



I. STATEMENT OF FINANCIAL POSITION

1.1 Loans and advances	705,864	950,444	237,574	426,032	633,416
1.2 Government securities	502,675	662,097	163,637	365,269	590,780
1.3 Deposits and placements with banking institutions	138,139	191,926	71,950	116,329	136,007
1.4 Other Interest Income	-	-	-	-	-
1.5 Total interest income	1,346,678	1,804,467	473,161	907,630	1,363,510
2.0 INTEREST EXPENSE					
2.1 Customer deposits	944,218	1,288,705	327,363	609,339	863,364
2.2 Deposits and placement from banking institutions	25,552	29,742	1,435	8,278	21,182
2.3 Other interest expenses	6,593	8,396	3,060	3,060	3,060
2.4 Total interest expenses	976,363	1,326,143	330,258	620,683	893,624
3.0 NET INTEREST INCOME/(LOSS)	370,315	478,324	142,903	286,947	469,886

2.1 Customer deposits	944,218	1,288,705	327,363	609,339	863,364
2.2 Deposits and placement from banking institutions	25,552	29,042	1,435	8,278	23,188
2.3 Other interest expenses	6,593	8,396	1,460	3,066	7,072
2.4 Total interest expenses	976,363	1,326,143	330,258	620,683	893,624
3.0 NET INTEREST INCOME/(LOSS)	370,315	478,324	142,903	286,947	469,886

4.1 Fees and commissions on loans and advances	18,638	34,328	4,892	12,611	22,892
4.2 Other fees and commissions	11,287	16,090	4,394	9,288	14,902
4.3 Foreign exchange trading income/(Loss)	51,675	74,756	8,054	16,228	14,977
4.4 Dividend Income	-	-	-	-	-
4.5 Other income	-	-	-	25	25
5 Total interest income	81,600	125,174	17,340	38,126	40,496

	2019	2018	2017	2016	2015
6.0 OTHER OPERATING EXPENSES					
6.1 Loan loss provision	37,114	60,225	3,352	14,590	(6,289)
6.2 Staff costs	673,681	926,265	236,319	481,095	701,505
6.3 Directors' emoluments	8,350	13,971	3,413	6,567	12,460
6.4 Rental charges	-	-	-	-	-
6.5 Depreciation charge on property and equipment	95,521	133,727	39,209	78,269	112,420
6.6 Amortisation charges	57,241	78,692	21,471	43,122	61,896
6.7 Other operating expenses	292,114	410,417	100,252	203,662	313,890
6.8 Total Other Operating Expenses	1,164,026	1,623,297	404,017	827,305	1,195,883
7.0 Profit/(loss) Before Tax and Exceptional Items	(712,111)	(1,019,799)	(243,774)	(502,206)	(676,507)
8.0 Exceptional Items	-	-	-	-	-
9.0 Profit/(Loss) After Exceptional Items	(712,111)	(1,019,799)	(243,774)	(502,206)	(676,507)
10.0 Current Tax	-	-	-	-	-
10.1 Deferred Tax	-	-	-	-	-
12.0 Profit/(Loss) After Tax and Exceptional Items	(556,054)	(281,676)	(87,947)	(192,088)	(228,435)
13.0 Minority Interest	(556,057)	(738,123)	(155,827)	(310,118)	(448,072)
14.0 Profit/(loss) after tax, exceptional items and Minority Interest	(556,057)	(738,123)	(155,827)	(310,118)	(448,072)
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	62,213	141,741	51,465	287,521	251,588
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	-	21,266	7,720	(28,712)	(1,167)
16.0 Other Comprehensive Income for the year net of tax	62,213	163,007	59,185	258,809	250,421
17.0 Total comprehensive income for the year	(493,844)	(575,121)	(96,642)	(51,309)	(197,651)

10.0 DIVIDEND PER SHARE, DECLARED	(100.125)	(100.115)	(99.715)	(100.000)	(97.715)
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	30th Sept. 2024	31st Dec. 2024	31st Mar. 2025	30th Jun. 2025	30th Sept. 2025
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'

	2019	2018	2017	2016	2015
1.0 Non-Performing Loans and Advances					
(a) Gross Non-performing loans and advances	856,269	1,042,421	1,267,349	1,312,283	1,325,703
(b) Less: Interest in Suspense	250,392	301,186	350,437	422,964	483,724
(c) Total Non-Performing Loans and Advances (a-b)	605,877	741,235	916,912	889,319	841,980
(d) Less: Loan Loss Provision	433,378	464,864	491,809	522,917	509,352
(e) Net Non-Performing Loans and Advances(c-d)	172,498	276,371	425,103	366,402	332,628
(f) Discounted Value of Securities	172,498	276,371	425,103	366,402	332,628
(g) Net NPLA Exposure (e-f)	-	-	-	-	-

(a) Directors, Shareholders and Associates	-	1,729	1,699	1,549	-
(b) Employees	164,502	168,002	161,216	161,689	156,208
(c) Total Insider Loans and Advances and other facilities	164,502	169,731	162,915	163,238	156,208

(a) Letters of credit, guarantees, acceptances (excluding insiders)	2,712,389	2,429,780	2,776,073	3,020,279	3,265,158
(b) Forwards, swaps and options	903,700	323,375	-	-	1,034,000
(c) Other contingent liabilities	64,550	-	-	-	-

(a) Core capital	2,674,112	2,366,979	2,114,602	1,913,730	2,798,788
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c) Excess (Deficiency) (a-b)	<u>1,674,112</u>	<u>1,366,979</u>	<u>1,114,602</u>	<u>913,730</u>	<u>1,798,788</u>

(a) Total Capital (a+d)	2,733,008	2,425,316	2,181,542	2,020,859	2,938,502
(f) Total risk weighted assets	13,722,937	14,003,967	13,912,367	13,534,541	16,393,502
(g) Core Capital/Total deposits Liabilities	21.5%	17.8%	16.4%	13.3%	22.2%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	13.5%	9.8%	8.4%	5.3%	14.2%
(j) Core Capital / total risk weighted assets	15.6%	12.7%	11.8%	9.8%	13.5%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	9.0%	6.4%	4.7%	3.6%	10.6%
(m) Total Capital/total risk weighted assets	19.9%	17.3%	15.7%	14.9%	18.0%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	5.4%	2.8%	1.2%	0.4%	3.5%

5.1	(a) Liquidity Ratio	69.9%	64.2%	66.1%	65.3%	54.2%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
5.3	(c) Excess (Deficiency) (a-b)	49.9%	44.2%	46.1%	45.3%	34.2%

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.

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