Half Yearly Financial Statements 2026 (Un-audited)

Premier Bank
service first

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Consolidated Balance Sheet
As at 30 June 2026

Particulars	Amount in Taka 30 June 2026	Amount in Taka 31 December 2025
PROPERTY AND ASSETS		
Cash	**21,119,948,921**	**25,090,684,774**
In hand (including foreign currencies)	3,556,438,048	3,702,715,320
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	17,563,510,873	21,387,969,454
Balance with other banks and financial institutions	**3,828,841,186**	**3,321,869,063**
In Bangladesh	162,470,418	839,890,350
Outside Bangladesh	3,666,370,768	2,481,978,713
Money at call on short notice	-	-
Investments	**31,636,191,046**	**16,324,176,522**
Government securities	17,763,976,657	2,532,865,853
Others	13,872,214,389	13,791,310,669
Loans, advances and lease/ investments	**337,830,080,561**	**336,320,716,275**
Loans, cash credits, overdrafts, etc.	329,049,638,957	328,429,174,447
Bills purchased and discounted	8,780,441,604	7,891,541,828
Fixed assets including premises, furniture and fixtures	**4,450,697,214**	**4,633,265,763**
Other assets	**53,213,380,119**	**38,097,622,861**
Non-banking assets	**31,818,561**	**31,818,561**
Total Assets	**452,110,957,608**	**423,820,153,819**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**61,324,570,739**	**16,946,153,830**
Non-convertible Subordinated bonds	**6,531,000,000**	**7,006,000,000**
Premier Bank Perpetual Bond	**2,000,000,000**	**2,000,000,000**
Deposits and other accounts	**298,835,178,456**	**329,425,759,727**
Savings / Mudaraba Saving deposits	29,465,407,066	29,236,684,954
Fixed deposits/Mudaraba term deposits	128,669,830,423	145,381,056,498
Current deposits and other accounts	132,630,898,134	144,833,442,254
Bills payable	8,069,042,833	9,974,576,021
Other liabilities	**70,540,178,242**	**51,674,422,685**
Total Liabilities	**439,230,927,437**	**407,052,336,242**
Capital/ Shareholders' Equity		
Paid-up capital	12,334,311,330	12,334,311,330
Statutory reserve	10,040,988,802	10,040,988,802
Other reserve	100,688,087	100,688,087
General Reserve	300,000,000	300,000,000
Retained earnings	(9,895,978,186)	(6,008,191,273)
Total Shareholders' Equity	**12,880,010,033**	**16,767,796,946**
Non controlling interest	20,138	20,631
Total Equity	**12,880,030,171**	**16,767,817,577**
Total Liabilities and Shareholders' Equity	**452,110,957,608**	**423,820,153,819**
OFF- BALANCE SHEET ITEMS	-	-
Contingent Liabilities	**234,906,234,097**	**258,323,613,784**
Acceptances and endorsements	49,121,392,012	46,863,595,925
Letters of guarantee	114,259,724,962	125,666,042,283
Irrevocable letters of credit	45,069,818,368	59,505,900,910
Bills for collection	26,455,298,755	26,288,074,666
Other contingent liabilities	-	-
Other commitments	**3,067,127,100**	**13,604,648,200**
Documentary credits and short term trade-related transactions	-	-
Forward assets purchase and forward deposits placed	3,067,127,100	13,604,648,200
Spot and forward foreign exchange contracts	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance Sheet Items including contingent liabilities:	**237,973,361,197**	**271,928,261,984**

Chairman Director Managing Director Incharge,FAD Company Secretary

Consolidated Profit and Loss Account
For the period ended 30 June 2026

Particulars	January to June 2026	January to June 2025	April to June 2026	April to June 2025
OPERATING INCOME				
Interest income/profit on islamic investments	11,226,798,854	13,148,229,054	5,498,991,651	6,718,144,198
Interest/profit paid on deposits, borrowings,etc	(14,385,322,644)	(14,078,260,130)	(7,413,916,534)	(8,616,823,001)
Net interest income/ net profit on investments	**(3,158,523,790)**	**(930,031,076)**	**(1,914,924,883)**	**(1,898,678,803)**
Investment income	2,289,201,378	2,825,913,440	1,227,575,051	1,339,278,495
Commission, exchange and brokerage	1,376,392,722	1,303,186,860	715,458,308	807,048,954
Other operating income	557,022,497	841,104,622	297,024,854	429,040,108
	4,222,616,597	4,970,204,922	2,240,058,213	2,575,367,557
Total Operating Income (A)	**1,064,092,807**	**4,040,173,846**	**325,133,330**	**676,688,754**
OPERATING EXPENSES				
Salary and allowances	1,868,034,674	2,030,334,916	988,475,854	991,924,912
Rent, taxes, insurance, electricity, etc.	1,064,723,037	911,615,909	613,554,693	485,195,415
Legal expenses	19,181,717	27,507,435	10,276,567	26,479,725
Postage, stamps, telecommunication, etc.	77,947,624	87,360,800	47,036,829	33,785,059
Stationery, printing, advertisement, etc.	51,569,934	728,844,304	27,755,315	442,663,498
Chief executive's salary and fees	7,875,000	10,300,000	4,275,000	4,400,000
Directors' fees	2,150,500	1,056,500	1,414,500	570,000
Depreciation and repair of Bank's assets	337,646,549	332,201,668	158,181,498	178,527,297
Other expenses	605,358,355	494,641,186	445,226,352	195,125,680
Total Operating Expenses (B)	**4,034,487,390**	**4,623,862,718**	**2,296,196,608**	**2,358,671,586**
Profit before provision (C = A-B)	**(2,970,394,583)**	**(583,688,872)**	**(1,971,063,278)**	**(1,681,982,832)**
Provision for loans & advances	-	600,000,000	-	-
Provision for off-balance sheet items	-	11,631,560	-	-
Provision for investment in shares	-	27,501,248	-	-
Other provisions	-	-	-	-
Total provision (D)	-	**639,132,808**	-	-
Profit before taxation (C-D)	**(2,970,394,583)**	**(1,222,821,680)**	**(1,971,063,278)**	**(1,681,982,832)**
Provision for taxation				
Current Tax	162,240,688	192,949,305	82,839,542	(106,414,901)
Deferred tax expense (Income)	755,152,135	(50,117,362)	756,600,462	68,641,935
	917,392,823	142,831,943	839,440,004	(37,772,966)
Profit after taxation	**(3,887,787,406)**	**(1,365,653,623)**	**(2,810,503,282)**	**(1,644,209,866)**
Retained earnings brought forward	**(6,008,191,273)**	**4,017,703,038**	**(7,085,474,948)**	**4,200,157,483**
Profit available for appropriation	**(9,895,978,679)**	**2,652,049,415**	**(9,895,978,230)**	**2,555,947,617**
Appropriations				
Statutory reserve	-	-	-	(96,101,990)
Coupon/dividend on perpetual bond	-	100,000,000	-	100,000,000
Non controlling interest	(493)	(317)	(44)	(125)
	(493)	99,999,683	(44)	3,897,885
Retained earnings carried forward	**(9,895,978,186)**	**2,552,049,732**	**(9,895,978,186)**	**2,552,049,732**
Earnings per share (EPS)	**(3.15)**	**(1.11)**	**(2.28)**	**(1.33)**

Chairman Director Managing Director Incharge, FAD Company Secretary

Consolidated Statement of Changes in Equity
For the period ended 30 June 2026

Amount in Taka

Particulars	Paid-up capital	Statutory reserve	Other reserve	General Reserve	Retained earnings	Total	Non controlling interest	Total
	Equity attributable to shareholder of The Premier Bank PLC.							
Balance as at 01 January 2026	12,334,311,330	10,040,988,802	100,688,087	300,000,000	(6,008,191,273)	16,767,796,946	20,631	16,767,817,577
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	(3,887,787,406)	(3,887,787,406)	-	(3,887,787,406)
Payment of cash dividend	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Transfer to start-up fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-
Non controlling interest	-	-	-	-	493	493	(493)	-
Balance as at 30 June 2026	12,334,311,330	10,040,988,802	100,688,087	300,000,000	(9,895,978,186)	12,880,010,033	20,138	12,880,030,171
Balance as at 30 June 2025	12,334,311,330	10,040,988,802	101,043,286	300,000,000	2,552,049,732	25,328,393,150	21,438	25,328,414,588

Chairman Director Managing Director Incharge, FAD Company Secretary

Consolidated Cash Flow Statement
For the Period ended 30 June 2026

Particulars	Amount in Taka January to June' 2026	Amount in Taka January to June 2025
Cash Flows from Operating Activities		
Interest received in cash	13,539,536,035	10,374,021,164
Interest paid	(14,024,362,985)	(12,959,926,263)
Fee and commission received in cash	1,005,232,987	1,184,081,887
Payments to employees	(1,875,909,674)	(2,040,634,916)
Payments to suppliers	(137,043,653)	(809,811,302)
Income taxes paid	(293,626,693)	(1,251,297,006)
Receipts from other operating activities	557,022,497	841,104,622
Payments for other operating activities	(1,769,670,654)	(1,522,491,251)
Cash generated from operating activities before changes in operating assets and liabilities	**(2,998,822,140)**	**(6,184,953,065)**
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(1,546,988,286)	(8,173,906,909)
Other assets	(15,597,544,971)	(4,989,299,902)
Borrowings from other banks and agents	44,378,416,909	(3,655,472,798)
Deposits from customers	(30,951,540,930)	8,218,419,360
Other liabilities	18,737,865,336	5,363,647,466
	15,020,208,058	**(3,236,612,783)**
Net cash from operating activities (A)	**12,021,385,918**	**(9,421,565,848)**
Cash Flows from Investing Activities		
Purchase/sale of trading securities, shares, bonds, etc.	(80,903,720)	60,339,221
Purchase of property, plant and equipment	(69,294,859)	(178,442,649)
Net cash used in investing activities (B)	**(150,198,579)**	**(118,103,428)**
Cash Flows from Financing Activities		
Dividend paid	-	-
Coupon/dividend on perpetual bond	-	(100,000,000)
Issue of non- convertible variable coupon rate bond	(475,000,000)	(475,000,000)
Net cash from financing activities (C)	**(475,000,000)**	**(575,000,000)**
Net increase in cash (A+B+C)	**11,396,187,339**	**(10,114,669,276)**
Effects of exchange rate changes on cash and cash equivalents	**371,159,735**	**119,104,973**
Cash and cash equivalents at the beginning of the year	**30,945,398,167**	**66,711,997,267**
Cash and cash equivalents for the period ended	**42,712,745,241**	**56,716,432,964**
(*) Cash and cash equivalents at the end of the year:		
Cash in hand (including foreign currencies)	3,556,438,048	3,899,189,256
Investments in government securities	17,763,955,134	21,933,380,219
Money at call on short notice	-	4,500,000,000
Balance with Bangladesh Bank and its agent bank(s)	17,563,510,873	20,246,021,708
Balance with other banks and financial institutions	3,828,841,186	6,137,841,781
	42,712,745,241	**56,716,432,964**
Net operating cash flow per share (NOCFPS)	**9.75**	**(7.64)**

Chairman Director Managing Director Incharge, FAD Company Secretary

Selected Explanatory Notes to the Financial Statements
For the period ended 30 June 2026

1 The Bank and its activities

1.1 The Premier Bank PLC.

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

At present the Bank has 136 branches including 12 SME Service Centers/Agricultural Branches, 67 Sub-Branches and 128 own ATM booths with no overseas branch. The Bank has one subsidiary companies namely, Premier Bank Securities Limited. The Bank also operates two Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009 and 16 February 2023.

1.2 Principal activities

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

1.3 Islamic Banking Unit

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

1.4 Offshore Banking Units

Premier Bank PLC. operates its Off-shore Banking Units (OBUs) in compliance with the rules and guidelines prescribed by Bangladesh Bank. The Bank initially received approval to set up two OBUs at the Dhaka Export Processing Zone (DEPZ) and the Chittagong Export Processing Zone (CEPZ), as per Bangladesh Bank's letter no. BRPD (P3) 744 (102)/2009-4138, dated 10 November 2009. Later, with formal approval from Bangladesh Bank (letter no. BRPD (P3)/744(102)/2011-2553, dated 26 June 2011), the OBU at Dhaka EPZ was relocated to Banani, Dhaka. Additionally, the Bank received permission to establish a new OBU in Gulshan, Dhaka, through Bangladesh Bank's letter no. BRPD(LS-)/745(47)/2023-1597, dated 16 February 2023.
Premier Bank PLC began its Off-shore Banking operations on 7 December 2009 from its Head Office. Currently, the Bank operates two fully functional OBUs situated in the Banani and Gulshan areas of Dhaka.

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

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

2 Significant accounting policies & basis of preparation of financial statements

2.1 Basis of preparation of the financial statements

Accounting policies in this financial statements are same as that applied in its last annual financial statements of 31 December 2025. Consolidated financial statements includes position of The Premier Bank PLC. and Premier Bank securities Ltd.

2.2 Composition of Shareholders' Equity

	30 June, 2026	31 December, 2025
Paid-up capital (1,233,431,133 Ordinary shares @ 10.00 each)	12,334,311,330	12,334,311,330
Statutory reserve	10,040,988,802	10,040,988,802
Other reserve	100,688,087	100,688,087
General Reserve	300,000,000	300,000,000
Retained earnings	(9,895,978,186)	(6,008,191,273)
Total Shareholders' Equity	**12,880,010,033**	**16,767,796,946**
Non controlling interest	20,138	20,631
Total Equity	**12,880,030,171**	**16,767,817,577**

2.3 Provision for income tax

Provision for income tax has been shown @ 37.5% as prescribed in finance act, 2026 of the profit made by the bank after considering some of the taxable additions and deduction.

2.3 (a) Deferred tax asset

	30 June 2026	30 June 2025
(a) Deferred tax asset		
Provision for classified loans and advances	11,931,369,622	11,521,756,903
Provision for gratuity	-	1,798,354,107
Total provision	11,931,369,622	13,320,111,010
Tax base of provision		
Total Temporary difference	11,931,369,622	13,320,111,010
Effective tax rate @ 37.5%		
Closing balance of deferred tax asset	4,474,263,608	4,995,041,629
Opening balance of deferred tax asset	5,234,800,721	4,947,367,272
Deferred tax income	(760,537,113)	47,674,357
(b) Deferred tax liability		
Opening balance	352,612,555	354,359,062
Add: Provision made during the year	(5,384,978)	(2,443,005)
Closing balance	**347,227,577**	**351,916,057**
Net Deferred tax expense(Income)	**755,152,135**	**(50,117,362)**
Net deferred tax assets (a-b)	**4,127,036,031**	**4,643,125,572**

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

	01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
Profit after taxation	**(3,887,787,406)**	**(1,365,653,623)**
Addition :		
Depreciation	251,863,409	250,925,249
Provision (loan & advance)	3,273,532	600,647,423
Provision (Investment in Share)	-	222,895,639
Provision (Off-Balance Sheet items)	-	11,631,560
Provision (Others)	-	-
Decrease in deferred tax assets	755,152,135	
Decrease of interest receivable	20,262,271	
Increase in provision of taxation	162,240,688	192,949,304
Increase of interest payable	360,959,660	1,118,333,868
Deduction :		
Effects of exchange rate changes on cash and cash equivalents	(371,159,735)	(119,104,973)
Provision (Others)	-	(195,394,391)
Increase in deferred tax assets	-	(50,117,362)
Increase of interest receivable	-	(5,600,768,753)
Increase of advance income tax	(293,626,694)	(1,251,297,006)
	(2,998,822,140)	**(6,184,953,065)**

4 Unclaimed Cash Dividend

Cash dividend remained unclaimed which were declared for the year :

	30 June, 2026	31 December, 2025
2019	9,949,981	9,951,301
2020	14,492,013	14,495,479
2021	15,412,630	15,412,630
2022	14,546,786	14,546,786
2023	19,577,362	19,591,556
	73,978,772	**73,997,752**

5 Consolidated Earnings per share (EPS)

	01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
Net profit after taxation (Numerator)	(3,887,786,913)	(1,365,653,306)
Number of ordinary shares outstanding (Denominator)	1,233,431,133	1,233,431,133
	(3.15)	**(1.11)**

Earning Per Share (EPS) have been computed as per IAS- 33. Previous year's EPS have been restated as per guideline of IAS - 33. Consolidated Earnings per share for the reporting period decreased compare to the same period of last year due to decrease of interest income.

6 Consolidated Net operating cash flow per share (NOCFPS)

	01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
Cash generated from operating activities	12,021,385,918	(9,421,565,848)
Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	9.75	**(7.64)**

NOCFPS for the reporting period increased compare to the same period of last year due to increase of borrowings from other banks and agents.

7 Consolidated Net Assets Value (NAV) per Share

	30 June 2026	30 June 2025
Shareholders' equity	12,880,010,033	25,328,414,588
Average number of ordinary shares outstanding	1,233,431,133	1,233,431,133
	10.44	**20.53**

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

8 General

a. Figures in the financial statements have been rounded off to the nearest Taka.

b. Wherever considered necessary, previous year/quarter figures have been rearranged to conform with current year's presentation.

c. This interim financial statements have been prepared in accordance with International Accounting Standard (IAS) 34" Interim Financial Reporting"

9 Reporting period

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

Chairman Director Managing Director Incharge, FAD Company Secretary

DISCLOSURE ON UN-AUDITED FINANCIAL STATEMENTS FOR THE SECOND QUARTER ENDED ON JUNE 30, 2026

This is for information of all concerned that the Board of Directors of The Premier Bank PLC. in its 359th Meeting held on July 22, 2026, Wednesday at 3.00 p.m. at the Board Room of Head Office, Dhaka, among others, has approved the un-audited financial statements for the Second Quarter ended on June 30, 2026 and disclosed the following financial indicators of the Bank:

(Amount in BDT, where applicable)

Particulars	Consolidated Position As at June 30, 2026	Consolidated Position As at June 30, 2025	Solo Position As at June 30, 2026	Solo Position As at June 30, 2025
Net Asset Value (NAV) (In Crore Taka)	1,288.00	2,532.84	1,332.06	2,560.66
Net Asset Value Per Share (NAVPS)	10.44	20.53	10.80	20.76
Net Operating Cash Flow Per Share (NOCFPS)	9.75	-7.64	9.75	-7.62

Particulars	Consolidated Position Jan 01 to Jun 30, 2026	Consolidated Position Jan 01 to Jun 30, 2025	Consolidated Position Apr 01 to Jun 30, 2026	Consolidated Position Apr 01 to Jun 30, 2025	Solo Position Jan 01 to Jun 30, 2026	Solo Position Jan 01 to Jun 30, 2025	Solo Position Apr 01 to Jun 30, 2026	Solo Position Apr 01 to Jun 30, 2025
Earnings Per Share (EPS)	-3.15	-1.11	-2.28	-1.33	-3.10	-1.07	-2.27	-1.32

Consolidated Earnings per share for the reporting period decreased compare to the same period of last year due to decrease of interest income.
NOCFPS for the reporting period increased compare to the same period of last year due to increase of borrowings from other Banks and agents.
NAV per share for the reporting period decreased compare to the same period of last year due to increase the operating loss of the Bank.
The details of the un-audited Financial Statements of the Bank for the Second Quarter ended on June 30, 2026 will also be available in the website of the Bank at www.thepremierbankplc.com

By order of the Board of Directors

Dated: July 22, 2026
Dhaka

Mohammad Akram Hossain, FCS
Company Secretary