

Declared Lending Interest Rate by Economic Sector

Name of the bank: The Premier Bank PLC.

| Economic Purposes<br>A | As on 01-01-2026   |                  |                   |
|------------------------|--------------------|------------------|-------------------|
|                        | Declared rate<br>B | Lowest rate<br>C | Highest rate<br>D |
|                        |                    |                  |                   |

|   |        |        |        |
|---|--------|--------|--------|
| <b>A. Agriculture, Fishing &amp; Forestry</b>                                 |        |        |        |
| <b>1. Agriculture</b>   |        |        |        |
| a) Cultivation  | 13.00% | 12.00% | 14.00% |
| b) Plantation   | 13.00% | 12.00% | 14.00% |
| c) Agricultural Machineries and Implements                                    | 13.00% | 12.00% | 14.00% |
| d) Fertilizers and Pesticides Loans for Farmers                               | 13.00% | 12.00% | 14.00% |
| e) Livestock  | 13.00% | 12.00% | 14.00% |
| f) Vegetables/Fruits Preservation in cold storage                             | 13.00% | 12.00% | 14.00% |
| g) Agriculture Loan Disbursed through NGOs                                    | 13.00% | 12.00% | 14.00% |
| <b>2. Fishing</b>   | 13.00% | 12.00% | 14.00% |
| <b>3. Forestry and Logging</b>  | 13.00% | 12.00% | 14.00% |
| <b>B. Industry</b>  |        |        |        |
| <b>1. Term Loan ( Other than Working Capital Financing)</b>                   |        |        |        |
| a) Large Industries   |        |        |        |
| (aa) RMG  | 13.00% | 12.00% | 14.00% |
| (ab) Others   | 14.00% | 13.00% | 15.00% |
| b) Small and Medium Industries  | 14.00% | 13.00% | 15.00% |
| c) Cottage Industries/Micro Industries  | 14.00% | 13.00% | 15.00% |
| d) Service Industries   | 14.00% | 13.00% | 15.00% |
| <b>2. Working Capital Financing (Excluding Export &amp; Import Financing)</b> |        |        |        |
| a) Large Industries   |        |        |        |
| (aa) RMG  | 13.00% | 12.00% | 14.00% |
| (ab) Others   | 14.00% | 13.00% | 15.00% |
| b) Small and Medium Industries  | 14.00% | 13.00% | 15.00% |
| c) Cottage Industries/Micro Industries  | 14.00% | 13.00% | 15.00% |
| d) Service Industries   | 14.00% | 13.00% | 15.00% |
| <b>C. Construction</b>  |        |        |        |
| <b>1. Housing (Commercial) For Developer/Contractor</b>                       | 14.00% | 13.00% | 15.00% |
| <b>2 . Housing (Residential) in urban area for individual person</b>          | 14.00% | 13.00% | 15.00% |
| <b>3. Housing (Residential) in rural area for individual person</b>           | 14.00% | 13.00% | 15.00% |

|                          |                      |                    |                     |
|--------------------------|----------------------|--------------------|---------------------|
|                          | As on 01-01-2026     |                    |                     |
| <b>Economic Purposes</b> | <b>Declared rate</b> | <b>Lowest rate</b> | <b>Highest rate</b> |
| <b>A</b>                 | <b>B</b>             | <b>C</b>           | <b>D</b>            |

|   |               |               |               |
|---|---------------|---------------|---------------|
| <b>4. Infrastructure Development (Road, Culvert, Bridge, etc.)</b>                    | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>5. House Renovation or Repairing or Extension</b>                                  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)</b> | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>7. Establishment of Solar panel</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>8. Effluent Treatment Plant</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>9. Loan against Work Order/Pay Order/Earnest Money</b>                             | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>10. Water-works</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>11. Sanitary Services</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>D. Transport</b>   |               |               |               |
| <b>1. Road Transport ( excluding personal vehicle &amp; lease finance)</b>            | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>2. Water Transport (excluding Fishing Boats)</b>                                   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>3. Air Transport</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>E. Trade &amp; Commerce</b>  |               |               |               |
| <b>1. Wholesale and Retail Trade (CC, OD etc.)</b>                                    |               |               |               |
| <b>a) Wholesale Trading</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>b) Retail Trading</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>c) Other Commercial lending</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>2. Procurement by Government</b>   |               |               |               |
| <b>a) Jute</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>b) Paddy</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>c) Wheat</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>d) Others</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>3. Export Financing ( PC, ECC etc.)</b>  |               |               |               |
| <b>a) Jute and Jute Products</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>b) Tea</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>c) Hides and Skins</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>d) Ready-made Garments</b>   | <b>13.00%</b> | <b>13.00%</b> | <b>14.00%</b> |
| <b>e) Non-traditional Items</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>f) Other Exported Items</b>  | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |

|                          |                      |                    |                     |
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|  |               |               |               |
|--|---------------|---------------|---------------|
| <b>4. Import Financing (LIM, LTR, TR etc.)</b> |               |               |               |
| <b>a) Food Items</b>                           | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |

|  |        |        |        |
|--|--------|--------|--------|
| b) Petroleum and Petroleum Products                  | 14.00% | 13.00% | 15.00% |
| c) Machineries and Implements                        | 14.00% | 13.00% | 15.00% |
| d) Textile and Textile Products                      | 14.00% | 13.00% | 15.00% |
| e) Electric and Electronic goods & Spares            | 14.00% | 13.00% | 15.00% |
| f) Sanitary Goods Including Tiles, Stones & Clinkers | 14.00% | 13.00% | 15.00% |
| g) Cosmetics & Crockeries                            | 14.00% | 13.00% | 15.00% |
| h) Medicine and Surgical Instruments                 | 14.00% | 13.00% | 15.00% |
| i) New Automobiles                                   | 14.00% | 13.00% | 15.00% |
| j) Reconditioned Automobiles                         | 14.00% | 13.00% | 15.00% |
| k) Chemicals (except Medicine)                       | 14.00% | 13.00% | 15.00% |
| l) Iron and Steel Products                           | 14.00% | 13.00% | 15.00% |
| m) Paper and Printed Papers                          | 14.00% | 13.00% | 15.00% |
| n) Computer and Accessories                          | 14.00% | 13.00% | 15.00% |
| o) Wood & Logging                                    | N/A    | N/A    | N/A    |
| p) Plastic & Plastic Product including toys          | 14.00% | 13.00% | 15.00% |
| q) Leather Goods                                     | 14.00% | 13.00% | 15.00% |
| r) Poultry feeds                                     | 14.00% | 13.00% | 15.00% |
| s) Cattle feeds                                      | 14.00% | 13.00% | 15.00% |
| t) Coal  | 14.00% | 13.00% | 15.00% |
| u) Ship  | 14.00% | 13.00% | 15.00% |
| v) Other Imported Items                              | 14.00% | 13.00% | 15.00% |
| 5. Share Trading                                     | 14.00% | 13.00% | 15.00% |
| 6. Lease Financing/Leasing                           | 14.00% | 13.00% | 15.00% |
| <b>F. Other Institutional Loan</b>                   |        |        |        |
| <b>1. Loan to Financial Corporations</b>             |        |        |        |
| a) Credit to NBFI                                    | 14.00% | 13.00% | 15.00% |
| b) Credit to Insurance companies                     | N/A    | N/A    | N/A    |

| As on 01-01-2026  |               |               |               |
|---|---------------|---------------|---------------|
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| A   | B             | C             | D             |
| c) Credit to NGO (excluding Agriculture)                                    | 14.00%        | 13.00%        | 15.00%        |
| d) Credit to Merchant Banks/ Brokerage Houses                               | 14.00%        | 13.00%        | 15.00%        |
| e) Credit to Co-operative Banks/Societies                                   | 14.00%        | 13.00%        | 15.00%        |
| <b>2. Financing to Educational Institutions</b>                             | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>G. Consumer Finance</b>  |               |               |               |
| <b>1. Doctors Loan/Professional Loans</b>                                   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>2. Flat Purchase</b>   | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>3. Transport loan (Motor car/Motor cycle etc.)</b>                       | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)</b> | <b>14.00%</b> | <b>13.00%</b> | <b>15.00%</b> |
| <b>5. Credit Cards</b>  | <b>25.00%</b> | <b>25.00%</b> | <b>25.00%</b> |

|   |                              |                              |                              |
|---|------------------------------|------------------------------|------------------------------|
| <b>6. Educational Expenses</b>  | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>7. Treatment Expenses</b>  | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>8. Marriage Expenses</b>   | <b>N/A</b>                   | <b>N/A</b>                   | <b>N/A</b>                   |
| <b>9. Land Purchase</b>   | <b>N/A</b>                   | <b>N/A</b>                   | <b>N/A</b>                   |
| <b>10. Loan against Salary</b>  | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>11. Loan against PF</b>  | <b>13.00%</b>                | <b>13.00%</b>                | <b>13.00%</b>                |
| <b>12. Personal Loan against DPS, MSS etc.</b>  | <b>Instrument Rate + 3 %</b> | <b>Instrument Rate + 2 %</b> | <b>Instrument Rate + 3 %</b> |
| <b>13. Personal Loan against FDR, MBS, DBS etc.</b>   | <b>Instrument Rate + 3 %</b> | <b>Instrument Rate + 2 %</b> | <b>Instrument Rate + 3 %</b> |
| <b>14. Travelling/ Holiday Loan</b>   | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>15. Other personal Loans</b>   | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>H. Miscellaneous</b>   |                              |                              |                              |
| <b>1. Private Welfare and Development Activities</b>  | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)</b>  | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>3. Swanirvar</b>   | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>4. Poverty Alleviation Program</b>   | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>5. Other loans not mentioned above</b>   | <b>14.00%</b>                | <b>13.00%</b>                | <b>15.00%</b>                |
| <b>Related Official's Name : Md. Moniruzzaman, Designation : SVP</b><br><b>Email : md.moniruzzaman@thepremierbankplc.com and Contact number: 01914-259704</b> |                              |                              |                              |
| <b>Related Official's Name : Erafath Ullah, Designation : AVP,</b><br><b>Email : erafath.ullah@thepremierbankplc.com and Contact number: 01711 736677</b>     |                              |                              |                              |