Profit after taxation		(9,925,895,435)	1,341,611,968
Retained earnings brought forward	21 (a)	4,017,703,038	4,723,949,767
Profit available for appropriation		(5,908,192,397)	6,065,561,735
Appropriations			
Statutory reserve	18	-	291,524,796
Start-up fund		-	14,545,889
Coupon/dividend on perpetual bond		100,000,000	200,000,000
Issue of bonus shares and Dividend paid	21 (a)	-	1,541,788,916
Non controlling interest	21 (b)	(1,124)	(904)
		99,998,876	2,047,858,697
Retained earnings carried forward		(6,008,191,273)	4,017,703,038
Earnings per share (EPS)	42 (a)	(8.05)	1.09

These Financial Statements should be read in conjunction with the annexed notes


Chairman


Director


Director


Managing Director

Signed as per our annexed report of even date


Pinaki Das FCA

Senior Partner
ICAB Enroll. No. 0151

FRC Enlistment Number: CA-01-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka, Bangladesh

Date: 30 April 2026

DVC: 2605040151AS657299

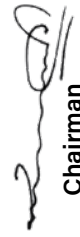
The Premier Bank PLC.

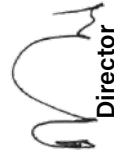
Consolidated Statement of Changes in Equity

For the Year ended 31 December 2025

Particulars	Equity attributable to shareholder of The Premier Bank PLC.						Amount in Taka	
	Paid-up capital	Statutory reserve	Other reserve	General Reserve	Retained earnings	Total	Non controlling interest	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	-	-	(10,735,434)	-	-	(10,735,434)	-	(10,735,434)
Net profit for the year	-	-	-	-	(9,925,895,435)	(9,925,895,435)	-	(9,925,895,435)
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	-	-	-	-	1,124	1,124	(1,124)	-
Balance as at 31 December 2025	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
Balance as at 31 December 2024	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

These Financial Statements should be read in conjunction with the annexed notes



Chairman


Director


Director


Managing Director

Signed as per our annexed report of even date


Pinaki Das FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment Number: CA-01-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka, Bangladesh
Date: 30 April 2026
DVC: 2605040151AS657299

The Premier Bank PLC.

Consolidated Cash Flow Statement

For the Year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
Cash Flows from Operating Activities			
Interest received in cash		22,229,173,329	32,118,018,194
Interest paid		(29,353,280,894)	(22,272,542,547)
Fee and commission received in cash		2,028,488,926	2,394,353,620
Payments to employees		(3,938,422,450)	(3,851,826,426)
Payments to suppliers		(1,011,286,447)	(444,433,859)
Income taxes paid		(1,718,250,135)	(2,290,266,589)
Receipts from other operating activities		1,666,515,226	2,546,931,024
Payments for other operating activities		(4,800,794,960)	(3,711,193,773)
Cash generated from operating activities before changes in operating assets and liabilities		(14,897,857,405)	4,489,039,644
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(5,284,092,735)	(40,003,327,102)
Other assets		(163,901,992)	966,569,617
Borrowings from other banks and agents		(5,361,009,452)	(7,960,734,952)
Deposits from customers		(18,690,875,877)	29,605,494,637
Other liabilities		9,083,287,170	7,285,199,570
		(20,416,592,886)	(10,106,798,230)
Net cash from operating activities (A)		(35,314,450,291)	(5,617,758,586)
Cash Flows from Investing Activities			
Purchase/sale of trading securities, shares, bonds, etc.		658,888,363	(100,458,919)
Purchase of property, plant and equipment		(268,137,971)	(439,993,287)
Net cash used in investing activities (B)		390,750,392	(540,452,206)
Cash Flows from Financing Activities			
Dividend paid		-	(1,541,788,916)
Coupon/dividend on perpetual bond		(100,000,000)	(200,000,000)
Issue of non- convertible variable coupon rate bond		(950,000,000)	(550,000,000)
Net cash from financing activities (C)		(1,050,000,000)	(2,291,788,916)
Net increase in cash (A+B+C)		(35,973,699,899)	(8,449,999,708)
Effects of exchange rate changes on cash and cash equivalents		207,100,799	2,661,191,568
Cash and cash equivalents at the beginning of the year		66,711,997,267	72,500,805,407
Cash and cash equivalents for the year ended		30,945,398,167	66,711,997,267
(*) Cash and cash equivalents at the end of the year:			
Cash in hand (including foreign currencies)	41(a)	3,702,715,320	3,899,555,285
Investments in government securities		2,532,844,330	42,212,716,284
Money at call on short notice	6	-	-
Balance with Bangladesh Bank and its agent bank(s)	4.2	21,387,969,454	16,452,360,212
Balance with other banks and financial institutions	5(a)	3,321,869,063	4,147,365,486
		30,945,398,167	66,711,997,267
Net operating cash flow per share (NOCFPS)	43(a)	(28.63)	(4.55)


Chairman


Director


Director


Managing Director


The Premier Bank PLC.

Consolidated Statement of Liquidity Analysis (Maturity of Assets and Liabilities)

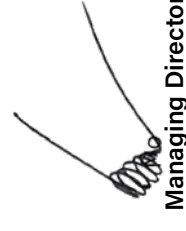
As at 31 December 2025

Particulars	Amount in Taka					
	Up to 1 month's maturity	1-3 months' maturity	3-12 months' maturity	1-5 years' maturity	More than 5 years' maturity	Total
Assets						
Cash	11,879,984,774	-	-	-	13,210,700,000	25,090,684,774
Balance with other banks and financial institutions	839,890,350	2,481,978,713	-	-	-	3,321,869,063
Money at call on short notice	-	-	-	-	-	-
Investments	2,554,500,000	2,151,700,000	4,075,535,906	1,671,825,853	5,870,614,763	16,324,176,522
Loans and advances	61,710,094,746	43,562,610,123	111,470,011,098	77,288,900,308	42,289,100,000	336,320,716,275
Fixed assets including premises, furniture and fixtures	-	-	601,457,543	2,455,430,777	1,576,377,443	4,633,265,763
Other assets	899,787,442	3,040,601,662	9,326,369,819	24,830,863,938	-	38,097,622,861
Non-banking assets	-	-	-	31,818,561	-	31,818,561
Total Assets (A)	77,884,257,312	51,236,890,498	125,473,374,366	106,278,839,437	62,946,792,206	423,820,153,819
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	4,002,902,000	2,644,005,001	8,144,532,302	2,154,714,527	-	16,946,153,830
Non-convertible Subordinated bonds	50,000,000	-	1,902,400,000	5,053,600,000	-	7,006,000,000
Premier Bank Perpetual Bond	-	-	-	-	2,000,000,000	2,000,000,000
Deposits and other accounts	18,527,456,516	65,925,521,120	196,302,689,544	34,301,730,753	14,368,361,794	329,425,759,727
Provision and other liabilities	1,195,624,157	2,971,347,137	10,377,267,587	23,637,877,820	13,492,305,984	51,674,422,685
Total Liabilities (B)	23,775,982,673	71,540,873,258	216,726,889,433	65,147,923,100	29,860,667,778	407,052,336,242
Net Liquidity Excess/(Shortage) (C=A-B)	54,108,274,639	(20,303,982,760)	(91,253,515,067)	41,130,916,337	33,086,124,428	16,767,817,577


Chairman


Director


Director


Managing Director

The Premier Bank PLC.

Balance Sheet

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	4	25,090,599,450	20,351,757,217
In hand (including foreign currencies)	4.1	3,702,629,996	3,899,397,005
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4.2	21,387,969,454	16,452,360,212
Balance with other banks and financial institutions	5	3,227,542,064	4,064,450,410
In Bangladesh	5.1	745,563,351	2,037,444,373
Outside Bangladesh	5.2	2,481,978,713	2,027,006,037
Money at call on short notice	6	-	-
Investments	7	15,503,761,759	55,915,567,587
Government securities	7.1	2,532,865,853	42,223,473,241
Others	7.2	12,970,895,906	13,692,094,346
Loans, advances and lease/ investments	8	335,008,323,652	329,534,654,941
Loans, cash credits, overdrafts, etc.	8.1.1	327,116,781,824	320,584,475,540
Bills purchased and discounted	8.1.2	7,891,541,828	8,950,179,401
Fixed assets including premises, furniture and fixtures	9	4,626,596,488	4,871,284,099
Other assets	10	40,062,742,173	34,883,052,101
Non-banking assets	11	31,818,561	5,265,428
Total Assets		423,551,384,147	449,626,031,783
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	16,946,153,830	22,307,163,282
Non-convertible Subordinated bonds	13	7,006,000,000	7,956,000,000
Premier Bank Perpetual Bond	14	2,000,000,000	2,000,000,000
Deposits and other accounts	15	329,402,482,091	347,625,277,040
Savings / Mudaraba Saving deposits		29,236,684,954	28,892,403,305
Fixed deposits/Mudaraba term deposits		145,381,056,498	153,158,457,329
Current deposits and other accounts		144,810,164,618	155,422,938,684
Bills payable		9,974,576,021	10,151,477,722
Other liabilities	16	51,050,041,528	42,694,736,341
Total Liabilities		406,404,677,449	422,583,176,663
Capital/ Shareholders' Equity			
Paid-up capital	17	12,334,311,330	12,334,311,330
Statutory reserve	18	10,040,988,802	10,040,988,802
Other reserve	19	41,944,412	52,679,846
General Reserve	20	300,000,000	300,000,000
Retained earnings	21	(5,570,537,846)	4,314,875,142
Total Shareholders' Equity		17,146,706,698	27,042,855,120
Total Liabilities and Shareholders' Equity		423,551,384,147	449,626,031,783

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
OFF- BALANCE SHEET ITEMS			
Contingent Liabilities		258,323,613,784	291,360,659,188
Acceptances and endorsements		46,863,595,925	61,667,479,048
Letters of guarantee	21.1	125,666,042,283	121,250,866,449
Irrevocable letters of credit		59,505,900,910	71,798,180,957
Bills for collection		26,288,074,666	36,644,132,734
Other contingent liabilities	21.2	-	-
Other commitments		13,604,648,200	1,201,620,000
Documentary credits and short term trade-related transactions		-	-
Forward assets purchase and forward deposits placed	23	13,604,648,200	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:		271,928,261,984	292,562,279,188
Net asset value (NAV) per share	44	13.90	21.92

These Financial Statements should be read in conjunction with the annexed notes



Chairman



Director



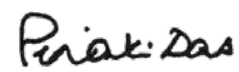
Director



Managing Director

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh
Date: 30 April 2026
DVC: 2605040151AS657299


Pinaki Das FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment Number: CA-01-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

The Premier Bank PLC.

Profit and Loss Account

For the Year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
OPERATING INCOME			
Interest income/profit on Islamic investments	25	23,799,617,565	28,462,697,806
Interest/profit paid on deposits, borrowings, etc.	26	(29,805,386,226)	(23,472,945,031)
Net interest income/ net profit on investments		(6,005,768,661)	4,989,752,775
Investment income	27	3,411,439,020	3,572,034,662
Commission, exchange and brokerage	28	2,167,740,805	4,970,516,753
Other operating income	29	1,665,009,884	2,544,951,202
		7,244,189,709	11,087,502,617
Total Operating Income (A)		1,238,421,048	16,077,255,392
OPERATING EXPENSES			
Salary and allowances	30	3,874,252,995	3,786,654,915
Rent, taxes, insurance, electricity, etc.	31	1,630,774,048	2,123,730,428
Legal expenses	32	52,318,972	34,893,775
Postage, stamps, telecommunication, etc.	33	170,060,190	175,368,309
Stationery, printing, advertisement, etc.	34	875,578,618	298,698,348
Chief executive's salary and fees	35	17,500,000	17,354,556
Directors' fees	36	3,023,500	4,506,000
Auditors' fee	37	690,000	460,000
Depreciation and repair of Bank's assets	38	645,788,339	634,092,761
Other expenses	39	2,732,589,257	1,210,116,900
		10,002,575,919	8,285,875,992
Total Operating Expenses (B)		(8,764,154,871)	7,791,379,400
Profit before provision (C = A-B)		(8,764,154,871)	7,791,379,400
Provision for loans & advances	40	1,000,000,000	4,688,070,114
Provision for off-balance sheet items	40	-	345,168,338
Provision for investment in shares	40.1	-	903,195,604
Other provision	40.2	-	397,321,364
		1,000,000,000	6,333,755,420
Total provision (D)		(9,764,154,871)	1,457,623,980
Profit before taxation (C-D)		(9,764,154,871)	1,457,623,980
Provision for taxation			
Current tax	41	310,438,073	1,864,715,541
Deferred tax expense (Income)	101.3.1	(289,179,956)	(1,861,680,508)
		21,258,117	3,035,033
Profit after taxation		(9,785,412,988)	1,454,588,947
Retained earnings brought forward	21	4,314,875,142	4,908,145,796
Profit available for appropriation		(5,470,537,846)	6,362,734,743
Appropriations			
Statutory reserve	18	-	291,524,796
Start-up fund		-	14,545,889
Coupon/dividend on perpetual bond		100,000,000	200,000,000
Issue of bonus shares and Dividend paid	21	-	1,541,788,916
		100,000,000	2,047,859,601
Retained earnings carried forward		(5,570,537,846)	4,314,875,142
Earnings per share (EPS)	42	(7.93)	1.18

These Financial Statements should be read in conjunction with the annexed notes


Chairman


Director


Director


Managing Director

Signed as per our annexed report of even date


Pinaki Das FCA

Senior Partner

ICAB Enroll. No. 0151

FRC Enlistment Number: CA-01-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka, Bangladesh

Date: 30 April 2026

DVC: 2605040151AS657299

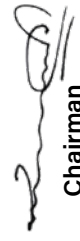
The Premier Bank PLC.

Statement of Changes in Equity

For the year ended 31 December 2025

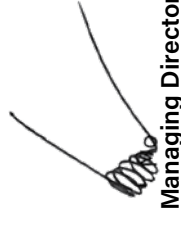
Particulars	Amount in Taka						
	Paid-Up Capital	Statutory Reserve	Other Reserve	General Reserve	Foreign currency translation difference	Retained Earnings	Total
Balance as at 01 January 2025	12,334,311,330	10,040,988,802	52,679,846	300,000,000	-	4,314,875,142	27,042,855,120
Surplus/deficit on account of revaluation of investments	-	-	(10,735,434)	-	-	-	(10,735,434)
Net profit for the year	-	-	-	-	-	(9,785,412,988)	(9,785,412,988)
Payment of cash dividend	-	-	-	-	-	-	-
Transfer to start-up fund	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	(100,000,000)	(100,000,000)
Balance as at 31 December 2025	12,334,311,330	10,040,988,802	41,944,412	300,000,000	-	(5,570,537,846)	17,146,706,698
Balance as at 31 December 2024	12,334,311,330	10,040,988,802	52,679,846	300,000,000	-	4,314,875,142	27,042,855,120

These Financial Statements should be read in conjunction with the annexed notes

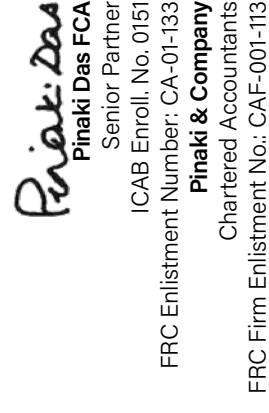

Chairman


Director


Director


Managing Director

Signed as per our annexed report of even date


Pinaki Das FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment Number: CA-01-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka, Bangladesh
Date: 30 April 2026
DVC: 2605040151AS657299

The Premier Bank PLC.

Cash Flow Statement

For the Year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
Cash Flows from Operating Activities			
Interest received in cash		22,166,816,448	32,091,688,862
Interest paid		(29,353,280,894)	(22,272,542,547)
Fee and commission received in cash		1,960,640,006	2,309,325,185
Payments to employees		(3,891,752,995)	(3,804,009,471)
Payments to suppliers		(1,010,886,413)	(443,588,966)
Income taxes paid		(1,706,194,201)	(2,274,089,036)
Receipts from other operating activities		1,665,009,884	2,544,951,202
Payments for other operating activities		(4,590,074,809)	(3,549,694,254)
Cash generated from operating activities before changes in operating assets and liabilities		(14,759,722,974)	4,602,040,975
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		(5,751,790,124)	(40,175,367,294)
Other assets		126,831,777	937,222,040
Borrowings from other banks		(5,361,009,452)	(7,960,734,952)
Deposits from customers		(18,674,900,281)	29,554,230,693
Other liabilities		9,029,527,839	7,445,049,070
		(20,631,340,241)	(10,199,600,443)
Net cash from operating activities (A)		(35,391,063,215)	(5,597,559,468)
Cash Flows from Investing Activities			
Purchase/sale of trading securities, shares, bonds, etc.		721,198,440	(92,007,568)
Purchase of property, plant and equipment		(265,174,091)	(439,355,859)
Net cash used in investing activities (B)		456,024,349	(531,363,427)
Cash Flows from Financing Activities			
Dividend paid		-	(1,541,788,916)
Coupon/dividend on perpetual bond		(100,000,000)	(200,000,000)
Issue of non- convertible variable coupon rate bond		(950,000,000)	(550,000,000)
Net cash from financing activities (C)		(1,050,000,000)	(2,291,788,916)
Net increase in cash (A+B+C)		(35,985,038,866)	(8,420,711,811)
Effects of exchange rate changes on cash and cash equivalents		207,100,799	2,661,191,568
Cash and cash equivalents at beginning of the year		66,628,923,911	72,388,444,154
Cash and cash equivalents for the year ended (*)		30,850,985,844	66,628,923,911
(*) Cash and cash equivalents at the end of the year:			
Cash in hand (including foreign currencies)	4.1	3,702,629,996	3,899,397,005
Investments in government securities		2,532,844,330	42,212,716,284
Money at call on short notice	6	-	-
Balance with Bangladesh Bank and its agent bank(s)	4.2	21,387,969,454	16,452,360,212
Balance with other banks and financial institutions	5	3,227,542,064	4,064,450,410
		30,850,985,844	66,628,923,911
Net operating cash flow per share (NOCFPS)	43	(28.69)	(4.54)

These Financial Statements should be read in conjunction with the annexed notes


Chairman


Director


Director

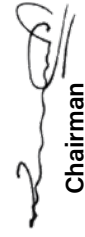

Managing Director

The Premier Bank PLC.

Statement of Liquidity Analysis (Maturity of Assets and Liabilities)

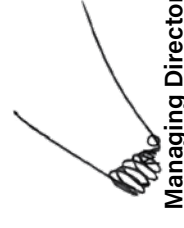
As at 31 December 2025

Particulars	Amount in Taka					
	Up to 1 month's maturity	1-3 months' maturity	3-12 months' maturity	1-5 years' maturity	More than 5 years' maturity	Total
Assets						
Cash	11,879,899,450	-	-	-	13,210,700,000	25,090,599,450
Balance with other banks and financial institutions	745,563,351	2,481,978,713	-	-	-	3,227,542,064
Money at call on short notice	-	-	-	-	-	-
Investments	2,554,500,000	2,151,700,000	4,075,535,906	1,671,825,853	5,050,200,000	15,503,761,759
Loans and advances	60,397,702,123	43,562,610,123	111,470,011,098	77,288,900,308	42,289,100,000	335,008,323,652
Fixed assets including premises, furniture and fixtures	-	-	601,457,543	2,452,096,139	1,573,042,806	4,626,596,488
Other assets	766,072,270	2,906,886,490	9,192,654,647	24,697,148,766	2,499,980,000	40,062,742,173
Non-banking assets	-	-	-	31,818,561	-	31,818,561
Total Assets (A)	76,343,737,194	51,103,175,326	125,339,659,194	106,141,789,627	64,623,022,806	423,551,384,147
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	4,002,902,000	2,644,005,001	8,144,532,302	2,154,714,527	-	16,946,153,830
Non-convertible Subordinated bonds	50,000,000	-	1,902,400,000	5,053,600,000	-	7,006,000,000
Premier Bank Perpetual Bond	-	-	-	-	2,000,000,000	2,000,000,000
Deposits and other accounts	18,504,178,880	65,925,521,120	196,302,689,544	34,301,730,753	14,368,361,794	329,402,482,091
Provision and other liabilities	1,070,747,926	2,846,470,906	10,252,391,356	23,513,001,589	13,367,429,751	51,050,041,528
Total Liabilities (B)	23,627,828,806	71,415,997,027	216,602,013,202	65,023,046,869	29,735,791,545	406,404,677,449
Net Liquidity Excess/(Shortage) (C=A-B)	52,715,908,388	(20,312,821,701)	(91,262,354,008)	41,118,742,758	34,887,231,261	17,146,706,698


Chairman


Director


Director


Managing Director

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 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 Kamal 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 one Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.

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. Moreover, The Premier Bank PLC. opened islamic windows in different branches to facilitate the customers for doing transations in Islamic module.

1.4 Offshore Banking Units

The 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.

The 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 Agent Banking

The Bank obtained permission from Bangladesh Bank on July 13, 2017 vide reference no BRPD (P-3) 745 (47)/2017-4316 to start the operation of Agent Banking and subsequently started its commercial operation on October 12, 2017. Till December 31, 2025 there are 214 outlets launched around the country. The services that are currently being offered- includes Account Opening (Savings), Cash deposit & withdrawal (Agent Banking A/C), Cash Deposit in Branch A/C, Inward foreign remittance disbursement, Transfer of funds, Payment of salaries, Generation and issuance of bank statements etc.

1.6 The Bank has 01(One) operational subsidiary with following details as presented in note

1.6 (a) 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 Kamal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh. which commenced its business from the 17 April 2011.

2 Basis of preparation of financial statements & Significant accounting policies

2.1 Statement of Compliance

The financial statements of the Bank have been prepared in accordance with the "First Schedule (Section 38) of the Bank Company Act 1991 and amendments thereon, BRPD circular no. 14 dated 25 June 2003, other related Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs), International Accounting Standards (IAS), and Financial Reporting Act (FRA) 2015 and the standards set by the Financial Reporting Council (FRC) under the FRA. In addition to this, the bank also complied with the requirement of the following regulatory and legal authorities:

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

- i. Bank Company Act 1991 and amendments thereon;
- ii. Companies Act 1994 and amendments thereon;
- iii. Rules, regulations and circulars issued by the Bangladesh Bank from time to time;
- iv. Bangladesh Securities and Exchange Ordinance 1969
- v. Bangladesh Securities and Exchange Rules 2020
- vi. Bangladesh Securities and Exchange Act 1993
- vii. Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015
- viii. Income Tax Act 2023 and amendments thereon;
- ix. Value Added Tax and Supplementary Duty Act 2012, The Value Added Tax and Supplementary duty Rules 2016 and amendments thereon;
- x. Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh (CDBL) rules and regulations.
- xi. Financial Reporting Act 2015 and
- xii. Other applicable laws and regulations.

2.2 Departures from IFRS

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

i) Investment in shares and Securities

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

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

ii) Revaluation gain/loss on Government securities

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

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

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

iii) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Bangladesh Bank: As per BRPD circular no.14, dated 23 September 2012, BRPD circular no.05 dated 29 May 2013, BRPD circular no.08 dated 02 August 2015, BRPD circular no.12 dated 20 August 2017, BRPD circular no.15, dated 27 September 2017, BRPD circular no.01, dated 20 February 2018, BRPD circular no.03 dated 21 April 2019, BRPD circular no.16 dated 21 July 2020, BRPD circular no.52 dated 20 October 2020, BRPD circular no.52 dated 29 December 2021, BRPD circular no.14 dated 22 June 2022, and BRPD circular no.03 dated 02 February 2023 general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment and BRPD circular letter no. 53 dated 22 December 2022 regarding special general provision COVID-19. Also, specific provision for sub-standard loans, doubtful loans and bad losses has to be provided at 5%, 20%, 50% and 100% respectively for loans and advances depending on time past due. Again, as per BRPD circular no.10 dated 18 September 2007 and BRPD circular no.06 dated 25 April 2023, a general provision at 1% to 5% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

iv) Recognition of interest in suspense

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

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

v) Other Comprehensive Income

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

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

vi) Financial Instruments - Presentation and Disclosure

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

vii) Repo and Reverse Repo transactions

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

Bangladesh Bank: As per DOS Circular letter no. 6 dated 15 July 2010 and subsequent clarification in DOS circular no.2 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

However, as per DMD circular letter no.7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) programmed, whereby such banks may enter collateralized repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

viii) Financial guarantees

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

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

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

ix) Cash and cash equivalent

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

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

x) Non-banking asset

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

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

xi) Cash flow statement

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

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

xii) Balance with Bangladesh Bank: (CRR)

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

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

xiii) Presentation of intangible asset

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

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

xiv) Off-balance sheet items

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

Bangladesh Bank: As per BRPD Circular No.06 dated 25 April 2023, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of Off balance sheet.

xv) Disclosure of appropriation of profit

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

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

xvi) Loans and advance net off provision

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

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

2.3 Compliance checklist of IAS and IFRS

The Financial Reporting Act, 2015 (FRA), was enacted in the year 2015. The Financial Reporting Council (FRC) under the FRA was constituted in 2017, but the Financial Reporting Standards (FRS) under this council are yet to be issued for public interest entities such as Banks. The Bank Company Act, 1991, was amended to require banks to prepare their financial statements under such financial reporting standards.

As FRS is yet to be issued by FRC, as per the provisions of FRA (Section-69), Consolidated and Separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and, in addition to this, the bank also complied with the requirements of Laws and Regulations of various Govt. bodies as mentioned in the note no. 2.1.

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Name of the standards	Ref.	Status
First-time Adoption of International Financial Reporting Standards+B200:E229	IFRS-1	Not applicable
Share-based Payment	IFRS-2	Not applicable
Business Combinations	IFRS-3	Applied
Non-current Assets Held for Sale and Discontinued Operations	IFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not applicable
Financial Instruments: Disclosures	IFRS-7	Applied*
Operating Segments	IFRS-8	Applied*
Financial Instruments	IFRS-9	Applied*
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interests in other Entities	IFRS-12	Applied
Fair Value Measurement	IFRS-13	Applied
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from Contracts with Customers	IFRS-15	Applied
Leases	IFRS-16	Applied
Insurance Contracts	IFRS-17	Not applicable
Presentation of Financial Statements	IAS-1	Applied*
Inventories	IAS-2	Not applicable
Statement of Cash Flows	IAS-7	Applied*
Accounting Policies, Changes in Accounting Estimates and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	IAS-21	Applied
Borrowing Costs	IAS-23	Applied
Related Party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable
Separate Financial Statements	IAS-27	Applied
Investments in Associates & Joint venture	IAS-28	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied*
Earnings per Share	IAS-33	Applied
Interim Financial Reporting **	IAS-34	Applied
Impairment of Assets	IAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied*
Investment property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

* Applied to the extent possible subject to compliance to Bangladesh Bank guidelines in this respect.

** Applied in the preparation of Interim Financial Reports of the Bank.

2.4 Basis of measurement

These financial statements of the Bank are prepared on the basis of historical cost except for investment in shares and treasury bills and treasury bonds which have been "Marked to market" in accordance with the DOS Circular 05 (28 January 2009) and represent the financial performance and financial position of the branches in operation within Bangladesh.

2.5 Use of estimates and judgment and changes of estimate

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revision to accounting estimates are recognized prospectively. Changes in estimate has been applied with IAS-8.

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Impairment losses on loans and advances

In addition to the provision made for loans and advances based on the guidance of Bangladesh Bank, the bank reviews its loans and advances portfolio on a monthly basis to assess whether a further allowance for impairment should be provided in the income statement. Judgements by the management is required in the estimation of these amounts, and such estimations are based on assumptions about a number of factors, though actual results may differ, resulting in future changes to the provisions.

2.6 Islamic banking

The Bank operates Islamic banking in two designated branches and islamic window indifferent branches in compliance with the rules of Islamic Shariah. The Financial Statements of the branches have also been prepared as per International Financial Reporting Standards and Bangladesh Bank circular. A separate balance sheet and profit and loss account are shown in Annexure-I and figures under different heads appearing in the annexure have been converted into relevant heads of accounts under conventional banking for consolidation and incorporation.

2.7 Consolidated and Separate financial statements

The Separate and consolidated financial statements have been prepared in accordance with International Accounting Standards (IAS) 27 "Separate Financial Statements" and International Financial Reporting Standards (IFRS) 10 "Consolidated Financial Statements". Both Financial Statements are prepared for the year than ended 31 December 2025.

The financial statements includes the main operation of The Premier Bank PLC. and its two business units namely, Islamic banking Unit and Offshore Banking Unit operating in Bangladesh.

The consolidated financial statements include the financial statements of The Premier Bank Limited and its subsidiary which consists of Premier Bank Securities Limited up to the end of the financial year.

2.7.1 Basis of Consolidation

Intra-group balances, income and expenses (except for foreign currency transaction gains or losses) arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

2.7.2 Non-Controlling Interest

For each business combination, the Group elects to measure any non-controlling interests in the acquire either:

a) at fair value; or

b) at their proportionate share of the acquirer's identifiable net assets, which are generally at fair value.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary.

Subsidiaries are the entities controlled by the Group. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

2.8 Foreign Currency Transactions

2.8.a Functional and Presentation Currencies

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The financial statements of the Bank are presented in Bangladesh Taka (BDT) which is the Bank's functional and presentation currency. Functional currency for Off-shore banking unit is US Dollar. Except as indicated, financial information have been rounded off to the nearest Taka.

2.8.b Foreign Currency Transactions

- (a)** According to IAS 21 "The Effects of Changes in Foreign Exchange Rates" transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transactions.
- (b)** Assets and liabilities in foreign currencies as at 31 December 2025 have been converted into Taka currency at the average of the prevailing buying and selling rates of the relevant foreign currencies at that date except "balances with other banks and financial institution" which have been converted as per directives of Bangladesh Bank vide its circular no. BRPD (R) 717/2004-959 dated 21 November 2004.
- (c)** Differences arising through buying and selling transactions of foreign currencies on different dates of the Year have been adjusted by debiting /crediting exchange gain or loss account in the Profit and Loss Statement.

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

2.8.c Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in the financial statements have been translated at contracted rates. Contingent liabilities/ commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka currency at the rate of notional rate.

2.8.d Translation Gain/ Losses

Gains/ losses arising out of translation of foreign exchange have been included in the profit and loss statement, except those arising on the translation of net investment in foreign subsidiaries.

2.8.e Foreign operation

As per IAS 21 "The Effect of changes in foreign exchange rates" the result of financial statements of any foreign operation (Off shore Banking Unit) whose functional currency is not Bangladesh taka are translated into Bangladesh taka as follows:

- i. Asset and Liabilities for each statement of Balance sheet have been translated at closing rate on the date of the Balance sheet.
- ii. Income and expenditure for profit and Loss statement have been translated at average rate.
- iii. All resulting exchange difference have been recognized as a separate components of equity.

2.9 Statement of Cash Flows

Generally statement of cash flows is prepared in accordance with IAS 7: "Statement of cash flows"; however, Statement of Cash Flows are prepared and presented for the Banks under direct method as per guidelines of BRPD circular no. 14 dated 25 June 2003 issued by Bangladesh Bank.

2.10 Liquidity Statement

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December 2025 and under the guidelines of Bangladesh Bank BRPD Circular No.14 dated 25 June 2003.

2.11 Reporting Period

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

2.12 Going Concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The management is not aware of any other material uncertainties that may cast significant doubt upon the bank's ability to continue as going concern.

3 Significant Accounting Policies

The accounting policy set out below have applied consistently to all the periods presented in the financial statements and have been applied consistently by the bank. Any changes in accounting policy are dealt with as per IAS 8: Accounting policies, changes in accounting estimate and errors.

3.1 Assets and basis of their valuation

3.1.1 Cash and Cash Equivalent

Cash and cash equivalent includes cash in hand, balance with Bangladesh Bank and its agent Bank, balance with other Banks and financial institution, money at call on short notice.

3.1.2 Investment

Investment in securities (bills and bonds) are initially recognized at purchased price excluding commission and accrued coupon interest. Investments are segregated in two broad categories i.e. held to maturity (HTM) and held for trading (HFT) and prize bonds.

3.1.2.a Held to Maturity (HTM)

Securities that a firm has intention to hold until maturity. Thereof these are reported at amortized cost and which is not affected by the market fluctuation.

3.1.2.b Held for Trading (HFT)

Securities that a firm has intention to sell in order to generate profit. HFT securities are revalued at market price.

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

3.1.2.c Revaluation of Bond

As per Bangladesh Bank DOS circular letter no. 5 dated 28 January 2009, HFT securities are revalued each week using Marked to market concept and HTM securities are amortized once a year according to Bangladesh Bank guideline. The HTM securities are also revalued if these are reclassified to HFT category with the Board approval.

Value of investment has been enumerated as follows:

Items	Applicable accounting value
Government Treasury Bills & Bonds (HTM)	At present value (applying amortization concept)
Government Treasury Bills & Bonds (HFT)	At present value (applying marked to market concept)
Prize Bonds	At cost
Unquoted Shares	At cost
Quoted Shares	At cost

3.1.3 Investment in Quoted Shares

Investment in quoted shares are bought and held primarily for the purpose of selling them in future or held for dividend income. Such share measured at cost. Unrealized gains are not recognized in the profit and loss statement, but provision kept for unrealized loss (diminution in value of investment).

3.1.4 Investment in Unquoted Shares

Investment in unquoted share is reported at cost. Adjustment is given for any shortage of book value over cost for determining the carrying amounts of investment in unquoted share.

3.1.5 Investment in Subsidiary

Investment in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27: "Separate Financial Statements" and IFRS 10: "Consolidated Financial Statements"

3.1.6 Property Plant and Equipment

3.1.6.a Recognition and Measurement

- Fixed assets have been shown at cost less accumulated depreciation as per IAS 16: "Property Plant and Equipment" except land, which is measured at cost.
- The cost of an item of property plant and equipment is recognized as an assets if and only if: It is probable that future economic benefits associated with the item will flow to the entity; and the cost of the item can be measured reliably.

3.1.6.b Initial cost

The initial cost of an item of property plant and equipment includes its purchase price, and any directly attributable cost such as import duties, non-refundable vat/ taxes, duties and any cost to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

3.1.6.c Subsequent cost

The cost of replacing part of an item of fixed assets is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The costs of the day-to-day servicing of fixed assets are recognized in profit or loss as incurred.

3.1.6.d Depreciation

Depreciation is charged at the following rates on reducing balance method on all fixed assets other than vehicles, which are depreciated on straight-line method. For additions during the period, depreciation is charged for the remaining days of the period and in case of disposal, depreciation is charged up to the date of disposal. No depreciation is charged on land.

Asset categories	Rate of depreciation	Method of depreciation
Vehicles	20%	Straight-line
Furniture and fixtures	10%	Reducing balance
Equipment and computers	20%	Reducing balance
Land & Building	2.5%	Reducing balance

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3.1.6.e Impairment of assets

As per IAS 36: Impairment of assets, at each balance sheet date, the Bank assess whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognized as an expense in the profit and loss statement unless the asset is carried at revalued amount in accordance with International Accounting Standard (IAS) 16 - Property, Plant and Equipment, in which case any impairment loss of a revalued asset should be treated as a revaluation decrease under that Accounting Standard. No impairment loss was recognized for the year than ended 31 December 2025, as there were no such indication existed as on Balance Sheet date.

3.1.6.f Disposal of Assets

On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

3.1.6 g Usage & Maintenance of Bank's Vehicles

Total 32 (thirty two) no. of vehicles are under the possession of Bank. Out of those, 01 Jeep has been allocated for Honorable Chairman of the Bank, 01 Jeep and 01 car for the Managing Director, 02 cars for Deputy Managing Directors. The remaining 27 (twenty seven) cars are being used in Bank's pool.

During the period from 01-01-2025 to 31-12-2025, total Tk. 7,055,209 only has been incurred towards repairing and maintenance (including yearly payment of Tax Token, Fitness Certificate) for the above pool vehicles of the Bank.

3.1.6. h Leases (Implementation of IFRS 16 and its relevant assumptions and disclosures)

The Premier Bank has applied IFRS-16: Leases for the first time with the date of initial application of 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the bank has made recognition, measurement and disclosure in the financial statements of 31 December 2025 both as Lessee and Lessor as per IFRS 16.

The Bank as Lessee

The bank assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the bank considers the contract as a lease contract. The bank as a lessee applied single recognition and measurement approach for all leases, except for short-term leases, or, and lease of low value of assets. The bank recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets.

Right-of-use assets (ROU)

The bank recognizes the right-of-use assets (ROU) at the commencement date of the lease (i.e. the date the underlying asset is available for use). ROU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of ROU assets includes the amount of lease liabilities recognized, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the lease term, or remaining period of the lease term.

The ROU assets are presented in the note -9 of these financial statements.

Lease Liabilities (Bank as a lessee)

At the commencement of the lease, the bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the bank and payment of penalties for terminating the lease.

3.1.7 Loans and advances/ investments

Loans and advances of conventional banking and investments of Islamic banking branches are stated in the balance sheet on gross basis.

Interest/ profit is calculated on daily product basis, but charged and accounted for quarterly on accrual basis. Interest/ profit on classified loans and advances/ investments is kept in interest/ profit suspense account as per BRPD circular no. 14 dated September 23, 2012 on Master Circular: Loan Classification and Provisioning. Interest/ profit is not charged on bad and loss loans and advances/ investments as per guidelines of Bangladesh Bank. Records of such interest/ profit amounts are kept in separate memorandum accounts.

Commission and discounts on bills purchased and discounted are recognized at the time of realization.

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Notes to the Financial Statements

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Provision for loans and advances is made on the basis of periodical review by the management through following instruction contained in the Bangladesh Bank BRPD Circular no. 15 dated 27 November 2024, BRPD Circular Letter no. 29 dated 21 December 2025. The rates of provision are given below:

Types of loans and advances		Provision				
		UC	SMA	SS	DF	BL
Consumer	House building	1%	5%	20%	50%	100%
	Other than housing finance & professionals to setup business	1%	5%	20%	50%	100%
	Credit Card	1%	5%	20%	50%	100%
Provision for loan to broker house, merchant banks, stock dealers etc.		1%	5%	20%	50%	100%
Short-term agro-credit		0.50%	0.50%	20%	50%	100%
Small and medium enterprise finance and micro credit		0.50%	0.50%	20%	50%	100%
Others		1%	5%	20%	50%	100%

Loans and advances/ investment are written off in accordance with Bangladesh bank Guideline to the extent that (i) there is no realistic prospect of recovery, and (ii) against which legal cases are filed and classified as bad loss as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount from borrower. Detailed memorandum records for all such write off accounts are maintained and followed up.

3.1.8 Inventories

Inventories are measured as per IAS 2: Inventories, at the lower of cost and net realizable value.

3.1.9 Receivables

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

3.1.10 Other assets

Other assets include all other financial assets and include fees and other unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamps. Details are shown in Note 10.

3.1.11 Non-Banking Assets

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

3.2 Liabilities and basis of their valuation

3.2.1 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents includes call money deposit, borrowings, Bangladesh Bank refinance borrowing and other term borrowings from banks. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in Note-12.

3.2.2 Deposit and other accounts

Deposits are recognized when the banks enter into contractual provisions of the arrangements with the counterparties on arrangements date and initially measured at the consideration received. Which includes non interest-bearing current deposit redeemable at call, bills payable, interest bearing on demand and special notice deposits, savings deposit and fixed deposit. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in Note-15.

3.2.3 Other liabilities

As per IAS 37 "Provisions, Contingent Liabilities and Contingent Assets" the Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

The Premier Bank PLC.

Notes to the Financial Statements

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3.2.3.a Provisions on balances with foreign banks and financial institutions (Nostro accounts)

Provisions for unsettled transactions on nostro accounts made are reviewed on a semi - annual basis by management and certified by our external auditors in accordance with Bangladesh Bank Foreign Exchange Policy Department (FEPD) Circular No. 677 (13 September, 2005).

3.2.3.b Provisions for off balance sheet exposures

BRPD Circular No.06 dated 25 April 2023 requires a general provision for off balance sheet exposures to be calculated at 1% to 5% on all off balance sheet exposures. Accordingly the bank has recognized a provision of 1% to 5% on the following off balance sheet items:

- * Acceptance and endorsements
- * Letters of guarantee
- * Irrevocable letters of credit
- * Foreign exchange contracts

Moreover provisioning requirement for the bank guarantee has been modified in accordance with respective counter-guarantees in following ways:

BB rating grade equivalence of the Bank/ Financial institution/ Organization	Provision required (% of the exposure amount)
1	nil
2	0.5
3 or 4	0.75
Others	1

3.2.3.c Provisions for other assets

Provision for other assets have been calculated as per BRPD Circular No.04 dated 12 April 2022 and provision have been made in accordance with Bangladesh Bank letter no.BSD-9/118/2026-484 dated April 27, 2025.

3.3 Shareholders' equity

3.3.a Share Capital

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

3.3.1 Authorized capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association.

3.3.2 Paid-up capital

Paid up capital represents total amount of share capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of winding-up of the company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to receive any residual proceeds of liquidation. Details are shown in Note 17.

3.3.3 Statutory reserve

Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of section 24 of the Banking Companies Act 1991 until such reserve equal to its paid-up capital together with the share premium.

3.3.4 Revaluation reserve

As per IAS 16: "Property Plant and Equipment" revaluation surplus on fixed assets directly transferred to equity under the head of revaluation reserve and subsequently the reserve will be transferred to retained earnings proportionately year by year.

Another revaluation reserve arises from the revaluation of Treasury bills and bonds (HFT & HTM) in accordance with the Bangladesh Bank DOS circular no. 5 dated 26 May 2008. The tax effects on revaluation gain are measured and recognized in the financial statements as per IAS 12: Income Taxes.

3.3.5 Non-controlling interest

Non-controlling interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the Non controlling interest in The Premier Bank Securities Limited, a majority owned subsidiary (99.99%) of The Premier Bank Limited is very insignificant. Non-controlling interest belongs to a sponsor Director of the Bank and is reported on the consolidated balance sheet to reflect the claim on assets belonging to the other non-controlling shareholders. Also, non-controlling interest is reported on the consolidated income statement as a share of profit belonging to the Non-controlling shareholder.

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3.3.6 Premier Bank Perpetual Bond

Premier Bank Perpetual Bond issued by the Bank under the Basel III guidelines as per approval of Bangladesh Bank Letter No. BRPD/ (BS) 661/14B(P)/2021-9329 dated 12.10.2021 and Bangladesh Securities and Exchange Commission Letter No. BSEC/CI/DS-175/2021/604 dated 30.11.2021 where MTB capital Ltd working as trustees of the Bond .Premier Bank perpetual Bond listed with Dhaka Stock Exchange Ltd. & Chittagong Stock Exchange Ltd. and trading of the same started from 10th January 2022. It will be considered as component of Additional Tier-I Capital (AT-I).The Bonds shall be perpetual i.e. there is no maturity date and there are no step-ups or other incentives to redeem perpetual in nature i.e. no maturity but contingent convertible. Coupon will be paid 20-year Treasury-Bond rate (Latest available rate of 20-year Treasury-Bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day).

3.3.7 (a) Non Convertible Subordinated Bonds - 1

In the year 2014, The Bank received approval for issuance of Non-Convertible Subordinated Bond for an amount of Taka 200.00 crore as Tier-II Capital of the Bank under Basel - III for a term of 05 (five) years to strengthen the capital base of the Bank from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BIC)661/14B(P)/2013/2497 dated 29 December 2013 and BSEC/CI/DS-03/2013/2912 dated 24 December 2013 respectively. The Bond was fully subscribed in the year 2014 and subsequently redeemed on maturity i.e. 23 December 2019.

3.3.7 (b) Non Convertible Subordinated Bonds - 2

The Bank issued Non-Convertible Subordinated Bond for amount of Taka 200.00 crore (Taka 100.00 crore was executed in 2015 and Taka 100.00 crore was executed in 2016) as Tier-II Capital of the Bank under Basel - III for a term of 07 (seven) years to strengthen the capital base of the Bank after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2015/18087 dated 27 December 2015 and BSEC/CI/DS-03/2013/601 dated 30 November 2015 respectively. The Bond was fully subscribed between the year 2015-2016 and subsequently redeemed on maturity i.e. 11 May 2023.

3.3.7 (c) Non Convertible Subordinated Bonds - 3

The Bank issued Non-Convertible Subordinated Bond for an amount of Taka 500.00 crore (Taka 200.00 crore was executed in 2016, Taka 100.00 crore was executed in 2017 and Taka 200.00 crore was executed in 2018) as Tier-II Capital of the Bank under Basel - III for a term of 05 (five) years to strengthen the capital base of the Bank after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2016-8384 dated 26 December 2016 and BSEC/CI/DS-03/2013/723 dated 21 December 2016 respectively. The Bond was fully subscribed between the year 2016-2018 and subsequently redeemed on maturity i.e. 24 December 2023.

3.3.7 (d) Non Convertible Subordinated Bonds - 4

In the year 2019, The Bank received approval for issuance of Non-Convertible Subordinated Bond for an amount of Taka 500.00 crore (Taka 200.00 crore was executed in 2019, Taka 100.00 crore was executed in 2020 and Taka 300.00 crore was executed in 2021) as Tier-II Capital of the Bank under Basel - III for a term of 07 (seven) years to strengthen the capital base of the Bank from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2019-5870 dated 28 July, 2019 and BSEC/CI/DS-106/2019/427 dated 03 July, 2019 respectively. The Bond is fully subscribed between the year 2019-2021 and Taka 85.00 crore is redeemed on maturity; and total outstanding as on 31st December 2025 is Taka 310.00 crore.

3.3.7 (e) Non Convertible Subordinated Bonds - 5

In the year 2019, The Bank received approval for issuance of Non-Convertible Subordinated Bond for an amount of Taka 600.00 crore (Taka 400.00 crore was executed in 2022), as Tier-II Capital of the Bank under Basel - III for a term of 07 (seven) years to strengthen the capital base of the Bank from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BS)661/14B(P)/2022-8564 dated 23 August, 2022 and BSEC/CI/DS-860/2022/1076 dated 01 December, 2022 respectively. As on 31st December 2024, the Bond is substantially subscribed of BDT 450.60 crore and total outstanding as on 31st December 2025 is Taka 390.60 crore.

3.4 Provision for Startup Fund

Provision for Start-Up Fund has been maintained in accordance with Bangladesh bank SMESPD circular no: 04, dated 29 March 2021.

3.5 Contingent liabilities

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation that arises from past events but is not recognized because:

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

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

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

3.6 Revenue recognition

The accounting policies adopted for the recognition of revenue as prescribed by IFRS 15 "Revenues from Contracts with Customers" and Bangladesh Bank guideline are as follows:

3.6.1 Interest income

- (a) Interest is calculated on daily product basis on unclassified loans and advances but charged on quarterly basis.
- (b) Interest is charged on classified loans and advances as per BCD and BRPD circulars of Bangladesh Bank and such interests were not taken into income.
- (c) Profit on investment (Islamic Banking)
Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/compensation on classified investments is transferred to profit suspense account instead of income account.
- (d) Fees and commission income
Commission and discounts on bills purchased and discounted are recognized at the time of realization.
- (e) Investment income
Investment income is recognized on accrual basis. Income on investments is recognized on accrual basis. Investment income includes discount on treasury bills and zero coupon bonds, interest on treasury bonds, debentures and fixed deposits with other banks. Capital gain on investments in shares and dividend on investment in shares are also included in investment income.

3.6.2 Dividend income on shares

Dividend income from investment in shares is recognized when the Bank's right to receive dividend is established. It recognized when:

- a. It is probable that the economic benefits associated with the transaction will flow to the entity; and
- b. the amount of the revenue can be measured reliably.

3.6.3 Other operating expenses

All other operating expenses are provided for in the books of the account on accrual basis according to IFRS.

3.6.4 Interest and fees receivable on credit cards

Interest and fees receivable on credit cards are recognized on accrual basis. Interest and fees ceases to be taken into income when the recovery of interest and fees is in arrear for over three months. Thereafter, interest and fees are accounted for on cash basis.

3.7 Number of employees

The number of employees employed in the Bank as on 31 December 2025 were 2,584 and 2,744 as on 31 December 2024.

3.8 Employee benefits

3.8.1 Short-term employee benefits

Short-term employee benefits are employee benefits, which fall due wholly within twelve months after the end of the period in which the employees render the related service including salaries, bonuses and other allowances. Payments are charged as an expense in the profit and loss account as they fall due. Payments due are accrued as a liability in "Provisions for liabilities and charges" on an undiscounted basis.

3.8.2 Long term employee benefits

3.8.2 (a) Provident Fund

The Bank operates a contributory provident fund for its eligible employees. The Commissioner of Income Taxes, Dhaka has approved the provident fund as a recognized provident fund as per section 2(1) of Part B of the First Schedule of Income Tax Ordinance 1984. The Fund is administered by a Board of Trustees consisting 5 (five) members and funded by contributions both from employees and Bank @10% of basic salary. Interest earned from the investment is credited to the members' accounts annually. Provident fund benefits are given to the employees of the Bank in accordance with provident fund rules of the Bank.

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3.8.2 (b) Gratuity Fund

Provision for gratuity is made for past services of the employees which would be payable at the time of their retirement/ time of eligibility.

3.9 Reconciliation of books of account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch transactions are reconciled and no material difference was found which may affect the financial statements significantly. There exists no unreconciled revenue items in Nostro accounts as at 31 December 2025.

3.10 Related party transactions

a) As on the Balance Sheet date, the Bank had the following transactions with the related parties in respect of banking business like, loans and advances, guarantees and commitments.

Related By	Name of the company/ firm/ Individual	Nature of Advance	Amount in lac
Subsidiary	Premier Bank Securities Limited	Funded	28,153.98

3.11 Core Risk Management

Bangladesh Bank has identified 6 (six) core risks for management of the banks and has provided the necessary guidelines for their implementation. The risks are:

- Credit risk
- Foreign exchange risk
- Asset liability/ balance sheet risks
- Money laundering risk
- Internal control and compliance risk
- ICT Risk

The prime objective of the risk management is that the Bank takes well calculated business risk to safeguard its capital, financial resources and growth of sustainable profitability. In this context, the Bank has formed a management committee (MANCOM) to overview proper implementation and regular monitoring of those critical areas.

3.11.1 Credit Risk

Credit risk is one of the major risks faced by the Bank. This can be described as potential loss arising from the failure of a counter party to perform with agreed terms with the Bank. To assess and to mitigate the credit risk, the management has implemented Credit Risk Management (CRM) Manual, which is considered an important tool for retaining the quality and performance of the assets. Accordingly, Bank's credit risk management functions have been designed to address all these issues including risk that arises from global changes in banking, finance and related issues.

The Bank has segregated duties of the officers/ executives engaged in the credit related activities. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, four separate units have been formed within the Credit Department. These are:

- Credit Risk Management Division,
- Credit Administration Division,
- Credit Monitoring Department, and
- Recovery Division.

3.11.2 Foreign Exchange Risk

Foreign exchange risk is defined as the potential change in earnings arising due to unfavorable change in exchange rates. Treasury front office conducts deal for commercial purpose and back office of treasury keeps record and passes entries in books of account. The main risks in treasury and foreign exchange business are exchange rates risk, fund management and liquidity risk. As per Bangladesh Bank guidelines, the Treasury Department was operationally and physically divided into front office and back office to mitigate the risk. Separate telephone and fax lines were installed in the dealing room to meet Bangladesh Bank guidelines.

3.11.3 Asset Liability/ Balance Sheet Risks

The Bank has an Asset Liability Committee (ALCO) which is responsible for managing short-term and long-term liquidity to ensure that the Bank has adequate liquidity at all times at the most appropriate funding cost. ALCO reviews liquidity requirements of the Bank, maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan. The Asset Liability Committee also monitors Balance Sheet risk. The Balance Sheet risk is defined as potential changes in earnings due to changes in rate of interest and exchange rates which are not of trading nature and the Bank is completely maintaining the risks.

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3.11.4 Money Laundering Risk

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risk, the Bank has designated Chief Compliance Officer at Head Office and Compliance Officers at Branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for Prevention of Money Laundering have been established and transaction profile has been introduced. Training has been continuously given to all the categories of Executives and Officers for developing awareness and skill for identifying suspicious transactions and other activities relating to money laundering.

3.11.5 Internal Control and Compliance Risk

Operational loss may arise from errors and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and departments at Head Office for review of the operation and compliance of the statutory requirements. The Audit Committee of the Board subsequently reviews the report of the Internal Control and Compliance Division and guides the Division effectively to monitor the risks.

3.11.6 Information Communication and Technology (Ict) Risk

ICT risk management is embedded in Internal Control and Compliance Policy of the Bank which are widely used for managing the union between business processes and information systems effectively. However, this control emphasizes both business and technological regulation and monitoring which in turn support business requirement and governance and at the same time ensure that ICT risks are properly identified and managed. According to Central Bank ICT Guidelines, the Bank ICT Policies have been prepared and reviewed on regular basis based on which operating procedures for all ICT functions are carried out. Besides, in order to assure the appropriate usage of resources and information, the Bank IT Audit Policy ensures that the IT systems are properly protected and is free from unauthorized access illegal tempering and malicious actions and all these actions are continuously monitored and supervised by Bank's IT auditor.

3.11.7 Market Risk

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

Foreign Exchange Risk

As described in note no. 3.11.2

Interest Rate Risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 91 days maturity. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

Equity Risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework.

3.12 Report on the activities of the Audit Committee of the Board of Directors

1 Constitution of the Audit Committee of the Board of Director

The Board of Directors in its 287th meeting constitute the Audit Committee in line with the Bangladesh Bank BRPD circulars no. 11 dated October 27, 2013 and BSEC notification dated 07 August 2012. The Audit Committee comprises of the following members:

Sl. No.	Names	Status with the Committee	Educational qualification	Status with the Board
1.	Mr. Md. Forkan Hossain	Chairman	M.Com. (Accounting) from Chittagong University	Independent Director
2.	Mr. M Nurul Alam, FCS, CCEP-1,CGIA	Member	Master of Commerce (Accounting) from University of Chittagong.	Independent Director

The profile of the members of the Audit Committee are given in the Annual Report.

The Company Secretary of the Bank is the Secretary to the Audit Ciommittee

2 Objectives of the Audit Committee

The Audit Committee is formed to assist to Board of Directors of the Bank in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plan set by the Board for effective functioning of the Bank.

3 The Audit Committee of the Board conducted Ten (11) Meetings during January to December 2025. Minutes of the Audit Committee Meetings have been reported to the Board of Directors.

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As at & For the year ended 31 December 2025

Roles & Responsibilities of the Audit Committee

The Audit Committee of Board of Directors performed the following roles and responsibilities.

A. Internal Control

1. Evaluate whether management is setting the appropriate compliance culture by communicating the importance of internal control and the management of risks and ensuring that all employees have clear understanding of their roles and responsibilities;
2. Review management's actions in building computerization of the bank and its applications and bank's Management Information System (MIS);
3. Consider whether internal control strategies recommended by internal and external auditors have been implemented by the management;
4. Consider reports relating to fraud, forgery, deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the board after reviewing whether necessary corrective measures have been taken by the management.

B. Financial Reporting

1. Audit committee will check whether the financial statements reflect the complete and concrete information and determine whether the statements are prepared according to existing rules & regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank;
2. Discuss with management and the external auditors to review the financial statements before its finalization.

C. Internal Audit

1. Audit committee will monitor whether internal audit working independently from the management.
2. Review the activities of the internal audit and the organizational structure and ensure that no unjustified restriction or limitation hinders the internal audit process;
3. Examine the efficiency and effectiveness of internal audit function;
4. Examine whether the findings and recommendations made by the internal auditors are duly considered by the Management or not.

D. External Audit

1. Review the performance of the external auditors and their audit reports;
2. Examine whether the findings and recommendations made by the external auditors are duly considered by the management or not.
3. Make recommendations to the board regarding the appointment of the external auditors.

E. Compliance with existing Laws and Regulations

Review whether the laws and regulations framed by the regulatory authorities (Central Bank and other bodies) and internal regulations approved by the board are being complied with.

3.13 Taxation

Income tax expenses represent the sum of the tax currently payable and deferred tax.

3.13.1 Current Tax

Provision for current income tax for the year has been made @ 37.5% as prescribed in the Finance Act 2025 on the profit from business after considering some of the taxable add back income and disallowance of expenditure. Also, different tax rates as prescribed in the Finance Act 2025 are taken into account for other heads of income.

3.13.2 Deferred Tax

The Bank has adopted deferred tax accounting policy as per International Accounting Standard (IAS) 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2025. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

The impact on the account of changes in the deferred tax assets and liabilities has also been recognized in the Profit and Loss Account as per IAS-12 "Income Taxes" (Note 10.1.3.1).

3.14 Disclosure of Documents Verification System (DVS)

As per Financial Reporting Council (FRC) letter no.178/FRC/APR/2021/27(39) dated December 09, 2021 and BRPD Circular NO. 04 and 35 dated January 04, 2021 and July 06, 2021 respectively. We have collected the Audited financial statements of all the relevant Loan/Investment client and the collected current year status of the bank is as follows:

Particular	Compliance of BRPD Circular No. 04*		Compliance of BRPD Circular No. 35**	
	Number	%	Number	%
Complied File	1,667	100%	1,667	100%
Total File	1,518	91%	1,518	91%

* BRPD Circular No.04 regarding collection of Audited financial statement and Statutory Audit Report for Loan Sanction/Renewal

** BRPD Circular No.35 regarding financial statement verified with the document Verification System (DVS) of ICAB.

3.15 Events after the reporting period

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

3.16 Approval of Financial Statements

The financial statements were reviewed by the audit committee of the Board in its 303th meeting held on 30 April 2026 and was approved by the Board of directors in its 350th meeting held on 30 April 2026.

3.17 General

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

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
4	Cash		
	Cash in hand (Note - 4.1)	3,702,629,996	3,899,397,005
	Balance with Bangladesh Bank and its agent bank(s) (Note - 4.2)	21,387,969,454	16,452,360,212
		25,090,599,450	20,351,757,217
4(a)	Consolidated Cash and Balance With Bangladesh Bank and its agent Bank(s)		
	In Bangladesh		
	The Premier Bank PLC. (Note - 4)	25,090,599,450	20,351,757,217
	Premier Bank Securities Limited (Note - 4.1(a))	85,324	158,280
		25,090,684,774	20,351,915,497
4.1	Cash in hand		
	In local currency	3,673,076,977	3,840,585,221
	In foreign currency	29,553,019	58,811,784
		3,702,629,996	3,899,397,005
4.1(a)	Consolidated Cash in hand		
	In Bangladesh		
	The Premier Bank PLC. (Note - 4.1)	3,702,629,996	3,899,397,005
	Premier Bank Securities Limited	85,324	158,280
		3,702,715,320	3,899,555,285
4.2	Balance with Bangladesh Bank and its agent bank(s)		
	Balance with Bangladesh Bank		
	In local currency	19,422,754,434	16,105,407,917
	In foreign currency	1,730,492,573	148,124,594
		21,153,247,007	16,253,532,511
	Sonali Bank (as an agent bank of Bangladesh Bank)-local currency	234,722,447	198,827,701
		21,387,969,454	16,452,360,212
4.3	Statutory deposits		
	Cash reserve requirement (CRR) and statutory liquidity ratio (SLR)		
	Cash reserve requirement and statutory liquidity ratio have been calculated and maintained in accordance with section 33 of Bank Companies Act 1991 (amended up to 2018) and MPD Circular No. 02 dated December 10, 2013 & MPD Circular no.03 dated 09 April 2020.		
	Cash reserve requirement required on the Bank's time and demand liabilities at the rate of 3.0% daily and 4% bi-weekly has been calculated and maintained with Bangladesh Bank in current account (Taka) and 13% for conventional Banking & 5.50% for Islamic Banking statutory liquidity ratio on the same liabilities is also maintained in the form of treasury bills and bonds including balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:		
	For Conventional Banking		
	(a) Cash reserve requirement/ratio (Daily 3.0%)		
	Required reserve	9,225,279,000	11,231,152,000
	Actual reserve maintained (5.96%)	18,330,313,741	13,331,052,165
	Surplus / (Deficit)	9,105,034,741	2,099,900,165

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars		Amount in Taka		
			2025	2024	
		<u>DBO</u>	<u>OBU</u>		
	(b) Statutory liquidity reserve (13%)				
	Required reserve	39,976,211,000	89,381,000	40,065,592,000	42,031,902,000
	Actual reserve maintained (3.89%)			11,983,705,540	44,915,129,790
	Surplus / (Deficit)			(28,081,886,460)	2,883,227,790
	For Islamic Banking				
	(a) Cash reserve requirement/ratio (Daily 3.0%)				
	Required reserve			682,737,000	672,036,000
	Actual reserve maintained (4.68%)			1,064,706,888	843,067,778
	Surplus / (Deficit)			381,969,888	171,031,778
	(b) Statutory liquidity reserve (5.50%)				
	Required reserve			1,251,684,000	1,056,057,000
	Actual reserve maintained (6.67%)			1,519,031,360	1,349,144,970
	Surplus / (Deficit)			267,347,360	293,087,970
5	Balance with other banks and financial institutions				
	In Bangladesh (Note - 5.1)			745,563,351	2,037,444,373
	Outside Bangladesh (Note - 5.2)			2,481,978,713	2,027,006,037
				3,227,542,064	4,064,450,410
5(a)	Consolidated balance with other banks and financial institutions In Bangladesh				
	The Premier Bank PLC. (Note - 5.1)			745,563,351	2,037,444,373
	Premier Bank Securities Limited			192,313,038	210,718,585
				937,876,389	2,248,162,958
	Less: Inter Company transaction with Premier Bank Securities Limited			97,986,039	127,803,509
				839,890,350	2,120,359,449
	Outside Bangladesh				
	The Premier Bank PLC. (Note - 5.2)			2,481,978,713	2,027,006,037
	Premier Bank Securities Limited			-	-
				2,481,978,713	2,027,006,037
				3,321,869,063	4,147,365,486
5.(aa)	Account type-wise				
	Current account			151,027	127,679
	STD account			745,412,324	37,316,694
	Fixed deposit			-	2,000,000,000
				745,563,351	2,037,444,373
5.1	In Bangladesh				
	Janata Bank PLC.			5,593,087	7,900,761
	Standard Chartered Bank			2,293,189	12,787,595
	National Bank PLC.			8,126	14,020
	Islami Bank Bangladesh PLC.			24,302	24,992
	Rupali Bank PLC.			2,531,756	15,931,870
	Agrani Bank PLC.			108,135	772,958
	United Commercial Bank PLC.			-	2,000,000,000
	Eastern Bank PLC.			2,239,406	-
	City Bank PLC.			610,625,000	-
	Midland Bank PLC.			122,125,000	-
	Sonali Bank PLC.			15,350	12,177
				745,563,351	2,037,444,373

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Notes to the Financial Statements

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Notes	Particulars	Amount in Taka	
		2025	2024
5.2	Outside Bangladesh		
	Mashreq Bank PSC, New York, USA	1,297,359,996	5,870,698
	Standard Chartered Bank, New York, USA	-	43,941,362
	Commerz Bank AG, Frankfurt, Germany (EURO)	13,586,930	6,853,113
	Bank of China Limited, Shanghai	51,744,415	2,836,917
	Bank of Ceylon, Colombo, Sri Lanka	1,133,597	2,594,646
	STANDARD CHARTERED BANK, NY, USA (Demand Deposit)	31,025,332	-
	Standard Chartered Bank, Mumbai, India	119,609,430	16,696,207
	United Bank Ltd, Karachi, Pakistan	21,951,107	54,508,358
	ICICI Bank Limited, Mumbai, India	135,162,297	36,110,597
	ICICI Bank Limited, Hong Kong	3,793,195	32,522,747
	Himalayan Bank Limited, Kathmandu, Nepal	1,610,196	2,300,006
	Commerz Bank AG, Frankfurt, Germany (USD)	-	23,533,784
	MUFG Bank Limited, Tokyo	-	244,987,180
	The National Commercial Bank, Jeddah, KSA	6,293,987	6,266,893
	AB Bank Limited, Mumbai, India	20,956,452	16,125,570
	Bank Al Jazira, Jeddah, KSA	48,405,856	48,523,543
	Habib American Bank, New York, USA	70,169,912	18,532,673
	Mashreq Bank PSC, Mumbai, India	104,872,327	13,776,916
	Riyad Bank, Riyadh, KSA	154,756,397	111,713,297
	Standard Chartered Bank, London, United Kingdom	17,811,959	969,599
	Panjab National Bank	29,797,862	8,659,817
	Commerz Bank AG, Frankfurt, Germany (CHF)	14,061,419	19,701,182
	Mashreq Bank PSC, Dubai (AED)	42,098,511	35,819,008
	Zhejiang Chouzhou Commercial Bank, China (USD)	3,279,261	16,034,883
	AXIS Bank Limited, Mumbai, India	15,722,933	3,580,582
	Zhejiang Chouzhou Commercial Bank, China (CNY)	20,390,556	37,879,153
	Standard Chartered Bank, Japan	248,806,311	101,633
	Off-shore Banking Unit	7,522,115,189	7,162,411,850
		9,996,515,427	7,972,852,214
	Less: Inter Company Transaction with Off-shore Banking Unit	7,514,536,714	5,945,846,177
		2,481,978,713	2,027,006,037
5.3	Maturity grouping of balance with other banks and financial institutions		
	Repayable on demand	745,563,351	2,103,100,000
	Not more than 3 months	2,481,978,713	1,961,350,410
	More than 3 months but not more than 1 year	-	-
	More than 1 year but not more than 5 years	-	-
	More than 5 years	-	-
		3,227,542,064	4,064,450,410
5.3(a)	Consolidated maturity grouping of Balance with other banks and financial institutions		
	Repayable on demand	839,890,350	2,186,015,076
	Not more than 3 months	2,481,978,713	1,961,350,410
	More than 3 months but not more than 1 year	-	-
	More than 1 year but not more than 5 years	-	-
	More than 5 years	-	-
		3,321,869,063	4,147,365,486

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Notes	Particulars	Amount in Taka	
		2025	2024
6	Money at call and short notice		
	Call money		
	With Banking companies	-	-
	With Non-banking financial institutions	-	-
		-	-
7	Investments		
	Government (Note - 7.1)	2,532,865,853	42,223,473,241
	Others (Note - 7.2)	12,970,895,906	13,692,094,346
		15,503,761,759	55,915,567,587
7(a)	Consolidated Investment		
	The Premier Bank PLC. (Note - 7)	15,503,761,759	55,915,567,587
	Premier Bank Securities Limited	820,414,763	758,104,686
		16,324,176,522	56,673,672,273
	Less: Inter Company transaction with Premier Bank Securities Limited	-	-
		16,324,176,522	56,673,672,273
7.1	Government		
	Treasury bills (Note - 7.1.1)	-	1,845,686,000
	Treasury bonds (Note - 7.1.2)	2,529,425,353	40,373,641,841
	Reverse Repo	-	-
	Prize bonds	3,440,500	4,145,400
		2,532,865,853	42,223,473,241
7.1.1	Treasury bills		
	91 day Treasury bills	-	-
	182 day Treasury bills	-	-
	364 day Treasury bills	-	1,845,686,000
	30 day Bangladesh Bank bills	-	-
		-	1,845,686,000
7.1.2	Treasury bonds		
	Bangladesh Bank Islamic Investment Bond	800,000,000	1,200,000,000
	Ijarah Sukuk	1,298,440,000	1,209,960,000
	2 years Bangladesh Government Treasury Bonds	-	1,449,545,165
	5 years Bangladesh Government Treasury Bonds	-	6,707,268,124
	10 years Bangladesh Government Treasury Bonds	-	7,849,899,292
	15 years Bangladesh Government Treasury Bonds	263,357,630	15,861,917,820
	20 years Bangladesh Government Treasury Bonds	167,627,723	6,095,051,440
		2,529,425,353	40,373,641,841
7.2	Others		
	In shares and bonds (quoted and unquoted)		
	Quoted		
	Investment in shares	3,194,425,973	3,194,425,973
	Capital Market Special Fund	750,000,000	750,000,000
		3,944,425,973	3,944,425,973

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Unquoted		
	Central Depository Bangladesh Limited	3,138,890	3,138,890
	SWIFT Membership	18,755,073	18,755,073
	Energy Prima Limited	9,500,000	9,500,000
	Lanka Bangla Securities Limited	5,000,000	5,000,000
	Bangladesh Fixed Income Special Purpose Vehicle	3,000,000,000	3,000,000,000
	RACE Special Opportunities Unit Fund	250,000,000	250,000,000
	ICB AMCL 2nd NRB	4,476,750	4,476,750
	NCC Bank Perpetual Bond	950,000,000	950,000,000
	AB Bank Perpetual Bond	1,050,000,000	1,050,000,000
	SJIBL Mudaraba Perpetual Bond	250,000,000	250,000,000
	1ST ACACIA SRIM SME Growth Unit Fund	500,000,000	500,000,000
	NRB Commercial Bank Subordinated Bond	640,000,000	800,000,000
	Pubali Bank Subordinated Bond	760,000,000	1,200,000,000
	Trust Bank Subordinated Bond	1,000,000,000	1,000,000,000
	ACACIA SRIM Balanced Unit Fund	150,000,000	150,000,000
	INVESTASIA Balanced Unit Fund	150,000,000	150,000,000
	Lanka Bangla Non-convertible Zero Coupon Bond	15,599,220	46,797,660
	NWPGCL's Coupon Bearing Floating Non-convertible Bond	270,000,000	360,000,000
		9,026,469,933	9,747,668,373
		12,970,895,906	13,692,094,346
	Details of investment in share are shown in Annexure - H		
7.2(a)	Consolidated Others Investment		
	The Premier Bank PLC. (Note - 7.2)	12,970,895,906	13,692,094,346
	Premier Bank Securities Limited	820,414,763	758,104,686
		13,791,310,669	14,450,199,032
	Less: Inter Company transaction with Premier Bank Securities Limited	-	-
		13,791,310,669	14,450,199,032
7.3	Investments classified as per Bangladesh Bank circular		
	Held for trading (HFT)	-	3,045,256,400
	Held to maturity (HTM)	430,985,353	36,764,111,442
	Other securities	15,072,776,406	16,106,199,745
		15,503,761,759	55,915,567,587
7.4	Maturity grouping of Investment		
	Not more than 1 month	2,554,500,000	3,597,300,000
	Not more than 3 months	2,151,700,000	1,906,600,000
	More than 3 months but not more than 1 year	4,075,535,906	4,670,600,000
	More than 1 year but not more than 5 years	1,671,825,853	13,802,367,587
	More than 5 years	5,050,200,000	31,938,700,000
		15,503,761,759	55,915,567,587

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
7.4(a)	Consolidated Maturity grouping of Investment		
	Not more than 1 month	2,554,500,000	3,597,300,000
	Not more than 3 months	2,151,700,000	1,906,600,000
	More than 3 months but not more than 1 year	4,075,535,906	4,670,600,000
	More than 1 year but not more than 5 years	1,671,825,853	13,802,367,587
	More than 5 years	5,870,614,763	32,696,804,686
		16,324,176,522	56,673,672,273
8	Loans, advances and lease/investments	335,008,323,652	329,534,654,941
8(a)	Consolidated Loans, advances and lease/investments		
	The Premier Bank PLC. (Note - 8.1.1)	327,116,781,824	320,584,475,540
	Premier Bank Securities Ltd.	4,127,791,095	4,128,254,548
		331,244,572,919	324,712,730,088
	Less: Inter Company transaction with Premier Bank Securities Limited	2,815,398,472	2,348,164,536
		328,429,174,447	322,364,565,552
	Consolidated bills purchased and discounted		
	The Premier Bank PLC. (Note - 8.1.2)	7,891,541,828	8,950,179,401
	Premier Bank Securities Ltd.	-	-
		7,891,541,828	8,950,179,401
		336,320,716,275	331,314,744,953
8.1	Breakup of Loans, advances and lease/investments		
	Loans, cash credits, overdrafts, etc. (Note 8.1.1)	327,116,781,824	320,584,475,540
	Bills purchased and discounted (Note 8.1.2)	7,891,541,828	8,950,179,401
		335,008,323,652	329,534,654,941
8.1.1	Broad category-wise breakup of Loans, cash credits, overdrafts, etc.		
	In Bangladesh		
	Loans	263,926,954,161	243,372,023,609
	Overdrafts	44,212,376,039	53,725,871,337
	Cash credits	13,560,538,102	15,480,425,202
		321,699,868,302	312,578,320,148
	Outside Bangladesh		
	Loans	-	-
	Overdrafts	-	-
	Cash credits	-	-
	Off-shore Banking Units	5,416,913,522	8,006,155,392
		5,416,913,522	8,006,155,392
		327,116,781,824	320,584,475,540
8.1.1.1	Maturity grouping Loans, cash credits, overdrafts, etc.		
	Repayable on demand	58,273,659,542	57,205,754,508
	Not more than 3 months	39,768,966,118	44,579,976,088
	More than 3 months but not more than 1 year	109,496,155,856	128,945,688,740
	More than 1 year but not more than 5 years	77,288,900,308	62,198,428,102
	More than 5 years	42,289,100,000	27,654,628,102
		327,116,781,824	320,584,475,540

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
8.1.2	Bills purchased and discounted		
	In Bangladesh	1,712,248,530	2,066,185,879
	Outside Bangladesh	3,417,014,314	4,483,076,240
	Off-shore Banking Units	2,762,278,984	2,400,917,282
		7,891,541,828	8,950,179,401
8.1.2.1	Maturity grouping of bills purchased & discounted		
	Payable within 1 month	2,124,042,581	2,592,036,416
	Over 1 month but below 3 months	3,793,644,005	3,318,355,067
	Over 3 months but below 6 months	1,845,677,924	2,918,906,057
	6 months or over	128,177,318	120,881,861
		7,891,541,828	8,950,179,401
8.1.3(a)	Consolidated Maturity grouping of Loans, advances and lease/investments		
	Including bills purchased & discounted		
	Repayable on demand	61,710,094,746	61,577,880,936
	Not more than 3 months	43,562,610,123	47,898,331,155
	More than 3 months but not more than 1 year	111,470,011,098	131,985,476,658
	More than 1 year but not more than 5 years	77,288,900,308	62,198,428,102
	More than 5 years	42,289,100,000	27,654,628,102
		336,320,716,275	331,314,744,953
8.2	Industry wise concentration of Loans & Advances including bills purchased & discounted		
	Advances to allied concerns of directors	-	1,700,728,256
	Advances to chief executives and senior executives	69,754,907	81,773,056
	Loans & Advances to industries		
	Textile & RMG industries	119,899,887,805	115,529,833,989
	Cement and ceramic industries	7,055,635,319	5,130,187,594
	Food and allied industries	16,685,578,425	12,187,625,062
	Transport and communication industries	1,189,057,786	1,262,850,452
	Iron and steel industries	7,145,606,853	5,968,247,626
	Other industries	49,606,293,363	73,236,317,102
		201,582,059,551	213,315,061,825
	Loans & Advances to other customer groups		
	Commercial lending	31,952,322,358	15,398,339,226
	Export financing	11,164,598,595	16,886,613,557
	House building	7,657,715,252	4,888,849,647
	Consumer credit	10,133,378,841	11,883,173,740
	Small and medium enterprises	30,161,957,438	46,955,452,790
	Other staff loan	685,664,699	656,029,652
	Other customers	41,600,872,011	17,768,633,192
		133,356,509,194	114,437,091,804
		335,008,323,652	329,534,654,941

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As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
8.2 (a)	Consolidated Industry wise concentration of Loans & Advances including bills purchased & discounted		
	Advances to allied concerns of directors	-	1,700,728,256
	Advances to chief executives and senior executives	69,754,907	81,773,056
	Loans & Advances to industries		
	Textile & RMG industries	119,899,887,805	115,529,833,989
	Cement and ceramic industries	7,055,635,319	5,130,187,594
	Food and allied industries	16,685,578,425	12,187,625,062
	Transport and communication industries	1,189,057,786	1,262,850,452
	Iron and steel industries	7,145,606,853	5,968,247,626
	Other industries	49,606,293,363	73,236,317,102
		201,582,059,551	213,315,061,825
	Loans & Advances to other customer groups		
	Commercial lending	31,952,322,358	15,398,339,226
	Export financing	11,164,598,595	16,886,613,557
	House building	7,657,715,252	4,888,849,647
	Consumer credit	10,133,378,841	11,883,173,740
	Small and medium enterprises	30,161,957,438	46,955,452,790
	Other staff loan	685,664,699	656,029,652
	Other customers	42,913,264,634	19,548,723,204
		134,668,901,817	116,217,181,816
		336,320,716,275	331,314,744,953
8.3	Geographical location-wise (division) distribution of Loans, advances and lease/investments		
	In Bangladesh		
	Urban		
	Dhaka Division	292,827,549,268	285,463,480,667
	Chittagong Division	21,381,119,919	21,393,997,034
	Khulna Division	2,879,328,319	2,656,618,550
	Sylhet Division	378,029,145	623,471,612
	Rajshahi Division	5,532,424,618	7,241,638,122
	Barisal Division	541,750,479	715,991,973
	Rangpur Division	873,331,166	976,802,707
	Mymensingh Division	1,233,894,049	1,232,489,694
		325,647,426,963	320,304,490,359
	Rural		
	Dhaka Division	5,740,894,815	5,791,038,247
	Chittagong Division	2,789,563,521	2,706,619,218
	Rajshahi Division	27,226,414	25,532,539
	Khulna Division	410,429,935	215,173,650
	Mymensingh Division	392,782,004	491,800,928
		9,360,896,689	9,230,164,582
		335,008,323,652	329,534,654,941

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
8.3 (a)	Consolidated Geographical location-wise (division) distribution of Loans, advances and lease/investments		
	In Bangladesh		
	Urban		
	Dhaka Division	294,139,941,891	287,243,570,679
	Chittagong Division	21,381,119,919	21,393,997,034
	Khulna Division	2,879,328,319	2,656,618,550
	Sylhet Division	378,029,145	623,471,612
	Rajshahi Division	5,532,424,618	7,241,638,122
	Barisal Division	541,750,479	715,991,973
	Rangpur Division	873,331,166	976,802,707
	Mymensingh Division	1,233,894,049	1,232,489,694
		326,959,819,586	322,084,580,371
	Rural		
	Dhaka Division	5,740,894,815	5,791,038,247
	Chittagong Division	2,789,563,521	2,706,619,218
	Rajshahi Division	27,226,414	25,532,539
	Khulna Division	410,429,935	215,173,650
	Mymensingh Division	392,782,004	491,800,928
		9,360,896,689	9,230,164,582
		336,320,716,275	331,314,744,953
8.4	Classification of Loans, advances and lease/investments		
	Unclassified		
	Standard (Including staff loans)	202,537,466,321	245,646,050,400
	Special mention account	28,576,912,233	8,361,460,125
		231,114,378,554	254,007,510,525
	Classified		
	Substandard	5,896,596,579	1,066,584,303
	Doubtful	2,468,898,399	1,185,570,248
	Bad/Loss	95,528,450,120	73,274,989,865
		103,893,945,098	75,527,144,416
		335,008,323,652	329,534,654,941
8.4 (a)	Consolidated Classification of Loans, advances and lease/investments		
	Unclassified		
	Standard (Including staff loans)	203,849,858,944	247,426,140,412
	Special mention account	28,576,912,233	8,361,460,125
		232,426,771,177	255,787,600,537
	Classified		
	Substandard	5,896,596,579	1,066,584,303
	Doubtful	2,468,898,399	1,185,570,248
	Bad/Loss	95,528,450,120	73,274,989,865
		103,893,945,098	75,527,144,416
		336,320,716,275	331,314,744,953

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
8.5	Particulars of required provision for Loans, advances and lease/investments		
	Unclassified	Base for provision	Rate (%)
	Standard	201,851,801,623	(*) Various
	Special mentioned account	28,576,912,233	(*) Various
	Sub-total (A)		
		3,425,901,832	2,424,910,169
	Classified	Base for provision	Rate(%)
	Substandard	4,170,677,763	20/5
	Doubtful	1,555,184,700	50/20
	Bad/loss	71,249,551,546	100
	Sub-total (B)	72,861,279,449	59,480,319,068
	Unclassified loan (stay order-Additional Provision) - Sub total (C)	23,422,041,619	7,586,229,730
	Required provision for loans and advances (D=A+B+C)	99,709,222,900	69,491,458,967
	Specific provision is kept on substandard loans @ 5% for short term agro credit & micro credit and SME loans and 20% for rest amount, on doubtful loans @ 5% for short term agro credit & micro credit, 20% for SME loans and 50% for rest amount; on all bad/ loss loans @ 100%.		
8.6	Particulars of Loans, advances and lease/investments		
(i)	Loans considered good in respect of which the Bank is fully secured;	190,812,584,277	223,284,905,781
(ii)	Loans considered good against which the Bank holds no security other than the debtors' personal security;	128,156,013,790	89,167,439,452
(iii)	Loans considered good secured by the personal undertaking of one or more parties in addition to the personal security of the debtors.	16,039,725,585	17,082,309,708
(iv)	Loans adversely classified but provision not maintained there against;	-	-
		335,008,323,652	329,534,654,941
(v)	Loans due by directors or officers of the Bank or any of them either separately or jointly with any other persons;	755,419,606	2,438,530,964
(vi)	Loans due from companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in case of private companies, as members;	-	1,700,728,256
(vii)	Maximum total amount of advances, including temporary advances made any time during the year to directors or managers or officers of the Bank or any of them either separately or jointly with any other persons;	755,419,606	2,438,530,964
(viii)	Maximum total amount of advances, including temporary advances granted during the year to companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in case of private companies, as members;	-	1,700,728,256
(ix)	Due from banking companies;	-	-
(x)	Amount of classified loans on which interest has not been charged	103,893,945,098	75,527,144,416
	(a) Increase/decrease of provision (specific)		
	Amount of loan written off	347,757,494	36,619,663
	Amount realised against loan previously written off	44,610,610	145,717,500
	(b) Provision kept against loans classified as bad /loss -----on the date of preparing Balance Sheet	11,965,720,090	11,199,230,893
	(c) Interest charged in interest suspense account	20,661,738,474	12,920,053,449

The Premier Bank PLC.

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Notes	Particulars	Amount in Taka	
		2025	2024
(xi)	Written off loan		
	Opening balance	6,649,516,516	6,612,896,853
	During the year	347,757,494	36,619,663
	Closing balance	6,997,274,010	6,649,516,516
8.7	Details of pledged collaterals received against Loans, advances and lease/investments		
	Collateral of movable/immovable assets	154,317,501,654	180,983,919,087
	Local banks and financial institutions guarantee	1,148,183,757	1,132,130,307
	Government guarantee	-	-
	Foreign Banks guarantee	-	-
	Export documents	7,891,541,828	8,950,179,401
	Fixed deposit receipts	43,495,082,623	64,300,986,694
	Personal guarantee	128,156,013,790	74,167,439,452
		335,008,323,652	329,534,654,941
8.7(a)	Consolidated details of pledged collaterals received against Loans, advances and lease/investments		
	Collateral of movable/immovable assets	155,629,894,277	182,764,009,099
	Local banks and financial institutions guarantee	1,148,183,757	1,132,130,307
	Government guarantee	-	-
	Foreign Banks guarantee	-	-
	Export documents	7,891,541,828	8,950,179,401
	Fixed deposit receipts	43,495,082,623	64,300,986,694
	Personal guarantee	128,156,013,790	74,167,439,452
		336,320,716,275	331,314,744,953
9	Fixed assets including premises, furniture and fixtures	4,626,596,488	4,871,284,099
	Details are shown in Annexure - B.		
9.1	Fixed assets including premises, furniture & fixture at cost		
	Cost		
	Land and Building	1,786,103,674	1,786,103,674
	Furniture and fixtures	2,527,483,179	2,377,162,036
	Equipment and computers	2,024,324,785	1,909,280,142
	Vehicles	98,897,886	102,674,640
	Right of Use Assets	1,918,729,064	1,918,729,064
		8,355,538,588	8,093,949,556
	Less: Accumulated depreciation (details are in Annexure - B)	(3,728,942,100)	(3,222,665,457)
	Net book value at the end of the year	4,626,596,488	4,871,284,099
9(a)	Consolidated fixed assets including premises, furniture and fixtures		
	The Premier Bank PLC. (Note - 9)	4,626,596,488	4,871,284,099
	Premier Bank Securities Limited	6,669,275	4,991,926
		4,633,265,763	4,876,276,025

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Details are shown in Annexure - A.		
10	Other assets		
	Income generating assets	2,499,980,000	2,499,980,000
	Non-income generating assets	37,562,762,173	32,383,072,101
		40,062,742,173	34,883,052,101
10(a)	Consolidated other assets		
	The Premier Bank PLC. (Note - 10)	40,062,742,173	34,883,052,101
	Premier Bank Securities Limited	534,860,689	232,070,985
		40,597,602,861	35,115,123,086
	Less: Inter Company transaction with Premier Bank Securities Limited	2,499,980,000	2,499,980,000
		38,097,622,861	32,615,143,086
10.1	Breakup of other assets:		
	Adjusting account	10,002,249,412	4,913,398,665
	Advance office rent and maintenance	2,166,714,703	1,875,792,827
	Advannce Income Tax (Note-10.1)	2,229,133,315	2,274,089,036
	Head office general account	3,708,448,350	4,451,189,851
	Investment in share of subsidiary Companies (Note- 10.1.2)	2,499,980,000	2,499,980,000
	Stationery, stamps, printing materials, etc.	67,401,072	77,953,555
	Protested bills	615,837,670	484,917,634
	Receivable on Sanchaya Patras (from Bangladesh Bank)	-	6,784,200
	Security deposits	2,821,350	2,831,350
	Others (Note - 10.1.3)	18,770,156,301	18,296,114,983
		40,062,742,173	34,883,052,101
10.1.1	Consolidated Advannce Income Tax		
	The Premier Bank PLC. (Note-10.1)	2,229,133,315	2,274,089,036
	Premier Bank Securities Limited	198,496,905	186,440,971
		2,427,630,220	2,460,530,007
10.1.2	Investment in share of subsidiary Companies		
	Premier Bank Securities Limited	2,499,980,000	2,499,980,000
		2,499,980,000	2,499,980,000
10.1.3	Others		
	Sundry debtors	7,127,532,644	6,764,196,197
	Prepaid expenses	5,749,627,908	6,039,759,809
	Advance against suits/ cases	163,904,792	132,527,960
	Deferred tax asset (Note-10.1.3.1)	4,882,188,166	4,593,008,210
	Advance against proposed branch	180,000	66,684,980
	Cash remittance	47,050,001	45,000,000
	Advance payment for remittance	45,000,000	45,000,000
	Clearing Adjustment A/C	1,434,666	-
	Advance against TA/DA	915,641	728,946
	Other sundry debtors	709,046,363	469,046,363

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Notes	Particulars	Amount in Taka	
		2025	2024
	Receivable A/C for POS & ATM	9,165,653	1,356,263
	Receivable A/C for Branch POS Settlement Account	17,714,080	14,931,248
	BKash Sendmoney Settlement Account	5,764,300	-
	Other Settlement Account	260,340	112,945,512
	CARD SETTLEMENT A/C LOCAL	5,478,742	3,571,810
	SUNDRY DEBTORS-AUDITOR'S BILL FOR CASH INCENTIVE	4,893,005	7,357,685
		18,770,156,301	18,296,114,983
10.1.3.1	Deferred tax asset		
	(a) Deferred tax asset		
	Provision for classified loans and advances	11,965,720,090	11,199,230,893
	Provision for gratuity	1,993,748,498	1,993,748,498
	Total provision	13,959,468,588	13,192,979,391
	Tax base of provision	-	-
	Total Temporary difference	13,959,468,588	13,192,979,391
	Effective tax rate @ 37.5%	-	-
	Closing balance of deferred tax asset	5,234,800,721	4,947,367,272
	Opening balance of deferred tax asset	4,947,367,272	3,079,830,882
	Deferred tax income	287,433,449	1,867,536,390
	(b) Deferred tax liability		
	Opening balance	354,359,062	348,503,180
	add: Provision made during the year	(1,746,507)	5,855,882
	Closing balance	352,612,555	354,359,062
	Net Deferred tax Income(expense)	289,179,956	1,861,680,508
	Net deferred tax assets (a-b)	4,882,188,166	4,593,008,210

*Retained earnings includes tax income which has been created with the specific provision of classified loan and provision of gratuity. As per Bangladesh Bank BRPD circular No. 11 dated 12 December 2011 the tax income amount is not permissible to distribute as dividend.

10.2 Head Office General account

Head Office general account represents outstanding inter Branch and Head Office transactions originated before but remaining un-reconciled as at 31 December 2025.

Aging of outstanding transactions	Number of unresponded entries		Number of unresponded entries (Amount in Taka)	
	Debit	Credit	Debit	Credit
Up to 3 months	43	1,092	1,353,283,204	74,312,831
Over 3 months but within 6 months	17	4	296,708,772	5,590,325
Over 6 months	116	1	2,138,359,530	-
Total	176	1,097	3,788,351,506	79,903,156

11 Non-Banking Assets

Name of Parties

Travel World.	5,265,428	5,265,428
Rima Enterprise	26,553,133	-

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
		31,818,561	5,265,428
	The Bank has been awarded the ownership of the mortgage properties according to the verdict of the Honorable Court in accordance with the section 33(7) of Artharin Adalat-2003". The value of Non-banking assets has been determined and reported in the Financial Statements on the basis of the valuation report of an independent valuer.		
12	Borrowings from other banks, financial institutions and agents		
	In Bangladesh (Note - 12.1)	16,946,153,830	22,307,163,282
	Outside Bangladesh	-	-
		16,946,153,830	22,307,163,282
12(a)	Consolidated Borrowings from other banks, financial institutions and agents		
	The Premier Bank PLC. (Note - 12)	16,946,153,830	22,307,163,282
	Premier Bank Securities Limited	2,815,398,472	2,348,164,536
		19,761,552,302	24,655,327,818
	Less: Inter Company transaction with Premier Bank Securities Limited	2,815,398,472	2,348,164,536
		16,946,153,830	22,307,163,282
12.1	In Bangladesh		
	FC Placement borrowing from other Banks	-	3,355,175,000
	Borrowing from other banks (Treasury borrowing)	-	900,000,000
	Bangladesh Bank (Refinance facility under SME)	117,706,020	272,415,386
	Bangladesh Bank (EDF)	8,302,540,971	5,024,759,761
	Bangladesh Bank Refinance Under 10/-TK Account Holder	49,819,167	4,317,917
	Bangladesh Bank (Refinance facility under HBL)	446,071	587,048
	Quard From Bangladesh Bank	-	6,957,778
	Bangladesh Bank (Refinance facility against working capital for Agricultural sector)	394,393,616	37,437,000
	Bangladesh Bank (Refinance facility against Cineplex)	112,500,000	130,357,143
	Bangladesh Bank (Refinance facility against SABPPIRA Scheme)	35,800,000	48,844,444
	Bangladesh Bank (Refinance facility against EFPF)	726,865,334	301,233,099
	SME Foundation	97,162,853	100,730,650
	Bangladesh Bank (GTF)	203,604,689	269,067,225
	Bangladesh Bank (Refinance facility against agriculture)	-	349,130,883
	Bangladesh Bank (EXPORT-C-PRE-SHIPMENT REFINANCE SCHEME)	-	436,198,000
	Bangladesh Bank (CMSME)	38,300,000	-
	Bangladesh Bank (GTF -BDT A/C)	294,862,250	371,142,350
	Bangladesh Bank (SPCSSECP)	4,025,000	11,866,667
	Bangladesh Bank (PRE-FINANCE)	3,151,521,854	4,715,477,461
	Bangladesh Bank (SUSTAINABLE FINANCE)	817,690,571	166,610,199
	Bangladesh Bank (REPO)	760,000,000	1,140,000,000
	Bangladesh Bank (Refinance facility under Women Enterprise)	162,179,102	173,973,185
	Standard Chartered Bank, New York, USA	1,668,339,389	-
	Commerz Bank AG, Frankfurt, Germany (USD)	8,396,943	-
	Off-shore Banking Unit	7,514,536,714	10,436,728,263
		24,460,690,544	28,253,009,459
	Less: Inter Company Transaction with Off-shore Banking Unit	7,514,536,714	5,945,846,177

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
		16,946,153,830	22,307,163,282
12.2	Analysis by security		
	Secured	16,946,153,830	22,307,163,282
	Unsecured	-	-
		16,946,153,830	22,307,163,282
12.3	Repayment pattern		
	Repayable on demand	882,500,000	882,500,000
	Repayable within 1 month	3,120,402,000	4,302,500,000
	More than 1 months but not more than 3 months	2,644,005,001	2,461,600,000
	More than 3 months but not more than 1 year	8,144,532,302	11,783,000,000
	More than 1 year but not more than 5 years	2,154,714,527	2,877,563,282
	More than 5 years	-	-
		16,946,153,830	22,307,163,282
13	Non-convertible Subordinated Bond	7,006,000,000	7,956,000,000
13.1	Premier Bank Non-convertible Subordinated Bond (4th Issue)(Tranche-1)		
	Agrani Bank PLC.	100,000,000	200,000,000
	Sonali Bank PLC.	150,000,000	300,000,000
	First Bangladesh Fixed Income Fund	390,000,000	390,000,000
	1st ACACIA SRIM SME Growth Unit Fund	24,000,000	24,000,000
	RACE Financial inclusion Unit Fund-Inst. Fix Income Tranche	36,000,000	36,000,000
		700,000,000	950,000,000
	Premier Bank Non-convertible Subordinated Bond (4th Issue)(Tranche-2)		
	First Bangladesh Fixed Income Fund	1,132,000,000	1,132,000,000
	Sonali Bank PLC.	300,000,000	400,000,000
	RACE Financial Inclusion Unit Fund-Inst. Fix Income Tranche	18,000,000	18,000,000
		1,450,000,000	1,550,000,000
	Premier Bank Non-convertible Subordinated Bond (4th Issue)(Tranche-3)		
	Multi Securities & Services Limited	436,000,000	436,000,000
	First Bangladesh Fixed Income Fund	225,000,000	225,000,000
	RACE Financial Inclusion Unit Fund	189,000,000	189,000,000
	RACE Financial Inclusion Unit Fund-Inst. Fix Income Tranche	100,000,000	100,000,000
		950,000,000	950,000,000
	Premier Bank Non-convertible Subordinated Bond (5th Issue)(Phase-1)		
	Mutual Trust Bank PLC.	1,200,000,000	1,500,000,000
	United Commercial Bank PLC.	1,200,000,000	1,500,000,000
	The SMART Trades Limited	234,000,000	234,000,000
	AB Bank 1st Mutual Fund	120,000,000	120,000,000
	Popular Life 1st Mutual Fund	144,000,000	144,000,000
	EBL NRB Mutual Fund	156,000,000	156,000,000
	PHP First Mutual Fund	132,000,000	132,000,000
	DataSoft Systems Bangladesh Limited	504,000,000	504,000,000
	Trust Bank 1st Mutual Fund	90,000,000	90,000,000
	First Bangladesh Fixed Income Fund	72,000,000	72,000,000
	EBL NRB Mutual Fund	54,000,000	54,000,000

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
		3,906,000,000	4,506,000,000
14	Premier Bank Perpetual Bond	2,000,000,000	2,000,000,000
14.1	Details of Investors		
	One Bank PLC.	1,893,385,000	1,893,385,000
	Shanta First Income Unit Fund	61,040,000	61,040,000
	One Securities Limited	44,570,000	44,570,000
	Padma Bank Securities Limited	415,000	415,000
	First Janata Bank Mutual Fund	10,000	-
	Individual Investor	580,000	590,000
		2,000,000,000	2,000,000,000
15	Deposits and other accounts		
	Inter-bank deposits (Note - 15.1)	1,048,170,787	6,390,876,722
	Other than bank deposits (Note - 15.2)	328,354,311,304	341,234,400,318
		329,402,482,091	347,625,277,040
15 (a)	Consolidated deposits and other accounts		
	The Premier Bank PLC. (Note - 15)	329,402,482,091	347,625,277,040
	Premier Bank Securities Ltd.	121,263,675	167,056,741
		329,523,745,766	347,792,333,781
	Less: Inter Company transaction with Premier Bank Securities Limited	97,986,039	127,803,509
		329,425,759,727	347,664,530,272
15.1	Inter-bank deposits		
	Fixed Deposits with other Banks		
	Shahjalal Islami Bank PLC.	1,000,000,000	1,500,000,000
	United Commercial Bank PLC.		2,000,000,000
		1,000,000,000	3,500,000,000
	Special Notice Deposits with other Banks		
	AB Bank PLC.	20,490	21,716
	Shahjalal Islami Bank PLC.	440,637	432,176
	NCC Bank PLC.	79,475	79,328
	NRB Commercial Bank PLC.	8,770	900,010,067
	United Commercial Bank PLC.	11,140,639	10,776,745
	Mercantile Bank PLC.	-	950,000,000
	Probashi Kallyan Bank	12,020,615	12,545,169
	One Bank PLC.	-	1,000,000,000
		23,710,626	2,873,865,201
	Current Deposits with other Banks		
	Padma Bank PLC.	17,296	19,539
	AB Bank PLC.	1,443,975	1,286,581
	Trust Bank PLC.	69,334	70,024
	Midland Bank PLC.	22,928,263	15,634,929
	Islamic Bank Bangladesh PLC.	1,293	448
		24,460,161	17,011,521

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
		1,048,170,787	6,390,876,722
15.2	Other than Bank deposits		
	Savings bank deposits	29,236,684,954	28,892,403,305
	Fixed deposits:		
	One month	1,053,168,351	2,930,581,415
	Three months	82,421,580,676	81,094,664,570
	Four months	497,008,013	826,822,961
	Six months	20,825,842,702	29,743,850,752
	One year	38,853,260,908	34,528,452,069
	Two years	90,015,046	111,714,947
	Three years but not more than five years	136,999,145	176,513,705
	Off-shore Banking Unit	503,181,656	245,856,910
		144,381,056,498	149,658,457,329
	Current and others deposits:		
	Current account	18,748,912,828	24,555,364,919
	Unclaimed Cash Dividend (Note-15.2.1)	73,997,752	74,565,176
	Special -notice deposits	23,860,858,996	20,911,794,996
	Staff security deposits	11,947,077	10,972,479
	Deposit in foreign currency	5,539,464,586	8,010,438,388
	Monthly savings scheme	17,188,171,672	15,730,689,460
	Monthly income account	15,416,400,675	16,726,163,986
	Education savings scheme	2,324,618	1,402,803
	Special deposit scheme	99,215	99,215
	Double benefit scheme	32,923,233,542	32,195,195,606
	Mudaraba Hajj deposit	10,603,743	13,628,242
	Sundry deposits (Note - 15.3)	30,574,340,834	33,942,352,934
	Off-shore Banking Unit	411,638,293	359,393,758
		144,761,993,831	152,532,061,962
	Bills payable (Note - 15.4)	9,974,576,021	10,151,477,722
		328,354,311,304	341,234,400,318
15.2.1	Unclaimed Cash Dividend		
	Cash dividend remained unclaimed which were declared for the year:		
	2019	9,951,301	9,962,141
	2020	14,495,479	14,507,267
	2021	15,412,630	15,444,588
	2022	14,546,786	14,680,761
	2023	19,591,556	19,970,419
		73,997,752	74,565,176
15.3	Sundry deposits		
	Sundry creditors	212,135,796	146,570,851
	Margin on letter of credit	8,777,492,593	11,866,454,704
	Margin on letter of guarantee	5,275,978,988	4,955,523,087
	Sanchaya Patra	-	1,200,000
	Interest/Profit payable on deposit	3,491,332,953	3,039,227,621
	Income tax deducted at source	1,504,788,067	849,111,593
	VAT payable to government	117,937,935	81,132,454
	Margin on foreign documentary bill purchases	1,876,464	1,876,464

The Premier Bank PLC.

Notes to the Financial Statements

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Notes	Particulars	Amount in Taka	
		2025	2024
	Other sundry deposits	11,192,798,038	13,001,256,160
		30,574,340,834	33,942,352,934
15.4	Bills payable		
	Inside Bangladesh	9,974,576,021	10,151,477,722
	Outside Bangladesh	-	-
		9,974,576,021	10,151,477,722
15.5	Maturity analysis of deposits and other accounts		
	Repayable on demand	5,662,636,849	5,662,636,849
	Repayable within 1 month	12,841,542,031	21,385,478,425
	Over 1 month but within 6 months	99,910,242,542	139,910,242,542
	Over 6 months but within 1 year	162,317,968,122	149,050,812,301
	Over 1 year but within 5 years	34,301,730,753	22,120,897,836
	Over 5 years but within 10 years	14,368,361,794	9,495,209,087
		329,402,482,091	347,625,277,040
16	Other liabilities		
	Provision against loans and advances (Note - 16.1)	15,945,052,125	15,178,562,928
	Provision for gratuity (Note - 16.2)	1,993,748,498	1,993,748,498
	Provision for off-balance sheet items (Note - 16.3)	1,869,593,907	1,869,593,907
	Provision for start-up fund (Note - 16.4)	151,639,412	151,639,412
	Provision for investment on shares (Note - 16.5)	1,904,350,699	1,904,350,699
	Other provision (Note - 16.6)	4,089,112,284	4,089,112,284
	Provision for corporate taxation (Note - 16.7)	454,004,315	1,894,716,164
	Interest suspense account (Note - 16.8)	20,661,738,474	12,920,053,449
	Specific provision against Non Banking Assets (Note - 16.9)	31,433,402	4,880,269
	Adjusting account credit	1,477,311,908	296,106,141
	FC ADJUSTMENT ACCOUNT- CARDS	9,047,617	9,047,617
	Investment compensation	599,959,049	305,864,326
	BEFT settlement Account	34,392,359	39,201,318
	Government cash incentive fund on wage earners Remittance	-	190,129
	2% cash incentive for all account credit transaction	23,704,502	35,008,549
	Lease Liability	1,045,101,052	1,121,675,697
	Automatic Challan Settlement Account	285,198,765	53,266,629
	Interest Subsidy	32,158	32,158
	Fees and Charges From Agent Banking Customes	291,074	143,510
	Settlement Account	465,956,070	178,056,283
	BORROWING SETTLEMENT ACCOUNT	8,373,858	602,442,593
	BKash Sendmoney Settlement Account	-	308,988
	Off-shore Banking Unit	-	46,734,793
		51,050,041,528	42,694,736,341

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
16 (a)	Consolidated other liabilities		
	The Premier Bank PLC. (Note - 16)	51,050,041,528	42,694,736,341
	Premier Bank Securities Ltd.	624,381,157	557,504,407
		51,674,422,685	43,252,240,748
	Less: Inter Company transaction with Premier Bank Securities Limited	-	-
		51,674,422,685	43,252,240,748
16.1	Accumulated provision against loans and advances		
	On classified loans		
	Opening balance	11,199,230,893	6,461,455,218
	Less : Fully provided debts written off during the year	278,121,413	32,984,482
	Add : Recovery of amounts previously written off	44,610,610	145,717,500
	Less : Transfer to NBA during the year	-	4,880,269
	Add : Specific provision made during the period	1,000,000,000	4,629,922,926
	Closing balance	11,965,720,090	11,199,230,893
	On unclassified loans		
	Opening balance	3,979,332,035	3,550,074,627
	Less : Adjustment during the year	-	-
	Add : Provision made during the year	-	429,257,408
	Closing balance	3,979,332,035	3,979,332,035
	Special General Provison-COVID-19		
	Opening Balance	-	371,110,220
	Add : Provision made during the year	-	-
	Less : Adjustment during the year	-	371,110,220
	Closing balance	-	-
	Total closing balance	15,945,052,125	15,178,562,928
	The Bank has maintained an accumulated provision of taka 1,196.57 Crore against classified loans and advances and a sum of taka 397.93 Crore as provision against unclassified loans and advances for the year ended 31 December 2025 against a provision requirement 7,286.13 Crore and taka 2,684.79 Crore for classified loans and advances and Unclassified loans and advances respectively and amount of Tk. 78.25 kept as surplus provision against unclassified loans and advances , such provision is not considered as deferral provision . Provision shortfall stands at taka 8,454.67 Crore against loans and advances.		
16.2	Provision for gratuity		
	Opening balance	1,993,748,498	1,751,427,134
	Add: Provision made during the year	-	242,321,364
	Closing balance	1,993,748,498	1,993,748,498

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	The Bank has maintained an accumulated provision of Tk. 199.37 crore against gratuity provision, whereas the required provision stood at Tk. 217.89 crore. Accordingly this result in a provision shortfall of Tk. 18.52 crore against provision for gratuity.		
16.3	Provision for off-balance sheet items		
	Opening balance	1,869,593,907	1,524,425,569
	Add: Provision made during the year	-	345,168,338
	Closing balance	1,869,593,907	1,869,593,907
	The Bank has maintained an accumulated provision of Tk. 186.96 crore against provision for off-balance sheet items, whereas the required provision stood at Tk. 281.47 crore. Accordingly this result in a provision shortfall of Tk. 94.52 crore against provision for off-balance sheet items.		
16.4	Provision for start-up fund		
	Opening balance	151,639,412	137,093,523
	Add: Provision made during the year	-	14,545,889
	Closing balance	151,639,412	151,639,412
16.5	Provision for investment in shares		
	Opening balance	1,904,350,699	1,001,155,095
	Add: Provision made during the year	-	903,195,604
	Transfer from Gratuity	-	-
	Closing balance	1,904,350,699	1,904,350,699
	The Bank has maintained an accumulated provision of Tk. 190.44 crore against provision for investment in shares, whereas the required provision stood at Tk. 201.32 crore. Accordingly this result in a provision shortfall of Tk. 10.88 crore against provision for gratuity.		
16.5 (a)	Consolidated Provision for investment in shares		
	The Premier Bank PLC. (Note - 16.5)	1,904,350,699	1,904,350,699
	Premier Bank Securities Ltd.	-	-
		1,904,350,699	1,904,350,699
16.6	Other provisions		
	Provision for protested bills (Note - 16.6.1)	637,995,913	637,995,913
	Provision for suspense account (Note - 16.6.2)	3,446,116,371	3,446,116,371
	Provision for good borrowers (Note - 16.6.3)	5,000,000	5,000,000
		4,089,112,284	4,089,112,284
	The Bank has maintained an accumulated provision of Tk. 408.41 Crore against other assets for the year ended 31 December 2025 against a provision requirement of taka 1,629.08 Crore. This result in a provision shortfall of taka 1,220.67 Crore.		
16.6.1	Provision for protested bills		
	Opening balance	637,995,913	637,995,913
	Add: Provision made during the year	-	-

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Closing balance	637,995,913	637,995,913
16.6.2	Provision for suspense account		
	Opening balance	3,446,116,371	3,291,116,371
	Add: Provision made during the year	-	155,000,000
	Closing balance	3,446,116,371	3,446,116,371
16.6.3	Provision for good borrowers		
	Opening balance	5,000,000	5,000,000
	Add: Provision made during the year	-	-
	Closing balance	5,000,000	5,000,000
16.6 (a)	Consolidated other provisions		
	The Premier Bank PLC. (Note - 16.6)	4,089,112,284	4,089,112,284
	Premier Bank Securities Ltd.	52,768,701	52,768,701
		4,141,880,985	4,141,880,985
16.7	Provision for corporate current taxation		
	Opening balance	1,894,716,164	2,509,246,068
	Add: Provision made during the period	310,438,073	1,864,715,541
	Less: Adjustment during the year	1,751,149,922	2,479,245,445
	Closing balance	454,004,315	1,894,716,164
16.7 (a)	Consolidated Provision for current taxation		
	The Premier Bank PLC. (Note - 16.7)	454,004,315	1,894,716,164
	Premier Bank Securities Limited	198,332,722	185,215,303
		652,337,037	2,079,931,467
16.8	Interest suspense account		
	Opening balance	12,920,053,449	6,034,048,774
	Add: Transfer during the year	8,283,239,729	7,086,068,899
	Less: Adjusted during the year	541,554,704	200,064,224
	Closing balance	20,661,738,474	12,920,053,449
16.9	Specific Provision against Non Banking Assets		
	Opening balance	4,880,269	-
	Add : Addition during the year	26,553,133	4,880,269
	Closing balance	31,433,402	4,880,269
17	Share Capital	12,334,311,330	12,334,311,330

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
17.1	Authorised Capital		
	1500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
17.2	Issued, subscribed and paid-up capital		
	Issued for cash		
	Directors & Sponsors: 48,650,355 ordinary shares of Taka 10 each	486,503,550	486,503,550
		486,503,550	486,503,550
	Issued for other than cash as bonus shares		
	Directors & Sponsors: 460,521,024 bonus shares of Taka 10 each	4,605,210,240	4,605,210,240
		4,605,210,240	4,605,210,240
	No. of shares owned by other than Directors & Sponsors (General shareholders)		
	724,259,754 ordinary shares of Taka 10 each	7,242,597,540	7,242,597,540
		12,334,311,330	12,334,311,330
17.2a	Initial public offer (IPO)		
	Out of the total issued, subscribed and fully paid up capital of the Bank 8,449,950 ordinary shares of Taka 100 each amounting to Taka 844,995,000 was raised through public offering of shares in 2007.		
17.3	Percentage of shareholding		

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Notes	Particulars	Amount in Taka			
		2025	2024		
		31.12.2025		31.12.2024	
		No. of shares	% of share holding	No. of shares	% of share holding
	(i) Sponsors & Directors				
	Local (individual)	261,736,548	21.22	398,094,520	32.27
	Govt. of Bangladesh	-	-	-	-
	Foreign (individual)	33,251,832	2.70	33,251,832	2.70
	Independent Director (individual)	-	-	-	-
	(ii) Associated companies	-	-	-	-
	(iii) Govt. of Bangladesh	-	-	-	-
	(iv) Corporate bodies				
	Local	265,964,639	21.56	284,122,895	23.04
	Foreign	2,434,336	0.20	3,954,128	0.32
	(v) General investors				
	Local (individual)	668,844,847	54.22	512,928,824	41.58
	Non-resident Bangladeshis	1,198,931	0.10	1,078,934	0.09
	Foreign individual	-	-	-	-
	(vi) Others	-	-	-	-
		1,233,431,133	100.00	1,233,431,133	100.00

17.4 Names of the directors/sponsor shareholders and their shareholdings as on 31 December 2025

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka		
		2025	2024	
		31.12.2025	31.12.2024	
	SL. NO.	Name of the Director/ Shareholder	Status	Shareholding (Number of shares)
	1	Dr. Arifur Rahman	Chairman	42,736,808
	2	Mr. Md. Forkan Hossain	Independent Director	-
	3	Mr. Syed Faridul Islam	Independent Director	-
	4	Mr. Md. Sazzad Hossain	Independent Director	-
	5	Prof. Sheikh Morshed Zahan	Independent Director	-
	6	Mr. M Nurul Alam, FCS	Independent Director	-
	7	Dr. H. B. M. Iqbal	Sponsor Shareholder	47,473,837
	8	Mr. Bazlul Haque Haroon	Sponsor Shareholder	24,675,460
	9	Mr. Abdus Salam Murshedy	Sponsor Shareholder	51,940,288
	10	Mr. Shafiqur Rahman	Sponsor Shareholder	24,679,510
	11	Mrs. Shaila Shelley Khan	Sponsor Shareholder	61,650,975
	12	Mr. Yeh Cheng Min	Sponsor Shareholder	33,251,832
	13	Mr. Nurul Amin	Sponsor Shareholder	8,579,670
		Sub-total		294,988,380
		No.of shares owned by other than Directors & Sponsors (General shareholders)		938,442,753
		Total		1,233,431,133

17.5 Classification of shareholders by holding as on 31 December 2025

Shareholding Range	No. of Shareholders	No. of Shares	Percentage of share holding
01 - 500	9,654	1,786,990	0.14%
501 - 5000	17,398	38,635,240	3.13%
5,001 - 10,000	2,625	18,993,741	1.54%
10,001 - 20,000	1,583	22,486,639	1.82%
20,001 - 30,000	613	15,126,583	1.23%
30,001 - 40,000	301	10,572,534	0.86%
40,001 - 50,000	209	9,535,793	0.77%
50,001 - 100,000	434	30,586,692	2.48%
100,001 - 1,000,000	380	94,855,474	7.69%
Over 1,000,000	92	990,851,447	80.33%
Total	33,289	1,233,431,133	100.00%

17.6 Capital to risk weighted assets ratio (CRAR)

In terms of section 13(2) of Bank Companies Act 1991 and Bangladesh Bank BRPD circulars no. 18 dated 21 December 2014, Minimum Capital Requirement (MCR) of the Bank as on 31 December 2025 was Taka 4,192.57 crore on solo basis and Taka 4,199.51 Crore on Consolidated basis against available capital of Taka 2,390.31 crore on solo basis and Taka 2,346.55 crore on consolidated basis. Details are shown below:

17.6.1 Tier I Capital (Solo Basis)

Common Equity Tier I Capital

Paid-up capital

12,334,311,330

12,334,311,330

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Statutory reserve	10,040,988,802	10,040,988,802
	General Provision	300,000,000	300,000,000
	Retained earnings	(5,570,537,846)	4,314,875,142
	Sub-total	17,104,762,286	26,990,175,274
	Less: Regulatory adjustment (As per Basel III Guideline)	5,010,443,469	4,737,381,692
	Total Common Equity Tier I Capital	12,094,318,817	22,252,793,582
	Additional Tier I Capital	2,000,000,000	2,000,000,000
	Total Tier I Capital (Solo Basis)	14,094,318,817	24,252,793,582
17.6.2	Tier II Capital (Solo Basis)		
	General provision	6,005,565,354	6,010,445,623
	Subordinated debt (As per Basel III Guideline)	3,803,200,000	5,704,000,000
	Revaluation Reserve for Securities and Fixed Assets (As per Basel III Guideline)	-	-
	Sub-total	9,808,765,354	11,714,445,623
	Less: Regulatory adjustment (As per Basel III Guideline- Excess amount over maximum limit of Tier 2))	-	-
	Total Admissible Tier II Capital	9,808,765,354	11,714,445,623
	Total Regulatory Capital (Tier I & Tier II Capital) on Solo Basis	23,903,084,171	35,967,239,205
	(A) Total risk-weighted assets (RWA) on Solo Basis	419,256,798,320	341,087,452,139
	(B) Minimum capital requirement (MCR)	41,925,679,832	34,108,745,214
	(C) Capital Conservation Buffer Requirement	10,481,419,958	8,527,186,303
	(C) Minimum Required Capital plus Capital Conservation Buffer (B+C)	52,407,099,790	42,635,931,517
	(D) Actual capital maintained	23,903,084,171	35,967,239,205
	(E) Surplus/(Deficit) (E-D)	(28,504,015,619)	(6,668,692,312)
	Capital to risk weighted assets ratio (CRAR) on Solo Basis	5.70%	10.54%
17.6.1(a)	Tier I Capital (Consolidated Basis)		
	Common Equity Tier I Capital		
	Paid-up capital	12,334,311,330	12,334,311,330
	Statutory reserve	10,040,988,802	10,040,988,802
	General reserve	300,000,000	300,000,000
	Retained earnings	(6,008,191,273)	4,017,703,038
	Minority interest	20,631	21,755
	Sub-total	16,667,129,490	26,693,024,925
	Less: Regulatory adjustment (As per Basel III Guideline)	5,010,443,469	4,737,381,692
	Total Common Equity Tier I Capital	11,656,686,021	21,955,643,233
	Additional Tier I Capital	2,000,000,000	2,000,000,000
	Total Tier I Capital (Consolidated Basis)	13,656,686,021	23,955,643,233
17.6.1(b)	Tier II Capital (Consolidated Basis)		
	General provision	6,005,565,354	6,010,445,623

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Subordinated debt (As per Basel III Guideline)	3,803,200,000	5,704,000,000
	Revaluation Reserve for Securities and Fixed Assets (As per Basel III Guideline)	-	-
	Sub-total	9,808,765,354	11,714,445,623
	Less: Regulatory adjustment (As per Basel III Guideline- Excess amount over maximum limit of Tier 2))	-	-
	Total Admissible Tier II Capital	9,808,765,354	11,714,445,623
	Total Regulatory Capital (Tier I & Tier II Capital) on Consolidated Basis	23,465,451,375	35,670,088,856
	(A) Total risk-weighted assets(RWA) on Consolidated Basis	419,950,511,391	341,256,174,708
	(B) Minimum capital requirement (MCR)	41,995,051,139	34,125,617,471
	(C) Capital Conservation Buffer Requirement	10,498,762,785	8,531,404,368
	(C) Minimum Required Capital (B+C)	52,493,813,924	42,657,021,839
	(D) Actual capital maintained	23,465,451,375	35,670,088,856
	(E) Surplus/(Deficit) (C-D)	(29,028,362,549)	(6,986,932,983)
	Capital to risk weighted assets ratio (CRAR) on Consolidated Basis	5.59%	10.45%

17.7 Capital requirement

	Dec 2025 Under Basel-III		Dec 2024 Under Basel-III	
	Required	Maintained	Required	Maintained
Minimum Tier I capital Ratio	8.50%	3.36%	8.50%	7.11%
Minimum Total Capital Ratio	10.00%	5.70%	10.00%	10.54%
Minimum Total Capital plus Capital Conservation Buffer	12.50%	5.70%	12.50%	10.54%

17.7(a) Consolidated Capital requirement

	Dec 2025 Under Basel-III		Dec 2024 Under Basel-III	
	Required	Maintained	Required	Maintained
Minimum Tier I capital Ratio	8.50%	3.25%	8.50%	7.02%
Minimum Total Capital Ratio	10.00%	5.59%	10.00%	10.45%
Minimum Total Capital plus Capital Conservation Buffer	12.50%	5.59%	12.50%	10.45%

18 Statutory reserve

An amount equivalent to 20% of the profit before tax has been transferred to the statutory reserve fund as under:

Opening Balance	10,040,988,802	9,749,464,006
Add : Addition during the year (20% of profit before tax)	-	291,524,796
Closing balance	10,040,988,802	10,040,988,802

19 Other reserve

Revaluation on HFT securities Treasury bond (Note - 19.1)
Revaluation on HFT securities Treasury bill (Note - 19.2)

	-	-
	-	-

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Amortization Reserve on HTM Treasury Bond (Note - 19.3)	21,523	10,756,957
	Amortization Reserve on HTM Treasury Bill (Note - 19.4)	-	-
	Fixed Assets Revaluation (Note - 19.5)	41,922,889	41,922,889
		41,944,412	52,679,846
19.1	Revaluation on HFT securities Treasury bond		
	Opening balance	-	2,938,500
	Add : Addition during the year	-	-
	Less : Adjustment during the year	-	2,938,500
	Closing balance	-	-
19.2	Revaluation on HFT securities Treasury bill		
	Opening balance	-	-
	Add : Addition during the year	-	-
	Less : Adjustment during the year	-	-
	Closing balance	-	-
19.3	Amortization Reserve on HTM Treasury Bond		
	Opening balance	10,756,957	17,070,624
	Add : Addition during the year	-	-
	Less : Adjustment during the year	10,735,434	6,313,667
	Closing balance	21,523	10,756,957
19.4	Amortization Reserve on HTM Treasury Bill		
	Opening balance	-	-
	Add : Addition during the year	-	-
	Less : Adjustment during the year	-	-
	Closing balance	-	-
19.5	Fixed Assets Revaluation		
	Opening balance	41,922,889	41,922,889
	Add : Addition during the year	-	-
	Less : Adjustment during the year	-	-
	Closing balance	41,922,889	41,922,889
19(a)	Consolidated Other reserve		
	The Premier Bank PLC. (Note - 19)	41,944,412	52,679,846
	Premier Bank Securities Limited (Capital Reserve)	1,174,127	1,174,127
	Premier Money Transfer Company Ltd.	57,569,548	57,569,548
		100,688,087	111,423,521
20	General Reserve		
	Opening balance	300,000,000	300,000,000
	Add: Transfer from Retained Earnings	-	-
		300,000,000	300,000,000
21	Retained earnings		
	Opening balance	4,314,875,142	4,908,145,796
	Add: Post-tax profit for the year	(9,785,412,988)	1,454,588,947

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Less: Transfer to statutory reserve	-	291,524,796
	Less: Transfer to Start-up fund	-	14,545,889
	Less: Coupon/dividend on perpetual bond	100,000,000	200,000,000
	Less: Issue of dividend	-	1,541,788,916
	Closing balance	(5,570,537,846)	4,314,875,142
21(a)	Consolidated retained earnings		
	Opening balance	4,017,703,038	4,723,949,767
	Add: Post-tax profit for the year	(9,925,895,435)	1,341,611,968
	Less: Transfer to statutory reserve	-	291,524,796
	Less: Transfer to Start-up fund	-	14,545,889
	Less: Transfer to General Reserve	-	-
	Less: Transfer to Other Reserve	-	-
	Less: Coupon/dividend on perpetual bond	100,000,000	200,000,000
	Less: Issue of dividend	-	1,541,788,916
	Less: Non controlling interest	(1,124)	(904)
	Closing balance	(6,008,191,273)	4,017,703,038
21(b)	Non-controlling interest		
	Opening balance	21,755	22,659
	Add : Addition during the year	(1,124)	(904)
	Closing balance	20,631	21,755
22	Contingent Liabilities		
22.1	Letter of guarantee		
	Money for which the Bank is contingently liable in respect of guarantees issued favoring:		
	Directors	-	65,500,000
	Government	109,270,126,081	109,899,541,738
	Banks and other financial institutions	2,334,511,748	407,429,619
	Others	14,061,404,454	10,878,395,092
		125,666,042,283	121,250,866,449
22.2	Other contingent liabilities		
	Litigation pending against the Bank	-	-
	Value of traveller's cheques	-	-
		-	-
23	Other Commitments		
	Documentary credits and short term trade-related transactions	-	-
	Forward assets purchase and forward deposits placed	13,604,648,200	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	-	-
		13,604,648,200	1,201,620,000
24	Income		
	Interest, discount and similar income	23,799,617,565	28,462,697,806

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Dividend income	87,249,588	637,758,115
	Fee, commission and brokerage	1,951,069,181	2,309,325,185
	Gains less losses arising from dealing in foreign currencies	216,671,624	2,661,191,568
	Investment income	3,324,189,432	2,934,276,547
	Other operating income	1,665,009,884	2,544,951,202
		31,043,807,274	39,550,200,423
	Expenses		
	Interest, fee and commission	29,805,386,226	23,472,945,031
	Administrative expenses	6,760,124,960	6,587,175,791
	Other operating expenses	2,732,589,257	1,210,116,900
	Depreciation on banking assets	509,861,702	488,583,301
		39,807,962,145	31,758,821,023
		(8,764,154,871)	7,791,379,400
25	Interest income/profit on Islamic investments		
	Interest on call loans	12,984,028	42,062,889
	Interest received from other banks and financial institutions	15,943,656	56,875,278
	Interest received from foreign banks and Bangladesh Bank F/C accounts	675,629,785	216,183,835
	Interest received from customers, other than banks	22,322,598,982	27,386,535,841
	Off-shore Banking Unit	910,732,328	823,717,770
		23,937,888,779	28,525,375,613
	Less: Inter Company Transaction with Off-shore Banking Unit	138,271,214	62,677,807
		23,799,617,565	28,462,697,806
25(a)	Consolidated interest income		
	The Premier Bank PLC. (Note - 25)	23,799,617,565	28,462,697,806
	Premier Bank Securities Ltd.	153,074,824	133,672,615
		23,952,692,389	28,596,370,421
	Less: Inter Company transaction with Premier Bank Securities Limited	97,131,635	115,804,415
		23,855,560,754	28,480,566,006
26	Interest/profit paid on deposits, borrowings, etc.		
	Interest paid on deposits	25,955,157,084	21,773,591,048
	Interest paid on borrowings	1,490,363,909	1,140,057,603
	Interest paid on repo	2,052,287,198	295,015,464
	Off- shore Banking Unit	445,849,249	326,958,723
		29,943,657,440	23,535,622,838
	Less: Inter Company Transaction with Off-shore Banking Unit	138,271,214	62,677,807
		29,805,386,226	23,472,945,031
26(a)	Consolidated interest paid on deposits, borrowings, etc.		
	The Premier Bank PLC. (Note - 26)	29,805,386,226	23,472,945,031
	Premier Bank Securities Ltd.	97,131,635	115,804,415
		29,902,517,861	23,588,749,446
	Less: Inter Company transaction with Premier Bank Securities Limited	97,131,635	115,804,415
		29,805,386,226	23,472,945,031
27	Investment income		

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Interest on Treasury bills, Bangladesh Bank bills, repo & reverse repo	17,516,974	27,630,482
	Interest on Treasury bonds, corporate bonds, Perpetual bond and Capital gain on govt securities	3,306,672,458	2,897,407,840
	Dividend Income	87,249,588	637,758,115
	Capital gain on sale of investment in shares (Note - 271)	-	9,238,225
		3,411,439,020	3,572,034,662
27(a)	Consolidated Investment income		
	The Premier Bank PLC. (Note - 27)	3,411,439,020	3,572,034,662
	Premier Bank Securities Ltd.	6,413,692	8,461,132
		3,417,852,712	3,580,495,794
27.1	Gain on sale of shares		
	Investment in portfolio	-	9,238,225
		-	9,238,225
28	Commission, exchange and brokerage		
	Commission	1,951,069,181	2,307,266,353
	Exchange earnings	207,100,799	2,661,191,568
	Off-shore Banking Unit	9,570,825	2,058,832
		2,167,740,805	4,970,516,753
28(a)	Consolidated Commission exchange and brokerage		
	The Premier Bank PLC. (Note - 28)	2,167,740,805	4,970,516,753
	Premier Bank Securities Ltd.	67,848,920	85,028,435
		2,235,589,725	5,055,545,188
29	Other operating income		
	Services and other charges	123,281,094	289,245,684
	Income from rent of lockers	3,529,500	3,759,217
	Postage recoveries	47,304,336	54,590,922
	Fax/e-mail charges received	116,183,433	124,455,271
	Incidental charges	59,429,256	53,178,884
	Revaluation for HFT TR Bill	5,324	22,635,154
	Miscellaneous earnings	1,307,252,402	1,995,252,327
	Off-shore Banking Unit	8,024,539	1,833,743
		1,665,009,884	2,544,951,202
29(a)	Consolidated other operating income		
	The Premier Bank PLC. (Note - 29)	1,665,009,884	2,544,951,202
	Premier Bank Securities Ltd.	1,505,342	1,979,822
		1,666,515,226	2,546,931,024
30	Salary and allowances		
	Basic pay	1,474,299,466	1,438,852,382
	Allowances	1,704,209,997	1,667,926,468
	Bonus	465,309,728	458,235,441
	Provident fund contribution	142,851,610	136,462,772
	Retirement benefits and gratuity	87,582,194	85,177,852
		3,874,252,995	3,786,654,915
30(a)	Consolidated salary and allowances		

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	The Premier Bank PLC. (Note - 30)	3,874,252,995	3,786,654,915
	Premier Bank Securities Ltd.	46,669,455	47,816,955
		3,920,922,450	3,834,471,870
31	Rent, taxes, insurance, electricity, etc.		
	Rent, rates and taxes	1,258,030,317	1,734,658,774
	Insurance	240,040,030	228,396,299
	Electricity, gas, water, etc.	132,703,701	160,675,355
		1,630,774,048	2,123,730,428
31(a)	Consolidated Rent, taxes, insurance, electricity, etc.		
	The Premier Bank PLC. (Note - 31)	1,630,774,048	2,123,730,428
	Premier Bank Securities Ltd.	183,885,868	138,751,312
		1,814,659,916	2,262,481,740
32	Legal expenses		
	Law charges	-	20,000
	Other professional charges	52,318,972	34,873,775
		52,318,972	34,893,775
32(a)	Consolidated Legal expenses		
	The Premier Bank PLC. (Note - 32)	52,318,972	34,893,775
	Premier Bank Securities Ltd.	-	-
		52,318,972	34,893,775
33	Postage, stamp, telecommunication, etc.		
	Telephone	18,320,501	25,529,459
	Postage, stamp and swift charges	117,870,525	115,940,762
	Telegram, internet, fax and e-mail	33,765,450	33,835,350
	Off-shore Banking Unit	103,714	62,738
		170,060,190	175,368,309
33(a)	Consolidated Postage, stamp, telecommunication, etc.		
	The Premier Bank PLC. (Note - 33)	170,060,190	175,368,309
	Premier Bank Securities Ltd.	1,313,159	1,373,689
		171,373,349	176,741,998
34	Stationery, printing, advertisement, etc.		
	Printing and stationery	97,825,314	117,214,120
	Publicity, advertisement, contribution, etc.	777,753,304	181,484,228
		875,578,618	298,698,348
34(a)	Consolidated Stationary, printing, advertisement, etc.		
	The Premier Bank PLC. (Note - 34)	875,578,618	298,698,348
	Premier Bank Securities Ltd.	306,403	270,072
		875,885,021	298,968,420
35	Chief executive's salary and fees		
	Basic pay	9,600,000	9,546,667
	Bonus	3,100,000	2,600,000
	Other Allowances	4,800,000	5,207,889
		17,500,000	17,354,556
36	Directors' fees	3,023,500	4,506,000

The Premier Bank PLC.

Notes to the Financial Statements

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Notes	Particulars	Amount in Taka	
		2025	2024
		3,023,500	4,506,000
36 (a)	Consolidated Directors' fees		
	The Premier Bank PLC. (Note - 36)	3,023,500	4,506,000
	Premier Bank Securities Ltd.	657,750	181,250
		3,681,250	4,687,250
37	Auditors' fee	690,000	460,000
		690,000	460,000
37(a)	Consolidated Auditors' fees		
	The Premier Bank PLC. (Note - 37)	690,000	460,000
	Premier Bank Securities Ltd.	92,000	92,000
		782,000	552,000
38	Depreciation and repair of Bank's assets		
	Repairs:		
	Furniture and fixtures	8,480,497	10,210,467
	Office equipment	102,916,170	112,748,449
	Renovation and maintenance of premises	23,911,128	21,931,702
		135,307,795	144,890,618
	Depreciation: (Annexure - B)		
	Vehicles	503,477	621,584
	Furniture and fixtures	127,613,163	108,157,458
	Equipment & Computer	133,958,306	130,940,668
	Land and building	34,594,638	35,671,473
	Rou Assets	213,192,118	213,192,118
		509,861,702	488,583,301
	Amortisation of license fee	618,842	618,842
	Total Depreciation and repair of Bank's assets	645,788,339	634,092,761
38(a)	Consolidated Depreciation and repair of Bank's assets		
	Repairs:		
	The Premier Bank PLC. (Note - 38)	135,307,795	144,890,618
	Premier Bank Securities Ltd.	93,631	574,821
		135,401,426	145,465,439
	Depreciation: (Annexure - A)		
	The Premier Bank PLC.	509,861,702	488,583,301
	Premier Bank Securities Ltd.	1,286,531	1,037,239
		511,148,233	489,620,540
	Amortisation of license fee		
	The Premier Bank PLC.	618,842	618,842
		618,842	618,842
		647,168,501	635,704,821
39	Other expenses		

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Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Training expenses	2,861,925	4,468,550
	Car maintenance	19,557,570	22,937,130
	Washing and cleaning	46,305,494	43,805,177
	Subscription	15,175,205	27,857,734
	Entertainment	79,811,351	109,710,123
	Travelling	9,474,820	10,728,996
	Conveyance	47,572,766	44,413,475
	Cartage and freight	-	56,000
	Liveries and uniform	1,785,000	2,743,915
	Cash carrying charges	25,243,788	24,600,733
	Security and auxiliary service	249,483,456	211,685,617
	AGM expenses	78,750	262,500
	Interest charge of lease liability	77,178,955	82,412,312
	Remittance charges	-	9,433
	Contribution to Premier Bank Foundation	-	50,000,000
	Sundry expenses-OBU	2,063,690	-
	Sundry expenses	2,155,996,487	574,425,205
		2,732,589,257	1,210,116,900
39(a)	Consolidated other expenses		
	The Premier Bank PLC. (Note - 39)	2,732,589,257	1,210,116,900
	Premier Bank Securities Ltd.	24,771,374	21,101,268
		2,757,360,631	1,231,218,168
40	Provision against loans and advances, off-balance sheet items, investment in share and others		
	Provision for loans & advances	1,000,000,000	4,688,070,114
	Special General Provision-COVID-19	-	-
	Provision for off-balance sheet items	-	345,168,338
	Provision for investment in shares (Note-40.1)	-	903,195,604
	Other Provision (Note-40.2)	-	397,321,364
		1,000,000,000	6,333,755,420
40.1	Provision for investment in shares made during the year		
		-	903,195,604
		-	903,195,604
40.1 (a)	Consolidated Provision for investment in shares made during the year		
	The Premier Bank PLC. (Note - 40.1)	-	903,195,604
	Premier Bank Securities Ltd.	-	-
		-	903,195,604
40.2	Other Provision made during the year		
	Provision for gratuity	-	242,321,364
	Provision for protested bills	-	-
	Provision for suspense account	-	155,000,000
	Provision for good borrowers	-	-
		-	397,321,364

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
40.2 (a) Consolidated Other Provision made during the year			
	The Premier Bank PLC. (Note - 40.2)	-	397,321,364
	Premier Bank Securities Ltd.	-	-
		-	397,321,364
41 Provision for current taxation made during the year		310,438,073	1,864,715,541
		310,438,073	1,864,715,541
41.1 Provision for current tax made during the year			
	Income tax @ 37.5% on estimated taxable Business Profit	-	1,693,758,413
	Income tax @ 20% on Dividend Income	17,449,918	127,551,623
	Income tax @ 15% on Capital Gain on Govt. Securities	-	42,481,682
	Income tax @ 10% on Capital Gain on Sale of Shares	-	923,823
	Estimated total required provision	17,449,918	1,864,715,541
	Minimum Tax Required (1% of Total Income Received)	310,438,073	395,502,004
	Therefore, Estimated total required provision (Which is higher)	310,438,073	1,864,715,541
41(a) Consolidated Provision for current taxation made during the year			
	The Premier Bank PLC. (Note - 41)	310,438,073	1,864,715,541
	Premier Bank Securities Limited	13,117,419	15,115,962
		323,555,492	1,879,831,503
42 Earnings per share (EPS)			
	Net profit after taxation	(9,785,412,988)	1,454,588,947
	Number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	Earnings per share (EPS)	(7.93)	1.18
42(a) Consolidated earnings per share (CEPS)			
	Net profit after taxation	(9,925,894,311)	1,341,611,968
	Number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	Consolidated earnings per share (CEPS)	(8.05)	1.09
	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.		
43 Net operating cash flow per share (NOCFPS)			
	Cash generated from operating activities	(35,391,063,215)	(5,597,559,468)
	Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	Net operating cash flow per share (NOCFPS)	(28.69)	(4.54)
43(a) Consolidated net operating cash flow per share (CNOCFPS)			
	Cash generated from operating activities	(35,314,450,291)	(5,617,758,586)
	Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	Consolidated net operating cash flow per share (CNOCFPS)	(28.63)	(4.55)
	NOCFPS significantly decreased compare to last year due to increase of interest paid in cash and decrease of deposits & borrowings.		
44 Net asset value (NAV) per share			
	Net asset value attributable to shareholders	17,146,706,698	27,042,855,120
	Average number of ordinary share outstanding	1,233,431,133	1,233,431,133
	Net asset value per share (NAVPS)	13.90	21.92
44 (a) Consolidated Net asset value (NAV) per share			
	Net asset value attributable to shareholders	16,767,796,946	26,804,426,691

The Premier Bank PLC.

Notes to the Financial Statements

As at & For the year ended 31 December 2025

Notes	Particulars	Amount in Taka	
		2025	2024
	Average number of ordinary share outstanding	1,233,431,133	1,233,431,133
	Consolidated Net asset value per share (CNAVPS)	13.59	21.73
	Net asset value (NAV) decreased compare to last year due to net loss of the current year.		
45	Number of Employees		
	The number of employees engaged for the whole year or part thereof who received total remuneration of Tk. 36,000 p.a. or above were 2,720 as on 31 December 2024 and 2,584 as on 31 December 2025.		
46	Highlights of Activities		
	Paid-up capital	12,334,311,330	12,334,311,330
	Total capital	23,903,084,171	35,967,639,205
	Capital surplus/(shortfall)	(28,504,015,619)	(6,668,292,312)
	Total assets	423,551,384,147	449,626,031,783
	Total deposits	329,402,482,091	347,625,277,040
	Total loans and advances	335,008,323,652	329,534,654,941
	Total contingencies	271,928,261,984	292,562,279,188
	Loan-deposit ratio (Conventional)	93.37%	87.37%
	Ratio of classified loans against total loans	31.01%	22.92%
	Profit after tax and provision	(9,785,412,988)	1,454,588,947
	Provision against classified loans	11,965,720,090	75,527,144,416
	Cost of funds	7.76%	6.74%
	Profit-earning assets	353,012,065,411	387,950,202,528
	Non-profit earning assets	70,539,318,736	61,675,829,255
	Return on investments (ROI)	9.55%	6.31%
	Return on assets (ROA)	-2.24%	0.34%
	Income from investment	3,411,439,020	3,572,034,662
	Earnings per share	(7.93)	1.18
	Net income per share	(7.93)	1.18
	Net operating cash flow per share (NOCFPS)	(28.69)	(4.54)
	Price earning ratio (approximate)	(0.50) Times	7.54 Times
46(a)	Consolidated Highlights of Activities		
	Paid-up capital	12,334,311,330	12,334,311,330
	Total capital	23,465,451,375	35,670,488,856
	Capital surplus/(shortfall)	(29,028,362,549)	(6,986,532,983)
	Total assets	423,820,153,819	449,984,382,748
	Total deposits	329,425,759,727	347,664,530,272
	Total loans and advances	336,320,716,275	331,314,744,953
	Total contingencies	271,928,261,984	292,562,279,188
	Loan-deposit ratio	94.54%	87.91%
	Ratio of classified loans against total loans	30.89%	22.80%
	Profit after tax and provision	(9,925,895,435)	1,341,611,968
	Provision against classified loans	11,965,720,090	75,527,144,416
	Cost of funds	7.76%	6.74%

Notes	Particulars	Amount in Taka	
		2025	2024
	Profit-earning assets	352,644,892,797	387,988,417,226
	Non-profit earning assets	71,175,261,022	61,995,965,522
	Return on investments	9.36%	6.24%
	Return on assets (profit after tax)	-2.27%	0.31%
	Income from investment	3,417,852,712	3,580,495,794
	Earnings per share	(8.05)	1.09
	Net income per share	(8.05)	1.09
	Net operating cash flow per share (NOCFPS)	(28.63)	(4.55)
	Price earning ratio (approximate)	(0.50) Times	8.17 Times

47 Assets and liabilities at 31 December 2025 denominated in foreign currencies have been converted to local currency Bangladesh Taka (BDT) at the following exchange rates:

Currency	Abbreviation	unit	Equivalent BDT
British Pound Sterling	GBP	1.00	166.1360
European Currency	EURO	1.00	144.9231
Canadian Dollar	CAD	1.00	89.3140
Australian Dollar	AUD	1.00	81.9476
Japanese Yen	JPY	1.00	0.7893
US Dollar	USD	1.00	122.1500
Chinese yuan	CNY	1.00	17.4740
Saudi Arabian Riyal	SAR	1.00	32.3481
Swiss Franc	CHF	1.00	155.0121
Arab Emirates Dirham	AED	1.00	32.8533

48 Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.

49 Wherever considered necessary, previous year figures have been rearranged for the purpose of comparison with current year presentation without causing any impact on the profit as well as value of assets and liabilities as reported in the said financial year.

50 These notes form an integral part of the said financial statements and accordingly are to be read in conjunction therewith.

51 **Events after the Reporting Period**

The board of directors of the Bank in its 350th meeting held on 30th April 2026 recommended no dividend for the year 2025 subject to approval of shareholders in the ensuing 27th Annual General Meeting (AGM).


Chairman


Director


Director


Managing Director

Place: Dhaka, Bangladesh
Date: 30 April 2026

The Premier Bank PLC.

Consolidated schedule of fixed assets including premises, furniture and fixtures

As at 31 December 2025

Annexure - A

Amount in Taka

Asset Category	Cost				Rate (%)	Depreciation				Written Down Value as at 31 December 2025
	As at 01 January 2025	Additions during the year	Adjustment during the year	As at 31 December 2025		As at 01 January 2025	Charge for the year	Adjustment for disposal during the year	As at 31 December 2025	
Land and Building	1,786,391,720	-	-	1,786,391,720	2.5	34,594,638	-	-	422,787,878	1,363,603,842
Furniture and fixtures	2,378,718,785	150,321,143	-	2,529,039,928	10	127,721,272	-	-	1,269,067,569	1,259,972,359
Equipment and computers	1,920,429,028	118,008,523	-	2,038,437,551	20	135,136,728	-	-	1,416,661,190	621,786,361
Vehicles	102,682,640	-	3,776,754	98,905,886	20	503,477	3,585,059	-	96,751,455	2,154,431
ROU Assets	1,918,729,064	-	-	1,918,729,064	-	213,192,118	-	-	532,980,295	1,385,748,769
Total at 31 December 2025	8,106,951,237	268,329,666	3,776,754	8,371,504,149	-	511,148,233	3,585,059	3,585,059	3,738,238,387	4,633,265,763
Total at 31 December 2024	7,666,957,950	439,993,287	-	8,106,951,237	-	489,620,540	-	-	3,230,675,213	4,876,276,025

The Premier Bank PLC.

Schedule of fixed assets including premises, furniture and fixtures

As at 31 December 2025

Annexure - B

The Premier Bank PLC.
Annual Report 2025

Asset Category	Cost			Rate (%)	Depreciation			Written Down Value as at 31 December 2025
	As at 01 January 2025	Additions during the year	Adjustment during the year		As at 31 December 2025	Charge for the year	Adjustment for disposal during the year	
Land and Building	1,786,103,674	-	-	2.5	1,786,103,674	34,594,638	-	1,363,603,843
Furniture and fixtures	2,377,162,036	150,321,143	-	10	2,527,483,179	127,613,163	-	1,259,080,390
Equipment and computers	1,909,280,142	115,044,643	-	20	2,024,324,785	133,958,306	-	616,017,055
Vehicles	102,674,640	-	3,776,754	20	98,897,886	503,477	3,585,059	2,146,431
ROU Assets	1,918,729,064	-	-	-	1,918,729,064	213,192,118	-	1,385,748,769
Total as at 31 December 2025	8,093,949,556	265,365,786	3,776,754		8,355,538,588	509,861,702	3,585,059	4,626,596,488
Total as at 31 December 2024	7,654,593,697	439,355,859	-		2,734,082,156	488,583,301	-	4,871,284,099

Amount in Taka

The Premier Bank PLC.

Balance with other banks and financial institutions - Outside Bangladesh

As at 31 December 2025

Annexure - C

Name of the Bank	Location	Currency	31.12.2025			31.12.2024		
			Amount in foreign currency	Conversion rate	Amount in Taka	Amount in foreign currency	Conversion rate	Amount in Taka
Mashreq Bank PSC	New York	USD	10,621,040	122.1500	1,297,359,996	49,127	119.5000	5,870,698
Standard Chartered Bank	New York	USD	-	122.1500	-	367,710	119.5000	43,941,362
Commerz Bank AG	Frankfurt	EURO	93,753	144.9231	13,586,930	54,008	126.8900	6,853,113
Bank of China Limited	Shanghai	CNY	2,961,223	17.4740	51,744,415	172,530	16.4430	2,836,917
Bank of Ceylon	Colombo	ACUD	9,280	122.1500	1,133,597	21,713	119.5000	2,594,646
Standard Chartered Bank	New York	USD	253,994	122.1500	31,025,332			
Standard Chartered Bank	Mumbai	ACUD	979,201	122.1500	119,609,430	139,717	119.5000	16,696,207
United Bank Limited	Karachi	ACUD	179,706	122.1500	21,951,107	456,137	119.5000	54,508,358
ICICI Bank Limited	Mumbai	ACUD	1,106,527	122.1500	135,162,297	302,181	119.5000	36,110,597
ICICI Bank Limited	Hong Kong	USD	31,054	122.1500	3,793,195	272,157	119.5000	32,522,747
Himalayan Bank Limited	Kathmandu	ACUD	13,182	122.1500	1,610,196	19,247	119.5000	2,300,006
Commerz Bank AG	Frankfurt	USD	-	122.1500	-	196,935	119.5000	23,533,784
MUFG Bank Limited	Tokyo	JPY	-	0.7893	-	321,505,486	0.7600	244,987,180
The National Commercial Bank	Jeddah	SAR	194,571	32.3481	6,293,987	196,542	31.8860	6,266,893
AB Bank Limited	Mumbai	ACUD	171,563	122.1500	20,956,452	134,942	119.5000	16,125,570
Bank Al-Jazira	Jeddah	SAR	1,496,405	32.3481	48,405,856	1,521,792	31.8858	48,523,543
Habib American Bank	New York	USD	574,457	122.1500	70,169,912	155,085	119.5000	18,532,673
Mashreq Bank PSC	Mumbai	ACUD	858,554	122.1500	104,872,327	115,288	119.5000	13,776,916
Riyad Bank	Riyad	SAR	4,784,095	32.3481	154,756,397	3,503,544	31.8858	111,713,297
Standard Chartered Bank	London	GBP	107,213	166.1360	17,811,959	6,334	153.0726	969,599
Panjab National Bank	Mumbai	ACUD	243,945	122.1500	29,797,862	72,467	119.5000	8,659,817
Commerz Bank	Frankfurt	CHF	90,712	155.0121	14,061,419	147,196	133.8433	19,701,182
Mashreq Bank PSC	Dubai	AED	1,281,409	32.8533	42,098,511	1,062,245	33.7201	35,819,008
Zhejiang Chouzhou Commercial Bank	Hangzhou	USD	134,183	119.5000	3,279,261	134,183	119.5000	16,034,883
Axis Bank Limited	Mumbai	ACUD	29,963	119.5000	15,722,933	29,963	119.5000	3,580,582
Zhejiang Chouzhou Commercial Bank	Hangzhou	CNY	2,303,664	17.4740	20,390,556	2,303,664	16.4430	37,879,153
Standard Chartered Bank	Tokyo	JPY	315,224,010	0.7893	248,806,311	133,377	0.7620	101,633
Total					2,474,400,238			810,440,364
Off-shore Banking Unit					7,522,115,189			7,162,411,850
Grand Total					9,996,515,427			7,972,852,214

The Premier Bank PLC.

Statement of tax position

for the year ended 31 December 2025

Accounting year	Assessment year	Present status
2003	2004-2005	Appeal filed with High Court
2004	2005-2006	Appeal filed with High Court
2005	2006-2007	Appeal filed with High Court
2006	2007-2008	Appeal filed with High Court
2007	2008-2009	Settled
2008	2009-2010	Appeal pending with High Court
2009	2010-2011	Appeal filed with High Court
2010	2011-2012	Appeal filed with High Court
2011	2012-2013	Appeal filed with High Court
2012	2013-2014	Appeal filed with High Court
2013	2014-2015	Appeal filed with High Court
2014	2015-2016	Appeal pending with Tribunal
2015	2016-2017	Appeal pending with Tribunal
2016	2017-2018	Appeal pending with Tribunal
2017	2018-2019	Appeal pending with Tribunal
2018	2019-2020	Appeal pending with Tribunal
2019	2020-2021	Appeal pending with Tribunal
2020	2021-2022	Appeal pending with Tribunal
2021	2022-2023	Appeal pending with Tribunal
2022	2022-2023	Assessment under process
2023	2023-2024	Return Submitted
2024	2024-2025	Return Submitted
2025	2025-2026	Return yet to submitted

The Premier Bank PLC.

Details of Large Loan

Annexure-E

as at 31 December 2025

(Taka in crore)

Sl No.	Name of Group	Outstanding December 2025		
		Funded	Non-Funded	Total
1	BASHUNDHARA	441.62	1,156.10	1,597.72
2	KARNAFULY	359.17	511.78	870.95
3	Western Engineering (Pvt.) Ltd	694.53	150.31	844.84
4	Crony	812.66	6.62	819.28
5	Blue Planet	498.92	288.69	787.61
6	NABIL	774.95	-	774.95
7	Shasha	356.60	366.48	723.08
8	Mithela	618.79	59.06	677.85
9	VINCEN CONSULTANCY PVT. LTD	654.21	4.64	658.85
10	TOTAL FASHION LTD	638.88	9.47	648.35
11	Jaj Bhuyan	634.60	-	634.60
12	MEGHNA	527.51	94.50	622.01
13	Dowas-Land	532.36	6.19	538.55
14	RK	534.64	1.90	536.54
15	Abdul Monem Limited	215.76	297.08	512.84
16	Diamond	497.71	-	497.71
17	Fakir Apparels Ltd.	41.29	438.12	479.41
18	Saad Musa	471.15	-	471.15
19	Doreen	328.03	104.87	432.90
20	Labib	294.05	126.28	420.33
21	TNZ	416.26	3.77	420.03
22	S Alam	411.45	-	411.45
23	Dong Bang	403.72	-	403.72
24	Bengal	394.94	-	394.94
25	Bashundhara Oil & Gas Company Limited	-	385.81	385.81
26	ACI	271.12	111.41	382.53
27	Ibratas	180.54	195.46	376.00
28	Asiatic	273.33	90.09	363.42
29	Oppo	-	337.46	337.46
30	Max	310.34	20.08	330.42
31	Optimum Fashions Wear Ltd.	288.07	29.18	317.25
32	Ring Shine	284.99	29.37	314.36
33	SHAMIM	60.34	237.13	297.47
34	AHANA KNIT COMPOSITE LTD.	295.62	-	295.62
35	Sikder	290.03	-	290.03
36	ABA	157.32	112.64	269.96
Total		13,965.50	5,174.49	19,139.99

The Premier Bank PLC.

Segment reporting

The Bank reports its operations under the following business segment as per International Financial Reporting Standards (IFRS) 8 "Operating Segment" as at 31 December 2025

Annexure-F

Particulars	The Premier Bank PLC.						Group	
	Conventional Banking	Islamic banking branches	Off-Shore banking Unit	Inter company adjustment	Total	PBSL	Inter company adjustment	Total
PROPERTY AND ASSETS								
Cash	23,960,810,341	1,129,789,109	-	-	25,090,599,450	85,324		25,090,684,774
Balance with other banks and financial institutions	9,962,255,581	-	779,823,197	(7,514,536,714)	3,227,542,064	192,313,038	97,986,039	3,321,869,063
Money at call on short notice	-	-	-	-	-	-	-	-
Investments	13,155,321,759	2,348,440,000	-	-	15,503,761,759	820,414,763	-	16,324,176,522
Loans, advances, and lease/ investments	303,669,712,008	23,159,419,138	8,179,192,506	-	335,008,323,652	4,127,791,095	2,815,398,472	336,320,716,275
"Fixed assets including premises, furniture and fixtures"	4,582,587,766	44,008,722	-	-	4,626,596,488	6,669,275	-	4,633,265,763
Other assets	38,770,040,042	1,289,001,748	3,700,383	-	40,062,742,173	534,860,688	2,499,980,000	38,097,622,861
Non-banking assets	31,818,561	-	-	-	31,818,561			31,818,561
Total Assets	394,132,546,060	27,970,658,716	8,962,716,086	(7,514,536,714)	423,551,384,147	5,682,134,183	5,413,364,511	423,820,153,819
LIABILITIES AND CAPITAL								
Liabilities								
Borrowings from other banks, financial institutions and agents	15,584,355,239	1,361,798,591	7,514,536,714	(7,514,536,714)	16,946,153,830	2,815,398,472	2,815,398,472	16,946,153,830
Non-convertible variable coupon rate bonds	7,006,000,000	-	-	-	7,006,000,000	-	-	7,006,000,000
Premier Bank Perpetual Bond	2,000,000,000	-	-	-	2,000,000,000	-	-	2,000,000,000
Deposits and other accounts	304,308,338,501	24,179,323,641	914,819,949	-	329,402,482,091	121,263,675	97,986,039	329,425,759,727
Other liabilities	48,087,145,623	2,429,536,485	533,359,422	-	51,050,041,528	624,381,157	-	51,674,422,685
Total Liabilities	376,985,839,363	27,970,658,717	8,962,716,086	(7,514,536,714)	406,404,677,449	3,561,043,304	2,913,384,511	407,052,336,242
Shareholders' Equity	17,146,706,698	-	-	-	17,146,706,698	2,121,090,879	2,499,980,000	16,767,817,577
Total Liabilities and Shareholders' Equity	394,132,546,060	27,970,658,716	8,962,716,086	(7,514,536,714)	423,551,384,147	5,682,134,183	5,413,364,511	423,820,153,819

The Premier Bank PLC.

Segment reporting

Annexure-F

The Bank reports its operations under the following business segment as per International Financial Reporting Standards (IFRS) 8 Operating Segment
For the year ended 31 December 2025

Particulars	The Premier Bank PLC.					Group		
	Conventional Banking	Islamic banking branches	Off-Shore banking Unit	Inter company adjustment	Total	PBSL	Inter company adjustment	Total
Interest income/profit on Islamic investments	22,189,481,656	837,674,795	910,732,328	(138,271,214)	23,799,617,565	153,074,824	(97,316,635)	23,855,560,754
Interest/profit paid on deposits, borrowings, etc.	(27,283,932,743)	(2,213,875,448)	(445,849,249)	138,271,214	(29,805,386,226)	(97,316,635)	97,131,635	(29,805,386,226)
Net interest income/ net profit on investments	(5,094,451,087)	(1,376,200,653)	464,883,079	-	(6,005,768,661)	55,943,189	-	(5,949,825,472)
Investment income	3,278,023,237	133,415,783	-	-	3,411,439,020	6,413,692	-	3,417,852,712
Commission, exchange and brokerage	2,052,328,051	105,841,929	9,570,825	-	2,167,740,805	67,848,920	-	2,235,589,725
Other operating income	1,600,741,624	56,243,721	8,024,539	-	1,665,009,884	1,505,342	-	1,666,515,226
Total Operating Income (A)	1,836,641,825	(1,080,699,221)	482,478,443	-	1,238,421,048	131,711,143	-	1,370,132,191
Salary and allowances	3,741,515,525	132,737,470	-	-	3,874,252,995	46,669,455	-	3,920,922,450
Rent, taxes, insurance, electricity, etc.	1,594,361,620	36,412,428	-	-	1,630,774,048	183,885,868	-	1,814,659,916
Legal expenses	52,318,972	-	-	-	52,318,972	-	-	52,318,972
Postage, stamps, telecommunication, etc.	167,503,081	2,453,395	103,714	-	170,060,190	1,313,159	-	171,373,349
Stationery, printing, advertisement, etc.	873,391,549	2,187,069	-	-	875,578,618	306,403	-	875,885,021
Chief executive's salary and fees	17,500,000	-	-	-	17,500,000	-	-	17,500,000
Directors' fees / Shariah Supervisory Meeting Fees	2,825,500	198,000	-	-	3,023,500	657,750	-	3,681,250
Auditors' fee	690,000	-	-	-	690,000	92,000	-	782,000
Depreciation and repair of Bank's assets	639,876,929	5,911,410	-	-	645,788,339	1,380,162	-	647,168,501
Other expenses	2,641,253,844	91,335,413	-	-	2,732,589,257	24,771,374	-	2,757,360,631
Total Operating Expenses (B)	9,731,237,020	271,235,185	2,063,690	-	10,002,575,919	259,076,171	-	10,261,652,090
Profit before provision (C = A-B)	(7,894,595,195)	(1,351,934,406)	480,414,753	-	(8,764,154,871)	(127,365,028)	-	(8,891,519,899)
Provision for loans and advances/ Investments	-	-	-	-	1,000,000,000	-	-	1,000,000,000
Provision for off-balance sheet items	-	-	-	-	-	-	-	-
Provision for investment in shares	-	-	-	-	-	-	-	-
Other provisions	-	-	-	-	-	-	-	-
Total provision (D)	-	-	-	-	1,000,000,000	-	-	1,000,000,000
Profit before taxation (E=C-D)	-	-	-	-	(9,764,154,871)	(127,365,028)	-	(9,891,519,899)
Provision for taxation (F)	-	-	-	-	21,258,117	13,117,419	-	34,375,536
Profit after tax	-	-	-	-	(9,785,412,988)	(140,482,447)	-	(9,925,895,435)

The Premier Bank PLC.

Name of Directors and the entities in which they had interest

As at 31 December 2025

Sl. No	Name	Designation	Entities where they had interest	Position
1.	Dr. Arifur Rahman	Chairman	Always On Network Bangladesh Ltd.	Chairman
			Icon Aviation	Chairman
			The Shoes Bangladesh Ltd.	Chairman
			Denim Polymer Industries Ltd.	Chairman
			Rx Medical Centre Ltd.	Director
			Somorita Hospital Ltd.	Sponsor Share Holder
			A Z Builders Ltd.	Director
			S V International	Proprietor
			3T Company	Proprietor
			3T Production	Proprietor
			3T Consultant	Proprietor
2.	Mr. MD. Forkan Hossain	"Chairman (Audit Committee)"	-	-
3.	Mr. Syed Faridul Islam	"Chairman (Executive Committee)"	NITSOL Bangladesh Limited.	Chairman
4.	Mr. Md. Sazzad Hossain	"Chairman (Risk Management Committee)"	-	-
5.	Mr. Sheikh Morshed Jahan	Independent Director	Center for Development & Competitive Strategies Ltd.	Chairman
6.	Mr. M Nurul Alam FCS, CCEP-1, CGIA	Independent Director	MNA Associates	Managing Partner

The Premier Bank PLC.

Annexure-H

Investment in Shares

As at 31 December 2025

SL. No.	Name of the company	Face value	No. of share including bonus share	Cost of holding	Average cost	Quoted market rate per share as at 31.12.2025	Total market value as at 31.12.2025
		Taka		Taka	Taka	Taka	Taka
A.	Quoted						
1	AB Bank Limited	10	243,593	6,847,465	28.11	4.10	998,731
2	ACI Limited	10	156,975	38,582,726	245.79	194.60	30,547,335
3	ACME Pesticides Limited	10	150,000	6,516,855	43.45	15.90	2,385,000
4	Advent Pharma Limited	10	850,000	25,429,664	29.92	13.30	11,305,000
5	AFC Agro Biotech Ltd.	10	300,000	9,799,980	32.67	5.00	1,500,000
6	Aftab Automobiles Limited	10	960,629	85,355,987	88.85	33.70	32,373,197
7	Associated Oxygen Limited	10	53,500	2,249,670	42.05	14.70	786,450
8	Apex Footwear Limited	10	421,842	111,760,321	264.93	177.50	74,876,955
9	Asia Insurance Limited	10	250,000	21,903,665	87.61	27.20	6,800,000
10	Asia Pacific General Insurance Co. Ltd.	10	1,248,755	100,824,229	80.74	30.50	38,087,028
11	Atlas Bangladesh Ltd.	10	174,799	29,592,107	169.29	53.70	9,386,706
12	Baraka power Limited	10	278,087	7,595,057	27.31	6.70	1,863,183
13	British American Tobacco Bangladesh Company Ltd.	10	60,500	43,097,036	712.35	248.60	15,040,300
14	Bay Leasing & Investment Limited	10	200,000	8,904,500	44.52	3.20	640,000
15	Beximco Limited	10	367,500	52,374,460	142.52	110.10	40,461,750
16	Bashundhara Paper Mills Limited	10	61,000	4,440,608	72.80	25.10	1,531,100
17	Baraka Patenga Power Limited	10	380,000	16,916,916	44.52	14.70	5,586,000
18	Bangladesh Shipping Corporation	10	400,000	55,051,386	137.63	111.10	44,440,000
19	Bangladesh Submarine Cable Company Limited	10	450,000	103,085,550	229.08	126.60	56,970,000
20	Bangladesh Steel Re-rolling Mills Limited	10	200,000	22,640,850	113.20	75.10	15,020,000
21	Beximco Pharma Limited	10	80,000	16,376,257	204.70	102.10	8,168,000
22	C & A Textiles Limited	10	989,620	11,671,626	11.79	2.40	2,375,088
23	Crown Cement PLC.	10	107,880	13,296,253	123.25	46.00	4,962,480
24	Delta Life Insurance Company Ltd.	10	60,500	10,129,570	167.43	68.00	4,114,000
25	Delta Spinners Ltd.	10	860,750	12,970,243	15.07	4.90	4,217,675
26	Dhaka Electric Supply Company Ltd.	10	1,438,399	95,961,063	66.71	20.50	29,487,180
27	Dragon Sweater and Spinning Limited	10	200,000	3,935,800	19.68	8.40	1,680,000
28	Dutch-Bangla Bank Limited	10	490,424	30,030,613	61.23	38.50	18,881,324
29	Eastern Cables Ltd.	10	3,000	1,029,078	343.03	113.70	341,100
30	First Finance Limited	10	1,735,625	50,086,544	28.86	2.40	4,165,500
31	Fortune Shoes Limited	10	1,449,000	154,282,007	106.47	13.80	19,996,200
32	Genex Infosys Limited	10	1,486,180	178,072,970	119.82	26.90	39,978,242
33	Grameen Phone Limited	10	98,000	31,829,471	324.79	257.90	25,274,200
34	GPH Ispat Limited	10	443,100	23,342,760	52.68	16.00	7,089,600
35	Hamid Fabrics Limited	10	250,000	7,429,575	29.72	6.30	1,575,000
36	H.R.Textile Ltd.	10	93,737	10,891,283	116.19	17.80	1,668,519
37	Investment Corporation of Bangladesh	10	107,625	12,769,030	118.64	36.20	3,896,025
38	Ifad Autos Limited	10	527,365	39,282,484	74.49	21.60	11,391,084
39	IFIC Bank Limited	10	960,552	16,541,390	17.22	4.60	4,418,539
40	Islamic Insurance Bangladesh Limited	10	295,000	20,165,967	68.36	37.60	11,092,000
41	IT Consultants PLC.	10	100,000	4,977,117	49.77	38.40	3,840,000
42	Jamuna Oil Company Limited	10	329,619	74,386,702	225.67	167.90	55,343,030
43	JMI Hospital Requisite Manufacturing Limited	10	100,000	7,576,537	75.77	41.90	4,190,000

SL. No.	Name of the company	Face value	No. of share including bonus share	Cost of holding	Average cost	Quoted market rate per share as at 31.12.2025	Total market value as at 31.12.2025
		Taka		Taka	Taka	Taka	Taka
44	Keya Cosmetics Ltd.	10	316,544	7,515,926	23.74	4.50	1,424,448
45	Khulna Power Company Limited	10	27,500	3,459,528	125.80	10.50	288,750
46	Lankabangla Finance Limited	10	250,000	9,042,625	36.17	12.30	3,075,000
47	LafargeHolcim Bangladesh Limited	10	840,000	74,766,200	89.01	46.70	39,228,000
48	Linde Bangladesh Limited	10	11,050	18,428,935	1,667.78	750.10	8,288,605
49	Matin Spinning Mills PLC	10	100,000	8,043,300	80.43	45.20	4,520,000
50	Meghna Cement Mills Ltd.	10	112,450	11,181,962	99.44	29.20	3,283,540
51	Mozaffar Hossain Spinning Mills Limited	10	297,472	9,496,972	31.93	13.30	3,956,378
52	Mir Akhter Hossain Limited	10	100,000	6,951,180	69.51	27.30	2,730,000
53	MJL Bangladesh PLC.	10	100,000	10,205,507	102.06	90.50	9,050,000
54	Nahee Aluminium Composite Panel Ltd	10	300,000	19,638,990	65.46	18.30	5,490,000
55	Navana Pharmaceuticals PLC	10	500,000	49,853,285	99.71	51.90	25,950,000
56	National Bank Ltd	10	3,194,051	58,302,667	18.25	3.20	10,220,963
57	National Housing Fin. & Inv. Ltd.	10	1,980,000	148,801,597	75.15	22.50	44,550,000
58	Northern General Insurance Company Limited	10	300,000	17,285,812	57.62	27.80	8,340,000
59	National Polymer Industries PLC.	10	300,000	16,594,453	55.31	26.40	7,920,000
60	National Tubes Limited	10	100,000	11,099,010	110.99	61.50	6,150,000
61	Padma Islami Life Insurance Limited	10	200,000	12,311,013	61.56	16.50	3,300,000
62	Padma Oil Co. Ltd.	10	302,475	104,759,243	346.34	168.20	50,876,295
63	Paramount Insurance Limited	10	750,000	62,901,378	83.87	43.10	32,325,000
64	The Peninsula Chittagong Limited	10	500,000	20,431,720	40.86	18.20	9,100,000
65	Pharma Aids	10	57,500	41,936,609	729.33	484.10	27,835,750
66	Phoenix Finance and Investments Ltd.	10	158,138	4,799,527	30.35	2.60	411,159
67	Peoples Leasing and Fin. Services Ltd.	10	414,839	19,034,761	45.88	0.53	219,865
68	Popular Life Insurance Co. Ltd	10	43,870	4,912,424	111.98	41.50	1,820,605
69	Power Grid Company of Bangladesh Limited	10	360,000	22,203,612	61.68	26.70	9,612,000
70	Premier Cement Mills Limited	10	460,800	48,377,819	104.99	39.20	18,063,360
71	Premier Leasing & Finance Limited	10	314,602	8,151,936	25.91	0.54	169,885
72	Prime Finance & Investment Ltd	10	278,819	8,883,091	31.86	1.00	278,819
73	Provati Insurance PLC.	10	100,000	8,806,805	88.07	28.30	2,830,000
74	Quasem Industries Ltd.	10	200,000	12,882,485	64.41	41.40	8,280,000
75	Rahima Food Corporation Limited	10	50,000	12,401,717	248.03	158.70	7,935,000
76	Rangpur Dairy & Food Products Ltd.	10	150,000	6,057,776	40.39	19.60	2,940,000
77	Robi Axiata Limited	10	270,000	11,726,586	43.43	28.20	7,614,000
78	Ratanpur Steel Re-Rolling Mills Limited	10	10,000	350,047	35.00	6.10	61,000
79	Runner Automobiles Limited	10	2,128,592	97,900,940	45.99	36.70	78,119,326
80	Rupali Life Insurance Company Limited	10	400,000	53,654,981	134.14	78.10	31,240,000
81	Saif Powertec Limited	10	895,000	34,495,001	38.54	4.90	4,385,500
82	S. Alam Cold Rolled Steels Ltd.	10	70,000	3,991,050	57.02	14.60	1,022,000
83	Sharp Industries PLC	10	193,584	24,079,063	124.39	12.50	2,419,800
84	Shahjibazar Power Co. Ltd.	10	260,000	22,585,735	86.87	47.20	12,272,000
85	Square Textiles PLC.	10	100,000	7,051,480	70.51	48.50	4,850,000
86	Square pharmaceuticals Limited	10	70,000	15,890,295	227.00	198.60	13,902,000
87	S.S. Steel Limited	10	291,600	6,953,960	23.85	4.10	1,195,560
88	Titas Gas Transmission & Dist. Co. Ltd	10	2,392,500	145,593,693	60.85	15.50	37,083,750
89	"United Commercial Bank Ltd.	10	1,034,253	20,793,124	20.10	10.40	10,756,231
90	Union Capital Limited	10	1,178,458	30,336,694	25.74	2.60	3,063,991
91	Unique Hotel & Resorts Limited	10	295,500	37,243,194	126.03	38.20	11,288,100
92	United Finance Limited	10	300,000	7,974,930	26.58	11.50	3,450,000
93	United Insurance Ltd	10	681,494	48,041,579	70.49	40.50	27,600,507

SL. No.	Name of the company	Face value	No. of share including bonus share	Cost of holding	Average cost	Quoted market rate per share as at 31.12.2025	Total market value as at 31.12.2025
		Taka		Taka	Taka	Taka	Taka
94	United Power Generation & Distribution Company Ltd	10	63,880	20,212,522	316.41	116.10	7,416,468
95	VFS Thread Dyeing Limited	10	200,000	5,196,762	25.98	12.60	2,520,000
Sub total (A)			43,418,527	3,053,594,873			1,279,467,176
B	Mutual Fund						
1	AB Bank 1st Mutual fund	10	534,649	4,372,306	8.18	2.6	1,390,087
2	1 JANATAMF	10	3,500,000	31,861,900	9.10	2.6	9,100,000
3	EBL NRB Mutual Fund	10	4,000,000	28,059,200	7.01	2.3	9,200,000
4	Grameen One : Scheme Two	10	1,000,089	17,004,561	17.00	10.80	10,800,961
Sub total (B)			9,034,738	81,297,967			30,491,048
Total (A+B)			52,453,265	3,134,892,840			1,309,958,224
	Available cash balance			59,533,133			
	Total			3,194,425,973			

C. Capital Market Special Fund				
SL. No.	Name of the company	Face value	No. of share including bonus share	Cost of holding
1	Aman Cotton Fibrous Limited	10	100,000	4,818,030
2	Asia Pacific General Insurance Co. Ltd.	10	1,874,257	149,013,552
3	Bangladesh Finance and Investment Co. Ltd	10	577,700	37,030,859
4	Baraka Power Limited	10	500,000	14,603,550
5	British American Tobacco bangladesh Company Ltd	10	75,000	53,097,158
6	Bangladesh Steel Re-Rolling Mills Limited	10	300,000	33,925,290
7	Confidence Cement Limited	10	281,233	38,941,454
8	Eastern Insurance Limited	10	1,000,000	110,320,475
9	Grameenphone Limited	10	60,000	20,867,352
10	Ifad Autos Limited	10	106,050	5,042,820
11	Investment Coporation of Bangladesh	10	180,810	23,361,106
12	Islamic Finance & Investment Limited	10	500,000	16,605,400
13	LafargeHolcim Bangladesh Limited	10	500,000	41,488,764
14	Linde Bangladesh Limited	10	9,500	17,015,692
15	MJL Bangladesh Ltd.	10	301,311	31,043,831
16	Power Grid Company of Bangladesh Ltd.	10	50,000	2,977,150
17	Premier Cement Mills Limited	10	450,000	34,087,813
18	Saif Powertec Limited	10	689,000	25,701,216
19	Square Pharmaceuticals Ltd.	10	42,500	9,048,233
20	Summit Power Limited	10	700,000	29,013,011
21	United Finance Limited	10	200,000	5,068,780
22	United Power Generation & Distribution Company Ltd.	10	101,600	30,122,652
23	Wata Chemicals Limited	10	30,000	9,854,241
			8,628,961	743,048,429
	Available cash balance			6,964,874
	Less: Realized income from sale of shares			13,303
	Sub total (C)			750,000,000

D. Unquoted

		Cost of holding			Total market value as at 31.12.2025
		Taka			Taka
1	Central Depository Bangladesh Limited	3,138,890	-	-	3,138,890
2	SWIFT Membership	18,755,073	-	-	18,755,073
3	Energy Prima Limited	9,500,000	-	-	9,500,000
4	Lanka Bangla Securities Limited	5,000,000	-	-	5,000,000
5	ICB AMCL 2nd NRB	4,476,750			4,476,750
6	NCC Bank Perpetual Bond	950,000,000			950,000,000
7	AB Bank Perpetual Bond	1,050,000,000			1,050,000,000
8	SJIBL Mudaraba Perpetual Bond	250,000,000			250,000,000
9	NRBC BANK SUBORDINATED BOND - II	640,000,000			640,000,000
10	PUBALI BANK 3RD SUBORDINATED BOND - II	960,000,000			960,000,000
11	TRUST BANK SUBORDINATED BOND - 2022	800,000,000			800,000,000
12	Bangladesh fixed Income special purpose vehicle	3,000,000,000	-	-	3,000,000,000
13	RACE special opportunities unit fund	250,000,000			250,000,000
14	INVESTMENT IN 1ST ACACIA SRIM SME GROWTH UNIT FUND	500,000,000			500,000,000
15	INVESTMENT IN ACACIA SRIM BALANCED UNIT FUND	150,000,000			150,000,000
16	INVESTMENT IN INVESTASIA BALANCED UNIT FUND	150,000,000			150,000,000
17	Investment in Zero Coupon Bond of Lanka Bangla Finance Limited	15,599,220			15,599,220
18	NWPGCL's Coupon Bearing Floating Non-convertible Bond	270,000,000			270,000,000
	Sub total (D)	9,026,469,933			9,026,469,933
	Total	12,970,895,906			

The Premier Bank PLC.

Annexure-I

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

As at 31 December 2025

Consolidated Basis	2025	2024
Net profit after taxation	(9,925,895,435)	1,341,611,968
Addition :		
Depreciation	511,148,233	489,620,540
Provision (loan & advance)	1,044,610,610	4,833,787,614
Provision (Off-Balance Sheet items)	-	345,168,338
Provision (Investment of Shares)	-	903,195,604
Provision (Others)	-	397,321,364
Increase of interest payable	452,105,333	1,200,402,485
Increase of advance income tax	32,899,787	188,978,856
Deduction :		
Effects of exchange rate changes on cash and cash equivalents	(207,100,799)	(2,661,191,568)
Increase of interest receivable	(5,088,850,748)	(88,761,106)
Decrease in deferred tax assets	(289,179,956)	(1,861,680,508)
Increase in provision of taxation	(1,427,594,430)	(599,413,943)
	(14,897,857,405)	4,489,039,644
	-	-
Solo Basis	2025	2024
Net profit after taxation	(9,785,412,988)	1,454,588,947
Addition :		
Provision (loan & advance)	1,044,610,610	4,833,787,614
Provision (Off-Balance Sheet items)	-	345,168,338
Provision (Investment of Shares)	-	903,195,604
Provision (Others)	-	397,321,364
Depreciation	509,861,702	488,583,301
Increase of interest payable	452,105,332	1,200,402,484
Decrease of advance income tax	44,955,721	205,156,409
Deduction :		
Effects of exchange rate changes on cash and cash equivalents	(207,100,799)	(2,661,191,568)
Increase in provision of taxation	(1,440,711,849)	(614,529,904)
Decrease of interest receivable	(5,088,850,747)	(88,761,106)
Decrease in deferred tax assets	(289,179,956)	(1,861,680,508)
Increase of advance income tax	-	-
Decrease in deferred tax assets	-	-
	(14,759,722,974)	4,602,040,975

The Premier Bank PLC.

Balance Sheet of Islamic Banking

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash		1,129,789,109	862,059,752
In hand (including foreign currencies)	1.1	70,392,472	64,158,196
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	1.2	1,059,396,636	797,901,557
Balance with other banks and financial institutions	2	-	-
In Bangladesh	2.1	-	-
Outside Bangladesh		-	-
Placement with banks other financial institutions		-	-
Investment in shares & securities	3	2,348,440,000	2,659,960,000
Government	3.1	2,098,440,000	2,409,960,000
Others	3.2	250,000,000	250,000,000
Investments (including bills)	4	23,159,419,138	22,340,463,800
General investment		23,031,154,617	21,839,730,388
Bills purchased and discounted		128,264,521	500,733,411
Fixed assets including premises, furniture and fixtures	5	44,008,722	47,725,838
Other assets	6	1,289,001,749	1,342,037,375
Non-banking assets		-	-
Total Assets		27,970,658,717	27,252,246,765
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	7	1,354,840,813	1,451,107,544
Deposits and other accounts		24,179,323,641	24,189,105,596
Mudaraba savings deposits		2,172,210,303	1,573,100,805
Mudaraba term deposits		14,822,150,801	14,568,441,775
Al -wadhiah Current deposits and other accounts		7,149,536,162	7,136,325,263
Bills payable		35,426,375	911,237,753
Other liabilities	8	2,436,494,264	1,612,033,626
Total Liabilities & Capital		27,970,658,717	27,252,246,765
Contingent Liabilities			
Acceptances and endorsements		1,784,469,813	2,610,707,592
Letters of guarantee		264,203,561	171,868,909
Irrevocable letters of credit		2,290,739,087	2,235,534,615
Bills for collection		1,858,127,506	2,252,963,089
Other contingent liabilities		-	-
		6,197,539,967	7,271,074,205
Other commitments		-	-
Total Off-Balance Sheet Items		6,197,539,967	7,271,074,205

The Premier Bank PLC.

Profit and Loss Statement of Islamic Banking

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
OPERATING INCOME			
Profit on islamic investments	9	837,674,795	1,856,767,314
Profit paid on deposits, borrowings, etc.	10	(2,213,875,448)	(1,808,634,181)
Net investment income		(1,376,200,654)	48,133,134
Investment income	11	133,415,783	133,309,136
Commission, exchange and brokerage	12	105,841,929	115,577,670
Other operating income	13	56,243,721	160,310,189
Total operating income (A)		(1,080,699,222)	457,330,130
Salary and allowances	14	132,737,470	121,876,027
Rent, taxes, insurance, lighting, etc.	15	36,412,428	36,285,723
Postage, stamps, telecommunication, etc.	16	2,453,395	5,706,041
Stationery, printing, advertisement, etc.	17	2,187,069	1,896,163
Shariah Supervisory Meeting Fees		198,000	250,000
Depreciation and repair of Bank's assets	18	5,911,410	5,152,451
Other expenses	19	91,335,410	5,292,586
Total operating expenses (B)		271,235,182	176,458,992
Total operating profit (C=A-B)		(1,351,934,404)	280,871,138

Particulars		Amount in Taka	
		2025	2024
1	Cash		
1.1	Cash in hand		
	In local currency	69,569,665	64,105,276
	In foreign currency	822,807	52,920
		70,392,472	64,158,196
1.2	Balance with Bangladesh Bank and its agent bank(s)		
	Balance with Bangladesh Bank		
	In local currency	1,059,396,636	797,901,557
	In foreign currency	-	-
		1,059,396,636	797,901,557
		1,129,789,109	862,059,752
2.	Balance with other banks and financial institutions		
	In Bangladesh	-	-
	Outside Bangladesh	-	-
		-	-
3.	Investment in shares and securities		
3.1	Government securities		
	Bangladesh Bank Islamic Investment Bond	800,000,000	1,200,000,000
	Ijarah Sukuk	1,298,440,000	1,209,960,000
		2,098,440,000	2,409,960,000
3.1	Others		
	Mudaraba Perpetual Bond	250,000,000	250,000,000
		250,000,000	250,000,000
4.	Investments (including bills)		
	General investment	23,031,154,617	21,839,730,388
	Bills purchased and discounted	128,264,521	500,733,411
		23,159,419,138	22,340,463,800
5.	Fixed assets including premises, furniture and fixtures		
	Furniture and fixtures	36,937,889	40,422,016
	Equipment and computers	7,070,833	7,303,822
		44,008,722	47,725,838
6.	Other assets		
	Adjusting account	1,259,218,229	1,311,379,450
	Stock of stationery	277,326	259,326
	Stamp in hand	232,580	253,800
	Advance income tax	9,278,850	6,636,887
	Prepaid expenses	355,000	-
	Sundry assets	19,639,763	23,507,911
		1,289,001,749	1,342,037,375
7.	Placement from other banks, financial institutions and agents		
	In Bangladesh (note 7.1)	1,354,840,813	1,451,107,544
	Outside Bangladesh	-	-
		1,354,840,813	1,451,107,544

Particulars		Amount in Taka	
		2025	2024
7.1	In Bangladesh		
	Bangladesh Bank (EDF/ EFPF)	593,174,146	301,233,099
	Bangladesh Bank (Refinance against PRE-FINANCE)	1,666,667	2,916,667
	Bangladesh Bank (REPO)	760,000,000	1,140,000,000
	Quard from Banks	-	6,957,778
		1,354,840,813	1,451,107,544
8.	Other liabilities		
	Adjusting account	57,115,843	90,037,764
	Profit suspense A/C	1,066,404,692	328,004,671
	Profit and Loss Account	(1,351,934,404)	280,871,138
	Profit Subsidy	32,158	32,158
	Head Office general account	2,064,916,925	607,223,569
	Investment compensation	599,959,049	305,864,326
		2,436,494,264	1,612,033,626
9.	Profit on islamic investments		
	Profit received from customers other than banks	837,674,795	1,856,767,314
		837,674,795	1,856,767,314
10.	Profit paid on deposits, placement, etc.		
	Profit paid on deposits	2,213,875,448	1,808,634,181
		2,213,875,448	1,808,634,181
11	Investment income		
	Profit on Government Securities	105,822,084	112,648,794
	Profit on Mudaraba Perpetual bond	27,593,699	20,660,343
		133,415,783	133,309,136
12.	Commission, exchange and brokerage		
	Commission	91,508,644	88,168,944
	Exchange earnings	14,333,285	27,408,726
		105,841,929	115,577,670
13.	Other income		
	Services and other charges	10,425,909	5,897,736
	Postage recovers	978,703	1,019,908
	Telex/fax/e-mail charges received	3,864,735	5,801,485
	Incidental charges	2,339,567	1,616,148
	Miscellaneous earnings	38,634,807	145,974,912
		56,243,721	160,310,189
14.	Salary and allowances		
	Basic pay	52,274,607	50,178,905
	Allowances	62,067,181	54,757,889
	Bonus	13,248,247	12,121,819
	Provident fund contribution & retirement benefit	5,147,435	4,817,414
		132,737,470	121,876,027
15.	Rent, taxes, insurance, electricity, etc.		
	Rent, rates and taxes	23,342,386	21,882,934
	Insurance	11,778,379	10,286,899
	Electricity, gas, water, etc.	1,291,663	4,115,891
		36,412,428	36,285,723

Particulars		Amount in Taka	
		2025	2024
16. Postage, stamp, telecommunication, etc.			
Telephone	38,942	889,829	
Postage, stamp and swift charges	1,269,803	1,572,018	
Telegram, telex, fax and e-mail	1,144,650	3,244,194	
	2,453,395	5,706,041	
17. Stationery, printing, advertisement, etc.			
Printing and stationery	972,619	1,762,786	
Publicity and advertisement	1,214,450	133,377	
	2,187,069	1,896,163	
18. Depreciation and repair of Bank's assets			
Repairs:			
Furniture and fixtures	20,225	550	
Office equipment	575,563	574,837	
Renovation and maintenance of premises	7,840	164,304	
	603,628	739,691	
Depreciation:			
Furniture and fixtures	3,609,821	3,017,743	
Office equipment	1,697,960	1,395,017	
	5,307,781	4,412,759	
	5,911,410	5,152,451	
19. Other expenses			
Washing and cleaning	887,985	921,349	
Subscription	19,154	18,006	
Entertainment	673,798	1,432,493	
Travelling	64,900	70,848	
Conveyance	1,036,261	1,039,745	
Liveries and uniform	24,000	36,000	
Cash carrying charges	186,300	196,886	
Sundry expenses	88,443,012	1,577,259	
	91,335,410	5,292,586	

The Premier Bank PLC.

Annexure - K

Off-shore Banking Unit Balance Sheet

As at 31 December 2025

	Notes	2025		2024	
		USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash					
In hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		-	-	-	-
Balance with other banks and financial institutions					
In Bangladesh	3	6,384,144	779,823,197	10,180,466	1,216,565,674
Outside Bangladesh		-	-	-	-
		6,384,144	779,823,197	10,180,466	1,216,565,674
Loans and advances					
Loans, cash credits, overdrafts, etc.	4.1	44,346,406	5,416,913,522	66,997,116	8,006,155,392
Bills purchased and discounted	4.2	22,613,827	2,762,278,984	20,091,358	2,400,917,282
		66,960,233	8,179,192,506	87,088,474	10,407,072,674
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets		30,294	3,700,383	-	-
Non - banking assets		-	-	-	-
Total assets		73,374,671	8,962,716,086	97,268,940	11,623,638,348
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents		61,518,925	7,514,536,714	87,336,638	10,436,728,263
Deposits and other accounts					
Savings bank deposits		-	-	-	-
Term deposits	5.1	4,119,375	503,181,656	2,057,380	245,856,910
Current deposits & Other Accounts	5.1	3,369,941	411,638,293	3,007,479	359,393,758
Bills payable		-	-	-	-
		7,489,316	914,819,949	5,064,859	605,250,668
Other liabilities	6	4,366,430	533,359,422	4,867,443	581,659,417
Total liabilities		73,374,671	8,962,716,086	97,268,940	11,623,638,348
OFF- BALANCE SHEET ITEMS					
Contingent Liabilities					
Acceptances and endorsements		6,145,827	750,712,768	3,448,059	412,043,012
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		1,394,629	170,353,932	468,233	55,953,824
Bills for collection		-	-	-	-
Other contingent liabilities		-	-	-	-
		-	-	-	-
Other commitments					
Forward assets purchase and forward deposits placed		-	-	-	-
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:		7,540,456	921,066,700	3,916,292	467,996,836

The Premier Bank PLC.

Off-shore Banking Unit Profit and Loss Account

As at 31 December 2025

	Notes	2025		2024	
		USD	Taka	USD	Taka
Interest income	7	7,455,852	910,732,328	6,893,036	823,717,770
Interest paid on deposits, borrowings, etc.	8	(3,650,014)	(445,849,249)	(2,736,056)	(326,958,723)
Net interest income		3,805,838	464,883,079	4,156,979	496,759,047
Investment income		-	-	-	-
Commission, exchange and brokerage	9	78,353	9,570,825	17,229	2,058,832
Other operating income	10	65,694	8,024,539	15,345	1,833,743
Total operating income (A)		3,949,885	482,478,443	4,189,553	500,651,622
Salary and allowances		-	-	-	-
Rent, taxes, insurance, electricity, etc.		-	-	-	-
Legal expenses		-	-	-	-
Postage, stamps, telecommunication, etc.	11	849	103,714	525.00	62,738
Stationery, printing, advertisement, etc.		-	-	-	-
Auditors' fee		-	-	-	-
Depreciation and repair of Bank's assets		-	-	-	-
Other expenses		16,895	2,063,690	-	-
Total operating expenses (B)		17,743.8	2,167,404	525.00	62,738
Profit / (loss) before provision (C=A-B)		3,932,141	480,311,039	4,189,028	500,588,884

The Premier Bank PLC.

Off-shore Banking Unit

Notes to the Financial Statements

For the year ended 31 December 2025

1.1 Status of the units

Off-shore Banking Units of Premier Bank Limited, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained permission to operate 02 (Two) Off-shore Banking Unit in Dhaka EPZ and Chittagong EPZ vide letter no. BRPD (P3) 744 (102)/2009-4138 dated 10 November 2009. The Bank commenced the operation of its Off-shore Banking Unit from 07 December, 2009 from the Head Office. Presently 01 (one) unit is operating at full-fledged from Banani Branch premises from July 2011.

1.1.1 Principal activities

The principal activities of the units are to provide all kinds of commercial banking services to its customers ez. non-resident individuals/institutions specially of Export Processing Zone.

1.2 Significant accounting policies and basis of preparation of financial statements

1.2.1 Basis of accounting

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

1.2.2 Use of estimates and judgements

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

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

1.2.3 Foreign currency transaction

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

1.2.4 Reporting period

These financial statements cover from 1 January 2025 to 31 December 2025.

2 General

- 1) 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.
- 2) Profit Transferred into Taka Currency @ US\$1 = Taka 122.15 at average rate of year 2025.

	2025		2024	
	USD	Taka	USD	Taka
3 Balance with other banks and financial institutions				
In Bangladesh (note-3.1)	6,384,144	779,823,197	10,180,466	1,216,565,674
Outside Bangladesh (note-3.2)	-	-	-	-
	6,384,144	779,823,197	10,180,466	1,216,565,674
3.1 In Bangladesh	6,384,144	779,823,197	10,180,466	1,216,565,674
3.2 Outside Bangladesh	-	-	-	-
4 Loans and advances				
4.1 Loans, cash credits, overdrafts, etc.				
Loans	35,674,326	4,357,618,970	54,969,150	6,568,813,466
Overdrafts	8,672,080	1,059,294,552	12,027,966	1,437,341,926
Cash credits	-	-	-	-
	44,346,406	5,416,913,522	66,997,116	8,006,155,392
4.2 Bills purchased and discounted				
Foreign bills purchased and discounted	22,613,827	2,762,278,984	20,091,358	2,400,917,282
	22,613,827	2,762,278,984	20,091,358	2,400,917,282
	66,960,233	8,179,192,506	87,088,474	10,407,072,674
5 Deposits and other accounts				
Bank deposits	-	-	-	-
Customer deposits and other accounts (note-5.1)	7,489,316	914,819,949	5,064,859	605,250,668
	7,489,316	914,819,949	5,064,859	605,250,668
5.1 Customer deposits and other accounts				
Savings bank deposits	-	-	-	-
Term deposits	4,119,375	503,181,656	2,057,380	245,856,910
Current deposits & other accounts	3,369,941	411,638,293	3,007,479	359,393,758
Bills payable	-	-	-	-
	7,489,316	914,819,949	5,064,859	605,250,668
6 Other liabilities				
Interest Suspense	401,147	49,000,126	287,328	34,335,740
Due to Head Office	3,932,141	480,311,039	4,189,028	500,588,884
Foreign currency transaction gain/ (loss)	-	-	-	-
Accrued interest	33,142	4,048,257	391,086	46,734,793
Head Office DEPZ Dollar Account	-	-	-	-
	4,366,430	533,359,422	4,867,443	581,659,417
7 Interest income				
Interest on loans and advances	7,455,852	910,732,328	6,893,036	823,717,770
	7,455,852	910,732,328	6,893,036	823,717,770
8 Interest on deposits, borrowings, etc.				
Interest paid on deposits, borrowings	3,650,014	445,849,249	2,736,056	326,958,723
	3,650,014	445,849,249	2,736,056	326,958,723
9 Commission, exchange and brokerage				
Commission	78,353	9,570,825	17,229	2,058,832
	78,353	9,570,825	17,229	2,058,832
10 Other operating income				
Fax/e-mail charges received	2,988	365,014	896	107,111
Miscellaneous earnings	62,706	7,659,526	14,449	1,726,632
	65,694	8,024,539	15,345	1,833,743
11 Postage, stamp, telecommunication, etc.				
Postage, stamp and swift charges	849	103,714	525	62,738
	849	103,714	525	62,738



Independent Auditor's Report

To The Shareholders of Premier Bank Securities Limited

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of PREMIER BANK SECURITIES LIMITED ("the Company") which comprise the statement of financial position as at 31 December 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, except for the effects of the matter described in the basis for qualified opinion section of our report, the accompanying financial statements presents fairly of the financial position of the Company as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations in Bangladesh.

Basis for Qualified Opinion

1. Refer to note 9.1 to the financial statements, the Company reported Advance office rent of Gulshan amounting to Tk. 29.84 Crore and as disclosed in note 27.1 to the financial statements, the Company reported Tk. 18.39 Crore as rent expense of a space of Premier Square of 10,400 square feet for two (02) employees at a rate of Tk. 1,028 per square feet. Out of which Tk. 14.75 Crore is related to Gulshan Branch of Premier Bank Securities Limited. For the said branch the company paid Tk. 37 Crore at 21.01.2025 as advance and Tk. 3.85 Crore as rent and Tk. 24.70 Lac unsupported utility expense to Premier Hotel & Resort Limited. There was no business at the premise but it incurred a huge expense. However, the company opted to early termination of the contract to minimize the excess rental expense of the Company.
2. Refer to note no. 17.2 & 17.4 to the financial statements, the company reported "Provision on Margin Loan" and "Provision on investment in own portfolio". There was provision shortfall of Tk. 4.35 crore against negative equity (as per action plan submitted to BSEC) and Tk. 4.11 crore against diminution value of own portfolio as on 31.12.2025. Management informed us that due to continuous downfall in capital market and negative profitability before provision they failed to maintain the required provision. Had the provision was maintained the profit before tax of the company would have been decreased by Tk. 8.46 crore and provision liability would have been increased by the same amount for the year and as on 31.12.2025 respectively.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those

standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

1. We draw attention to note no. 5.7 of the financial statements, as disclosed the company has cash at banks with Premier Bank PLC which are freed till date amount of Tk. 9.8 crore.
2. As disclosed in note no. 17 to the financial statements the company reported Others payable amounting to Tk. 11.65 Crore, which is actually withholding VAT Liability of the Company that should have been deposited to government exchequer.

Our opinion is not modified in respect of this matters.

Other Matter

The financial statements of the Company at and for the year ended 31 December 2024 were audited by M/s Khan Wahab Shafique Rahman & Co., Chartered Accountants, who expressed an unmodified opinion on these financial statements on 28 April 2025.

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

Management is responsible for the preparation of financial statements that give true and fair view in accordance with IFRSs, the Companies Act, 1994 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 requires the Management to ensure effective internal audit, internal control and risk management functions of the Company.

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

Those charged with governance are responsible for overseeing the Company's financial reporting process.



Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content

of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

Report on other Legal and Regulatory Requirements

We report that the financial statements comply with the Companies Act 1994, the Securities and Exchange Rules 2020, Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy) Rules 2019, We also report the following:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof; except for the effects of the matter described in the basis for qualified opinion section of our report;
- b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of these books; except for the effects of the matter described in the basis for qualified opinion section of our report; and
- c) the statement of financial position and statement of income and expenditure of the Company dealt with by the report are in agreement with the books of account and returns; except for the effects of the matter described in the basis for qualified opinion section of our report.

Islam Jahid & Co. Chartered Accountants

Firm Registration No:P-51964/2023

FRC Enlistment No.-CAF-001-131

Md. Kamal Hossain ACA, Partner

Enrolment No: 2110

Auditor's FRC Enlistment No: CA-001-531

DVC No: 2604222110AS924895

Place: Dhaka

Date: 21 April 2026

Khulna Office: 1No. Islambag Jame Masjid Road, (Palpara More, Raigate), Daulatpur, Khulna-9202. Tel:+880-(41)-774455

• AUDIT • TAX & VAT • MANAGEMENT CONSULTANCY • COMPANY AFFAIRS • ADVISORY SERVICES

Premier Bank Securities Limited

Statement of Financial Position

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
ASSETS			
Current assets			
Cash and Bank Balances	5	192,398,362	210,876,865
Accounts Receivable from Exchanges	6	2,463,710	2,181,106
Receivable from Margin Clients	7	4,127,791,095	4,128,254,548
Investment in securities (Own portfolio)	8	197,914,784	195,884,776
Other Assets	9	333,900,075	43,448,910
Advance Income Tax	10	198,496,905	186,440,971
		5,052,964,931	4,767,087,176
Non-current assets			
Fixed assets	11	5,800,477	4,959,353
Intangible assets	12	868,798	32,573
Value of Investment in Exchange (against membership rate)	13	622,499,979	622,499,979
		629,169,254	627,491,905
Total assets		5,682,134,185	5,394,579,081
LIABILITIES AND EQUITY			
Current Liabilities			
Payable to Clients	14	121,263,675	167,056,741
Short Term Loan from PBL	15	2,815,398,472	2,348,164,536
Payable to Exchanges	16	1,373,517	259,794
Other Liabilities and Provisions	17	623,007,641	617,524,684
		3,561,043,305	3,133,005,755
Shareholder Equity			
Share Capital	18	2,500,000,000	2,500,000,000
Capital Reserve	19	1,174,127	1,174,127
Retained Earnings	20	(380,083,247)	(239,600,801)
		2,121,090,880	2,261,573,326
Total equity and liabilities		5,682,134,185	5,394,579,081
Net assets value per share		8.48	9.50

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



Abdur Rouf
Chief Executive Officer



Md. Monzur Mofiz
Director



M. Nurul Alam, FCS
Chairman

Signed in terms of our separate report of even date annexed.

Islam Jahid & Co. Chartered Accountants

Firm Registration No:P-51964/2023

FRC Enlistment No.-CAF-001-131



Md. Kamal Hossain ACA, Partner

Enrolment No: 2110

Auditor's FRC Enlistment No: CA-001-531

DVC No: 2604222110AS924895

Place: Dhaka

Date: 21 April 2026

Premier Bank Securities Limited

Statement of Profit or Loss and Other Comprehensive Income

For The Year Ended 31 December 2025

Particulars	Notes	Amount in Taka	
		2025	2024
Brokerage Commission	21	67,848,920	85,017,115
Interest Income - Margin Loan	22	137,349,156	130,990,873
Income from investment in shares	23	6,413,692	8,461,132
Other Operating Income	24	1,255,342	1,741,142
Total operating income		212,867,110	226,210,262
Less: Operating Expenses	25	(18,826,119)	(16,572,185)
Income from operation		194,040,991	209,638,077
Add: Other Income	26	15,975,668	2,931,743
Less: Administrative and general expenses	27	(240,060,597)	(194,487,119)
Less: Finance Expenses	28	(97,321,090)	(115,943,717)
Net Income/(Loss) from business operation		(127,365,028)	(97,861,017)
Less: Loss from sale of CSE shares (Block Account)		-	-
Net Profit /(Loss) before provision and Income Tax		(127,365,028)	(97,861,017)
Less: Provision for Margin Loan		-	-
Less: Fair value adjustment for fall in values of investment securities		-	-
Net Profit before Income Tax		(127,365,028)	(97,861,017)
Less: Provision for Income Tax		(13,117,419)	(15,115,962)
Net Profit /(Loss) After Income Tax		(140,482,447)	(112,976,978)
Add: Other Comprehensive Income		-	-
Total Comprehensive Income		(140,482,447)	(112,976,978)
Earnings per share		(0.56)	(0.45)

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



Abdur Rouf
Chief Executive Officer



Md. Monzur Mofiz
Director



M. Nurul Alam, FCS
Chairman

Signed in terms of our separate report of even date annexed.

Islam Jahid & Co. Chartered Accountants
Firm Registration No:P-51964/2023
FRC Enlistment No.-CAF-001-131



Md. Kamal Hossain ACA, Partner

Enrolment No: 2110
Auditor's FRC Enlistment No: CA-001-531
DVC No: 2604222110AS924895

Place: Dhaka
Date: 21 April 2026

Premier Bank Securities Limited

Statement of Changes In Equity

For The Year Ended 31 December 2025

Amount in Taka

Particulars	Share Capital	Capital Reserve	Retained Earnings	Total
Balance as at 01 January 2025	2,500,000,000	1,174,127	(239,600,801)	2,261,573,326
Net Profit /(Loss) After Income Tax	-	-	(140,482,447)	(140,482,447)
Transferred to capital reserve	-	-	-	-
Balance as at 31 December 2025	2,500,000,000	1,174,127	(380,083,248)	2,121,090,879

STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2024

Amount in Taka

Particulars	Share Capital	Capital Reserve	Retained Earnings	Total
Balance as at 01 January 2024	2,500,000,000	1,174,127	(126,623,823)	2,374,550,304
Net Profit /(Loss) After Income Tax	-	-	(112,976,978)	(112,976,978)
Transferred to capital reserve	-	-	-	-
Balance as at 31 December 2024	2,500,000,000	1,174,127	(239,600,801)	2,261,573,326

The financial statements should be read in conjunction with the annexed notes



Abdur Rouf
Chief Executive Officer



Md. Monzur Mofiz
Director



M. Nurul Alam, FCS
Chairman

Signed in terms of our separate report of even date annexed.

Place: Dhaka

Date: 21 April 2026

Premier Bank Securities Limited

Statement of Cash Flows

For the year ended 31 December 2025

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
A. Cash flows from Operating activities:		
Cash received from commission and others	236,725,991	85,445,708
Payment for operating expenses & others	(607,006,032)	(20,194,997)
Financial expenses	(97,321,090)	(115,943,717)
Income tax expense	(13,117,419)	(15,115,962)
Net cash used in Operating activities	(480,718,550)	(65,808,968)
B. Cash flows from Investing activities:		
Acquisition of Property, Plant and Equipment	(2,963,880)	(637,428)
Investment in Dealer Account	(2,030,010)	(8,451,353)
Net cash (used in)/Investing activities	(4,993,890)	(9,088,781)
C. Cash flows from Financing activities:		
Short Term Loan from PBL	467,233,936	46,197,647
Net cash provided from financing activities	467,233,936	46,197,647
Net surplus in cash and bank balance for the period (A+B+C)	(18,478,503)	(28,700,101)
Cash and Bank Balances at the beginning of the year	210,876,865	239,576,966
Cash and Bank Balances as at 31 December 2025	192,398,362	210,876,865

The financial statements should be read in conjunction with the annexed notes annexures



Abdur Rouf

Chief Executive Officer



Md. Monzur Mofiz

Director



M. Nurul Alam, FCS

Chairman

Signed in terms of our separate report of even date annexed.

Place: Dhaka

Date: 21 April 2026

Premier Bank Securities Limited

Notes To The Financial Statements

For the year ended 31 December 2025

1. The Company and its Activities

1.1 Legal status and nature of the company

PREMIER BANK SECURITIES LIMITED was incorporated on 23 June 2010 as a private limited company under the Companies Act, 1994 vide certificate of incorporation no. C-85332/10.

The registered office of the company is at Iqbal Center (12th Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh.

2. Nature of the business activities

The principal objectives of the Company are to carry on the business of stock brokers/stock dealers and other related business in connection with the dealings of listed securities. Other objectives of the Company are to buy, sell, hold shares, stocks and fixed income securities or otherwise acquire or invest the capital of the Company in the same and other services as mentioned in the Memorandum and Articles of Association of the Company.

3. Significant Accounting Policies

3.1 Basis of Presentation of Financial Statements

The financial statements have been prepared on a going concern basis applying accrual basis of accounting except for statement of cash flows in accordance with and in compliance with International Financial Reporting Standards (IFRS), the Companies Act 1994, Securities and Exchange Rules 1987, Securities and Exchange Act 1993, conditions and regulations issued by the Bangladesh Securities and Exchange Commission (BSEC), Schedule-B reference no. BSEC/CMRRCD/2017-357/221/Admin/89 Date: 29, May 2019 and other applicable laws and regulations. Statement of Cash Flows is prepared in accordance with International Accounting Standard (IAS) 7: "Statement of Cash Flows" and the cash flows from operating activities are presented under the indirect method as prescribed by the Securities and Exchange Rules, 2020.

3.2 Basis of Measurement

The financial statements have been prepared based on historical cost convention basis. The accounting policies, unless otherwise stated, have been consistently applied by the Company and are consistent with those of the previous year.

3.3 Use of Estimates and Judgements

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements. Provisions and accrued expenses are recognized in the financial statements in line with the International Accounting Standard (IAS) 37 "Provisions, Contingent Liabilities and Contingent Assets" when - The Company has a legal or constructive obligation as a result of past event.

i) it is probable that an outflow of economic benefit will be required to settle the obligation.

ii) a reliable estimate can be made for the amount of the obligation.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

3.4 Components of Financial Statements

The financial statements referred to here comprise:

- a) Statement of Financial Position
- b) Statement of Profit or Loss and Other Comprehensive Income
- c) Statement of changes in Equity
- d) Statement of Cash Flows and
- e) Notes, comprising a summary of significant accounting policies and other explanatory notes

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

3.5 Statement of Cash Flows

Statement of Cash Flows is prepared in accordance with International Accounting Standard (IAS) 7: "Statement of Cash Flows" and the cash flows from operating activities are presented under the indirect method as prescribed by the Securities and Exchange Rules, 2020.

3.6 Going Concern

The Company has adequate resources to continue in operation for foreseeable future. For this reasons the directors continue to adopt going concern basis in preparing the financial statements. The current credit facilities and adequate resources of the Company provide sufficient funds to meet the present requirements of its existing businesses and operations.

3.7 Recognition and measurement of financial assets

A financial asset or financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term.

3.8 Revenue Recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the enterprise and in accordance with the International Financial Reporting Standard (IFRS) 15 "Revenue from Contracts with Customers":

a. Brokerage Commission

Brokerage commission is recognized as income when selling or buying order is signed and trade is executed.

b. Interest Income from Margin Loan

Interest income from margin loan is recognized on accrual basis. Such income is calculated on daily margin loan balance of the respective clients. Income is recognized on Quarterly basis.

c. Dividend income and gain/ (loss) on sale of marketable securities

Dividend income is recognized when the right to receive payment is established whereas profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.

3.9 Cash and Bank Balances

Cash and Bank Balances include cash in hand and cash at bank which are held and are available for use by the Company without any restriction. There is insignificant risk of change in the value of the above items.

3.10 Property, Plant & Equipment

Fixed assets are recorded at cost and have limited useful lives (except land). All expenses incurred for the purpose of acquiring, installing and bringing the fixed assets into its present location for intended use have to be capitalized and included in the cost of the fixed assets.

3.11 Depreciation

Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful lives of such assets. The rates of depreciation used on a reducing balance method are as follows:

<u>Name of Assets</u>	<u>Rate of Depreciation</u>
Office Equipment's	20%
Software	20%
Electrical Equipment's	20%
Office Furniture's & Renovation	10%
IT Infrastructure	20%

3.12 Right of Use Asset

The company has complied with International Financial Reporting standards IFRS (16): Lease and accordingly accounted for asset under appropriate head. However upon review of companys lease rental agreement, termination clause include a clause like " Both party can cancel the agreement with 3 (three) months prior notice, which indicates that lease term is not more then 1 year. So company need not to include in Right of Use (ROU) assets".

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

3.13 Investment in Shares

Investment in quoted shares (or shares held for sale) and unquoted shares are initially recognized at cost plus transaction costs that are directly attributable to the acquisition of the shares. Net of realized gain and loss has been recognized in the Statement of Profit or Loss and Other Comprehensive Income.

3.14 Advance, deposits and prepayments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads such as property, plant and equipment, inventory, etc.

3.15 Advance Income Tax

The amount of advance income tax is mainly deduction at sources by DSE & CSE on daily transactions of broker & dealer operation. Tax deduction on interest income and dividend income are also included here.

3.16 Provision for current Tax

Provision for current tax is made in accordance with the provision of Income Tax Ordinance, 1984 and subsequent amendments made thereto from time to time.

3.17 Provision for expenses

Provision for expenses is recognized when the Company has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations and reliable estimate of the amount can be made.

3.18 Provision against unrealized loss in shares purchased as dealer and Margin Loan

As per Bangladesh Securities and Exchange Commission letter No. BSEC/SMMID/NE/AP/2025/108/638 dated on 16 November 2025, the company advised to maintain Provision against Negative equity as per Action plan submitted to BSEC by the Company. Unrealized Loss on Investment are maintained as per IFRS-9.

3.19 Related Party Disclosures

As per IAS 24 "Related Party Disclosures", a related party is a person or entity that is related to the entity (i.e. Premier Bank Securities Limited) that is preparing its financial statements. Related party transaction is a transfer of resources, services, or obligations between a reporting entity and a related party, regardless of whether a price is charged as per IAS 24.

Related parties include the company's directors, key management personnel, associates, companies under common directorship etc. as per IAS 24 "Related Party Disclosures". All transactions involving related parties arising in the normal course of business are conducted at arm's length at normal commercial rates on the same terms and conditions as third party transactions using valuation modes, as admissible.

3.20 Management' responsibility on financial statements

The management of the company is responsible for the preparation and presentation of these financial statements.

3.21 Reporting period

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

4. General

- i) These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.
- ii) Previous year's figures have been re-arranged/re-grouped where necessary to conform to the current year's financial presentation.
- iii) Figures in these notes and annexed financial statements have been rounded off to the nearest taka.

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
5 Cash and Bank Balances			
Cash in hand	5.1	85,324	158,280
Cash at Bank in Company's account	5.2	3,646,141	719,246
Cash at Bank in trading accounts (Stock Dealer A/C)	5.3	1,703,155	1,011,384
Cash at Bank clients (consolidated customer account)	5.4	167,475,487	190,650,468
Cash at Bank at IPO Account	5.5	1,160,202	1,136,912
Investment on FDR	5.6	18,328,053	17,200,575
		192,398,362	210,876,865
5.1 Cash in hand			
Head Office		27,871	75,827
Gulshan extended Office of HO		5,711	6,711
Kakrail		5,215	6,415
Kawran Bazar		7,377	16,377
Kalabagan		9,972	8,972
Motijheel		10,451	24,251
O. R. Nizam Road (Ctg.)		9,234	10,734
Nikunjo		9,493	8,993
		85,324	158,280
5.2 Cash at Bank in Company's account			
The Premier Bank Ltd. (Banani Branch)			
Revenue Account No. 0104 13100002817		2,268,851	622,639
SND Account No. 010413100002818		95,175	94,727
PBSL BGTB Bank Ac. 82798		448	792
SND Account No. 705		1,087	1,087
Revenue Account Mohakhali No. 918		1,280,579	
		3,646,141	719,246
5.3 Cash at Bank in trading accounts (Stock Dealer A/C)			
The City Bank Ltd. (Banani Branch)			
PBSL Dealer Account No. 3101521765001		1,703,155	1,011,384
		1,703,155	1,011,384
5.4 Cash at Bank accounts for clients (consolidated customer account)			
The Premier Bank Ltd. (Banani Branch)			
SND Account No.0104 13500000008		74,852,731	108,746,776
The City Bank Ltd. (Banani Branch)			
SND Account No. 3101307505001		92,622,756	81,903,692
		167,475,487	190,650,468
5.5 Cash at Bank at IPO Account			
The Premier Bank Ltd. (Banani Branch)			
SND Account No. 0104 13100002858		1,160,202	1,136,912
		1,160,202	1,136,912

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
5.6 Investments in FDR			
Opening Balance		17,200,575	48,757,229
Add: New FDR		-	16,077,495
Add: Interest Received		1,127,478	2,023,770
Less: Bank Charge		-	-
Less: Transfer to loan account for partial settlement		-	(49,657,919)
		18,328,053	17,200,575
5.7	A few of operational Bank Accounts of PBSL has been freezed by BFIU under instruction of Mohanagar Special Judge Court, Dhaka. We are under process of unfreezing of the Accounts. However, all of our operational activities has been running smoothly despite freezing of the accounts.		
6 Accounts Receivable from securities Trading			
Receivable from DSE	6.1	2,463,710	2,181,106
Receivable from CSE	6.2	-	-
Receivable from others (Accrued Interest of FDR & Others)			
		2,463,710	2,181,106
6.1 Receivable from DSE			
Receivable against A, B, G & N category		2,463,710	50,545
Receivable against Z category		-	2,130,561
		2,463,710	2,181,106
6.2 Receivable from CSE			
Receivable against A, B, G & N category		-	-
Receivable against Z category		-	-
		-	-
7 Receivable from Margin Clients			
Receivable from Clients having no margin or full erosion of clients' equity (e.g. no equity against debit balance)		3,807,681,632	3,971,714,634
Receivable from Clients fall under force sale condition (e.g. equity is between 100% and 125% of DB)		21,985,538	13,273,280
Receivable from Clients fall under margin call (e.g. equity is > 125% of DB but < 150% of DB)		2,383,284	16,957,389
Receivable from regular margin clients (e.g. equity is >150% of debt balance) Clients		295,740,641	126,309,245
		4,127,791,095	4,128,254,548
8 Investment in securities (Own portfolio)			
Proprietary Positions in Equity Securities			
Value of "A" Category Instruments		134,168,352	149,928,975
Value of "B/G/N" Category Instruments		28,543,017	21,860,859
Value of "Z" Category Instruments		35,203,414	24,094,942
		197,914,784	195,884,776
Details are given in Annexure-B			
9 Other Assets			
Prepaid Expenses		326,275,775	43,423,910
Investment in Suspense Account (Beximco Limited)		7,599,300	-
Security Deposit against Clearing House-CSE		25,000	25,000
		333,900,075	43,448,910

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<p>As per the provision of the Exchange Demutualization Act, 2013 and in accordance with the Bangladesh Securities and Exchange Commission (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange allotted 7,215,106 ordinary Shares of Taka 10 each and Trading Right Entitlement Certificate (TREC) in favor of the company against the membership of DSE. Out of the total 7,215,106 Shares DSE transferred and credited 2,886,042 shares directly to Company's BO Account (1294590050888175) and rest 4,329,064 shares were credited to the "Demutualization Blocked Account" maintained by the DSE. Later DSE have transferred 25% shares to Chinese Consortium-Strategic Partner of DSE by taking over 25% shares of TREC holders. As such Premier Bank Securities Limited sold 1,803,777 shares at Tk. 21 per share amount in Tk. 37,879,317, but the cost value of Tk. 90 per share amount in Tk. 162,500,045, however realised loss amount in Tk.124,620,728. The sale of shares to Chinese Consortium-Strategic Partner of DSE, is decision of government and the loss on such disposal is one-off nature. The management has decided to allocates loss equally to Six successive years.</p>			
13.2 Chattogram Stock Exchange			
Opening Balance		134,999,979	134,999,979
Add: Investment made during the year		-	-
		134,999,979	134,999,979
Less: Sale/ Recovery during the year		-	-
Closing Balance		134,999,979	134,999,979
<p>As per the provision of the Exchange Demutualization Act, 2013 and in accordance with the Bangladesh Securities and Exchange Commission (BSEC) approved Demutualization Scheme, Chattogram Stock Exchange allotted 4,287,330 ordinary Shares of Taka 10 each and Trading Right Entitlement Certificate (TREC) in favor of the company against the membership of CSE. Out of the total 4,287,330 Shares CSE transferred and credited 1,714,932 shares directly to Company's BO Account (1204590050888175) and rest 2,572,398 shares were credited to the "Demutualization Blocked Account" maintained by the CSE. Later CSE have transferred 25% shares to Basundhara group-Strategic Partner of CSE by taking over 25% shares of TREC holders. As such Premier Bank Securities Limited sold 1,071,833 shares at Tk. 15 per share amount in Tk. 16,077,495, but the cost value of Tk. 41.98 per share amount in Tk. 45,000,021, however realised loss amount in Tk. 28,922,526. The sale of shares to Basundhara group-Strategic Partner of CSE, is decision of government and the loss on such disposal is one-off nature so the management has decided to allocates loss in this year.</p>			
14 Payable to Clients			
Payable to Clients (Trading)		121,263,675	167,056,741
Payable to Clients (IPO)		-	-
Other Payable		-	-
		121,263,675	167,056,741
15 Short Term Loan from PBL			
Opening Balance		2,348,164,536	2,301,966,889
Borrowing for Margin Loan paid to Clients		-	-
Add: Borrowing for Investment in Stocks & Margin Loan paid to Clients		370,000,000	-
Less: Loan refund to Bank		-	(69,657,918)
Add: Interest & Charges Capitalized in this period		97,233,936	115,855,565
		2,815,398,472	2,348,164,536
16 Payable to Exchanges			
Payable to Dhaka Stock Exchange Ltd. (Broker)		1,182,192	259,794
Payable to Dhaka Stock Exchange Ltd. (Dealer)		191,325	-
Payable to Chittagong Stock Exchange Ltd.		-	-
		1,373,517	259,794

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
17 Other Liabilities and Provisions			
Payable to Leads Corporation		430,000	430,000
Payable agst. Audit Fees		92,000	92,000
Payable to PBL against Office Rent-H.O.		1,430,000	1,430,000
Others payable*		116,544,020	116,145,990
Provision for Expenses		4,342,418	1,071,198
VAT Withheld-Director Fees		21,000	72,000
Payable against VAT deducted at source			67,923
Payable against Tax deducted at source		1,439,421	831,493
Payable agt rent for gulshan office		1,547,000	1,547,000
TDS-Services		154	154
Payable to Clients against CCBA interest		4,241,964	13,739,210
Payable agst. Office rent-Motijheel		21,000	21,000
Interest Suspense A/C	17.1	181,517,173	183,812,643
General Provision on Margin Loan	17.2	52,768,701	52,768,701
Provision for Income Tax	17.3	198,332,722	185,215,303
Provision on investment in own portfolio	17.4	60,280,069	60,280,069
		623,007,641	617,524,684

* The amount is Withheld VAT liability of the Company from March-2018 to June-2024.

17.1 Interest Suspense A/C			
Opening balance		183,812,643	348,478,117
Add/(Less): Interest Suspense Account		(2,295,470)	(164,665,474)
		181,517,173	183,812,643

Liabilities made (to suspense A/C) against interest income-margin loan which was charged on the clients bearing negative equity.

17.2 Provision on Margin Loan			
General Provision on Margin Loan	17.2.1	52,768,701	52,768,701
Specific Provision	17.2.2	-	-
		52,768,701	52,768,701

17.2.1 General Provision on Margin Loan			
Opening Balance		52,768,701	52,768,701
Addition during the year		-	-
		52,768,701	52,768,701

General provision made in the books of account stood at Tk. 52,768,701 as on December 31, 2025 against the required provision of Tk. 41,277,911 leaving surplus of Tk.11,490,790 as mandatory provision 1% of outstanding margin exposures as prescribed by part B of schedule C rule 5(2) of BSEC notification no. BSEC/CMRRCD/2017- 357/221/admin/89 dated May 22, 2019.

17.2.2 Specific Provision on Margin Loan

As per Directive No. BSEC/SMMID/NE/AP/2025/108/634 dated November 16, 2025 of Bangladesh Securities and Exchange commission, PBSL directed to keep 100% provision for negative equity in margin account by December 31, 2032 according to our action plan. The market value of securities of the client Account having negative equity stood at Tk. 698,665,311.00 as on December 31, 2025 against receivable from margin clients of Tk. 4,127,791,095.00 thus negative equity arise Tk. 3,129,179,364.00 If the market price of the securities against margin investment go up in future this equity erosion will be reduced. However, the Company maintained profit suspense on margin investment stood at Tk. 181,517,173.00 (note- 17.01) up to 31.12.2025 and also maintained general provision for margin Investment Tk. 52,768,700.00 as on 31.12.2025.

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
17.3 Provision for Income Tax			
Opening balance		185,215,303	170,099,342
Add: Addition during the year		13,117,419	15,115,962
		198,332,722	185,215,303
Less: Adjustment During the Year		-	-
		198,332,722	185,215,303
17.4 Provision on investment in own portfolio			
Opening balance		60,280,069	60,280,069
Add: Addition during the year		-	-
		60,280,069	60,280,069
Less: Adjustment During the Year		-	-
		60,280,069	60,280,069
18 Share Capital			
Authorized Capital			
300,000,000 Ordinary Shares of Tk. 10 each		3,000,000,000	3,000,000,000
Issued, Subscribed and Paid Up Capital			
250,000,000 Ordinary Shares of Tk. 10 each		2,500,000,000	2,500,000,000
Name of Shareholders	No. of Shares		
The Premier Bank PLC.	249,998,000	2,499,980,000	2,499,980,000
Mrs. Fauzia Rekza Banu	1,000	10,000	10,000
Mr. Shoave Rahman	1,000	10,000	10,000
	250,000,000	2,500,000,000	2,500,000,000
18.1 Capital to regulatory capital requirement			
A. Eligible Capital			
(i) Core Capital			
Paid up capital		2,500,000,000	2,500,000,000
Capital reserve		1,174,127	1,174,127
Retained earnings		(380,083,247)	(239,600,801)
		2,121,090,880	2,261,573,326
(ii) Supplementary Capital			
General Provision		10,553,740	10,553,740
Specific provision		-	-
		10,553,740	10,553,740
B. Total Eligible capital (i+ii)		2,131,644,620	2,272,127,066
C. Total risk requirement (Annexure-C)		362,867,590	368,008,527
D. Required capital (120% of total risk requirement)		435,441,107	441,610,233
E. Capital Surplus (B-D)		1,696,203,512	1,830,516,833
F. Capital adequacy ratio		587%	617%

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
Core capital to total risk requirement		584%	614%
Supplementary capital to total risk requirement		3%	3%
G. Operational risk requirement		10,521,792	16,517,722
H. Core capital to operational risk requirement (minimum 100%)		202	137
		times	times
19 Capital Reserve			
Opening balance		1,174,127	1,174,127
Addition during the year (10% on last year profit)		-	-
		1,174,127	1,174,127
20 Retained Earnings			
Opening Balance		(239,600,801)	(126,623,823)
Net profit/ (loss) during the year		(140,482,447)	(112,976,978)
Less: Amount transferred to Capital reserve		-	-
		(380,083,247)	(239,600,801)
21 Brokerage Commission			
Commission-DSE		67,160,868	76,308,347
Commission-CSE		688,052	8,708,768
		67,848,920	85,017,115
22 Interest Income - Margin Loan			
Interest Income - Margin Loan		137,349,156	130,990,873
		137,349,156	130,990,873
23 Income from investment in shares			
Dividend Income		6,746,067	8,093,437
Gain from Investment in Share		(332,375)	367,695
		6,413,692	8,461,132
24 Other Operating Income			
BO Account Opening Fees		159,550	112,250
BO Account Maintenance Fees		603,000	446,951
IPO Commission		-	11,320
Service Charges		9,475	360,674
Mobile app application charge		132,900	-
CDBL Income		350,417	809,947
		1,255,342	1,741,142
25 Operating expenses			
Laga Charges-DSE		4,804,926	5,554,129
Laga Charges-CSE		416,573	586,967
Business Development Exp		10,634,455	6,895,139
CDBL Charges-CDS Charges		2,577,265	3,471,900
CDBL Charges-BO Acc. Maintenance Charges		392,900	64,050
		18,826,119	16,572,185

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
26 Other income			
Miscellaneous Income		250,000	250,000
Interest Income on FDR		1,610,684	2,481,984
Interest Income-Bank Acc.		14,114,984	199,758
		15,975,668	2,931,742
27 Administrative and general expenses			
Rent, taxes, insurance, electricity etc.	271	183,885,868	138,751,312
Salary & allowances	272	46,669,455	47,816,955
Postage, stamp, telecommunication etc.	273	1,313,159	1,373,689
Stationery, printing & advertisement	274	306,403	270,072
Depreciation, repair & maintenance	275	1,933,858	2,188,023
Other expenses	276	5,951,854	4,087,068
		240,060,597	194,487,119
27.1 Rent, taxes, insurance, electricity etc.			
Office Rent		179,461,821	132,113,379
Electricity Bill		4,109,137	6,254,453
Gas Bill		8,910	11,880
WASA Bill		306,000	371,600
		183,885,868	138,751,312
27.2 Salary & allowances			
Salaries & Allowances		40,866,080	42,019,272
Festival Bonus		3,753,818	3,794,025
Car allowance for executive		267,000	267,000
PF Comp. Contribution		1,782,557	1,736,658
		46,669,455	47,816,955
27.3 Postage, stamp, telecommunication etc.			
Mobile Bill		292,500	338,000
Network Connection Charges		1,018,704	1,033,404
Postage & Courier		1,955	2,285
Telephone Bill		-	-
		1,313,159	1,373,689
27.4 Stationery, printing & advertisement			
Printing & Stationeries		271,484	230,184
Paper & Periodicals		10,069	13,188
Computer Accessories		24,850	26,700
		306,403	270,072
27.5 Depreciation, repair & maintenance			
Office Maintenance		553,696	575,963
Repair & Maintenance		93,631	574,821
Depreciation		1,286,531	1,037,239
		1,933,858	2,188,023

Premier Bank Securities Limited

Notes to The Financial Statements

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
27.6 Other expenses			
Casual Labour		989,007	858,670
Car Maintenance		510,000	510,000
Audit Fees		92,000	92,000
Dse mobile app charge		65,750	55,461
Conveyance		124,165	114,295
Training Expense		410,200	163,800
Entertainment		800,662	565,956
Renewal and Registration		797,430	590,430
Legal & professional fees		597,500	-
Director Fees		657,750	181,250
Insurance Premium		333,055	-
Investor protection fund		18,357	16,006
Miscellaneous Expenses		555,978	939,200
		5,951,854	4,087,068
28 Finance expenses			
Bank Charge		189,455	139,302
Interest expense on Loan from Premier Bank Limited (Margin)		97,131,635	115,804,415
		97,321,090	115,943,717
29 Cash flows from Operating activities:			
Net Profit Before Income Tax		(127,365,028)	(97,861,017)
Add: Depreciation		1,286,531	1,037,239
Loss on Sale of Strategic Investment in Shares (DSE)		-	-
Operating Profit before Changes in Operating Assets and Liabilities		(126,078,497)	(96,823,778)
Increase/Decrease in Operating Assets and Liabilities:			
(Increase)/Decrease in Margin loan to client		463,453	125,842,545
(Increase)/Decrease in Other Assets & Advance Tax		(302,507,099)	12,873,638
(Increase)/Decrease in Accounts Receivable from Securities Trading		(282,604)	296,384
Increase/(Decrease) in Trade payable		(45,793,066)	51,851,740
Increase/(Decrease) in Other liabilities		6,596,682	(144,733,535)
Income Tax expense		(13,117,419)	(15,115,962)
Net cash used in Operating activities		(480,718,550)	(65,808,968)
30 Transaction with related parties (IAS-24)			

During the year the company has carried out following transactions with related parties in the normal course of business.

Name of related parties	Nature of Transaction	Relationship	Balance as on 31.12.25	Transaction during the year (Net)	Balance as on 31.12.24
Premier Bank PLC	Short Term Loan	Parent Company	2,815,398,472	467,233,936	2,348,164,536
Premier Bank PLC	Maintaining Bank Account	Parent Company	97,986,039	(29,816,382)	127,802,421

33 Events after the reporting period

- (a) The Board of Directors of the company in its meeting held on 21 April 2026 approved the financial statements of the company for the year ended 31 December 2025 and authorized the same for issue.
- (b) There is no other significant event that has occurred between the date of financial position and the date when the financial statements were authorized for issue by the Board of Directors except the termination of rental agreement of Head Office, dated 03 March 2026.

Premier Bank Securities Limited

Schedule of Fixed Assets

For the year ended 31 December 2025

Annexure - A
Amount in Taka

PARTICULARS	COST			Rate (%)	DEPRECIATION			Written down value as at 31.12.2025
	Opening balance as at 01.01.2025	Addition during the period	Closing balance as at 31.12.2025		Opening balance as at 01.01.2025	Charged during the period	Closing balance as at 31.12.2025	
Tangible assets								
Office Equipment's	5,765,773	733,220	6,498,993	20	4,618,787	360,884	4,979,671	1,519,321
Electrical Equipment's	2,361,440	330,660	2,692,100	20	955,619	281,164	1,236,783	1,455,317
Office Furniture's & Renovation	1,343,615		1,343,615	10	262,528	108,109	370,637	972,978
IT Infrastructure	2,476,781	900,000	3,376,781	20	1,151,321	372,599	1,523,920	1,852,861
Sub-Total	11,947,609	1,963,880	13,911,489		6,988,256	1,122,756	8,111,012	5,800,477
Intangible assets								
Software	485,000	1,000,000	1,485,000	20	452,427	163,775	616,202	868,798
Sub-Total	485,000	1,000,000	1,485,000		452,427	163,775	616,202	868,798
Total as at 31 December 2025	12,432,609	2,963,880	15,396,489		7,440,683	1,286,531	8,727,213	6,669,275
Total as at 31.12.2024	11,795,181	637,428	12,432,609		6,403,444	1,037,239	7,440,683	4,991,926

Note: *Office Equipment's include Computer, Computer Server, Phone, Fax machine & Other equipment's.

*Software including TWS software.

Premier Bank Securities Limited

Investment in Securities-Dealer account

As at 31 December 2025

Sl. No.	Name of the Company	Category	No of Shares	Cost Value	Market Value
1	ACFL	A	56,860	2,663,891	1,023,480
2	ACI	A	34,560	7,696,648	6,725,376
3	ACMELAB	A	11,246	811,981	797,341
4	AGRANINS	A	44,415	2,781,388	972,689
5	ASIAINS	A	37,000	2,237,963	1,006,400
6	ASIAPACINS	A	87,318	7,161,822	2,663,199
7	BATBC	A	12,070	5,366,241	3,000,602
8	BSCPLC	A	26,101	4,024,486	3,304,387
9	BSRMLTD	A	41,492	4,102,294	3,116,049
10	CONFIDCEM	A	19,783	2,277,769	973,324
11	DELTALIFE	A	35,000	4,612,640	2,380,000
12	EASTLAND	A	60,000	2,017,598	1,110,000
13	EHL	A	2,400	174,000	176,640
14	GP	A	16,000	5,580,221	4,126,400
15	INDEXAGRO	A	22,208	2,198,697	1,450,182
16	LHB	A	100,000	8,869,608	4,670,000
17	LINDEBD	A	2,400	2,884,904	1,800,240
18	NORTHRNINS	A	80,752	5,344,167	2,244,906
19	PIONEERINS	A	27,825	3,373,558	1,316,123
20	POPULARLIF	A	68,000	4,993,053	2,822,000
21	PREMIERCEM	A	42,849	3,991,813	1,679,681
22	ROBI	A	52,339	2,513,319	1,475,960
23	RUNNERAUTO	A	59,880	4,082,020	2,197,596
24	SPCL	A	46,800	3,926,250	2,208,960
25	SQURPHARMA	A	13,000	2,946,281	2,581,800
26	SUMITPOWER	A	27,574	1,306,456	339,160
27	UNITEDINS	A	479,245	33,983,263	19,409,423
28	WALTONHIL	A	2,200	2,246,021	829,180
Total Value of "A" Category Instrument				134,168,352	76,401,096
1	ABBANK	B	100,000	1,335,006	410,000
2	BBSCABLES	B	25,111	1,852,079	381,687
3	DOMINAGE	B	100,000	4,062,000	2,890,000
4	GPHISPAT	B	110,775	5,869,000	1,772,400
5	MHSML	B	135,000	4,877,550	1,795,500
6	SHASHADNIM	B	166,472	4,249,788	2,596,963
7	SILVAPHL	B	50,000	1,258,500	470,000
8	GENEXIL	B	17,612	2,003,893	473,763
9	PENINSULA	B	80,000	3,035,200	1,456,000
Total Value of "BGN" Category Instrument				28,543,017	12,246,313
1	AOL	Z	100,000	5,230,000	1,470,000
2	BDFINANCE	Z	63,276	3,964,942	847,898
3	GBBPOWER	Z	220,000	9,985,800	1,386,000
4	ISLAMICFIN	Z	100,000	2,561,192	950,000
5	KPCL	Z	40,982	2,088,033	430,311
6	LRBDL	Z	130,000	3,226,693	1,287,000
7	PHOENIXFIN	Z	38,333	1,268,439	99,666
8	RSRMSTEEL	Z	105,392	2,967,677	642,891
9	SAIFPOWER	Z	100,000	2,921,600	490,000
10	SKTRIMS	Z	39,018	989,038	308,242
Total Value of "Z" Category Instrument				35,203,414	7,912,009
Grand Total				197,914,784	96,559,418

Premier Bank Securities Limited

Statement showing computation of capital adequacy

As at 31 December 2025

A. Eligible Capital				2025	2024
Components	Amount	Haircut	Haircut Amount	Eligible Amount	Eligible Amount
Paid up capital	2,500,000,000			2,500,000,000	2,500,000,000
Capital reserve	1,174,127			1,174,127	1,174,127
Retained earnings	(380,083,247)			(380,083,247)	(239,600,801)
Sum of core capital				2,121,090,880	2,261,573,326
General Provision	52,768,701	20%		10,553,740	10,553,740
Speific provision:					
Margin Investment		30%		-	-
Investment in marketable securities		30%		-	-
Sum of supplementary capital				-	-
Total Capital				2,131,644,620	2,272,127,066

B. Total risk requirement

Particulars	Risk factor	Applicable Amount	Applicable Amount
Operation Risk Requirement (ORR):			
Based on average annual gross income (see clause (b) of sub-rul e(7.1) of rule 7)	5%	10,521,792	16,517,722
Position Risk Requirement (PRR):			
i. Proprietary position in equity securities:			
Value of "A" Category Instruments	10%	13,416,835	14,992,898
Value of "B/G/N" Category Instruments	12%	3,425,162	2,623,303
Value of "Z" Category Instruments	15%	5,280,512	3,614,241
ii. Proprietary position inMFs & CISs:			
Value of listed funds	10%		
Counterparty Risk Requirement (CPRR):			
i. Exposure of credit facilities to Clients	8%	330,223,288	330,260,364
Total risk requirement		362,867,590	368,008,527

C. Capital Adequacy Ratio (CAR): $\frac{\text{Total Capital}}{\text{Total risk requirement}} \times 100$ **587% or 5.87 times** **617% or 6.17 times**



Abdur Rouf
Chief Executive Officer



Md. Monzur Mofiz
Director



M. Nurul Alam, FCS
Chairman

Place: Dhaka

Date: 21 April 2026



Supplementary Information

PBL Network - Bank and Securities Branches

Branch Name	Full Address
Dilkusha Branch	Raj Bhaban (1st & 2nd floor), 29 Dilkusha C/A, Dhaka South City Corporation, Thana-Motijheel, Dhaka
Gulshan Branch	78, Gulshan Avenue, Ward No. 19, Dhaka North City Corporation, Gulshan, Dhaka
Agrabad Branch	Tower 71 (1st Floor), 71, Ward No. 28, Agrabad C/A, Chattogram City Croperation, Thana-Doublemoring,Chattogram
Banani Branch	Iqbal Centre (2nd Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka
Ashugonj Branch	Station Road, Union-Char Chartala, Thana-Ashugonj, Brahmanbaria
Imamgonj Branch	75, Mitford Road, Imamgonj, Thana-Lalbag, Dhaka
Kawran Bazar Branch	BTMC Bhaban, (North East Side) 07-09, Kawran Bazar, Thana-Tejgaon, Dhaka
Motijheel Branch	81, Motijheel C/A, Dhaka
Meghnaghat Branch	New Town Commercial Complex (1st Floor), Meghnaghat, Union-Pirojpur, Thana-Sonargoan, Narayan- ganj
Dhanmondi Branch	House-84(1st Floor), Road No. 7/A, Dhanmondi, Dhaka
Khatungonj Branch	Nabi Super Market (1st floor), 232, Khatungonj, Thana-Kotwali, Chattogram
Uttara Branch	Siam Tower, Holding No. 15, Sector No. 03, Dhaka Mymensingh Road, Ward No. 1, Dhaka Norty City Corporation, Thana-Uttara, Dhaka.
Khulna Branch	141, Sir Iqbal Road, Khulna.
Elephant Road Branch	Holding No. 209/2 (1st & 2nd Floor), Elephant Road, Ward No. 18, Dhaka South City Corporation,Thana-New Market,Dhaka.
Dhaka EPZ Branch	Hashem Plaza (1st Floor), DEPZ Gate, Ganakbari, Union-Dhamsona, Thana-Savar, Dhaka
Islami Banking-Mohakhali Branch	99, Mohakhali C/A, Dhaka
Islami Banking-Sylhet Branch	Plot # 1835/1836, Laldighirpar, Ward No. 14, Sylhet City Corporation, Thana-Kotwali, Sylhet
Barisal Branch	54, Sadar Road, Barishal.
Bangshal Branch	70, Shahid Syed Nazrul Islam Sarani (1st Floor), Bangshal, Dhaka
Narayanganj Branch	Al Joynal Plaza, Holding No. 56 (1st Floor), S. M. Maleh Road, Tanbazar, Ward No. 15, Narayanganj City Corporation, Thana-Narayanganj Sadar, Narayanganj.
Joydebpur Branch	Islam Plaza (1st floor), Holding No. 940, Gazipur Chowrasta, Ward No. 16, Gazipur City Corporation,Thana-Joydebpur, Gazipur
Bhairab Bazar Branch	Holding no. 172 (1st floor), West Kalibari Road, Paurashava & Thana-Bhairab, Kishoregonj.
O.R. Nizam Road Branch	Holding No. 721, Premier Bank Building, CDA Avenue, Nasirabad, Chattogram City Corporation, Tha- na-Kotwali, Chattogram
Kakrail Branch	46/A (1st floor), VIP Road, Kakrail, Thana-Ramna, Dhaka
Moulovi Bazar Branch	Aron Tower, Holding no. 121, Central Road, Ward No. 5, Moulovi Bazar Pauroshva, Thana-Moulovibazar Sadar, Moulovibazar.
Tongi Branch	175, Kazi Market (1st Floor), Mymensing Road, Ward No. 56, Gazipur City Corporation, Thana-Tongi, Gazipur
Zinzira Branch	Haji Nannu Bepari Manson (1st floor), 2nd Buriganga Bridge Road, Zinzira, Union-Suvadda, Tha- na-Keraniganj, Dhaka.
Rajshahi Branch	M.M Plaza (1st floor), Holding No. 222, Saheb Bazar, Rajshahi City Corporation, Thana-Boalia, Rajsha- hi.
Rokeya Sarani Branch	Oreintal Arabian Tower (Ground & 1st floor) 849/3, Begum Rokeya Sarani, Shawrapara, Thana-Kafrul,Dhaka.
Savar Branch, Savar	Savar New Market (Ground floor), Holding No. 03, Savar Bazar Bus Stand, Pourashabha & Thana-Sa- var, Dhaka.
Mymensingh Branch	Holding No-29 (1st Floor & 2nd Floor), Chotto Bazar, Ward No. 8, Mymensingh City Corporation, Tha- na-Kotwali, Mymensingh

Branch Name	Full Address
Pahartoli Branch	Alonkar Shopping Complex (1st & 2nd floor), CDA Plot # P-7, Alonkar More, Ward No.10, Chattogram City Corporation, Thana-Pahartoli, Chattogram.
Bogra Branch	Holding No. 83/86, Sherpur Road, Ward No. 7, Bogura Pourashava, Thana-Kotwali, Bogura
Kalabagan Branch	Holding No. 2, Sultana Tower (1st Floor), Mirpur Road, Ward No. 51, Kalabagan, Thana-Dhanmondi, Dhaka
Konabari Branch	Plot no. A-138, BSCIC I/E, Union-Konabari, Thana-Gazipur Sadar, Gazipur.
Rampura Branch	Holding No. 1/2, West Hazipara, DIT Road, Ward No. 22, Dhaka Norty City Corporation, Thana-Ramna, Dhaka
Cumilla Branch	Salam Builders Mansion (1st floor), Holding No. 309, Rajganj, Thana-Kotwali, Cumilla
Bhulta Branch	Bhuiya Mansion Market (1st floor), Union-Golakandail, Bhulta, Thana-Rupganj, Narayanganj
Nawabpur Road Branch	Holding No. 243-244, Nawabpur Road, Word No. 71, Dhaka City Corporation, Thana-Kotwali, District: Dahaka.
Rangpur Branch	Holdig No. 286 (1st floor), Station Road, Ward No.9, Rangpur Pourashava, Thana- Kotwali, Dis- trict-Rangpur.
Pagla Branch	Al-Hajj Afsar Karim Bhaban (Ground Floor), D.N. Road, Pagla, Union-Kutubpur, Thana-Fatulla, Narayan- gonj,
Feni Branch	933 (1st & 2nd Floor), S.S.K Road, Ward No. 17, Feni Pourashava, Thana-Feni Sadar, District-Feni
Ambarkhana Branch	Central Plaza (1st Floor), Holding No. 1163, Amberkhana, Ward No. 17, Sylhet City Corporation, Tha- na-Kotwali, Sylhet
Panthapath Branch	Envoy Tower (1st Floor), 18/E, Panthapath, North Dhanmondi, Thana-Kalabagan, District-Dhaka.
Jashore Branch	Holding No 29/A (1st floor), R.N. Road, Ward No. 8, Jashore Pourashava, Thana- Kotwali, Dis- trict-Jashore.
Board Bazar Branch	Monsur Plaza (1st floor) Holding No. 2002/6, Dhaka Mymensingh High Way Road, Ward No. 35, Gazi- pur City Corporation, Thana-Joydebpur, Gazipur
Jubilee Road Branch	J.K. Tower , Holding No. 14, K.C. Dey Road, Ward No.22, Chattogram City Croperation, Thana-Kotwali, District-Chattogram
Ashkona Branch	Hazi Kamar Uddin Tower, 27 (1st Floor-East Side), Ashkona, Ward No. 49, Dhaka North City Corporation,Thana-Dakkhin Khan, Dhaka
Gulshan Circle-2 Branch	Simpletree GSR" (1st floor), Holding No.130, Plot No.1.Block No.Gen(H),Road No.109,Gulshan Avenue, Dhaka Norty City Corporation, Thana-Gulshan, Dhaka
Shyamoli Branch	Shyamoli Cinema Complex, (1st Floor), 23/8-B, 8-C, Shyamoli, Mirpur Road, Ward No. 45, Thana-Mo- hammadpur, Dhaka
Tangail Branch	Tangail Pouroshova Bhaban, Holding No. 61, Zilla Sadar Road, Ward No. 16, Tangail Pourashava, Tha- na-Tangail Sadar, Tangail.
Dilkusha Corporate Branch	Moon Mansion, Plot No-12, Dilkusha C/A, Ward-32, Thana-Motijheel, Dhaka
Kadamtali Branch	Raja Super Market" (1st floor),Plot No.627,Pathantuli, Chattogram City Corporation, Thana-Double Mooring, Chattogram
Narsingdi Branch	Holding No-10, CNB Road, Woard No-5, Narsingdi Pourashava, Thana-Narsingi Sadar, Narsingdi.
Bashundhara Branch	Plot # 189. (Ground Floor) Block B, Basundhara Resident Area, Main Road, Ward No. 40, Dhaka North City Corporation, Thana-Vatara, District- Dhaka.
Bhaluka Branch	Holding No-251, (First Floor), Block-B, Bhaluka Bus Stand, Ward No. 2, Bhaluka Pourashava, Tha- na-Bhaluka, Mymensingh
Madanpur Branch	Madanpur Shopping Complex, Union-Madanpur, Thana-Bandar, Narayanganj.
Munshigonj Branch	Holding No. 67/22, Sadar Road, Malpara, Ward No. 2, Munshiganj Pourshava, Thana-Munshiganj, District-Munshiganj
Matuail Branch	Purbani Plaza (1st Floor), House # 06, Block-A, Road: Para Dogair, Konapara, Union: Matuail, Demra, Dhaka.
Dhaka New Market Branch	New Market City Complex (1st Floor), 44/1, Rahim Square, New Market, Dhaka
Danga Branch	Danga Bazar, (1st Floor), Union: Danga, Thana-Polash, Narsingdi

Branch Name	Full Address
Dhanmondi Satmasjid Road Branch	House#48(New), 748(Old), Satmosjid Road, Dhanmondi, Ward No. 15, Dhaka South City Corporation,Thana-Dhanmondi, Dhaka
Nazirhat Branch	Sajib Plaza (1st Floor), Nazirhat Bazar, Union-Doulatpur, Thana-Fatikchhari, Chattogram
Ashulia Branch	Sagar Super Market (1st Floor), Union-Yearpur, Thana-Ashulia, District-Dhaka
Satarkul Branch	Holding No. 238 (1st Floor), Abdullahbag Mor, Satarkul Road, Ward No. 38, Dhaka North City Cropora- tion, Thana-Badda, District-Dhaka
Garib E Newaz Avenue Branch	Plot # 32 (1st floor), Garib E Newaz Avenue, Sector-11, Uttara, Dhaka
Chittagong EPZ Branch	Grand Biz" (1st Floor), Holding No. 1685/A, Airport Road, CEPZ Circle, Chattogram, EPZ, Ward no. 39,Chattogram City Corporation, Thana-Chattogram EPZ, Chattogram.
Gulshan Link Road Branch	"Irving Rista" House no. Ga 82 & Ga 90/1, Gulshan Link Road, Word No. 21, Dhaka North City Corpora- tion, Thana- Badda, Dhaka.
Baridhara Branch	Holding no. # 06 (Gr. & 1st floor), Road no.# 2/B, Block # J, Word no. 18, Baridhara, Dhaka North City Corporation, Thana-Vatara, District- Dhaka.
Madhabdi Branch	"Nannu Latif Tower" (1st & 2nd flr.), Holding No. # 215/216, Police Fari Road, Ward No. 7, Madhabdi Paurashava, Thana-Madhabdi, District-Narsingdi.
Naogaon Branch	"Ayen Molla Tower" (1st floor), Holding No. 3352, Old Bus Stand Road, Ward No. 3, Paurashava-Naoga- on, Thana- Naogaon, District- Naogaon.
Elenga Branch	"Molla Bhaban" (1st floor), Holding No. # 1390, Old Bhuapur Road, Ward No. 6, Paurashava-Elenga,Thana-Kalihati, District- Tangail.
Shyamgonj Bazar Branch	Shyamgonj Bazar, Union- Mailakanda, Thana-Gouripur, District- Mymensingh.
Kalibari Bazar Branch	Kalibari Adarsha Bazar, Union- Dhuptara, Thana-Araihazar, District-Narayangonj
Ati Bazar Branch	Ati Bazar, Union- Shakta, Thana-Keranigonj, District- Dhaka.
Chawk Bazar Branch	"K. B. Plaza" (1st Floor), Holding # 172/232, Golzar More, Chawkbazar, Chawteshary Road, Ward No-16, Chittagong City Corporation, Thana-Chawkbazar, District- Chittagong.
Kapasia Branch	Kapasia Bazar, Main Road, Union- Kapasia, Upzila- Kapasia, District- Gazipur.
Gulshan-Tejgaon Link Road Branch	SPL-Western Tower, Plot-186, Bir Uttam Shawkat Ali Sharak, Gulshan-Tejgaon Link Road, Tejgaon Industrial Area, Ward No-24, Dhaka North City Corporation, Thana- Tejgaon, District-Dhaka.
Mirpur Section-1 Branch	Maa Plaza (1st Floor), Plot- C/2, Road No-1, Section-1, Ward No-8, Dhaka North City Corporation,Thana-Shah Ali, District-Dhaka.
Faridpur Branch	Khan Trade Centre (1st Floor), Holding No. 95-97, Mujib Sarak, Ward No-15, Faridpur Pouroshova, Thana- Kotwali, District- Faridpur.
Bashgari Branch	"Z. Rahman PBL School & College" premises, Union: Gozariya, Thana: Bhairab, District: Kishoregonj.
Shantirhat Branch	Gomastar Para, Shantirhat, Union: Pomra, Thana: Rangunia, District: Chittagong.
Mawna Branch	Kitab Ali Plaza, Mawna Chowrasta, Union: Telihati, Thana: Sreepur, District: Gazipur.
Hemayetpur Branch	"Madani Supermarket", Dhaka-Aricha Highway, Hemayetpur, Union: Tetuljhora, Thana: Savar Model,District- Dhaka.
Tungipara Branch	"Sheikh Lipu Complex" Holding #168,Tungipara Mazar Road,Ward No-5, Tungipara Paurashava, Thana:Tungipara District: Gopalganj.
Pallabi Branch	"Midtown Shopping Mall", Holding No# 22, Main Road, Section-7, Pallabi, Mirpur, Ward No-6, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka.
Baghabarighat Branch	"Milk Vita Market Bhaban" Bhaghabarighat, Union: Potazia, Thana: Shahzadpur, District: Sirajgonj
Kalapara Branch	Holding No. 306 (1st Floor), Shahid Surendra Mohon Chowdhury Road, Ward No. 2, Kalapara Pourasabha, Thana-Kalapara, District-Patuakhali
Gulshan Glass House Branch	"The Glass House", Plot No. 38, Gulshan Avenue, Gulshan Circle-1, Ward No. 19, Dhaka North City Corporation, Thana: Gulshan, District: Dhaka.
Kalakopa Branch	"Haque Plaza" (1st & 2nd Floor),College Road,Kalakopa, Thana: Nababgonj, District: Dhaka.
Sarishabari Branch	"Sarkar Plaza", Holding No. 1832, Sarishabari Main Road, Ward No.-02, Pouroshova: Sarishabari, Upazila: Sarishabari, District: Jamalpur.

Branch Name	Full Address
Ishwardi Branch	Holding No. 1120/1/1026 & 1120/2, Station Road, Ward No-07, Pouroshova: Ishwardi, Upazila: Ishwardi, District: Pabna.
Bahaddarhat Branch	Holding No. 4508, Bahaddarhat, Arakan Road, Ward No. 4, Chattogram City Corporation, Thana-Chan- dgaon, District: Chattogram.
Amla Branch	"Western Engineering General Hospital", Holding No. 1776, Amla Bazar, Union: Amla, Upazila: Mirpur, District: Kushtia.
Kuliarchar Branch	"Kuliarchar Shopping Complex", Holding No. 297/1, Thana Road, Ward No. 3 (Kuliarchar) & 4 (Gailkata Betiarkandi), Pouroshova: Kuliarchar, Upazila: Kuliarchar, District: Kishoregonj.
Manikarchar Branch	"Enam Super Market", Manikarchar Bazar, Union: Manikarchar, Upazila: Meghna, District: Cumilla.
Nikunja Branch	Holding No. 73/A, Airport Road, Nikunja (North) Ward No-17, Dhaka North City Corporation, Thana: Khilkhet, District: Dhaka.
Baluchar Branch	"Bhai Bhai Molla Super Market", Baluchar Bazar, Union: Baluchar, Upazila: Sirajdikhan, District: Munshi- gonj.
Netrokona Branch	"Khan Squire", Holding No. 350, Barhatta Road, Ward No. 4, Pouroshova: Netrokona, Upazila: Netrokona Sadar, District: Netrokona.
Dinajpur Branch	"Y.Z. Tower", Holding No. 47/45 & 48/46, Ward No. 3, Paurashava: Dinajpur, Upazila: Dinajpur Sadar, District: Dinajpur.
Cumilla Cantonment Branch	"Gomoti Tower" (Ground Floor), Cumilla Cantonment, Uttar Durgapur, Thana-Kotwali Model, District: Cumilla.
Asad Gate Branch	Holding No. 1, Asad Gate, Ward No. 32, Thana: Muhammadpur, Dhaka South City Corporation, District: Dhaka.
Nimtala Branch	"Awlad Hossain Super Market" (1st Floor), Boro Shikarpur, Nimtala, Union-Keyain, Thana-Sirajdikhan, District: Munshiganj.
Pabna Branch	Holding No. 258, Abdul Hamid Road, Ward No. 2, Pabna Paurasabha, Thana: Pabna Sadar, District: Pabna.
Habiganj Branch	"Motalib Plaza", Holding No. 3820, Ward No. 5, Habiganj Paurasabha, Thana: Habiganj Sadar, District: Habiganj.
Kalampur Branch	Kalampur Bazar, Union: Sutipara, Thana: Dhamrai, District: Dhaka.
Mirsarai Branch	"Azmir Market", Mirsarai Bazar, Ward No. 2, Paurasabha: Mirsarai, Thana: Mirsarai, District: Chattogram.
Mirzapur Branch	Holding No. 219, Mirzapur Bazar, Ward No. 3, Mirzapur Paurasabha, Thana: Mirzapur, District: Tangail.
Kushtia Branch, Kushtia	"Tomij Uddin Super Market", Holding No. 176, 177 & 178, N. S. Road, Ward No. 1, Paurasabha-Kushtia, Thana-Kushtia Sadar, District-Kushtia.
Ruhitpur Branch, Dhaka	"A. K. Zilani Plaza" (1st Floor), Ruhitpur Bazar Road, Union-Ruhitpur, Thana-Keraniganj, District-Dhaka.
Saidpur Branch, Nilphamari	"Shadhinata Bhaban" (1st and 2nd Floor), Holding No. 352, Shahid Dr. Zikrul Hoq Sarak, Ward No. 11, Paurasabha-Saidpur, Thana-Saidpur, District-Nilphamari.
Gopalganj Branch, Gopalganj	"Adhunik Shamobay Biponi" (1st Floor), Holding No. 172, Puratan Bazar Road, Ward No. 02, Pau- rasabha-Gopalganj, Thana-Gopalganj Sadar, District-Gopalganj.
Uttara Isha Kha Avenue Branch	House No. 18 (1st Floor), Road No. 12, Sector No. 06, House Building, Ward No. 1, Dhaka North City Corporation, Thana-Uttara, District-Dhaka.
Gouripur Branch, Cumilla	"Nurul Alam Plaza" (1st Floor), Union-Gouripur, Thana-Daudkandi, District: Cumilla
Kanchan Branch, Narayanganj	"Hazi Abdul Malek Bhuiya Shopping Complex" (1st Floor), Kanchan Modho Bazar. Ward No. 6, Kanchan Pouroshabha, Thana-Rupganj, District-Narayanganj.
Nagarpur Branch, Tangail	Holding No. 180 (1st Floor), Mouza-Babnapara, Union-Nagarpur, Thana-Nagarpur, District-Tangail.
B. M. College Road Branch, Barishal	Holding No. 1582 (1st Floor), B. M. College Road, Nathullabad, Ward No. 29, Barishal City Corporation, Thana-Bimanbandar, District-Barishal.
Farmgate Branch, Dhaka	"Babul Tower" (Ground and 1st Floor), Holding No. 76/A, Kazi Nazrul Islam Avenue, Farmgate, Ward No. 26, Dhaka North City Corporation, Thana-Tejgaon, District: Dhaka.
Hasnabad Branch	Nazim Uddin Complex" (1st Floor), Ekuria, Union-Suvadda, Thana-South Keraniganj, District-Dhaka.

Branch Name	Full Address
Companiganj Branch	Companiganj Bazar (1st Floor), Union-Nabipur (West), Thana-Muradnagar, District-Cumilla.
Maijdee Branch	Court Masjid Market (1st Floor), Court Masjid Mor, DC Office Road, Maijdee Court, Ward No. 3, Noakhali Pourashava, Thana-Sudharam Model, District-Noakhali.
Lohagara Branch	"Al - Madina Market" (1st Floor) Holding No. 598, Lohagara Bazar, Thana- Lohagara, District-Narail.
Mongla Branch	"Ray Market-2" (1st Floor), Digraj Bazar, Mongla Port, Union-Burirdanga, Thana-Mongla, District-Bagerhat.
Gulshan Avenue Branch	'Simpletree Anarkoli" (Ground Floor), Holding No. 89, Plot No. 03, Block No. CWS (A), Gulshan Avenue, Ward No. 19, Dhaka North City Corporation, Thana-Gulshan, District-Dhaka.

SME Branch Name	Full Address
Kawran Bazar SME Service Centre, Dhaka	Progoti RPR Centre (G.F), 20-21, Kawran Bazar, Ward No-39, Thana-Tejgaon, District-Dhaka.
Bangla Bazar SME Service Centre, Dhaka	Holding No. 10, North Brook Hall Road, Bangla Bazar, Ward No. 37, Dhaka South City Corporation. Thana-Sutrapur, Dhaka.
Mouchak SME Service Centre, Dhaka	Cosmos Centre, 69/1, New Circular Road, Mouchak, Malibag, Ward No.53, Dhaka South City Corporation, Thana-Ramna, Dhaka
Mohammadpur SME Service Centre, Dhaka	1/4, Bock- E (1st floor), Satmasjid Road, Mohammadpur Bus Stand, Ward No- 46, Thana-Mohammadpur, Dhaka.
Banani SME Service Centre, Dhaka	Chandiwala Mansion, House- 32 (1st Floor), Road No: 11, Ward No. 19, Dhaka North City Corporation, Thana-Banani, Dhaka
Borogola SME/Agriculture Branch, Bogura	Holding No.370/406, Rangpur Road, Borogola Ward No-07, Bogura Pourasava, Thana-Bogura Sadar, District-Bogura.
Brahmanbaria SME/Agriculture Branch, Brahmanbaria	Holding No.37/34, Ward No 2, Brahmanbaria Pourasava, Thana-Brahmanbaria Sadar, District-Brahmanbaria.
Donia SME/Agriculture Branch, Dhaka	"Akand Villa", (1st Floor), Union-Donia, Thana-Kadamtali, District-Dhaka.
Chowmuhuni SME/Agriculture Branch, Noakhali	"Ahsan City Center" (1st Floor), Karimpur Road, Ward No.4, Chowmuhuni Pourashabha, Thana-Begumganj, District-Noakhali
Keraniganj SME/Agriculture Branch, Dhaka	'Shaba Complex" (2nd Floor), Zinzira, Union-Aganagar, Thana-South Keraniganj, District-Dhaka.
Sirajgonj SME/Agriculture Branch, Sirajgonj	Holding No. 506 & 507, SS Road, Ward No.3, Pourashabha-Sirajganj, Thana-Sirajganj Sadar, Sirajgonj
Cox's Bazar SME/Agriculture Branch, Cox's Bazar	'Ocean City" (1st Floor), Holding No. 100/1, West Bazarghata, Main Road, Ward No.8, Cox's Bazar Pourasabha, Thana-Cox's Bazar Sadar, District-Cox's Bazar

Premier Bank Securities Limited Branch Name	Full Address
Motijheel Branch	Raaz Bhaban (2nd floor) 29, Dilkusha C/A, Dhaka-1000
Kalabagan Branch	Sultana Tower (1st floor) 2, Mirpur Road, Kalabagan, Dhaka-1205
Karwan Bazar Branch	Progoti RPR Centre (Ground floor) 20-21, Kawran Bazar, Dhaka-1215
O. R. Nizam Road Branch	Premier Bank Building (3rd floor) 721, CDA Avenue, Nasirabad, Chittagong
Kakrail Branch	46/A, VIP Road (2nd floor) Kakrail, Dhaka-1000
Extended Head Office-Gulshan	Premier Square (2nd floor) Plot # 78, Gulshan Avenue, Dhaka-1213
Extended Head Office-Nikunja	Room No: 244, DSE Tower (Level 12), Plot # 46, Nikunja-2, Dhaka-1229

Branch Manager

SL No	Employee Name	Designation	Sub Location	Functional Designation Name
1	Mr. Kishalay Sen	Senior Executive Vice President	Agrabad Branch	Branch Manager
2	Mr. A. K. M. Sharaf Uddin	Assistant Vice President	Ambarkhana Branch	Branch Manager
3	Mr. Md. Moniruzzaman	Assistant Vice President	Amla Branch	Branch Manager
4	Mr. Md. Kamaruzzaman	First Vice President	Asad Gate Branch	Branch Manager
5	Mr. Md. Ziaul Wahid	First Vice President	Ashugonj Branch	Branch Manager
6	Mr. Mohammad Habibur Rahaman	First Vice President	Ashulia Branch	Branch Manager
7	Mr. Mohammad Sirajul Islam	Vice President	Askona Branch	Branch Manager
8	Mr. S. M. Billal Hossain	Senior Assistant Vice President	Atibazar Branch	Branch Manager
9	Mr. Akramul Hasan	Assistant Vice President	B. Baria SME Branch	Branch In-Charge
10	Mr. Md. Jahid Hossain	Assistant Vice President	B.M. College Road Branch	Branch In-Charge
11	Mr. Md. Martuza-Al-Mamun	Assistant Vice President	Baghabarighat Branch	Branch Manager
12	Mr. Mohammed Rafiqul Islam	Senior Assistant Vice President	Bahaddarhat Branch	Branch Manager
13	Mr. Tipu Sultan	Assistant Vice President	Baluchar Branch	Branch Manager
14	Mr. Md. Nazrul Islam	Executive Vice President	Banani Branch	Branch Manager
15	Mr. Mamunur Rashid	Senior Assistant Vice President	Banani SME Branch	Branch In-Charge
16	Mr. Debashish Dey	Vice President	Banglabazar SME Branch	Branch Manager
17	Mr. Syed Abdul Hadi Mohammad Rafiuddin	First Vice President	Bangshal Branch	Branch In-Charge
18	Mr. Anisur Rahman	Vice President	Baridhara Branch	Branch Manager
19	Mr. K. M. Shafiqur Rahman	Vice President	Barishal Branch	Branch Manager
20	Mr. Mizanur Rahman	Assistant Vice President	Bashgari Branch	Branch In-Charge
21	Mr. Abdul Azim	Vice President	Bashundhara Branch	Branch Manager
22	Mr. Md. Kawsar Al-Mamun	Senior Assistant Vice President	Bhairab Bazar Branch	Branch Manager
23	Mr. Foysol Mahamud	Assistant Vice President	Bhaluka Branch	Branch Manager
24	Mr. Md. Amdadul Huq Rabbani	Senior Assistant Vice President	Bhulta Branch	Branch Manager
25	Mr. Md. Nazrul Islam	First Vice President	Board Bazar Branch	Branch Manager
26	Mr. Md. Mushfiqur Rahman	First Vice President	Bogra Branch	Branch Manager
27	Mr. Md. Julfiker Ali	Assistant Vice President	Borogola SME Branch	Branch Manager
28	Mr. Abu Taher Mohammad Ayub	Senior Assistant Vice President	Chittagong EPZ Branch	Branch Manager
29	Mr. Md. Alamgir Hossain	Senior Assistant Vice President	Chowk Bazar Branch	Branch Manager
30	Mr. Ashraf Uddin	Senior Assistant Vice President	Chowmuhuni SME Branch	Branch Manager
31	Mr. Mohammad Nahid Anwar Patwary	Vice President	Comilla Branch	Branch Manager
32	Mr. Mohsin Miah	Senior Assistant Vice President	Companygonj Branch	Branch Manager
33	Mr. A.K.M. Aminul Huq	Senior Assistant Vice President	Cox's Bazar SME Branch	Branch Manager
34	Mr. Muhammad Tarequr Rahman	Assistant Vice President	Cumilla Cantonment Branch	Branch In-Charge
35	Mr. Gazi Mohammad Al Amin	Senior Assistant Vice President	Danga Branch	Branch Manager
36	Mr. Md. Mahfuzur Rahman	First Vice President	Dhaka EPZ Branch	Branch In-Charge
37	Mr. Md. Mesbahul Alam	Executive Vice President	Dhaka New Market Branch	Branch Manager
38	Mr. Khandaker Aminul Islam	Vice President	Dhanmondi Branch	Branch Manager
39	Mr. B. M. Tohiduzzaman	Vice President	Dhanmondi Satmasjid Road Branch	Branch Manager
40	Mr. Md. Ramiz Uddin Miah	Executive Vice President	Dilkusha Branch	Branch Manager
41	Mr. Md. Zulfiqar Ali Bhuiyan	Vice President	Dilkusha Corporate Branch	Branch In-Charge
42	Mr. Md. Emran Mehedi	Senior Assistant Vice President	Dinajpur Branch	Branch Manager
43	Mr. Md Mostofa Kamal	Assistant Vice President	Donia SME Branch	Branch Manager
44	Mr. Mohammad Shafiqur Rahman	Assistant Vice President	Elenga Branch	Branch Manager
45	Mr. Ezaz Wahid	Senior Vice President	Elephant Road Branch	Branch Manager

SL No	Employee Name	Designation	Sub Location	Functional Designation Name
46	Mr. Md. Saiful Islam	Senior Vice President	Faridpur Branch	Branch In-Charge
47	Mr. Md. Mahbulul Alam	Senior Assistant Vice President	Farmgate Branch	Branch In-Charge
48	Mr. Md. Shahidul Alam Chowdhury	First Vice President	Feni Branch	Branch Manager
49	Mr. Md. Milon Miah	Senior Vice President	Garib E Newaz Avenue Branch	Branch Manager
50	Mr. Rasel Shak	Senior Executive Officer	Gopalganj Branch	Branch In-Charge
51	Mr. Md. Moniruzzaman	Senior Assistant Vice President	Gouripur Branch	Branch Manager
52	Mr. Tushar Kumar Pal	Senior Vice President	Gulshan Avenue Branch	Branch Manager
53	Mr. Md. Zakir Hossain	Senior Executive Vice President	Gulshan Branch	Branch Manager
54	Mr. Mohammad Mainul Islam	Executive Vice President	Gulshan Circle-2 Branch	Branch Manager
55	Mr. Abdul Mannan Khan	Executive Vice President	Gulshan Glass House Branch	Branch Manager
56	Mr. Md. Abdur Rahim	First Vice President	Gulshan Link Road Branch	Branch Manager
57	Mr. Mohammad Monirul Haque Bhuiyan	Vice President	Gulshan-Tejgaon Link Road Branch	Branch Manager
58	Mr. Tapan Bhattacharjee	First Vice President	Habigonj Branch	Branch Manager
59	Mr. Md. Al Mamun	Senior Assistant Vice President	Hashnabad Branch	Branch Manager
60	Mr. Muhammad Ekramuzzaman	First Vice President	Hemayetpur Branch	Branch Manager
61	Mr. Md. Shahinoor Rahman	Vice President	Imamgonj Branch	Branch Manager
62	Mr. Ahammad Ali	Senior Assistant Vice President	Iswardi Branch	Branch Manager
63	Mr. Md. Abul Kashem	Senior Assistant Vice President	Jessore Branch	Branch Manager
64	Mr. Md. Habibur Rahman	Vice President	Joydebpur Branch	Branch Manager
65	Mr. Mohammad Ashraful Alam	Assistant Vice President	Jubilee Road Branch	Branch Manager
66	Mr. Abdul Kayum	Executive Vice President	Kakrail Branch	Branch Manager
67	Mr. Md. Rabiul Islam	Vice President	Kalabagan Branch	Branch Manager
68	Mr. Md. Kamal Hossain	Assistant Vice President	Kalampur Branch	Branch Manager
69	Mr. Mohammad Saifur Rahman Sardar	Senior Executive Officer	Kalapara Branch	Branch In-Charge
70	Mr. Mohammad Shah Alam	First Vice President	Kalibari Bazar Branch	Branch Manager
71	Mr. Mohammad Nurul Huda	Assistant Vice President	Kanchan Branch	Branch Manager
72	Mr. Md. Rasel Rana	Assistant Vice President	Kapasias Branch	Branch Manager
73	Mr. Noman Kabir	Senior Vice President	Kawran Bazar Branch	Branch Manager
74	Mr. Mohammad Ashraf Ul Huda	Senior Assistant Vice President	Kawran Bazar SME Branch	Branch Manager
75	Mr. Muhammad Mizanur Rahman	Assistant Vice President	Keranigonj SME Branch	Branch In-Charge
76	Mr. Mohammad Moynul Hasan	First Vice President	Khatungonj Branch	Branch Manager
77	Mr. Md. Nasim Hasan Zahidy	Senior Assistant Vice President	Khulna Branch	Branch In-Charge
78	Mr. Mohammad Ansarul Karim Shahed	First Vice President	Kodomtoli Branch	Branch Manager
79	Mr. Sumon Kumar Das	Assistant Vice President	Kolakopa Branch	Branch Manager
80	Mr. M. Morshed Khan	Senior Assistant Vice President	Konabari Branch	Branch Manager
81	Mr. Suprio Kumar Das	Senior Assistant Vice President	Kuliarchar Branch	Branch Manager
82	Mr. Md. Badrul Islam	Senior Assistant Vice President	Kushtia Branch	Branch Manager
83	Mr. Md. Abu Noman	Assistant Vice President	Lohagara Branch	Branch Manager
84	Mr. Mohammed Golam Mawla	First Vice President	Madanpur Branch	Branch Manager
85	Mr. Mahabub Alam	Senior Assistant Vice President	Madhabdi Branch	Branch Manager
86	Mr. Mohammad Rajib Choudhury	Senior Assistant Vice President	Majdee Branch	Branch Manager
87	Mr. Md. Shafiqul Islam	Assistant Vice President	Manikarchar Branch	Branch Manager
88	Mr. Md. Kabil Hossain	First Vice President	Matuail Branch	Branch Manager
89	Mr. Mehedi Hasan	Senior Assistant Vice President	Mawna Branch	Branch Manager
90	Mr. S.M. Sadrul Alam Tuhin	First Vice President	Meghna Ghat Branch	Branch Manager
91	Mr. Md. Shahriar Rahman	First Vice President	Mirpur Section-1 Branch	Branch Manager
92	Mr. Mohammad Naymul Alam	First Vice President	Mirsharai Branch	Branch Manager

SL No	Employee Name	Designation	Sub Location	Functional Designation Name
93	Mr. Soman Hossain	Assistant Vice President	Mirzapur Branch	Branch Manager
94	Mr. Mohammad Ibrahim Hossain	Executive Vice President	Mohakhali Branch	Branch Manager
95	Mr. Mohammad Moinul Islam Mridha	Senior Assistant Vice President	Mohammadpur SME Branch	Branch Manager
96	Mr. S M Ehsanul Bari	Senior Executive Officer	Mongla Branch	Branch In-Charge
97	Mr. Mohammad Tanveer Haider Imon	Vice President	Motijheel Branch	Branch In-Charge
98	Mr. Mohammad Iftekhar Alam	Senior Assistant Vice President	Mouchak SME Branch	Branch Manager
99	Mr. Fazle Alahi Choudhury	Assistant Vice President	Moulavi Bazar Branch	Branch In-Charge
100	Mr. Sohrab	Assistant Vice President	Munshigonj Branch	Branch Manager
101	Mr. Mohammad Forhad Iftekhar	Assistant Vice President	Mymensingh Branch	Branch Manager
102	Mr. Md. Hafizur Rahman	Senior Assistant Vice President	Nagarpur Branch	Branch Manager
103	Mr. Md. Sirazul Islam	Assistant Vice President	Naogaon Branch	Branch Manager
104	Mr. Shafiur Rahman	Senior Executive Vice President	Narayangonj Branch	Branch Manager
105	Mr. Ajoy Kumar Dey	Senior Assistant Vice President	Narsingdi Branch	Branch Manager
106	Mr. Kazi Wohidul Hoque	First Vice President	Nawabpur Branch	Branch Manager
107	Mr. Mohammad Arif Shahriar	Senior Assistant Vice President	Nazirhat Branch	Branch Manager
108	Mr. Mohammad Abdulla Al Mamun	Assistant Vice President	Netrokona Branch	Branch Manager
109	Mr. Md. Nasim Goni Chowdhury	First Vice President	Nikunja Branch	Branch Manager
110	Mr. Sheik Kamal Hossain	Senior Assistant Vice President	Nimtola Branch	Branch Manager
111	Mr. Mohammad Fakhru Islam	Senior Vice President	OR Nizam Road Branch	Branch Manager
112	Mr. Md. Mizanur Rahman	Assistant Vice President	Pabna Branch	Branch Manager
113	Mr. Uzzal Kumar Chakroorty	Senior Assistant Vice President	Pagla Branch	Branch Manager
114	Mr. Md. Rafiqun Naby Chowdhury	First Vice President	Pahartoli Branch	Branch Manager
115	Mr. Md. Mahmudul Islam	First Vice President	Pallabi Branch	Branch Manager
116	Mr. Md. Rafiuzzaman	Vice President	Panthopath Branch	Branch Manager
117	Mr. Md. Helal Uddin	Senior Vice President	Rajshahi Branch	Branch Manager
118	Mr. Md. Shofiqul Islam	Senior Assistant Vice President	Rampura Branch	Branch Manager
119	Mr. Md. Rejaul Karim	Vice President	Rangpur Branch	Branch Manager
120	Mr. Md. Arman Uddin Bhuiyan	Senior Vice President	Rokeya Saroni Branch	Branch Manager
121	Mr. Md. Rezaul Karim	Senior Assistant Vice President	Ruhitpur Branch	Branch Manager
122	Mr. Md. Abdullah Al Zahid	Assistant Vice President	Sarishabari Branch	Branch In-Charge
123	Mr. Md. Nural Amin	Senior Assistant Vice President	Satarkol Branch	Branch Manager
124	Mr. Mohammad Masud Hasan	Assistant Vice President	Savar Bazar Branch	Branch Manager
125	Mr. A.F.M Arif	Senior Assistant Vice President	Shantirhat Branch	Branch Manager
126	Mr. Shamsul Islam Choudhury	Senior Assistant Vice President	Shaymoli Branch	Branch Manager
127	Mr. Md. Ripan Mia	Senior Executive Officer	Shyamgonj Branch	Branch In-Charge
128	Mr. Md. Shariful Islam	First Vice President	Sirajgonj SME Branch	Branch Manager
129	Mr. Md. Musfiqur Rahman	Assistant Vice President	Syedpur Branch	Branch In-Charge
130	Mr. Habibur Rahaman	Assistant Vice President	Sylhet Branch	Branch Manager
131	Mr. Mohammad Dilder Hossain	Assistant Vice President	Tangail Branch	Branch Manager
132	Mr. Syed Abdul Alim	Vice President	Tongi Branch	Branch Manager
133	Mr. Md. Azizul Huq	Assistant Vice President	Tungipara Branch	Branch Manager
134	Mr. Md. Nur-A- Kaosar	Senior Vice President	Uttara Branch	Branch Manager
135	Mr. Mohammad Saiful Islam	Senior Assistant Vice President	Uttara Isha Kha Avenue Branch	Branch Manager
136	Mr. Syed Mohammad Zakaria	First Vice President	Zinzira Branch	Branch Manager

ATM Network

Sl. No	Terminal Name	Address
1	Banani Head Office 7th Floor Atm	Card Division, Iqbal Center
2	Coxs Bazar Hotel Saymen Atm	Sayeman Beach Resort, Marine Drive Road, Kolatali, Coxs Bazar, Bangladesh
3	Dhaka New Market Br. Atm	44/1 Rahim Square, New Market Dhaka
4	Kakrail Br. Atm	46/A, V.i.p. Road (1st Floor), Kakrail Dhaka 1000, Bangladesh
5	Mohakhali Br. Atm	99, Mohakhali Dhaka
6	Nikunja Br. Atm	73/A, Nikunja-02, Khilkhet, Dhaka
7	Adamjee Epz Sub Br. Atm	Sonamia Market, Adamjeenagar, Siddirganj, Narayanganj.
8	Baidder Bazar Sub Br. Atm	Kazi Tasnuara Plaza, Baiddr Bazar, Sonargaon, Narayanganj
9	Bandor Ft Atm	Chowdhury Plaza 753/1 Willson Road Bandar
10	Bgb Gate No-1 Sub Br. Atm	H-68 Nawabgonj Road, Dhaka
11	Board Bazar Br. Atm	2002/6, Kalameshor, Board Bazar, Gazipur
12	Chowdhury Bari Sub Br. Atm	Godnail, Chowdhury Bari, Shiddhirgonj, Narayanganj
13	Bepza Atm -1	Bepza, Depz Old Area, Ashulia, Savar
14	Dilkusha Br. Atm	29, Dilkusha C/A, Dhaka
15	Donia Sme Br. Atm	Akand Villa, 1050 Nayapara, Donia, Dhaka
16	Fakir Apparels Atm -1	Fakir Apparels, 142-145 Bscic
17	Fakir Apparels Atm -2	Fakir Apparels, 142-145 Bscic
18	Fakir Apparels Atm -3	Fakir Apparels, 142-145 Bscic
19	Fakir Apparels Atm -4	Fakir Apparels, 142-145 Bscic
20	Fakir Apparels Atm -5	Fakir Apparels, 142-145 Bscic
21	Gendaria Sub Br. Atm	H-53/6, Hari Charan Roy Rd, Faridabad
22	Langalbandh Sub Br. Atm	Langalbandh Bazar, Barpara, Bandar
23	Total Fashion Atm -1	Total Fashion, Kamtal, Barpara, Bandar
24	Total Fashion Atm -2	Total Fashion, Kamtal, Barpara, Bandar
25	Maleker Bari Sub Br. Atm	Vogra, Maleker Bari Bus Stand, Gazipur
26	Narayanganj R. Atm	Al-Joynal Plaza, Holding No # 56, S.m. Maleh Road, Tanbazar, Narayanganj, Bangladesh
27	Crony Group Atm -1	Crony Group, Kashipur Fatullah, Narayanganj
28	Crony Group Atm -2	Crony Group, Kashipur Fatullah, Narayanganj
29	Crony Group Atm -3	Crony Group, Kashipur Fatullah, Narayanganj
30	Crony Group Atm -4	Crony Group, Kashipur Fatullah, Narayanganj
31	Dowas Land Atm	B 68/6, Jalkuri, Shiddhirganj, Narayanganj
32	Bscic Fast Track Atm -1	Enayet Nagaor, Fatulla, Narayanganj
33	Bscic Fast Track Atm -2	Enayet Nagaor, Fatulla, Narayanganj
34	Chashara Fast Track Atm	Al-Joinal Trade, Chasara Mor, Narayanganj
35	Ifs Tex Wear Atm -1	Ifs Tex, Kutubpur, Fatullah, Narayanganj
36	Ifs Tex Wear Atm -2	Ifs Tex, Kutubpur, Fatullah, Narayanganj
37	Optimum Fashions Atm	Optimum Fashions, Enayetnagar, Narayanganj
38	R.a.z Apparels Atm	R.a.z Apparels, Godnail, Narayanganj
39	R.s Composite Atm -1	R.s Composite, Enayetnagar, Narayanganj
40	R.s Composite Atm -2	R.s Composite, Enayetnagar, Narayanganj
41	Nitaigonj Sub Br. Atm	5/1, B.b Rd, Nitaigonj, Narayanganj
42	Sanarpar Sub Br. Atm	Rahim Market, 61/E, Rahim Market Road, Kandapara, Sanarpar, Siddirganj, Narayanganj - 1430, Bangladesh
43	Savar Bazar Br. Atm	Savar New Market, Savar, Dhaka
44	Shibu Market Sub Br. Atm	Ranima Plaza (Ground Floor), Shibu Market, Fatullah, Narayanganj- 1421, Bangladesh
45	Signboard Sub Br. Atm	Dhaka Narayanganj Link Road, Signboard, Shiddhirgonj
46	Amberkhana Br. Atm	Airport Road, Amberkhana, Sylhet

Sl. No	Terminal Name	Address
47	Amla Br. Atm	1776,Amla Bazar, Mirpur, Kushtia
48	Ashugonj Br. Atm	"Station Road, Ashugonj, Brahmanbaria 3400, Bangladesh"
49	Ayesha Clothing Atm -1	Ayesha Clothing, Jamgora, Ashulia, Savar, Dhaka
50	Ayesha Clothing Atm -2	Ayesha Clothing, Jamgora, Ashulia, Savar, Dhaka
51	Hamza Clothing Atm -1	Bangabandu Road, Ashulia, Savar, Dhaka
52	Hamza Clothing Atm -2	Bangabandu Road, Ashulia, Savar, Dhaka
53	Baluchor Br. Atm	Baluchar Bazar, Sirajdikhan, Munshigonj
54	Banani Br. Atm	Iqbal Center,42,Banani,Dhaka
55	Banani Sme Br. Atm	House - 82 Road - 11, Block-D, Banani, Dhaka-1213.
56	Barishal Br. Atm	54, Sadar Road, Barisal, Bangladesh
57	Jamuna Future Park Fast Track Atm	Jamuna Future Park,Kuril, Progoti Sharani, Baridhara, Dhaka - 1229
58	Bashundhara Br. Atm	Plot # 189 (Ground Floor), Block-B, Basundhara Resident Area, Main Road
59	Bhairabpur Sub Br. Atm	Zia Complex, Upazila Road, Bhairabpur, Kishor Gonj
60	Bay Creation Atm	Bscic I/E, Shashongaon, Fatullah, Narayanganj
61	Jannat Enterprise Atm	Jannat Enterprise, Gasa Moddo Para,Gazipur
62	Chowmuhoni Sme Br. Atm	Chowmuhani Pourashava Office, Noakhali
63	Pran Rfl Atm -1	Chorka Textile Pran-Rfl Atm-1,Palash, Danga, Narsingdi
64	Pran Rfl Atm -2	Chorka Textile Pran-Rfl Atm-1,Palash, Danga, Narsingdi
65	Danga Br. Atm	Danga Bazar, (Gnd Fr), Palash, Narsingdi
66	Dhaka Epz Br. Atm	Hashem Plaza, Depz Gate, Ashulia Dhaka
67	Dhanmondi Satmasjid Rd Br. Atm	House # 748 (Old), 48 (New). Satmasjid Road , Dhanmondi, Dhaka
68	Dhanmondi Br. Atm	House# 84 (1st Floor), Road# 7/A, Dhanmondi Dhaka 1209, Bangladesh
69	Faridpur Br. Atm	"Khan Trade Center" (Ground Floor) Mujib Sarak, Faridpur Sadar, Faridpur.
70	Feni Br. Atm	Hossain Mansion, 933, S.s.k. Road, Feni Sadar, Feni 3900, Bangladesh
70	Bgmea University Atm	Bgmea University Of Fashion & Technology, Nishatnagar, Turag, Dhaka - 1230
71	Green Road Sub Br. Atm	165/166,Green Road, Dhaka
72	Gulshan Link Rd Br. Atm	"Irving Rishta" House No. Ga 82 & 90/1 (Ground Floor), Gulshan Link Road, Dhaka.
73	Habiganj Br. Atm	Habiganj Sadar, Habiganj- 3300.
74	Biswas Shopping Complex Atm	Natun Hat (Green City), Ishwardi, Pabna.
75	Iswardi Br. Atm	Station Road, Iswardi, Pabna
76	Cortz Apparels - 2 Atm -1	Hakim Master Complex, Coddha Bazar, Gazipur
77	Cortz Apparels -2 Atm -2	Hakim Master Complex, Coddha Bazar, Gazipur
78	Joydebpur Br. Atm	Islam Plaza (1st Floor), Joydebpur Road, Chandana Chowrasta, Gazipur 1702, Bangladesh
79	Kachukhet Sub Br. Atm	234/6, Kachukhet Main Road,Dhaka
80	Kawran Bazar Br. Atm	Btmc Bhaban, (Ground Floor), 7-9, Kawran Bazar, Dhaka 1215, Bangladesh
81	Khulna Royel More Atm	55, Khan Jahan Ali Road, Royal More, Khulna Sadar, Khulna.
82	Madhabdi Br. Atm	Madhabdi, Narshingdi 1604, Bangladesh
83	Cortz Apparels -1 Atm -1	Cortz Apparels 1, Baniar Chala, Bagher Bazar,Gazipur
84	Cortz Apparels -1 Atm -2	Cortz Apparels 1, Baniar Chala, Bagher Bazar,Gazipur
85	Safaa Sweaters Atm -1	Safaa Sweaters Ltd 1, Begumpur, Hotapara,Gazipur
86	Safaa Sweaters Atm -2	Safaa Sweaters Ltd 1, Begumpur, Hotapara,Gazipur
87	Meghnaghat Br. Atm	New Town Commercial Complex (1st Floor), Meghnaghat, Sonargoan, Narayanganj 1440, Bangladesh
88	Milk Vita Atm	Milk Vita Located At 365 Tejgaon I/A, Dhaka
89	Mirsorai Br. Atm	Mirsorai, Chattogram
90	Mithela Tex Atm	Mithela Textile Industries Ltd. Narayanganj
91	Motijheel Br. Atm	81, Motijheel C/A Dhaka-1000
92	O R Nizam Road Br. Atm	Hotel Harbour View Building (1st Floor), 721 Cda Avenue, O.r.nizam Road, Chittagong, Bangladesh

Sl. No	Terminal Name	Address
93	Panthapath Br. Atm	Envoy Tower (Opposite Of Square Hospital), 18/E, Panthapath, North Dhaka.
94	Rajshahi Br. Atm	194 Kumarpara, Alupotti More,Rajshahi
95	Mirpur Girl's Atm	Mirpur Girls Ideal Laboratory Institute Block B, Section 10 Mirpur Rd Dhaka 1216
96	Mirpur Fast Track Atm	Opi Plaza, 7/8, Mirpur-10, Dhaka
97	Ruppur More Sub Br. Atm -1	Ruppur Mor, Iswardi Pabna
98	Ruppur More Sub Br. Atm -2	Ruppur Mor, Iswardi Pabna
99	Sylhet Br. Atm	Plot# 1835/1836, Laldighirpar, Sylhet 3100, Bangladesh
100	Dada Group Atm -1	40 Jaiymat Khan Road, Pagar,Tongi
101	Dada Group Atm -2	40 Jaiymat Khan Road, Pagar,Tongi
102	Uttara Br. Atm	Sharmin Holdings Limited, "Siaam Tower" Plot No.-15, Sector-3, Uttara Model Town, Dhaka
103	Gawsia Mkt Atm	Gawsia Corporation, Gawsia Market Bhulta, Rupganj, Narayangonj.
104	Shantirhat Br. Atm	Shantirhat Bazar,Pomra,Rangunia,Ctg
105	Bangshal Br. Atm	05,Bangshal Lane Dhaka
106	Bogura Satmatha Atm	Satmatha,Kabi Nazrul Islam Road,Bogura
107	Manta Apparels Atm -1	Manta Apparels, Jamgora,Yearpur,Ashulia,Savar
108	Manta Apparels Atm -2	Manta Apparels, Jamgora,Yearpur,Ashulia,Savar
109	R&G Garment Atm -1	R&G Garments, Bhabanipur,Bhawalgar,Gazipur
110	R&G Garment Atm -2	R&G Garments, Bhabanipur,Bhawalgar,Gazipur
111	Rangpur Atm Br. Atm	286,Station Road,Rangpur
112	Rangpur Dhap Sub Br. Atm	Dhap Jail Road,Dhap,Rangpur
113	Sirajgonj Sme Br. Atm	Moni Bhabon (Ground Floor) S S Road, Word No. 3, Sirajganj Pourashaova, Sirajganj Sadar, Sirajganj-6700
114	Elephant Road Br. Atm	Holding No. 209/2 (Ground Floor), Elephant Road, Dhaka.
115	Tungipara Br. Atm	"Sheikh Lipu Complex" (Ground Floor) Holding # 168, Tungipara Mazar Road, Tungipara, Gopalganj - 8120, Bangladesh
116	Saidpur Br. Atm	352,Shahid Dr Zikrul Haque Sarak,Saidpur
117	Multiline Industries Atm	Multiline Ind.ltd,Kazirchar,Danga Bazar
118	Bepza Atm -2	Bepza,Ashulia,Savar,Dhaka
119	Mawna Branch Br. Atm	Mawna Chowrasta,Gazipur
120	Mil Gate Sub Br. Atm	Masimpur,Co-Operative Market,Gazipur
121	Manta Apparels Atm -3	Manta Apparels, Jamgora,Yearpur,Ashulia,Savar
122	Anwer Khan Modern Hospital Sub	House-19,Road-08,Dhanmondi
123	Green Life Hospital Atm	Green Life Hospital Ltd (Ground Floor) 32, Bir Uttam Shafiullah Sarak, Green Road, Dhaka.
124	Bepza Atm -3	Bepza,Depz Old Area,Ashulia, Savar
125	Farmgate Br. Atm	Babul Tower (Ground Floor), Holding No: 76/A, Kazi Nazrul Islam Avenue, Farmgate, Tejgaon Road, Dhaka- 1215
126	New Market Fast Atm	Shop-189,Dhaka New Market, Dhaka
127	Ashulia Br. Atm	Ashulia Branch (1st Floor), Sagor Super Market, Narshinghapur, Ashulia, Dhaka.
128	Bhairab Bazar Br. Atm	East Kalibari Rd,Bhairab Bazar, Bhairab
129	Hasnabad Br. Atm	Hasnabad Branch, Nazimuddin Complex, Hasnabad, Keranigonj.
130	Bajitpur Sub Br. Atm	Bajitpur Sub Branch (1st Floor), Holding No. 1427/02, Tomaltala Sarak, Bajitpur, Kishoreganj.



Head Office: Iqbal Centre (4th floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213
Phone: +88 02222274844-8 (PABX), Fax: 02222274832-3, www.thepremierbankplc.com

PROXY FORM

I/We
of
being a member of THE PREMIER BANK PLC., do hereby appoint of
..... (or failing).....
of
as my/our proxy to attend and vote for me/us on my/our behalf at the 27th Annual General Meeting (AGM) of the Bank to be held on 30 June, 2026, Tuesday at 11.00 a.m. at Golf Garden, Army Golf Club, Airport Road, Dhaka Cantonment(Opposite to Hotel Radisson), Dhaka-1206 or at any adjournment thereof.

Signed this day of (month), 2026.

Signature of Proxy :

Signature of Shareholder :

Folio/BO ID :

No. of Shares :

Note:

- i. Signature must agree with the recorded signature.
- ii. A shareholder entitled to attend and vote at the 27th AGM may appoint a proxy to attend and vote in his/her behalf.
- iii. The Proxy Form duly stamped must be sent to the Share Management Department of the company at least 72 hours before the time set for the Meeting.



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ATTENDANCE SLIP

I/We hereby record my/our attendance at the 27th Annual General Meeting (AGM) of the Bank being held today, 30 June, 2026, Monday at 11.00 a.m. at Golf Garden, Army Golf Club, Airport Road, Dhaka Cantonment(Opposite to Hotel Radisson), Dhaka-1206.

Name of the Shareholder/Proxy : (in Block Letter)

Folio/BO ID :

No. of Shares :

Signature & Date :

Note: Annual General Meeting can only be attended by the honorable shareholder

প্রিমিয়ার ব্যাংক

সেবাই প্রথম

প্রধান কার্যালয়: ইকবাল সেন্টার (৪র্থ তলা), ৩২ কামাল আতাতুর্ক এভিনিউ, বনানী, ঢাকা-১২১৫
ফোনঃ +৮৮ ০২২২২২৭৪৮৪৪-৮ (পিএবিএক্স), ফ্যাক্স: ০২২২২২৭৪৮৩২-৩,

প্রতিনিধিপত্র

আমি/আমরা.....
ঠিকানা.....
দি প্রিমিয়ার ব্যাংক পিএলসি. এর সদস্য হিসেবে.....
ক. জনাব/বেগম.....
খ. জনাব/বেগম.....

কে বা তাদের যেকোনো একজনকে আমার/আমাদের প্রতিনিধি হিসেবে আমার/আমাদের অনুপস্থিতিতে রোজ মঙ্গলবার, ৩০ জুন, ২০২৬ তারিখে গলফ গার্ডেন, আর্মি গলফ ক্লাব, এয়ারপোর্ট রোড, ঢাকা ক্যান্টনমেন্ট (রেডিসন হোটেলের বিপরীতে), ঢাকা-১২০৬ এ অনুষ্ঠিতব্য ব্যাংকের ২৭ তম বার্ষিক সাধারণ সভায় এবং তার মূলতবি ঘোষিত সভায় উপস্থিত হওয়া ও ভোটাধিকারের জন্য নিযুক্ত করলাম।

.....
(প্রতিনিধির স্বাক্ষর) রেভিনিউ
স্ট্যাম্প
২০/=

ফোলিও/ বিও নম্বর:.....
শেয়ার সংখ্যা:.....

দ্রষ্টব্য:

- কোম্পানির নথিভুক্ত নমুনা স্বাক্ষর ও সদস্যের স্বাক্ষর একই হতে হবে।
- অনিবার্য কারণবশত কোনো সদস্য তার অনুপস্থিতিতে মনোনীত প্রতিনিধিকে তার পক্ষ থেকে ভোট প্রদানের জন্য পাঠাতে পারবেন।
- প্রতিনিধিপত্র সঠিকভাবে পূরণ ও স্ট্যাম্প সংযুক্ত করে কোম্পানির নিবন্ধিত অফিসে অনুষ্ঠিতব্য ব্যাংকের ২৭তম বার্ষিক সাধারণ সভার নির্ধারিত সময়ের ৭২ ঘণ্টা পূর্বে জমা দিতে হবে।

প্রিমিয়ার ব্যাংক

সেবাই প্রথম

প্রধান কার্যালয়: ইকবাল সেন্টার (৪র্থ তলা), ৩২ কামাল আতাতুর্ক এভিনিউ, বনানী, ঢাকা-১২১৫
ফোনঃ +৮৮ ০২২২২২৭৪৮৪৪-৮ (পিএবিএক্স), ফ্যাক্স: ০২২২২২৭৪৮৩২-৩,

উপস্থিতিপত্র

আমি/আমরা আজ রোজ মঙ্গলবার, ৩০ জুন, ২০২৬ তারিখে গলফ গার্ডেন, আর্মি গলফ ক্লাব, এয়ারপোর্ট রোড, ঢাকা ক্যান্টনমেন্ট (রেডিসন হোটেলের বিপরীতে), ঢাকা-১২০৬ এ অনুষ্ঠিতব্য ব্যাংকের ২৭ তম বার্ষিক সাধারণ সভায় আমার/ আমাদের উপস্থিতি লিপিবদ্ধ করছি।

শেয়ার হোল্ডার/ প্রতিনিধির নাম:.....
ফোলিও/বিও আইডি নম্বর:.....
শেয়ার সংখ্যা:.....
(শেয়ার হোল্ডারের স্বাক্ষর).....



The Premier Bank PLC.

Head Office: 42, Kemal Ataturk Avenue, Iqbal Centre (4th Floor), Banani, Dhaka-1213

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Website: www.premierbankltd.com, [f /ThePremierBankLimited](https://www.facebook.com/ThePremierBankLimited)