COMMERCIAL INTERNATIONAL BANK (CIB) KENYA LIMITED Head Office: KAM House, Mezzanine Floor, Mwanzi Road P.O. Box 2051-00606, Nairobi, Kenya Tel: +254 703 053 100, +254 709 063 000						
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLO	30th Sept. 2024 Shs. '000'		31st Mar. 2025 Shs. '000'		MBER 2025 30th Sept. 2025 Shs. '000'	
I. STATEMENT OF FINANCIAL POSITION A ASSETS 1 Cash (both Local & Foreign) 2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing purposes	(Unaudited) 123,828 724,429	(Audited) 117,482 797,391	(Unaudited) 155,525 2,645,657	(Unaudited) 147,727 2,334,400	(Unaudited) 159,049 1,062,293	
4 Financial Assets at fair value through profit and loss 5 Investment Securities: a) Held at armotized cost: a. Kenya Government securities	1,966,686 1,966,686	2,140,770 2,140,770	3,131,369 3,131,369	4,491,776 4,491,776	4,783,553 4,783,553	
Aerrya Government securities Dither securities Di Fair value through OCI: A. Kenya Government securities (Fair value through OCI:)	3,066,782 3,066,782	3,178,481 3,178,481	3,199,057 3,199,057	3,422,538 3,422,538	3,357,138 3,357,138	
b. Other securities (Fair value through OCI.) Deposits and balances due from local banking institutions	3,037,160 104,776	1,858,953 744,852	1,993 71,192	400,657	1,998 265,577	
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	5,091,313	5,925,403	5,326,216	98,053 - 5,944,412	7,679,315	
10 Balantees due from Janking institutions in the group 11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures	=		-	-	=	
13 Investment properties 14 Investment properties 15 Property and equipment 16 Prepaid lease rentals	443,625	407,555	372,079	354,866	388,666	
10 Frepati lease femals 17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset	173,526 1,382,009	159,339 1,528,893	141,864 1,624,559	120,213 1,692,269	103,369 1,756,161	
20 Other assets 21 TOTAL ASSETS	291,030 16,405,164	244,277 17,103,396	313,343 16,982,854	365,226 19,372,137	357,102 19,914,221	
B LIABILITIES 22 Balances due to Central Bank of Kenya 23 Customer deposits	12,448,969	13,262,650	12,869,409	- 14,346,196	12,587,890	
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions 26 Other money market deposits	-		349,521	1,186,254	2,479,209	
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 34 TOTAL LIABILITIES	258,556 12,707,525	224,384 13,487,034	244,204 13,463,134	274,635 15,807,085	368,622 15,435,722	
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital	4,081,633	4,081,633	4,081,633	4,081,633	5,141,420	
36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves 40 Other Reserves	1,613,139 (317,375) (1,738,652) 58,894	1,613,139 (216,585) (1,920,162) 58,337	1,613,139 (157,400) (2,084,592) 66,940	1,613,139 42,223 (2,278,773) 106,830	1,613,140 33,836 (2,449,611) 139,714	
41 Proposed dividends 42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	3,697,639	3,616,362	3,519,720	3,565,052	4,478,499	
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	16,405,164 30th Sept. 2024	17,103,396 31st Dec. 2024	16,982,854 31st Mar. 2025	19,372,137 30th Jun. 2025	19,914,221 30th Sept. 2025	
II STATEMENT OF COMPREHENSIVE INCOME	Shs. '000' (Unaudited)	Shs. '000' (Audited)	Shs. '000' (Unaudited)	Shs. '000' (Unaudited)	Shs. '000' (Unaudited)	
Lans and advances Severnment securities	705,864 502,675 138,139 	950,444 662,097 191,926 - 1.804,467	237,574 163,637 71,950 - 473,161	426,032 365,269 116,329 - 907,630	633,416 590,780 136,007	
2.0 INTEREST EXPENSE 2.1 Customer deposits	944,218	1,288,705	327,363	609,339	863,364	
2.1 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS)	25,552 6,593 976,363	29,042 8,396 1,326,143	1,435 1,460 330,258	8,278 3,066 620,683	23,188 7,072 893,624	
4.0 NON-INTEREST INCOME	370,315	478,324	142,903	286,947	469,886	
4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income	18,638 11,287 51,675	34,328 16,090 74,756	4,892 4,394 8,054	12,611 9,288 16,228 - 25	22,892 14,902 14,977	
4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME	81,600 451,915	125,174 603,498	17,340 160,243	38,152 325,099	49,491 519,376	
6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	37,114 673,681 8,350	60,225 926,265 13,971	3,352 236,319 3,413	14,590 481,095 6,567	(6,289) 701,505 12,460	
Rental charges Second	95.526	133,727 78,692	39 209	78 269	112 420	
6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Profit/(loss) Before Tax and Exceptional Items	57,241 292,114 1,164,026 (712,111)	410,417 1,623,297 (1,019,799)	21,471 100,252 404,017 (243,774)	43,122 203,662 827,305 (502,206)	61,896 313,890 1,195,883 (676,507)	
8.0 Exceptional Items 9.0 Profit(Loss) After Exceptional Items 10.0 Current Tax	(712,111)	(1,019,799)	(243,774)	(502,206)	(676,507)	
11.0 Deferred Tax 12.0 Profit/(Loss) After Tax and Exceptional Items 13.0 Minority Interest	(156,054) (556,057)	(281,676) (738,123)	(87,947) (155,827)	(192,088) (310,118)	(228,435) (448,072)	
14.0 Profit/(loss) after tax, exceptional items and Minority Interest 15.0 Other Comprehensive Income 15.1 Gains/(Losses) from translating the financial statements of foreign operations	(556,057)	(738,123)	(155,827)	(310,118)	(448,072)	
15.2 Fair value changes in Fair value through OCI financial assets 15.3 Revaluation surplus on Property, plant and equipment 15.4 Share of other comprehensive income of associates	62,213 - -	141,741 - -	51,465 - -	287,521 - -	251,588 - -	
15.5 Income tax relating to components of other comprehensive income 16.0 Other Comprehensive Income for the year net of tax 17.0 Total comprehensive income for the year	62,213 (493,844)	21,261 163,002 (575,121)	7,720 59,185 (96,642)	(28,712) 258,809 (51,309)	(1,167) 250,421 (197,651)	
18.0 EARNINGS PER SHARE- BASIC & DILUTED 19.0 DIVIDEND PER SHARE -DECLARED	(136.23)	(108.15)	(38.18)	(75.98)	(87.15)	
	30th Sept. 2024 Shs. '000'	31st Dec. 2024 Shs. '000'	31st Mar. 2025 Shs. '000'	30th Jun. 2025 Shs. '000'	Shs. '000'	
III OTHER DISCLOSURES 1.0 NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	(Unaudited) 856,269	(Audited) 1,042,421	(Unaudited) 1,267,349	(Unaudited) 1,312,283	(Unaudited)	
(b) Less: Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	250,392 605,877 433,378 172,498	301,186 741,235 464 864	350,437 916,912	422,964 889,319 522,917 366,402	1,325,703 483,724 841,980 509,352 332,628	
(e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f)	172,498 172,498	276,371 276,371	491,809 425,103 425,103	366,402 366,402	332,628 332,628	
2.0 INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities	164,502 164,502	1,729 168,002 169,731	1,699 161,216 162,915	1,549 161,689 163,238	156,208 156,208	
3.0 OFF-BALANCE SHEET ITEMS (a)Letters of credit, guarantees, acceptances (excluding insiders)	2,712,389	2,429,780 323,375	2,776,073	3,020,279	3,265,158 1,034,000	
(b) Forwards, swaps and options (c) Other contingent liabilities (d) Total Contingent Liabilities	903,700 64,550 3,680,639	2,753,155	2,776,073	3,020,279	4,299,158	
4.0 CAPITAL STRENGTH (a)Core capital (b) Minimum Statutory Capital	2,674,112 1,000,000	2,366,979 1,000,000	2,114,602 1,000,000	1,913,730 1,000,000	2,798,788 1,000,000	
(c)Excess/(Deficiency)(a-b) (d) Supplementary Capital (e) Total Capital (a+d)	1,674,112 58,893 2,733,005	1,366,979 58,337 2,425,316	1,114,602 66,940 2,181,542	913,730 106,830 2,020,559	1,000,000 1,798,788 139,714 2,938,502	
(f)Total risk weighted assets (g) Core Capital/Total deposits Liabilities (b) Minimum statutory Ratio	13,725,936 21.5% 8.0%	14,003,957 17.8% 8.0%	13,912,363 16.4% 8.0%	13,539,641 13.3% 8.0%	16,357,239 22.2% 8.0%	
(I) Excess/(Deficiency) (g-h) (j) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio	13.5% 19.5% 10.5%	9.8% 16.9% 10.5%	8.4% 15.2% 10.5%	5.3% 14.1% 10.5%	14.2% 17.1% 10.5%	
(i) Excess (Denciency) (I-K) (m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio	9.0% 19.9% 14.5%	6.4% 17.3% 14.5%	4.7% 15.7% 14.5%	3.6% 14.9% 14.5%	18.0% 14.5%	
(o) Excess/(Deficiency) (m-n) 5 LIQUIDITY	5.4%	2.8%	1.2%	0.4%	3.5%	

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.

ABHINAV NEHRA CEO & MANAGING DIRECTOR TOM GITOGO CHAIRMAN

WESTLAN	DS	BR	A
KAM House,	Gro	und	F
Opposite We	stga	ite N	Λa

5 LIQUIDITY
5.1 (a) Liquidity Ratio
5.2 (b) Minimum Statutory Ratio
5.3 (c) Excess (Deficiency) (a-b)

WESTLANDS BRANCH
KAM House, Ground Floor,
Opposite Westgate Mall,
Mayfair Centre, Ground Floor,
Opposite Westgate Mall,
Mayfair Centre, Ground Floor,
Opposite Westgate Mall,
Mayfair Centre, Ground Floor,
Glid Mutual Towers, Ground
Floor, Upperhill Road
Email: upperhill@cible.com
Contact: 0709 083 510

COMMERCIAL INTERNATIONAL BANK (CIB) KENYA LIMITED is regulated by the Central Bank of Kenya

64.2% 20.0% **44.2%**

AREA
Rupa's Mall, Second Floor,
Malaba Road, Eldoret
Road,
Email: eldoret@cibke.com
Contact: 0709 063 600

ROAD

ROAD

NYALI BRANCH
Krish Plaza, Ground Floor,
Links Road, Nyali
Email: nyali@cibke.com
Contact: 0709 063 600

Contact: 0709 063 600

Contact: 0709 063 600

Contact: 0709 063 634

65.3% 20.0% 45.3%