Prime Bank
PUTTING YOU FIRST

Prime Insight

Prime Bank June 2026 Highlights.

Bank Posts Strong Results in Q1 2026

Dear Valued Customer,

I am pleased to share that Prime Bank delivered strong performance for the first quarter ended 31st March 2026, reporting a commendable rise in its balance sheet and profitability. The performance was driven by strategic growth in core operations and a resilient investment portfolio.

Key Financial Highlights (Q1 2026 vs. Q1 2025):

- Customer Deposits rose by **15.2%** from **KShs. 143.9 Billion** to **KShs. 165.8 Billion,** reflecting continued strong depositor confidence in the Bank.
- Loans and Advances stood at **KShs. 56.2 Billion,** compared to **KShs. 54.8 Billion** in the prior period.
- Core Capital remained strong at **KShs. 33.4 Billion**.
- Net Profit grew by **38.5%** to **KShs. 1.8 Billion**, up from **KShs. 1.3 Billion** recorded in the same period last year.
- Liquidity Ratio stood at **78%,** well above the Central Bank of Kenya's (CBK) statutory minimum of **20%.**
- Net Non-Performing Loans (NPLs) reduced from **KShs. 1.7 Billion** to **KShs. 424 Million.**
- Total Shareholders' Funds grew by **54.7%** to **KShs. 94.2 Billion** from **KShs. 60.9 Billion**, creating a robust capital base.

The Bank recorded a Net Profit of **KShs. 1.8 Billion**, a notable **38.46%** increase from the **KShs. 1.3 Billion** reported in the same period in 2025, underscoring sustained earnings momentum.

With a liquidity ratio of **78%** and a significantly reduced NPL position, the Bank remains well capitalized and poised for continued growth.

Your trust remains our foundation. We look forward to supporting your growth in the year ahead.

Best Wishes,
Peter Kabi
Chief Financial Officer.

PRIME NEWS

Prime Bank Recognised for Excellence in Banking

We are proud to have received multiple honours at the Think Business Banking Awards 2026.

- **Best Bank in Capital Strength & Resilience – WINNER**
- **Best Bank in Tier II – 1st Runner Up**
- **Best Bank in Digital Banking – 2nd Runner Up**

These accolades belong to every customer, teammate and stakeholder who believes in us. We remain committed to building, innovating and serving you with excellence, always.

Dr. Rasik Kantaria Receives Lifetime Achievement Award

We are deeply proud to celebrate our Chairman, **Dr. Rasik Kantaria,** on receiving the **Lifetime Achievement Award** at the **Think Business Banking Awards 2026.**

This honour recognises decades of leadership, integrity, and contribution to the banking sector.

His vision continues to inspire the Prime Bank journey.

Prime Bank Named First Runners-Up in KBA 2025 Customer Experience Survey

The Kenya Bankers Association (KBA) released its 2025 Banking Industry Customer Satisfaction Survey on April 30, 2026. The survey, which gathered over 40,854 customer responses, assessed banks based on a composite score of Customer Satisfaction (CSAT) and Net Promoter Score (NPS). During the release, Prime Bank was recognised as the first runners-up, meaning the Bank secured the second-highest overall customer experience score among all Tier 2 banks in Kenya for the 2025 survey.

This achievement reflects our continued commitment to putting our customers first. We take this opportunity to thank all our customers for being part of the journey.

Unlocking New Frontiers: Prime Bank and Airtel Africa to Join Forces in Financial Inclusion Drive

Prime Bank recently welcomed the senior leadership team from Airtel Africa to our Head Office for a courtesy visit, marking the start of promising conversations around collaboration in digital finance.

The meeting highlighted a shared commitment to innovation and financial inclusion, with both organizations exploring opportunities to strengthen mobile banking capabilities across the regions we serve.

By combining Airtel Africa's extensive telecommunications network and mobile money expertise with Prime Bank's strong financial services foundation, the partnership aims to unlock new possibilities for seamless and accessible financial solutions.

The visit signals the beginning of what could become a powerful collaboration in advancing the future of digital banking.

Powering the Future of Payments: Prime Bank and Network International Forge Stronger Partnership

Prime Bank recently reinforced this belief by hosting the leadership team from **Network International**, the leading enabler of digital commerce across the Middle East and Africa, for a pivotal courtesy call aimed at accelerating the next generation of payment solutions.

The meeting served as a strategic checkpoint for two organizations deeply committed to transforming Kenya's financial landscape. Discussions focused on deepening the existing collaboration to deliver payment infrastructure that is not only innovative but also defined by its **security, reliability, and scalability.**

The dialogue reaffirmed a shared vision for the future of payments in Kenya. By combining Prime Bank's deep understanding of the local market with Network International's technological expertise and global best practices.

Prime Bank Partners with Jetour Kenya to Offer Up to 90% Asset Financing for Premium Vehicles

Prime Bank has partnered with Jetour Kenya to launch a tailored asset financing solution, making premium vehicle ownership more accessible nationwide.

Customers can access **up to 90% financing on new Jetour SUVs and FAW trucks,** reducing upfront costs while benefiting from flexible repayment terms. The partnership combines Jetour's vehicle range with Prime Bank's asset financing expertise to deliver a seamless buying experience for both individuals and businesses.

According to Managing Director Rajeev Pant, the collaboration reflects the Bank's commitment to innovative, customer-focused financial solutions—enabling easier access to premium vehicles with trusted support.

The facility supports both personal use and fleet expansion, offering competitive rates, fast approvals, and dedicated relationship management.

The offer is available across all Prime Bank branches and

Jetour Kenya showrooms nationwide.

COMMUNITY IMPACT

Humanitarian Icon award

Prime Bank wishes to congratulate **Yogi Bhai** on receiving the **Best Raghuvanshi Humanitarian Icon Award - 2025** from Shree Lohana Mahaparishad.

This honour is a testament to your outstanding leadership and your deep commitment to community service. Your dedication continues to set a powerful example, inspiring those around you to strive for excellence and contribute meaningfully to society.

We are proud to have you associated with us and look forward to witnessing your continued impact and your enduring spirit of seva.

Prime Bank Leads KShs 40 Million Private Sector Famine Relief Initiative

Prime Bank, in partnership with a coalition of private firms, has launched a major famine relief drive valued at **KShs 40 million** to support families grappling with severe hunger.

The joint initiative has mobilized over **400 tonnes of food supplies**, which will be distributed to more than **100,000 Kenyans across five counties.** A fleet of **40 trucks** carrying **maize flour, beans, cooking oil** and has already been dispatched to the affected regions.

"I am proud to report that today, our Famine Relief effort has successfully mobilized the necessary resources to assist these needy people," said Dr. Rasik Kantaria, Chairman of Prime Bank and Ambassador of the initiative. "When we launched this initiative, we sent out our appeals to all communities, institutions, individuals, and friends from Kenya and abroad."

The private sector partners supporting the drive include Tausi Assurance, Bluenile Rolling Mills, Elgon Kenya, **Dr. Rasik Kantaria** Jalaram Medical Centre, Sunrise Walkers, Rotary Club, Parklands Sports Club, and several individual contributors.

KES **40 Million** Famine Relief

100,000 Kenyans Across Five counties

400 Tonnes of Food Supplies

40 Trucks of Maize flour, beans, cooking oil.

CLIENT APPRECIATION & EVENTS

Prime Bank Hosts Clients for Iftar Dinner

Sharing the blessings of Ramadhan, Prime Bank hosted an Iftar dinner for its clients.

Customers from the Bank's Nairobi branches came together to break bread and build bonds, embracing the values of empathy, respect, and unity that define its culture.

Through moments like these, the Bank reaffirms its commitment to fostering an environment where everyone feels valued, appreciated, and respected.

Muthaiga Hosts First Leg of Prime Bank Golf Series

The first leg of Prime Bank Golf Day series kicked off at the Muthaiga Golf Club on 14th March.

The tournament attracted **over 280 players** in the **18-hole stable** ford competition, with the Club's Captain Benson Murimi leading members of the club in participating in the tourney.

Handicap 15 Vishy Talwar took home the **overall winner prize by scoring 41 points** while **Neer Chandaria** emerged the **gross winner. Dilash Bhayani** took home the guest winner prize by registering **36 points.**

The second leg will be held in June at Sigona Golf Club.

Beyond the Hype: Prime Bank's Inaugural 2026 Forum Explores the AI Revolution in Finance

Prime Bank launched its 2026 **Customer Perspective** series on February 4th with a thought-provoking session focused on the intersection of finance and technology. The inaugural discussion brought together industry leaders to explore emerging market trends and the growing role of Artificial Intelligence in shaping the future of banking.

Moderated by **Ms. Ananya Pal,** the panel examined the practical realities of AI adoption and its impact on operational efficiency, customer experience, and financial services innovation.

Panelists included **Hilary Murefu Wangila,** Acting Head of Big Data and AI at Safaricom, who shared insights on data analytics and telecom infrastructure; **Arun Nair,** Co-founder of Whiteklay Technologies, who highlighted AI-driven innovations in banking technology; and **Asif Chaudhry,** Partner at PFK East Africa, who discussed the regulatory, risk, and strategic implications of AI adoption.

The session marked a strong start to the 2026 series, establishing a platform for ongoing dialogue on the trends shaping the future of finance.

Prime Bank Celebrates International Women's Day with Empowering Panel Discussions

Prime Bank marked **International Women's Day** with a series of insightful panel discussions centered on women in banking, leadership, and professional growth, while emphasizing the importance of creating space for more women to thrive.

In alignment with this year's theme, Give to Gain, the conversations underscored the value of sharing knowledge, uplifting one another, and opening doors for future leaders.

As the Bank continues to celebrate women in banking, it remains committed to fostering inclusive conversations and creating opportunities that support women's growth and advancement.