COMMERCIAL INTERNATIONAL BANK (CIB) KENYA LIMITED
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UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2026

I. STATEMENT OF FINANCIAL POSITION	30th Jun. 2025 Shs. '000' (Unaudited)	31st Dec. 2025 Shs. '000' (Audited)	31st Mar. 2026 Shs. '000' (Unaudited)	30th Jun. 2026 Shs. '000' (Unaudited)
A ASSETS				
1 Cash (both Local & Foreign)	147,727	122,888	151,765	160,326
2 Balances due from Central Bank of Kenya	2,334,400	1,983,250	1,724,215	1,402,431
3 Kenya Governmentand other securities held for dealing purposes	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-
5 Investment Securities:	-	-	-	-
a) Held at armotized cost:	4,491,776	5,374,411	3,909,919	3,281,881
a. Kenya Government securities	4,491,776	5,374,411	3,909,919	3,281,881
b. Other securities	-	-	-	-
b) Fair value through OCI:	3,422,538	3,297,246	1,685,768	3,008,463
a. Kenya Government securities (Fair value through OCI:)	3,422,538	3,297,246	1,685,768	3,008,463
b. Other securities (Fair value through OCI:)	-	-	-	-
6 Deposits and balances due from local banking institutions	400,657	1,884	1,144	1,135
7 Deposits and balances due from banking institutions abroad	98,053	1,700,227	1,021,747	175,924
8 Tax recoverable	-	-	-	-
9 Loans and advances to customers (net)	5,944,412	9,958,268	11,883,295	12,962,165
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	354,866	360,197	345,447	321,232
16 Prepaid lease rentals	-	-	-	-
17 Intangible assets	120,213	87,470	71,835	87,060
18 Deferred tax asset	1,692,269	1,050,968	1,031,048	1,085,597
19 Retirement benefit asset	-	-	-	-
20 Other assets	365,226	337,904	397,967	383,563
21 **TOTAL ASSETS**	**19,372,137**	**24,274,713**	**22,224,150**	**22,869,777**
B LIABILITIES				
22 Balances due to Central Bank of Kenya	-	-	-	-
23 Customer deposits	14,346,196	13,576,811	12,883,061	13,853,937
24 Deposits and balances due to local banking institutions	-	200,498	-	-
25 Deposits and balances due to foreign banking institutions	-	-	-	-
26 Other money market deposits	-	-	-	-
27 Borrowed funds	-	-	-	-
28 Balances due to banking institutions in the group	1,186,254	3,944,447	1,629,326	1,750,779
29 Tax payable	-	-	-	-
30 Dividends payable	-	-	-	-
31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability	-	-	-	-
33 Other liabilities	274,635	391,754	1,411,360	1,077,378
34 **TOTAL LIABILITIES**	**15,807,085**	**18,113,510**	**15,923,747**	**16,682,094**
C SHAREHOLDERS' FUNDS				
35 Paid up /Assigned capital	4,081,633	5,141,420	5,141,420	5,141,420
36 Share premium/(discount)	1,613,139	1,613,140	1,613,140	1,613,140
37 Revaluation reserves	42,223	44,610	23,671	1,457
38 Retained earnings/Accumulated losses	(2,278,773)	(762,152)	(665,800)	(568,334)
39 Statutory loan loss reserves	106,830	124,185	187,972	-
40 Other Reserves	-	-	-	-
41 Proposed dividends	-	-	-	-
42 Capital grants	-	-	-	-
43 **TOTAL SHAREHOLDERS' FUNDS**	**3,565,052**	**6,161,203**	**6,300,403**	**6,187,683**
44 Minority Interest	-	-	-	-
45 **TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**19,372,137**	**24,274,713**	**22,224,150**	**22,869,777**

II STATEMENT OF COMPREHENSIVE INCOME	30th Jun. 2025 Shs. '000' (Unaudited)	31st Dec. 2025 Shs. '000' (Audited)	31st Mar. 2026 Shs. '000' (Unaudited)	30th Jun. 2026 Shs. '000' (Unaudited)
1.0 INTEREST INCOME				
1.1 Loans and advances	426,032	897,273	327,075	669,852
1.2 Government securities	365,269	821,785	185,073	329,171
1.3 Deposits and placements with banking institutions	116,329	144,777	16,335	33,167
1.4 Other Interest Income	-	-	-	-
1.5 **Total interest income**	**907,630**	**1,863,835**	**528,483**	**1,032,190**
2.0 INTEREST EXPENSE				
2.1 Customer deposits	609,339	1,088,105	215,791	419,245
2.2 Deposits and placement from banking institutions	8,278	33,367	21,576	34,866
2.3 Other interest expenses	3,066	11,446	4,365	8,291
2.4 **Total interest expenses**	**620,683**	**1,132,918**	**241,732**	**462,402**
3.0 NET INTEREST INCOME/(LOSS)	**286,947**	**730,917**	**286,751**	**569,788**
4.0 NON-INTEREST INCOME				
4.1 Fees and commissions on loans and advances	12,611	28,014	27,582	43,110
4.2 Other fees and commissions	9,288	20,900	5,863	5,891
4.3 Foreign exchange trading income/(Loss)	16,228	46,629	23,920	14,477
4.4 Dividend Income	-	-	-	-
4.5 Other income	25	2,648,939	336,079	656,767
4.6 **Total Non-interest income**	**38,152**	**2,744,482**	**393,443**	**720,245**
5.0 TOTAL OPERATING INCOME	**325,099**	**3,475,399**	**680,194**	**1,290,033**
6.0 OTHER OPERATING EXPENSES				
6.1 Loan loss provision	14,590	188,499	124,613	519,487
6.2 Staff costs	481,095	919,045	215,347	441,277
6.3 Directors' emoluments	6,567	17,445	3,408	6,441
6.4 Rental charges	-	-	-	-
6.5 Depreciation charge on property and equipment	78,269	147,583	32,947	61,423
6.6 Amortisation charges	43,122	79,238	17,286	33,766
6.7 Other operating expenses	203,662	424,859	103,481	210,844
6.8 **Total Other Operating Expenses**	**827,305**	**1,776,669**	**497,083**	**1,273,237**
7.0 Profit/(loss) Before Tax and Exceptional Items	**(502,206)**	**1,698,730**	**183,112**	**16,796**
8.0 Exceptional Items	-	-	-	-
9.0 Profit/(Loss) After Exceptional Items	**(502,206)**	**1,698,730**	**183,112**	**16,796**
10.0 Current Tax	-	-	-	-
11.0 Deferred Tax	(192,088)	474,872	22,973	(52,837)
12.0 Profit/(Loss) After Tax and Exceptional Items	**(310,118)**	**1,223,858**	**160,139**	**69,633**
13.0 Minority Interest	-	-	-	-
14.0 Profit/(loss) after tax, exceptional items and Minority Interest	**(310,118)**	**1,223,858**	**160,139**	**69,633**
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	287,521	264,248	(23,991)	(24,945)
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	(28,712)	(3,053)	3,052	(18,208)
16.0 Other Comprehensive Income for the year net of tax	**258,809**	**261,195**	**(20,939)**	**(43,153)**
17.0 Total comprehensive income for the year	**(51,309)**	**1,485,053**	**139,200**	**26,480**
18.0 EARNINGS PER SHARE- BASIC & DILUTED	**(60.32)**	**238.04**	**31.15**	**13.54**
19.0 DIVIDEND PER SHARE -DECLARED	-	-	-	-

III OTHER DISCLOSURES	30th Jun. 2025 Shs. '000' (Unaudited)	31st Dec. 2025 Shs. '000' (Audited)	31st Mar. 2026 Shs. '000' (Unaudited)	30th Jun. 2026 Shs. '000' (Unaudited)
1.0 NON-PERFORMING LOANS AND ADVANCES				
(a) Gross Non-performing loans and advances	1,312,283	1,354,887	1,405,590	2,605,674
(b) Less: Interest in Suspense	422,964	531,306	587,188	667,838
(c)Total Non-Performing Loans and Advances (a-b)	889,319	823,581	818,402	1,937,836
(d) Less: Loan Loss Provision	522,917	602,143	750,995	938,151
(e) Net Non-Performing Loans and Advances(c-d)	366,402	221,438	67,407	999,685
(f) Discounted Value of Securities	366,402	221,438	67,407	264,386
(g) Net NPLs Exposure (e-f)	-	-	-	735,299
2.0 INSIDER LOANS AND ADVANCES				
(a) Directors, Shareholders and Associates	1,549	325	9	21
(b) Employees	161,689	154,141	152,527	170,179
(c)Total Insider Loans and Advances and other facilities	163,238	154,466	152,535	170,200
3.0 OFF-BALANCE SHEET ITEMS				
(a)Letters of credit, guarantees, acceptances (excluding insiders)	3,020,279	3,060,707	3,079,441	2,701,465
(b) Forwards, swaps and options	-	1,225,025	-	-
(c)Other contingent liabilities	-	-	-	-
(d)Total Contingent Liabilities	3,020,279	4,285,732	3,079,441	2,701,465
4.0 CAPITAL STRENGTH				
(a)Core capital	**1,913,730**	**5,435,583**	**5,475,536**	**5,572,394**
(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	3,000,000
(c)Excess/(Deficiency)(a-b)	**913,730**	**2,435,583**	**2,475,536**	**2,572,394**
(d) Supplementary Capital	106,830	124,185	187,972	-
(e) Total Capital (a+d)	2,020,559	5,559,768	5,663,508	5,572,394
(f)Total risk weighted assets	**13,539,641**	**19,604,041**	**20,817,253**	**19,579,950**
(g) Core Capital/Total deposits Liabilities	13.3%	40.0%	42.5%	40.2%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
(I) Excess/(Deficiency) (g-h)	**5.3%**	**32.0%**	**34.5%**	**32.2%**
(j) Core Capital / total risk weighted assets	**14.1%**	**27.7%**	**26.3%**	**28.5%**
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	**3.6%**	**17.2%**	**15.8%**	**18.0%**
(m) Total Capital/total risk weighted assets	**14.9%**	**28.4%**	**27.2%**	**28.5%**
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	**0.4%**	**13.9%**	**12.7%**	**14.0%**
5 LIQUIDITY				
5.1 **(a) Liquidity Ratio**	**65.3%**	**59.1%**	**47.2%**	**41.2%**
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
5.3 (c) Excess (Deficiency) (a-b)	**45.3%**	**39.1%**	**27.2%**	**21.2%**

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