

TOGETHER FOR
TRANSFORMATION







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BANGLADESH

A LAND OF PROMISE

Bangladesh, a land brimming with potential, boasts a resilient and rapidly expanding economy, fueled by diverse industries such as ready-made garments, textiles and technology.

Its advancing human development indicators, growing access to education, and robust infrastructure development highlight a nation poised for sustained progress and increasing global significance.





Population

180+
MILLION



GDP

455
BILLION USD



GDP Expected
in 10 years time

1,000
BILLION USD



GDP Growth Rate

4.50%



GDP Per Capita

2,646
USD



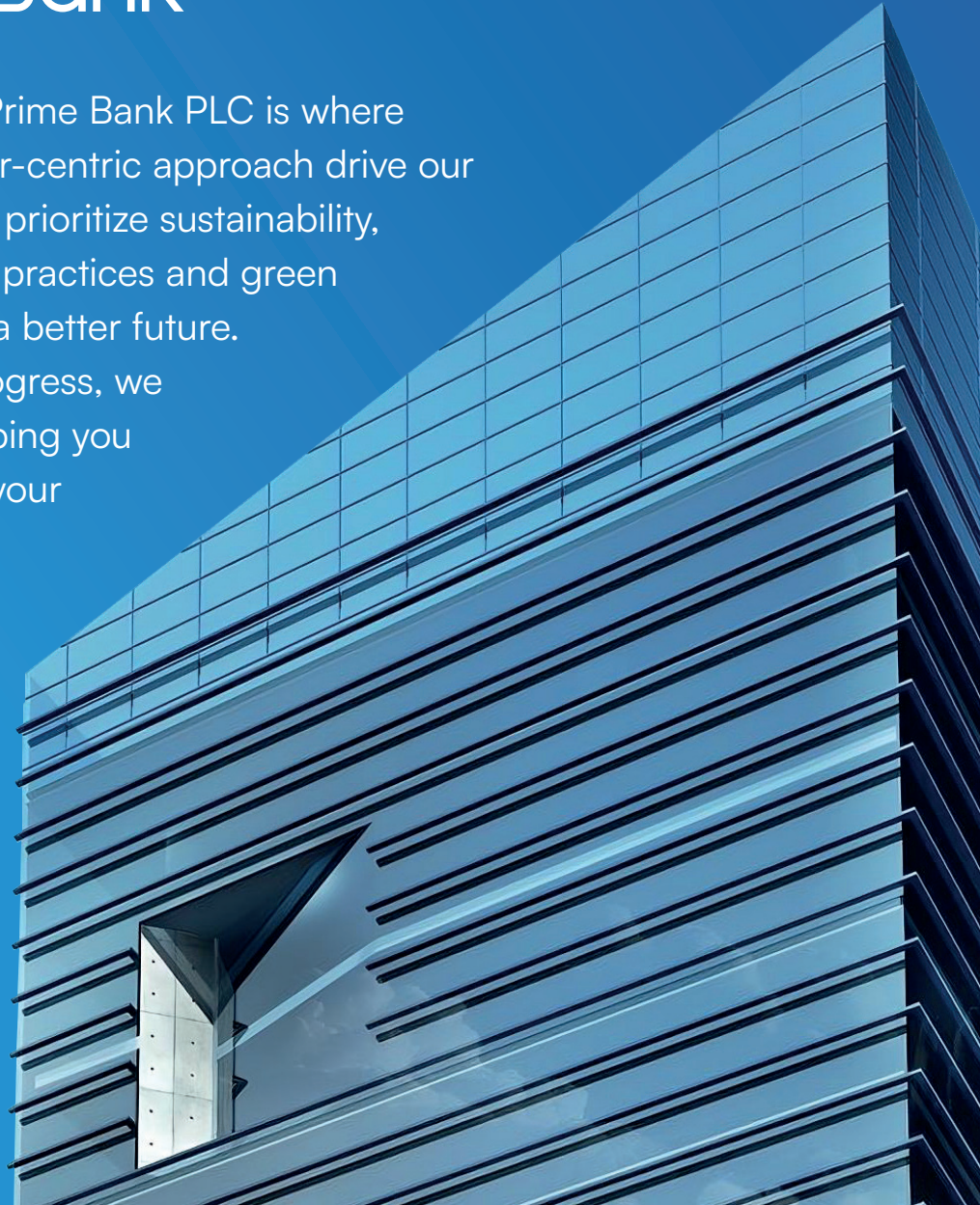
Access to Electricity

100%



Established in 1995, Prime Bank PLC is where innovation & customer-centric approach drive our banking services. We prioritize sustainability, promote eco-friendly practices and green finance initiatives for a better future.

As your partner in progress, we are committed to helping you treasure and protect your achievements for a sustainable tomorrow.



OUR STRENGTHS

Strong Governance
& Regulatory
Compliance



Talented
Workforce



Capital
Adequacy



Sustainable
Financing



Financial
Inclusion



Tech
Innovation



PRIME BANK DRIVING FOR GROWTH



Total Assets

4,834

Million USD



Total Trade
Volume

5

Billion USD



Total Loan
Amount

2,721

Million USD



Total Deposit
Amount

3,141

Million USD



Declining
NPL at

3.79%



PRIME BANK IMPACT AT A GLANCE



1,100,000+

Customers



20,000+

SMEs trained



320,000+

Women customers



300,000+

App users



110,000+

SMEs served



12,000+

Students gone abroad
for higher studies



50,000+

Farmers got
loan/year



66%

Transactions are
digital



OUR STRUCTURE



Prime Bank PLC.



**Consumer
Banking**



**Wholesale
Banking**



**SME & Agriculture
Banking**

**Corporate &
Institutional
Banking**

**Commercial
Banking**

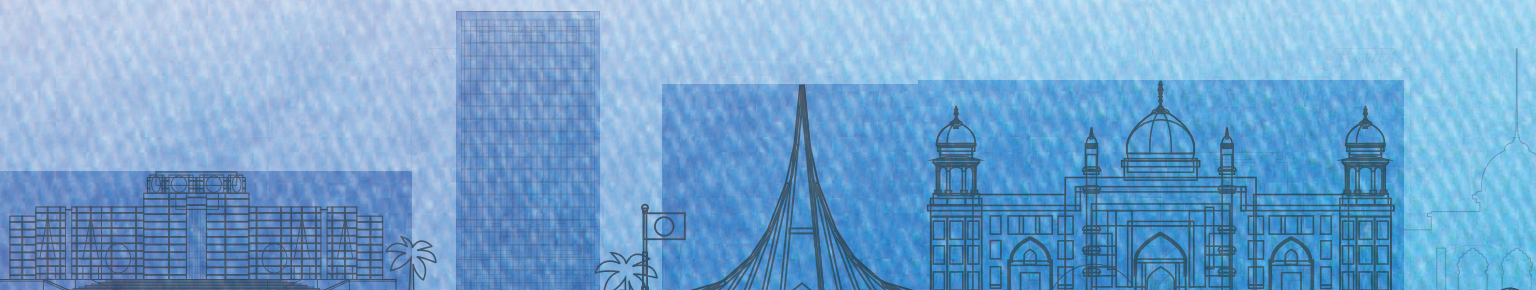
**Emerging
Market**

**Transaction
Banking**

**Debt
Capital
Market**

**Financial
Institutions**

Treasury





OUR RECOGNITIONS

Nationally & Globally 20 Awards in Two Years

Best Loan Adviser - Bangladesh

The Asset Triple A
Awards

January 2024

Best Syndicated Loan — Energy Efficiency

The Asset Triple A Awards

January 2024

Best Syndicated Loan — Microfinance & Agribusiness

The Asset Triple A Awards

January 2024

Best Private Commercial Bank Bangladesh 2024

Brands Review Magazine
Award Winner

March 2024

Most Sustainable Bank Bangladesh 2024

Brands Review Magazine
Award Winner

March 2024

Most Innovative SME Bank - Bangladesh 2024

International Finance
Awards

April 2024

Syndicated Loan of the Year - Bangladesh

Asian Banking & Finance
Corporate & Investment
Banking Awards

June 2024

Bangladesh's Best Bank for ESG

Euromoney Awards for
Excellence

June 2024

Best Corporate Bank Bangladesh 2025

Global Banking & Finance
Awards®

February 2025

**Best Bank for Digital
Banking Services
Bangladesh 2025**

Global Banking &
Finance Awards®

February 2025

**Best Bank for Treasury
Activities Bangladesh
2025**

Global Banking &
Finance Awards®

February 2025

**Best Islamic Banking
Services Provider
Bangladesh 2025**

World Business Outlook
Awards

February 2025

**Bangladesh's Best Bank
for ESG**

Euromoney Awards for
Excellence

June 2025

70+ awards in the last 30 years



OUR KEY RATIOS

Figures in Percentage (%) unless otherwise specified

2024 (H1)	Particulars	2025 (H1)
1.34	 Return on average assets (ROA)	1.41
18.49	 Return on average equity (ROE)	20.08
3.70	 Non-Performing Loan (NPL)	3.79
142	 NPL coverage	135
18.12	 Capital Adequacy Ratio	17.72
5.59	 Leverage ratio	5.61
208.71	 Liquidity Coverage Ratio (LCR)	275.94
120.00	 NSFR	118.81

OUR KEY FINANCIALS

Highlights 2025 (H1)

Figures in BDT (in million) unless otherwise specified

Loans and Advances

3% ↑

2025 (H1) 33,423

2024 (H1) 32,632

Deposits

20% ↑

2025 (H1) 38,580

2024 (H1) 32,282

Operating Profit

2025 (H1) 668

2024 (H1) 668

Investments

63% ↑

2025 (H1) 17,211

2024 (H1) 10,549

Earnings per Share

19% ↑

2025 (H1) 3.46

2024 (H1) 2.91

Net Profit after Tax

22% ↑

2025 (H1) 401

2024 (H1) 329

Total Assets

16% ↑

2025 (H1) 59,379

2024 (H1) 51,181

WHOLESALE BANKING

Our wholesale banking offers a wide range of products and services tailored for businesses, including loans, trade finance, and cash management solutions, support businesses of all sizes in achieving their financial goals.



Trade Financing Solutions

- > 24x5 Trade Shop
- > Block Chain LC Service
- > Import-Export Service
- > Bank Guarantee Service



Cash Management Solutions

- > Tailormade account management
- > Collection & Payment Solution
- > Host to host ERP Solution



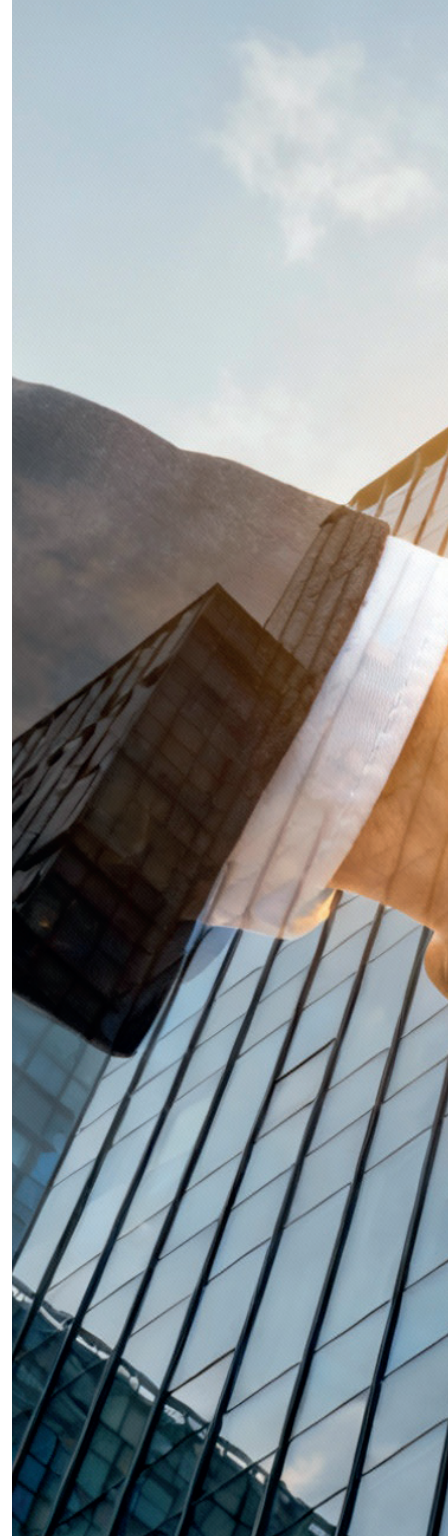
Debt Capital Market Solutions

- > Syndication
- > Securitization
- > Merger & Acquisition
- > Arranging Issue of Debt Securities, Preference Share



Treasury Solutions

- > Spot FX Trading
- > FX-Forward Contracts
- > Covering corresponding banking relationship and services across the globe





KEY FACTS & FIGURES

↑ 18% Deposit

2,990
Million USD

↑ 9% Loans & Advances

2,862
Million USD

↑ 81% Corporate Assets

81%

of all Loans & Advances in
Prime Bank

GLOBAL PARTNERS & CORRESPONDENTS



36

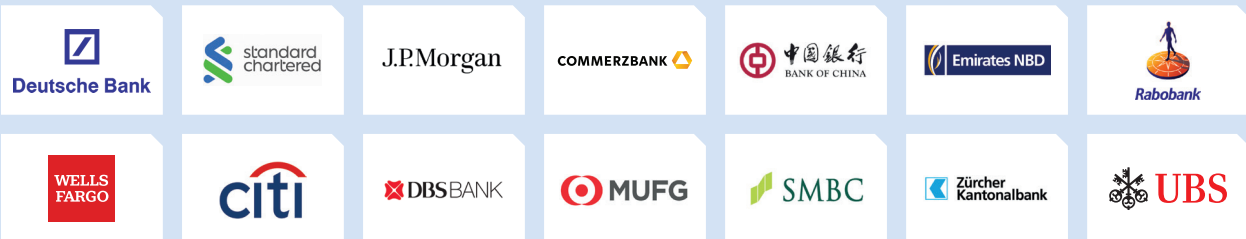
NOSTRO Account Relationships
USD/EUR/GBP/JPY/CHF/
CNY/AED/SAR/SGD



578

RMA with
307 Banks across
63 countries

BANK CORRESPONDENTS



MAJOR DFI PARTNERS



MAJOR DEALS: DEBT CAPITAL MARKET



Confidence Cement

Syndicated Term Loan

Confidence Cement
Dhaka Ltd.

USD 46 Million



Syndicated Term Loan

BSRM Steel Mills Ltd.

USD 76 Million



Meghna Steel of Industries

FCY Syndicated Term Loan

Meghna Ceramic
Industries Ltd.

USD 53 Million



ECA-guarantee covered Term Loan

Dhaka Salt and Chemicals Ltd.

USD 8 Million



Nasir Group

Syndicated Term Loan

Nasir Glass Industries Ltd.

USD 43 Million



Syndicated Credit Facility

Sajida Foundation

USD 42 Million



Embrace Life Now

Syndicated Term Loan

Singer Bangladesh Ltd.

USD 21 Million



UNITED
GROUP

Preference Share

United Mymensingh
power Ltd.

USD 23 Million



Syndicated Term Loan Under IPFF-II

Bay Development Ltd.

USD 36 Million

SUCCESS STORIES

FCI | **FASHION GLOBE GROUP** | **Prime Bank**

**FIRST EVER
INTERNATIONAL FACTORING
FOR RMG EXPORTER
BY PRIME BANK**

A pioneering step in collaboration with FCI
for financing receivables of FGS Denim Wear Ltd.

The graphic features a low-angle shot of several stacked shipping containers in shades of blue and red against a clear blue sky. One of the red containers has the text 'MADE IN BANGLADESH INSIDE' printed on its side.

Prime Bank becomes the first local bank to successfully execute international factoring transaction in Bangladesh. This pioneering step was taken in collaboration with its correspondent based out of Italy covering exports of FGS Denim Wear Ltd., a concern of Fashion Globe Group, highlighting Prime Bank's commitment to enhancing the financial landscape for exporters.

**THE FIRST INTERBANK
BLOCKCHAIN
LC TRANSACTION
IN BANGLADESH
BY
PRIME BANK | HSBC**

The graphic includes a 3x3 grid of nine small video call windows showing participants from various organizations. Below the grid is a stylized blue globe with a network of white lines connecting different points, symbolizing blockchain technology.

Prime Bank | **ANANTA** | **CONTOUR** | **HSBC**

Prime Bank, in partnership with HSBC Bangladesh and Contour, has completed Bangladesh's first interbank blockchain Letter of Credit (L/C) transaction. The pilot, executed via the Contour network, enabled an inland LC for Prime Bank's client Ananta Group to import raw materials from Tamishna Group, a customer of HSBC Bangladesh, with high speed, precision, and security, all without paperwork.

CONSUMER BANKING

KEY HIGHLIGHTS

180+

USD Million in Deposit

1,100,000

Customers

148

Branches Nationwide

350,000

Card Customers

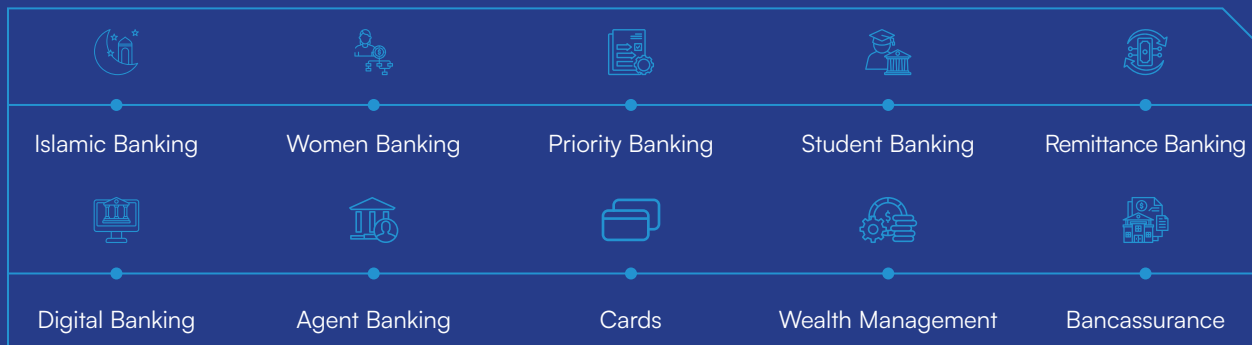
160+

ATM & CRM

65%

Transactions done
digitally

CONSUMER BANKING SEGMENTS



SME BANKING

90,000+

Businesses served

5,000+

Women
entrepreneurs

82%

Customers digitally
served

69%

SME customers
geographically covered

Pioneer

in ICT SME
Financing

First

to launch SME
digital nano loan



DIGITAL BANKING

Prime Pay

Omni digital banking platform for large corporates

292
Million USD

Monthly Average Transaction

Prime Agrim

Digital loan in minutes for payroll customers

99.3%
Repayment Rate

MyPrime

Digital banking platform for both Conventional & Islamic banking customers & MSME

708
Million USD

Monthly Average Transaction

Prime Banijjo

Bangladesh's first AI-powered digital trade platform

Transactions worth

2
Billion USD

will be catered annually



RESHAPING THE FUTURE **WITH PRIME BANK'S NEW INITIATIVES**



PRIME NOW
Digital Banking



LENDEN
Mobile Financial Services

Prime Bank connects communities across Bangladesh with a network of 148 branches and over 170 agent outlets, reaching even the most remote corners of the nation.



▲ **148** Million USD

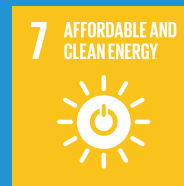
● **170+** Agent Banking Outlets

IMPACT STORY

GREEN ENERGY AT SONADIA ISLAND

Prime Bank brought light to this community of fishermen after decades of darkness through the installation of solar panels, lights, and fans in 100 homes within the island.

Alignment with SDGs:



INCLUSIVE BANKING

In order to ensure that our banking services is for all, Prime Bank has launched the country's first ever sign language service through a video call for all customers who are vocally or hearing impaired. For visually impaired customers and to ensure ease of understanding and communication, we have introduced braille books that encompass all types of banking services. The braille books are stationed at a dedicated desk in all branches.

SIGN LANGUAGE CALL SERVICE CENTER



Sign Language Video Call Service

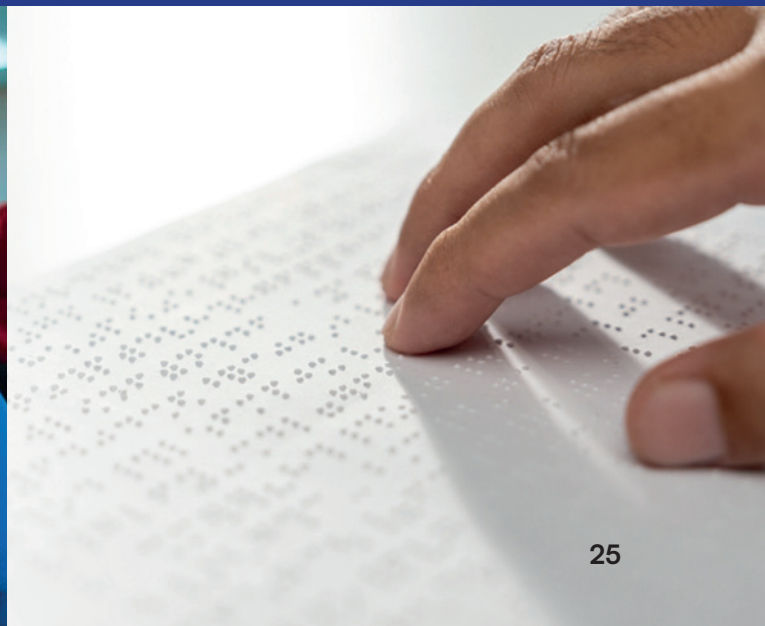
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10 AM - 4 PM



BRAILLE

**Books on Consumer & SME
Basic Banking**



OUR SOCIAL COMMITMENT

Empowering the society through Prime Bank Foundation



Prime Bank Foundation



4,224 Students

Education Support Programme (ESP) provides stipends to the extremely poverty-stricken but meritorious undergraduate students. To date, a total of 4,224 students have been awarded scholarships under this program.



436 School Students

Prime Bank Grammar School goes education facilities covering both the Cambridge Curriculum and National Curriculum (English Version). Currently, a total of 436 students are enrolled in this school.



269,321 Patients

Prime Bank Eye Hospital provides eye care support to eliminate reversible blindness. It also arranges free eye camps in rural areas and conducts eye surgeries after identifying the cataract patients among those receiving care. To date, a total of 269,321 patients have been attended to, and 17,475 surgeries have been performed.



383 Nursing Students

A total of 383 students have graduated from Prime College of Nursing, Dhaka with B.Sc. in Nursing and Diploma in Nursing Science and Midwifery courses.



30,000 people

Project Trishna, in partnership with Footsteps, finances the establishment of water filtration systems in government schools & hospitals. Over 600 schools, 30 hospitals, and 30,000 people have been served through this initiative.



CONTACT INFORMATION



Scan to get Prime Bank
CEO's contact details



Scan to get Prime Bank
DMD's contact details



Scan to get Prime Bank's Head of
Financial Institution contact details



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