

PRIME BANK SUSTAINS AN UPWARD TREND IN 2012

Prime Bank celebrated its 20th year of operation with 15% increase in profit after tax for the year ended 31st December 2012. Deposit base rose to Kshs 36.71 billion while the lending to customers grew by 15% to Kshs 21.15 billion. This trend of overall growth has been maintained over the last five years.

The expansion of the branch network to ten outlets in Nairobi and five in upcountry locations, namely Mombasa, Nyali, Kisumu, Eldoret and Nakuru has contributed positively to the growth and brought services closer to our clientele. Prime Bank is reckoned among the leading Commercial Banks in Kenya and has a reputation of offering, efficient and personalized services and wide range of products tailor made to customers needs.

The key highlights as at 31st December 2012

- The Bank recorded a Kshs. 7.9b increase in deposits compared to December 2011.
- The lending book grew by 15% in the same period to Kshs. 21.15b.
- Total assets crossed the Kshs. 43b mark setting a new high in performance.
- Profitability continued to rise steadily and reached Kshs. 954million.

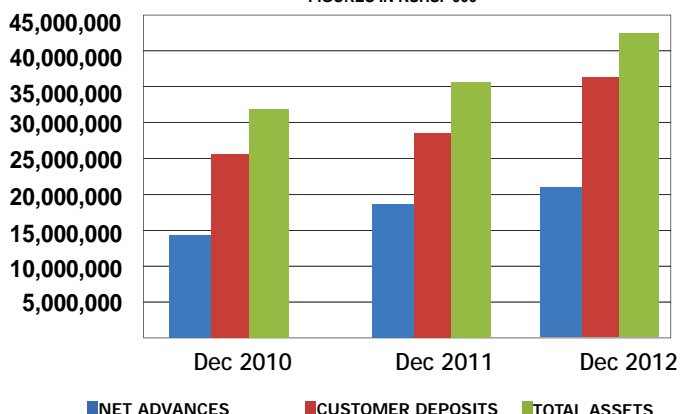
The overall impressive performance of the Bank has been achieved mainly through strong support from our esteemed customers.

	DECEMBER 2010	DECEMBER 2011	DECEMBER 2012
CUSTOMER DEPOSITS	25,430,551	28,871,682	36,714,620
NET ADVANCES	14,836,692	18,393,706	21,150,662
TOTAL ASSETS	31,711,542	35,184,677	43,462,888
PROFIT AFTER TAX	606,413	834,424	954,719

FIGURES IN KSHS. '000'

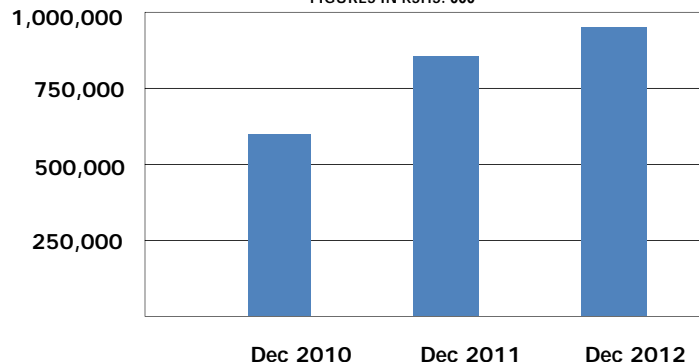
ASSETS/LIABILITIES

FIGURES IN KSHS. '000'



PROFIT AFTER TAX

FIGURES IN KSHS. '000'



DR. KANTARIA HONoured

PRIME BANK CONGRATULATES DR. RASIK KANTARIA



Prof Clyde Rivers (left) of the United Graduate College and Seminary USA presents a Honorary Doctorate Degree of Humanities to Mr. Rasik Kantaria

Dr. Rasik Kantaria has been honoured with a Doctorate in Humanities by the United Graduate College & Seminary of USA. The grand function to celebrate the award took place at the Lion's Eye Hospital, Loresho in Nairobi an appropriate location by virtue of being a beneficiary of some of the philanthropic activities of Dr. Kantaria. Dr. Rasik Kantaria is well known for his community service

and has served as an active member of Rotary Club for over 30 years. He currently chairs the Board of Jaipur Foot Trust, a project of Rotary which has assisted physically challenged people access to wheel chairs and eventually use of artificial limbs to enable them to walk normally. The welfare of Children has always been a concern to Dr. Rasik and to this end he

has been supporting Nyumbani Children of God Relief Institute for a number of years. Dr. Rasik is sensitive to the needs of the girl child and has sponsored the program of donating sanitary towels to school going children in partnership with Rotary and Lion's 'Freedom for Girls' Project since 2008. More recently, he was instrumental in putting up a school in Diani South Coast for use by

girls in the local communities to enable them empower their lives with education to make a better future. In 2011, Dr. Rasik donated towards the construction of a state of the art operating theatre in Loresho Eye hospital in honour of his mother Mrs. Prabhaben Chhotalal Kantaria and most recently, to MP Shah Hospital for constructing an ultra modern Maternity ward. The ward is named in honour of Dr. Rasik's wife Usha Rasiklal Kantaria. Dr. Rasik Kantaria is affiliated to numerous social, religious and charitable institutions such as Gertrude's Hospital, Jalaram Temple, Bosco Boys, Kenya Red Cross, Hindu Council of Kenya, St Mary's Mission Hospital, Jordan Foundation, Asian Foundation, Mother Teresa's Missionaries of Charity, Kenya Association for the Blind, to name a few. The Management and Staff of Prime Bank extend their heartiest congratulations to Dr. Rasik Kantaria.

PRIME BANK AWARD FOR 2012

Prime Bank carries out an annual evaluation of its business using various parameters of assessment which include business growth in liabilities, assets, profitability and reduction on expenses as set out in the targets at the beginning of the year.

The results for 2012 were announced by the Executives at the Annual Staff Party event followed by presentation to the award winners.

Best Branch Awards

Kenindia House and Industrial Area Branches.

Best Department Awards

Forex and Treasury Dept, Head Office

Runners Up Awards

Biashara Branch, Clearing And Accounts Dept, Head Office

Long Service Awards

20 yrs

Henry Ongweso, John Albert Njeru, Damaris Wamwere

10 yrs

Neekita Solanki, Naomi Kipsang, Joyce Chebon, Suresh Sheth, Donna Ochieng, Catherine Ongoro, Hasu Silveira

PRIME BANK AWARDS continued...

BEST BRANCH AWARDS

Joint Winners
Industrial Area Branch



Executive Director Mr. Amar Kantaria presents Best Branch Award to Mr. Zahid Khan, The Branch Manager and Staff of Industrial Area Branch

Kenindia Branch



Mr. Uma Shankar, Branch Manager Kenindia, celebrates winning the Best Branch Award with his staff

Best Department Award

Forex and Treasury Head Office



Mr. Bharat Jani, Chief Executive presents Best Dept Award to Mr. Amaranathan and his team

Key Note Address



Mr. Bharat Jani, Chief Executive

Runners Up Awards

Biashara Branch



Mrs. Parmar, Branch Manager receiving Runner Up Award from Executive Director

Accounts Department Head Office



Mr. Kabi, Head of Accounts Department receiving 1st Runner Up Award from the Chief Executive

Clearing Department Head Office



Ms. Sabina, Head of Clearing Department receiving 2nd Runner Up Award from the Chief Executive

Long service awards



PRODUCT NEWS



PRIME MORTGAGE LOAN

At Prime Bank we understand that owning a home is an asset for the future. Talk to us and we will help you transform your dream of owning a home into reality. Prime Bank introduces yet another new product entitled "Prime Mortgage Loan" to be extended for acquisition of residential units aimed at upper and middle class segment of the society to meet the increasing demand for finance for purchase of residential units. Prime Bank offers flexible, competitive and long term mortgage loans with attractive interest rates to serve its corporate clients. For the purpose of this scheme, a house here is defined as Flat, Apartment, Town House, Maisonette or a Bungalow (old or new).

ELIGIBILITY CRITERIA

- Individuals and Corporates
- Kenyan citizens and permanent residents or expatriates with valid work permits
- Applicant to open his/ her current/ savings account with Prime Bank

LONG TERM REPAYMENT

- 10-15 years on equal monthly instalment basis based on repayment capacity as assessed by the bank

LOAN AMOUNT

- 80% of the purchase price for the property. The cost of the house will include Payment to builder/ developer for purchase of built house, Payment of stamp duty and registration

PRIME BANK MOMBASA BRANCH DONATES EQUIPMENT WORTH KSHS 2.5 MILLION TO SATELLITE EYE CLINIC SET UP BY LIONS CLUB OF MOMBASA PUMWANI

Prime Bank as part of its Corporate Social Responsibility donated Kshs. 2.5 million to Lions Club of Mombasa for procurement of equipment for the clinic.

Lions Club of Mombasa Pwani, in its endeavour to deliver services to the community at their doorsteps is setting up satellite eye clinic at Plasma Medical Center at Texas Plaza Nyali. The clinic will cater to patients from Nyali and Bamburi area.

The clinic will be manned by Consultant eye surgeons Dr. Vishvanath Gokhale and Dr. Sandhya Gokhale.



Mombasa Branch Manager Ms. Hasu Silveira hands over the donation cheque to officials of the Lions Club of Mombasa Pwani

Quote

“When your cup is overflowing don't start drinking from the saucer, share with others whether it is wealth, knowledge or more important happiness.”

PRIME BANK NETWORK INFORMATION

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EXTENDED BANKING HOURS AT DESIGNATED BRANCHES

RIVERSIDE DRIVE

WEEKDAYS: 09:00am - 04:00pm
SATURDAY: 09:00am - 12:00noon
SUNDAY: Closed

CAPITAL CENTRE

WEEKDAYS: 09:30am - 05:00pm
SATURDAY: 10:30am - 03:00pm
SUNDAY: 10:30am - 01:00pm

NYALI, MOMBASA

WEEKDAYS: 09:30am - 05:00pm
SATURDAY: 10:30am - 03:00pm
SUNDAY: 10:30am - 01:00pm

HURLINGHAM

WEEKDAYS: 09:00am - 04:00pm
SATURDAY: 09:00am - 12:00noon
SUNDAY: Closed

PARKLANDS

WEEKDAYS: 09:30am - 06:00pm
SATURDAY: 09:30am - 04:00pm
SUNDAY: 10:30am - 02:00pm

ELDORET

WEEKDAYS: 09:30am - 05:00pm
SATURDAY: 10:30am - 03:00pm
SUNDAY: 10:00am - 01:00pm