



UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2026

	31st Mar. 2025 Shs. '000' (Unaudited)	31st Dec. 2025 Shs. '000' (Audited)	31st Mar. 2026 Shs. '000' (Unaudited)
I. STATEMENT OF FINANCIAL POSITION			
A ASSETS			
1 Cash (both Local & Foreign)	155,525	122,888	151,765
2 Balances due from Central Bank of Kenya	2,645,657	1,983,250	1,724,215
3 Kenya Government and other securities held for dealing purposes	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-
5 Investment Securities:	-	-	-
a) Amortized cost:	3,131,369	5,374,411	3,909,919
a. Kenya Government securities	3,131,369	5,374,411	3,909,919
b. Other securities	-	-	-
b) Fair value through OCI:	3,199,057	3,297,246	1,685,768
a. Kenya Government securities (Fair value through OCI:)	3,199,057	3,297,246	1,685,768
b. Other securities (Fair value through OCI:)	-	-	-
6 Deposits and balances due from local banking institutions	1,993	1,884	1,144
7 Deposits and balances due from banking institutions abroad	71,182	1,700,227	1,021,747
8 Tax recoverable	-	-	-
9 Loans and advances to customers (net)	5,326,216	9,958,268	11,883,295
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	372,079	360,197	345,447
16 Prepaid lease rentals	-	-	-
17 Intangible assets	141,884	87,470	71,835
18 Deferred tax asset	1,624,559	1,050,968	1,031,048
19 Retirement benefit asset	-	-	-
20 Other assets	313,343	337,904	397,957
21 TOTAL ASSETS	16,982,854	24,274,713	22,224,150
B LIABILITIES			
22 Balances due to Central Bank of Kenya	-	-	-
23 Customer deposits	12,869,409	13,576,811	12,883,061
24 Deposits and balances due to local banking institutions	-	-	-
25 Deposits and balances due to foreign banking institutions	349,521	3,944,447	1,629,326
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	244,204	391,754	1,411,360
34 TOTAL LIABILITIES	13,463,134	18,113,510	15,923,747
C SHAREHOLDERS' FUNDS			
35 Paid up /Assigned capital	4,081,633	5,141,420	5,141,420
36 Share premium/(discount)	1,613,139	1,613,140	1,613,140
37 Revaluation reserves	(157,400)	(157,400)	(23,617)
38 Retained earnings/Accumulated losses	(2,084,592)	(762,152)	(665,800)
39 Statutory loan loss reserves	66,940	124,185	187,972
40 Other Reserves	-	-	-
41 Proposed dividends	-	-	-
42 Capital grants	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	3,519,720	6,161,203	6,300,403
44 Minority Interest	-	-	-
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	16,982,854	24,274,713	22,224,150
II STATEMENT OF COMPREHENSIVE INCOME			
1.0 INTEREST INCOME			
1.1 Loans and advances	237,574	897,273	327,075
1.2 Government securities	163,637	821,785	185,073
1.3 Deposits and placements with banking institutions	71,950	144,777	16,335
1.4 Other Interest Income	-	-	-
1.5 Total interest income	473,161	1,863,835	528,483
2.0 INTEREST EXPENSE			
2.1 Customer deposits	327,363	1,088,105	215,791
2.2 Deposits and placement from banking institutions	1,435	33,367	21,576
2.3 Other interest expenses	1,460	11,446	4,365
2.4 Total interest expenses	330,258	1,132,918	241,732
3.0 NET INTEREST INCOME/(LOSS)	142,903	730,917	286,751
4.0 NON-INTEREST INCOME			
4.1 Fees and commissions on loans and advances	4,892	28,014	27,582
4.2 Other fees and commissions	4,394	20,900	5,863
4.3 Foreign exchange trading income/(Loss)	8,054	46,829	23,920
4.4 Dividend Income	-	-	-
4.5 Other income	-	2,648,939	336,079
4.6 Total Non-Interest income	17,340	2,744,482	393,443
5.0 TOTAL OPERATING INCOME	160,243	3,475,399	680,194
6.0 OTHER OPERATING EXPENSES			
6.1 Loan loss provision	3,352	188,499	124,613
6.2 Staff costs	236,319	919,045	215,347
6.3 Directors' emoluments	3,413	17,445	3,408
6.4 Rental charges	-	-	-
6.5 Depreciation charge on property and equipment	39,209	147,583	32,947
6.6 Amortisation charges	21,471	79,238	17,286
6.7 Other operating expenses	100,252	424,658	103,481
6.8 Total Other Operating Expenses	404,017	1,775,869	497,083
7.0 Profit/(Loss) Before tax and Exceptional Items	(243,774)	1,699,730	183,112
8.0 Exceptional Items	-	-	-
9.0 Profit/(Loss) After Exceptional Items	(243,774)	1,699,730	183,112
10.0 Current Tax	-	-	-
11.0 Deferred Tax	(87,947)	474,872	22,973
12.0 Profit/(Loss) After Tax and Exceptional Items	(155,827)	1,223,858	160,139
13.0 Minority Interest	-	-	-
14.0 Profit/(loss) after tax, exceptional items and Minority Interest	(155,827)	1,223,858	160,139
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	51,465	264,248	(23,991)
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	7,720	(3,053)	3,052
16.0 Other Comprehensive Income for the year net of tax	59,185	261,195	(20,939)
17.0 Total comprehensive income for the year	(96,642)	1,485,053	139,200
18.0 EARNINGS PER SHARE- BASIC & DILUTED	(38.18)	238.04	31.15
19.0 DIVIDEND PER SHARE -DECLARED	-	-	-
III OTHER DISCLOSURES			
1.0 NON-PERFORMING LOANS AND ADVANCES			
(a) Gross Non-performing loans and advances	1,267,349	1,354,887	1,405,590
(b) Less: Interest in Suspense	350,437	531,306	587,188
(c) Total Non-Performing Loans and Advances (a-b) WWW	916,912	823,581	818,402
(d) Less: Loan Loss Provision	(916,912)	(823,581)	(750,905)
(e) Net Non-Performing Loans and Advances (c-d)	425,103	221,438	67,497
(f) Discounted Value of Securities	425,103	221,438	67,407
(g) Net NPLs Exposure (e-f)	-	-	-
2.0 INSIDER LOANS AND ADVANCES			
(a) Directors, Shareholders and Associates	1,699	325	9
(b) Employees	161,216	154,141	152,527
(c) Total Insider Loans and Advances and other facilities	162,915	154,466	152,535
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit, guarantees, acceptances (excluding insiders)	2,776,073	3,060,707	3,079,441
(b) Forwards, swaps and options	-	1,225,025	-
(c) Other contingent liabilities	-	-	-
(d) Total Contingent Liabilities	2,776,073	4,285,732	3,079,441
4.0 CAPITAL STRENGTH			
(a) Core capital	2,114,602	5,435,583	5,475,536
(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000
(c) Excess/(Deficiency) (a-b)	1,114,602	2,435,583	2,475,536
(d) Supplementary Capital	68,940	124,185	187,072
(e) Total Capital (a+d)	2,183,542	5,559,768	5,663,508
(f) Total risk weighted assets	13,912,363	19,604,041	20,817,253
(g) Core Capital/Total deposits Liabilities	16.4%	40.0%	42.5%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	8.4%	32.0%	34.5%
(j) Core Capital / total risk weighted assets	15.2%	27.7%	26.3%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	4.7%	17.2%	15.8%
(m) Total Capital/total risk weighted assets	15.7%	28.4%	27.2%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	1.2%	13.9%	12.7%
5 LIQUIDITY			
(a) Liquidity Ratio	66.1%	59.1%	47.2%
(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
(c) Excess (Deficiency) (a-b)	46.1%	39.1%	27.2%
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 .			
They may also be accessed at the institutions head office located at KAM House Building, Mezzanine Floor, Mwanzi Road Westlands.			
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