



## AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31st DECEMBER 2025

		31st Dec. 2024 Shs. '000' (Audited)	31st Dec. 2025 Shs. '000' (Audited)
<b>I. STATEMENT OF FINANCIAL POSITION</b>			
<b>A ASSETS</b>			
1	Cash (both Local & Foreign)	117,482	122,888
2	Balances due from Central Bank of Kenya	797,391	1,983,250
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:		
i.	Kenya Government securities	2,140,770	5,374,411
ii.	Other securities	2,140,770	5,374,411
b)	Fair value through OCI:		
i.	Kenya Government securities (Fair value through OCI)	3,178,481	3,297,246
ii.	Other securities (Fair value through OCI)	-	-
6	Deposits and balances due from local banking institutions	1,858,953	1,884
7	Deposits and balances due from banking institutions abroad	744,852	1,700,227
8	Tax recoverable	-	-
9	Loans and advances to customers (net)	5,925,403	9,958,268
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	-	-
16	Prepaid lease rentals	407,555	360,197
17	Intangible assets	159,399	87,470
18	Deferred tax asset	1,528,893	1,050,968
19	Retirement benefit asset	-	-
20	Other assets	244,277	337,904
21	<b>TOTAL ASSETS</b>	<b>17,103,396</b>	<b>24,274,713</b>
<b>B LIABILITIES</b>			
22	Balances due to Central Bank of Kenya	-	-
23	Customer deposits	13,262,650	13,576,811
24	Deposits and balances due to local banking institutions	-	200,498
25	Deposits and balances due to foreign banking institutions	-	3,944,447
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	-	-
34	<b>TOTAL LIABILITIES</b>	<b>13,487,034</b>	<b>18,113,510</b>
<b>C SHAREHOLDERS' FUNDS</b>			
35	Paid up /Assigned capital	4,081,633	5,141,420
36	Share premium/(discount)	1,613,139	1,613,140
37	Revaluation reserves	(216,585)	44,610
38	Retained earnings/Accumulated losses	(1,920,162)	(762,152)
39	Statutory loan loss reserves	58,337	124,165
40	Other Reserves	-	-
41	Proposed dividends	-	-
42	Capital grants	-	-
43	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,616,362</b>	<b>6,161,203</b>
44	Minority Interest	-	-
45	<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>17,103,396</b>	<b>24,274,713</b>
<b>II STATEMENT OF COMPREHENSIVE INCOME</b>			
<b>1.0 INTEREST INCOME</b>			
1.1	Loans and advances	950,444	897,273
1.2	Government securities	662,097	821,785
1.3	Deposits and placements with banking institutions	191,926	144,777
1.4	Other Interest Income	-	-
1.5	<b>Total Interest Income</b>	<b>1,804,467</b>	<b>1,863,835</b>
<b>2.0 INTEREST EXPENSE</b>			
2.1	Customer deposits	1,288,705	1,088,105
2.2	Deposits and placement from banking institutions	29,042	33,367
2.3	Other interest expenses	8,396	11,446
2.4	<b>Total interest expenses</b>	<b>1,326,143</b>	<b>1,132,918</b>
3.0	<b>NET INTEREST INCOME/(LOSS)</b>	<b>478,324</b>	<b>730,917</b>
<b>4.0 NON-INTEREST INCOME</b>			
4.1	Fees and commissions on loans and advances	34,328	28,014
4.2	Other fees and commissions	16,090	20,900
4.3	Foreign exchange trading income/(Loss)	74,756	46,629
4.4	Dividend income	-	-
4.5	Other income	-	2,648,930
4.6	<b>Total Non-interest income</b>	<b>125,174</b>	<b>2,744,573</b>
5.0	<b>TOTAL OPERATING INCOME</b>	<b>603,498</b>	<b>3,475,399</b>
<b>6.0 OTHER OPERATING EXPENSES</b>			
6.1	Loan loss provision	60,225	188,499
6.2	Staff costs	928,265	919,045
6.3	Directors' emoluments	13,971	17,445
6.4	Rental charges	-	-
6.5	Depreciation charge on property and equipment	133,727	147,583
6.6	Amortisation charges	78,692	79,238
6.7	Other operating expenses	410,417	424,859
6.8	<b>Total Other Operating Expenses</b>	<b>1,623,297</b>	<b>1,776,669</b>
7.0	<b>Profit/(Loss) Before Tax and Exceptional Items</b>	<b>(1,019,799)</b>	<b>1,698,730</b>
8.0	Exceptional Items	-	-
9.0	<b>Profit/(Loss) After Exceptional Items</b>	<b>(1,019,799)</b>	<b>1,698,730</b>
10.0	Current Tax	-	-
11.0	Deferred Tax	(281,676)	474,872
12.0	<b>Profit/(Loss) After Tax and Exceptional Items</b>	<b>(738,123)</b>	<b>1,223,858</b>
13.0	Minority Interest	-	-
14.0	<b>Profit/(Loss) after tax, exceptional items and Minority Interest</b>	<b>(738,123)</b>	<b>1,223,858</b>
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	141,741	264,248
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	(3,053)
16.0	<b>Other Comprehensive Income for the year net of tax</b>	<b>163,002</b>	<b>261,195</b>
17.0	<b>Total comprehensive income for the year</b>	<b>(575,121)</b>	<b>1,485,053</b>
18.0	<b>EARNINGS PER SHARE - BASIC &amp; DILUTED</b>	<b>(143.56)</b>	<b>238.04</b>
19.0	<b>DIVIDEND PER SHARE -DECLARED</b>	-	-
		<b>31st Dec. 2024 Shs. '000' (Audited)</b>	<b>31st Dec. 2025 Shs. '000' (Audited)</b>
<b>III OTHER DISCLOSURES</b>			
<b>1.0 NON-PERFORMING LOANS AND ADVANCES</b>			
(a)	Gross Non-performing loans and advances	1,042,421	1,354,887
(b)	Less: Interest in Suspense	301,186	531,306
(c)	<b>Total Non-Performing Loans and Advances [a-b]</b>	<b>741,235</b>	<b>823,581</b>
(d)	Less: Loan Loss Provision	464,884	602,143
(e)	<b>Net Non-Performing Loans and Advances [c-d]</b>	<b>276,371</b>	<b>221,438</b>
(f)	Discounted Value of Securities	276,371	221,438
(g)	<b>Net NPLs Exposure [e-f]</b>	-	-
<b>2.0 INSIDER LOANS AND ADVANCES</b>			
(a)	Directors, Shareholders and Associates	1,729	325
(b)	Employees	168,002	154,141
(c)	<b>Total Insider Loans and Advances and other facilities</b>	<b>169,731</b>	<b>154,466</b>
<b>3.0 OFF-BALANCE SHEET ITEMS</b>			
(a)	Letters of credit, guarantees, acceptances (excluding insiders)	2,429,780	3,060,707
(b)	Forwards, swaps and options	323,375	1,225,025
(c)	Other contingent liabilities	-	-
(d)	<b>Total Contingent Liabilities</b>	<b>2,753,155</b>	<b>4,285,732</b>
<b>4.0 CAPITAL STRENGTH</b>			
(a)	Core capital	2,366,979	5,435,583
(b)	Minimum Statutory Capital	1,000,000	3,000,000
(c)	Excess/(Deficiency) [a-b]	1,366,979	2,435,583
(d)	Supplementary Capital	58,337	124,165
(e)	<b>Total Capital [a+d]</b>	<b>2,425,316</b>	<b>5,559,748</b>
(f)	Total risk weighted assets	14,003,957	19,604,041
(g)	<b>Core Capital/Total deposits Liabilities</b>	<b>17.8%</b>	<b>40.0%</b>
(h)	Minimum statutory Ratio	17.8%	6.0%
(i)	Excess/(Deficiency) [(g-h)]	9.8%	32.0%
(j)	<b>Core Capital / total risk weighted assets</b>	<b>16.9%</b>	<b>27.7%</b>
(k)	Minimum Statutory Ratio	10.5%	10.5%
(l)	Excess/(Deficiency) [(j-k)]	6.4%	17.2%
(m)	<b>Total Capital/total risk weighted assets</b>	<b>17.3%</b>	<b>28.4%</b>
(n)	Minimum statutory Ratio	14.5%	14.5%
(o)	Excess/(Deficiency) [(m-n)]	2.8%	13.9%
<b>5 LIQUIDITY</b>			
(a)	<b>Liquidity Ratio</b>	<b>64.2%</b>	<b>58.1%</b>
(b)	Minimum Statutory Ratio	20.0%	20.0%
(c)	Excess/(Deficiency) [a-b]	44.2%	38.1%

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 institution's website [www.cibke.com](http://www.cibke.com).

They may also be accessed at the institution's head office located at KAM House Building, Mezzanine Floor, Mwanzi Road, Westlands.

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