



UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2025

	30th Jun. 2024 Shs. '000' (Unaudited)	31st Dec. 2024 Shs. '000' (Audited)	31st Mar. 2025 Shs. '000' (Unaudited)	30th Jun. 2025 Shs. '000' (Unaudited)
I. STATEMENT OF FINANCIAL POSITION				
A ASSETS				
1 Cash (both Local & Foreign)	127,338	117,482	155,525	147,727
2 Balances due from Central Bank of Kenya	720,279	797,391	2,645,657	2,334,400
3 Kenya Government and other securities held for dealing purposes	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-
5 Investment Securities:				
a) Held at amortized cost:	2,020,387	2,140,770	3,131,369	4,491,776
a. Kenya Government securities	2,020,387	2,140,770	3,131,369	4,491,776
b. Other securities	-	-	-	-
b) Fair value through OCI:	3,446,921	3,178,481	3,199,057	3,422,538
a. Kenya Government securities (Fair value through OCI:)	3,446,921	3,178,481	3,199,057	3,422,538
b. Other securities (Fair value through OCI:)	-	-	-	-
6 Deposits and balances due from local banking institutions	2,408,263	1,858,953	1,993	400,657
7 Deposits and balances due from banking institutions abroad	135,296	744,852	71,192	98,053
8 Tax recoverable	-	-	-	-
9 Loans and advances to customers (net)	5,554,805	5,925,403	5,326,216	5,944,412
10 Balances due from banking institutions in the group	-	-	-	-
11 Investments in associates	-	-	-	-
12 Investments in subsidiary companies	-	-	-	-
13 Investments in joint ventures	-	-	-	-
14 Investment properties	-	-	-	-
15 Property and equipment	387,335	407,555	372,079	354,866
16 Prepaid lease rentals	-	-	-	-
17 Intangible assets	175,498	159,339	141,864	120,213
18 Deferred tax asset	1,322,473	1,528,893	1,624,559	1,692,269
19 Retirement benefit asset	-	-	-	-
20 Other assets	274,181	244,277	313,343	365,226
21 TOTAL ASSETS	16,572,776	17,103,396	16,982,854	19,372,137
B LIABILITIES				
22 Balances due to Central Bank of Kenya	-	-	-	-
23 Customer deposits	12,064,897	13,262,650	12,869,409	14,346,196
24 Deposits and balances due to local banking institutions	-	-	-	-
25 Deposits and balances due to foreign banking institutions	-	-	349,521	1,186,254
26 Other money market deposits	-	-	-	-
27 Borrowed funds	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-
29 Tax payable	-	-	-	-
30 Dividends payable	-	-	-	-
31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability	-	-	-	-
33 Other liabilities	242,263	224,384	244,204	274,635
34 TOTAL LIABILITIES	12,307,160	13,487,034	13,463,134	15,807,085
C SHAREHOLDERS' FUNDS				
35 Paid up /Assigned capital	4,081,633	4,081,633	4,081,633	4,081,633
36 Share premium/(discount)	1,613,139	1,613,139	1,613,139	1,613,139
37 Revaluation reserves	34,095	(216,585)	(157,400)	(22,223)
38 Retained earnings/Accumulated losses	(1,512,572)	(1,920,162)	(2,084,592)	(2,278,773)
39 Statutory loan loss reserves	49,320	58,337	66,940	106,830
40 Other Reserves	-	-	-	-
41 Proposed dividends	-	-	-	-
42 Capital grants	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	4,265,615	3,616,362	3,519,720	3,565,052
44 Minority Interest	-	-	-	-
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	16,572,776	17,103,396	16,982,854	19,372,137
II STATEMENT OF COMPREHENSIVE INCOME				
	30th Jun. 2024 Shs. '000' (Unaudited)	31st Dec. 2024 Shs. '000' (Audited)	31st Mar. 2025 Shs. '000' (Unaudited)	30th Jun. 2025 Shs. '000' (Unaudited)
1.0 INTEREST INCOME				
1.1 Loans and advances	455,559	950,444	237,574	426,032
1.2 Government securities	344,099	662,097	163,637	365,269
1.3 Deposits and placements with banking institutions	86,341	191,926	71,950	116,329
1.4 Other Interest Income	-	-	-	-
1.5 Total interest income	885,999	1,804,467	473,161	907,630
2.0 INTEREST EXPENSE				
2.1 Customer deposits	588,767	1,288,705	327,363	609,339
2.2 Deposits and placement from banking institutions	16,928	29,042	1,435	8,278
2.3 Other interest expenses	4,571	8,396	1,460	3,066
2.4 Total interest expenses	610,265	1,326,143	330,258	620,683
3.0 NET INTEREST INCOME/(LOSS)	275,733	478,324	142,903	286,947
4.0 NON-INTEREST INCOME				
4.1 Fees and commissions on loans and advances	10,303	34,328	4,892	12,611
4.2 Other fees and commissions	7,634	16,090	4,394	9,288
4.3 Foreign exchange trading income/(Loss)	16,832	74,756	8,054	16,222
4.4 Dividend Income	-	-	-	-
4.5 Other income	-	-	-	25
4.6 Total Non-interest income	34,769	125,174	17,340	38,152
5.0 TOTAL OPERATING INCOME	310,502	603,498	160,243	325,099
6.0 OTHER OPERATING EXPENSES				
6.1 Loan loss provision	14,282	60,225	3,352	14,590
6.2 Staff costs	436,669	926,265	236,319	481,095
6.3 Directors' emoluments	6,734	13,971	3,413	6,567
6.4 Rental charges	-	-	-	-
6.5 Depreciation charge on property and equipment	62,316	133,727	39,209	78,269
6.6 Amortisation charges	36,700	78,692	21,471	43,122
6.7 Other operating expenses	189,869	100,417	100,252	203,662
6.8 Total Other Operating Expenses	746,570	1,623,297	404,017	827,305
7.0 Profit/(loss) Before Tax and Exceptional Items	(436,068)	(1,019,799)	(243,774)	(502,206)
8.0 Exceptional Items	-	-	-	-
9.0 Profit/(Loss) After Exceptional Items	(436,068)	(1,019,799)	(243,774)	(502,206)
10.0 Current Tax	-	-	-	-
11.0 Deferred Tax	(96,518)	(281,676)	(87,947)	(192,088)
12.0 Profit/(Loss) After Tax and Exceptional Items	(339,550)	(738,123)	(155,827)	(310,118)
13.0 Minority Interest	-	-	-	-
14.0 Profit/(loss) after tax, exceptional items and Minority Interest	(339,550)	(738,123)	(155,827)	(310,118)
15.0 Other Comprehensive Income	-	-	-	-
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-
15.2 Fair value changes in Fair value through OCI financial assets	413,683	141,741	51,465	287,521
15.3 Revaluation surplus on Property, plant and equipment	-	-	-	-
15.4 Share of other comprehensive income of associates	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	21,261	7,720	(28,712)
16.0 Other Comprehensive Income for the year net of tax	413,683	163,002	59,185	258,809
17.0 Total comprehensive income for the year	74,132	(575,121)	(96,642)	(51,309)
18.0 EARNINGS PER SHARE - BASIC & DILUTED				
	(83.19)	(180.84)	(38.18)	(75.98)
19.0 DIVIDEND PER SHARE - DECLARED				
	-	-	-	-
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III OTHER DISCLOSURES				
1.0 NON-PERFORMING LOANS AND ADVANCES				
(a) Gross Non-performing loans and advances	955,570	1,042,421	1,267,349	1,312,283
(b) Less: Interest in Suspense	242,625	301,186	350,437	422,964
(c) Total Non-Performing Loans and Advances (a-b)	712,945	741,235	916,912	889,319
(d) Less: Loan Loss Provision	539,318	464,864	491,809	522,917
(e) Net Non-Performing Loans and Advances (c-d)	173,627	276,371	425,103	366,402
(f) Discounted Value of Securities	173,627	276,371	425,103	366,402
(g) Net NPLs Exposure (e-f)	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES				
(a) Directors, Shareholders and Associates	-	1,729	1,699	1,549
(b) Employees	164,788	168,002	161,216	161,689
(c) Total Insider Loans and Advances and other facilities	164,788	169,731	162,915	163,238
3.0 OFF-BALANCE SHEET ITEMS				
(a) Letters of credit, guarantees, acceptances (excluding insiders)	1,890,433	2,429,780	2,776,073	3,020,279
(b) Forwards, swaps and options	322,750	323,375	-	-
(c) Other contingent liabilities	-	-	-	-
(d) Total Contingent Liabilities	2,213,183	2,753,155	2,776,073	3,020,279
4.0 CAPITAL STRENGTHH				
(a) Core capital	2,959,727	2,366,979	2,114,602	1,913,730
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess/(Deficiency)(a-b)	1,959,727	1,366,979	1,114,602	913,730
(d) Supplementary Capital	49,320	58,337	66,940	106,830
(e) Total Capital (a+d)	3,009,047	2,425,316	2,181,542	2,020,560
(f) Total risk weighted assets	13,927,381	14,003,957	13,912,363	13,539,641
(g) Core Capital/Total deposits Liabilities	24.5%	17.8%	16.4%	13.3%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	16.5%	9.8%	8.4%	5.3%
(j) Core Capital / total risk weighted assets	21.3%	16.9%	15.2%	14.1%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	10.8%	6.4%	4.7%	3.6%
(m) Total Capital/total risk weighted assets	21.6%	17.3%	15.7%	14.9%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	7.1%	2.8%	1.2%	0.4%
5 LIQUIDITY				
5.1 (a) Liquidity Ratio	72.8%	64.2%	66.1%	65.3%
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
5.3 (c) Excess (Deficiency) (a-b)	52.8%	44.2%	46.1%	45.3%
These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website www.cibke.com .				
They may also be accessed at the institutions head office located at: KAM House Building, Mezzanine Floor, Mwanzi Road Westlands.				
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