PUTTING YOU FIRST

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST MARCH 2025

STATEMENT OF COMPREHENSIVE INCOME

STATEMENT OF FINANCIAL POSITION

| 31st March, between between bet |
|--|
| Shs. '000' Shs. '00' Sh |
| Unaudited Audited Unaudited Number of the second secon |
| ASSETs Unaudited Audited Unaudited S50,233 708,442 562,347 664,434 711,010 550,203 S50,203 S50,80,20 S50,203 S50,80,20 S50,203 S50,402 S20,90,377 S50,80,22 S20,90,377 S50,80,22 S20,90,371 S50,80,22 S20,80,415 S20,81,31 S20,80,417 |
| Cash (both Local & Foreign) 572,730 708,442 562,347 644,434 711,010 550,203 Balances due from Central Bank of Kenya 4,711,612 6,609,225 7,673,014 4,711,612 6,51,260 7,673,014 Kenya Government and other securities held for - - - 81,513 96,086 Investment Securities - - 81,513 96,086 96,092 3,896,200 42,804,824 52,903,77 55,780,022 a. Kenya Government securities 41,002,016 51,258,102 53,896,200 42,804,824 52,903,77 55,780,022 b. Other securities 9,078,257 12,664,560 89,875,511 12,764,500 28,91,431 b. Other securities 9,078,257 12,664,560 89,877,511 12,764,550 28,041,432 20,079,133 12,764,550 28,041,432 20,079,133 12,764,550 28,041,332 20,079,133 12,764,550 28,041,332 20,079,133 12,764,550 28,041,332 20,079,133 12,764,550 28,041,332 20,079,133 12,764,550 28,041,332 14,018 14,012,016 13,050,01 14,016,0132 14,016,013 <t< td=""></t<> |
| Balances due from Central Bank of Kenya 4,711,612 6,609,225 7,673,014 4,711,612 6,151,800 7,673,014 Kenya Goxermment and other securities held for investment Securities. - - - - 81,513 96,086 a) Held to Maturity. 41,002,016 51,258,100 53,896,200 42,804,824 52,909,377 55,780,022 b. Other securities 19,874,209 27,133,05 31,506,500 42,804,824 52,909,377 55,780,022 b. Nother securities 19,874,209 27,133,05 31,506,500 42,804,824 52,909,377 55,780,022 b. Other securities 19,874,209 27,133,05 31,506,500 40,615,320 20,697,133 a. Kenya Government securities 19,874,209 27,133,05 11,55,234 97,864 42,006,426 1,419,239 Deposits and balances due from local banking institutions abroad 26,088,237 13,55,246 26,088,237 55,54,652 54,832,240 14,818 144,971 Loars coverable 18,973 14,0562 1,405,622 1,405,622 1,406,209 14,618 |
| Kemya Government and other securities held for dealing purposes 58 51,513 96,086 Financial Assets at fait value through profit and loss investment Securities: 51,258,102 53,896,200 42,804,824 52,990,377 55,780,022 a. Kenya Government securities 41,002,016 51,258,102 53,896,200 42,804,824 52,990,377 55,780,022 b. Other securities 29,582,404 39,788,271 60,322,371 30,466,926 40,416,332 60,976,133 a. Kenya Government securities 97,082,555 12,654,966 28,815,686 9,877,511 12,764,580 28,931,431 Deposits and balances due from local banking institutions abroad 854,994 3,660,297 1,355,234 978,364 4,206,426 1,419,239 Deposits and balances due from banking institutions abroad 854,994 3,660,297 1,355,234 978,364 4,206,426 1,419,239 Investiments in subsidiary companies 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 |
| Financial Assets at fair value through profit and loss . |
| Investment Securities: |
| a) Held to Maturity: 41,002,016 51,258,102 53,896,200 42,804,824 52,990,377 55,780,022 b. Other securities 41,002,016 51,258,102 53,896,200 42,804,824 52,990,377 55,780,022 b. Other securities 29,582,464 39,788,271 60,322,371 30,466,926 40,416,332 60,976,133 b. Other securities 9,708,255 12,654,966 28,815,868 9,877,511 12,764,500 28,931,431 Deposits and balances due from local banking institutions institutions abradances customers (net) 55,554,612 54,843,2541 55,280,700 55,765,055 54,853,229 Deposits and balances due from banking institutions in the group investments in subsidiary companies 1,405,692 1,405,692 1,408,433 148,973 Loars and advances to customers (net) 51,554,613 54,853,2294 54,881,944 52,807,90 55,765,055 54,853,2294 Balances due from banking institutions in the group investments in subsidiary companies 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,693 1,406,65 1,28,61,63 1,29,61,63 1,29,61,63 |
| a. Remya Government securities 41,002,016 51,258,102 53,896,200 42,804,824 52,990,377 55,780,022 b. Nother securities 29,582,464 39,788,271 60,322,371 30,466,926 40,416,332 60,976,133 a. Kenya Government securities 19,874,209 27,133,305 31,566,503 20,589,415 27,651,752 32,044,702 b. Other securities 19,874,209 27,133,305 31,566,503 20,889,415 27,651,752 32,044,702 Deposits and balances due from local banking institutions 854,994 3,660,207 1,355,234 978,364 4,206,426 1,419,239 Deposits and balances due from banking institutions abroad 26,088,237 23,846,933 19,466,209 26,088,237 23,846,933 19,466,209 Lanes coverable 18,973 - 18,973 69,203 114,618 148,971 Loans and advances to customers (net) 55,259,637 55,554,623 54,832,544 55,280,790 55,576,505 54,853,2294 Investments in subsidiary companies 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,914,552 1,281,405 <t< td=""></t<> |
| b. Other securities 29,582,464 39,788,271 60,322,371 30,466,205 27,51,723 30,466,205 b. Nullable for sale: 19,874,209 27,133,305 31,506,508 9,877,511 12,764,702 28,815,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,915,868 9,877,511 12,764,702 28,916,933 19,466,209 26,088,237 23,846,933 19,466,209 140,402,402 14,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,618 148,971 12,037,933 14,518 148,971 12,037,933 14,518 148,971 |
| b) Available for sale: 29,582,464 39,788,271 60,322,371 30,466,926 40,416,332 60,976,133 a. kerna Gorumment securities 19,874,209 27,133,05 31,506,503 20,589,415 27,551,752 32,044,703 be posits and balances due from local banking institutions 854,994 3,660,297 1,355,234 978,364 4,206,426 1,419,339 Deposits and balances due from banking institutions atroad 26,088,237 23,846,933 19,466,209 26,088,237 23,846,933 19,466,209 14,873 14,871 Loans and advances to customers (net) 55,554,623 55,584,623 54,832,541 55,280,700 55,576,505 54,832,229 Balances due from banking institutions in the group Investments in associates 1,405,692 1,405 |
| b. Other securities 9,708,255 12,654,966 28,815,868 9,877,511 12,764,580 28,931,431 Deposits and balances due from local banking institutions 854,994 3,660,297 1,355,234 978,364 4,206,426 1,419,239 Deposits and balances due from banking institutions abroad 26,088,237 23,846,933 19,466,209 26,088,237 23,846,933 19,466,209 Tax recoverable 18,973 - 18,973 69,203 114,618 148,971 Loans and advances to customers (net) 55,259,637 55,554,623 54,832,541 55,280,700 55,576,555 54,853,229 Investments in subsidiary companies 1,405,692 1,405,692 1,405,692 1,405,692 1,405,692 1,408,709 2,878,980 2,81,280 Investments in joint ventures - |
| Deposits and balances due from local banking institutions 854,994 3,660,297 1,355,234 978,364 4,206,426 1,419,239 Deposits and balances due from banking institutions abroad 26,088,237 23,846,933 19,466,209 26,088,237 23,846,933 19,466,209 Tax recoverable 18,973 618,973 68,973 55,554,623 54,832,541 55,280,700 55,576,505 54,853,229 Balances due from banking institutions in the group Investments in subsidiary companies 1,405,692 1,405,692 1,405,692 - |
| institutions 1000,299 1,333,234 976,304 4,200,420 1,413,239 Deposits and balances due from banking institutions abroad 26,088,237 23,846,933 19,466,209 26,088,237 23,846,933 19,466,209 Tax recoverable 18,973 - 18,973 69,203 114,618 144,971 Loans and advances to customers (net) 55,259,637 55,554,623 54,832,541 55,280,709 55,576,555 54,853,229 Balances due from banking institutions in the group Investments in subsidiary companies 1,405,692 1,405,692 - < |
| Deposits and balances due from banking institutions abroad 26,088,237 23,86,933 19,466,209 26,088,237 23,86,933 19,466,209 Tax recoverable 18,973 69,203 114,618 148,971 Loans and advances to customers (net) 55,259,637 55,554,623 54,832,541 55,280,709 55,576,505 54,853,229 Balances due from banking institutions in the group Investments in absoidary companies 1,405,692 1,405,692 1,405,692 - |
| auroad 18,973 18,973 69,203 114,618 148,971 Loans and advances to customers (net) 55,259,637 55,554,623 54,832,541 55,280,790 55,576,505 54,853,229 Balances due from banking institutions in the group Investments in subsidiary companies 1,405,692 1,405,692 - |
| Loans and advances to customers (net) 55,259,637 55,554,623 54,832,541 55,280,790 55,576,505 54,853,229 Balances due from banking institutions in the group Investments in subsidiary companies 1,405,692 1,405,692 1,405,692 - <td< td=""></td<> |
| Balances due from banking institutions in the group - |
| Investments in associates -< |
| Investments in subsidiary companies 1,405,692 1,405,692 - |
| Investments in joint ventures - <t< td=""></t<> |
| Property and equipment 2,515,363 2,572,296 2,488,900 2,861,504 2,917,455 2,831,286 Prepaid lease rentals 391,923 374,412 358,093 1,055,609 1,035,252 1,026,201 Intangible assets 1,601,128 1,396,025 1,396,025 1,501,28 1,396,305 Retirement benefit asset 1,601,128 1,396,025 1,601,28 1,396,025 2,792,264 2,317,356 2,81,465 Other assets 2,477,711 1,633,089 2,207,253 2,792,264 2,317,356 2,81,465 TOTAL ASSETS 166,482,480 188,807,407 205,828,261 169,354,895 191,708 208,833 Balances due to Central Bank of Kenya 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to foreign banking institutions 8,442 5,444 5,444 5,444 5,444 5,444 |
| Prepaid lease rentals - |
| Intangible assets 391,923 374,412 358,093 1,055,609 1,043,552 1,026,201 Deferred tax asset 1,601,128 1,396,025 1,396,025 1,601,128 1,396,305 Retirement benefit asset 2,477,711 1,633,089 2,207,253 2,792,264 2,317,356 2,811,465 TOTAL ASSETS 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 LIABILITIES 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 Deposits and balances due to local banking institutions 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 8,442 5,444 8,442 5,444 Other money market deposits - - - - - Balances due to banking institutions in the group - </td |
| Deferred tax asset 1,601,128 1,396,025 1,396,025 1,396,025 1,601,128 1,396,305 1,396,305 Retirement benefit asset 2,477,711 1,633,089 2,279,253 2,792,264 2,317,356 2,811,465 TOTAL ASSETS 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 LIABILITIES Balances due to Central Bank of Kenya 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to foreign banking institutions 8,442 5,444 8,442 5,444 5,444 Other money market deposits - |
| Retirement benefit asset 2,477,711 1,633,089 2,207,253 2,792,264 2,317,356 2,811,465 TOTAL ASSETS 166,482,480 188,807,402 205,982,851 169,354,895 191,70,182 20,028,363 ILABILITIES Balances due to Central Bank of Kenya 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 8,442 5,444 5,444 8,442 5,444 Other money market deposits - |
| Other assets 2,477,711 1,633,089 2,207,253 2,792,264 2,317,356 2,811,465 TOTAL ASSETS 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 Balances due to Central Bank of Kenya 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 8,442 5,444 8,442 5,444 5,444 6,442 5,444 5,444 6,442 5,444 5,444 6,442 5,444 5,444 6,442 5,444 5,444 6,442 5,444 5,444 6,442 5,444 6,442 5,444 6,442 6,444 6,4 |
| TOTAL ASSETS 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 LLABILITIES Balances due to Central Bank of Kenya Customer deposits 127,814,125 143,773,779 143,922,497 127,809,125 143,236,052 143,456,318 Deposits and balances due to local banking institutions 8,442 5,444 8,442 5,444 5,444 Other money market deposits - < |
| Balances due to Central Bank of Kenya127,814,125143,773,779143,922,497127,809,125143,236,052143,456,318Customer deposits127,814,125143,773,779143,922,497127,809,125143,236,052143,456,318Deposits and balances due to local banking institutionsDeposits and balances due to foreign banking institutions8,4425,4445,4445,4445,4445,444Other money market deposits |
| Balances due to Central Bank of Kenya127,814,125143,773,779143,922,497127,809,125143,236,052143,456,318Customer deposits127,814,125143,773,779143,922,497127,809,125143,236,052143,456,318Deposits and balances due to local banking institutionsDeposits and balances due to foreign banking institutions8,4425,4445,4445,4445,4445,444Other money market deposits |
| Deposits and balances due to local banking institutions - |
| institutions Deposits and balances due to foreign banking Deposits and balances due to foreign banking Deposits and balances due to foreign banking Deposits and balances due to banking institutions Composed funds Deposits due to banking institutions in the group Tax payable Tax pay |
| Deposits and balances due to foreign banking institutions8,4425,4448,4425,444Other money market depositsBorrowed fundsBalances due to banking institutions in the groupTax payable116,056119,586112,359116,056-112,359Dividends payable3,731Deferred ta liability65,27580,49476,898Retirement benefit liability |
| Other money market deposits - - - - Borrowed funds - - - - - Balances due to banking institutions in the group - - - - - Tax payable 116,056 19,586 112,359 116,056 - 112,359 Dividends payable 3,731 - 3731 - - Deferred tax liability - - 65,275 80,494 76,898 Retirement benefit liability - - - - - |
| Borrowed fundsBalances due to banking institutions in the groupTax payable116,05619,586112,359116,056112,359116,056112,359Dividends payable3,731-3731Deferred tax liability65,27580,49476,898Retirement benefit liability |
| Balances due to banking institutions in the group - 112,359 116,056 112,359 116,056 - 112,359 0 - |
| Tax payable 116,056 19,586 112,359 116,056 112,359 Dividends payable 3,731 - - 3731 - Deferred tax liability - - 65,275 80,494 76,898 Retirement benefit liability - - - - - |
| Dividends payable 3,731 - 3731 - Deferred tax liability - - 65,275 80,494 76,898 Retirement benefit liability - - - - |
| Retirement benefit liability |
| |
| |
| Other liabilities 606,897 1,413,806 1,069,982 1,809,150 2,881,000 2,579,481 |
| TOTAL LIABILITIES 128,549,251 145,212,615 145,110,282 129,811,779 146,202,990 146,230,500 |
| SHAREHOLDERS' FUNDS |
| Paid up /Assigned capital 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 6,649,390 5,220,100 5,20 |
| Share premium/(discount) 5,230,109 5,230,109 5,230,108 5,230,109 5,230,108 Revaluation reserves 8,024,652 11,283,666 28,711,973 8,132,561 11,425,425 28,872,178 |
| Retained earnings/Accumulated losses 16,829,405 17,491,189 18,810,175 17,884,694 18,802,283 20,065,599 |
| Statutory loan loss reserves 1,199,673 1,470,923 1,470,923 1,470,923 1,470,923 1,470,923 |
| Other Reserves |
| Proposed dividends - 1,469,515 1,469,515 4,383 |
| Capital grants |
| TOTAL SHAREHOLDERS' FUNDS 37,933,229 43,594,792 60,872,569 39,096,427 45,047,645 62,292,581 |
| |
| Minority Interest 446,689 519,547 505,282 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 166,482,480 188,807,407 205,982,851 169,354,895 191,770,182 209,028,363 |

OTHER DISCLOSURES

| (b) Less: Interest in Suspense 1,070,630 1,125,569 1,191,913 1,070,630 1,125,569 1,191,913 (c) Total Non-Performing Loans and Advances (a-b) 4,909,200 4,906,525 4,916,939 4,909,200 4,906,525 4,916,939 (d) Less: Loan Loss Provision 3,577,582 3,251,750 3,235,529 3,577,582 3,251,750 3,235,529 3,577,582 3,251,750 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 3,235,529 3,577,582 4,564,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 | OTHER DISCLOSURES | | | | | | |
|--|---|------------|------------|------------|------------|------------|------------|
| (b) Less: Interest In Suspense 1,070,630 1,125,569 1,101,013 1,070,630 1,125,569 1,101,013 (c) Total Non-Performing Loans and Advances (a-b) 4,909,200 4,906,525 4,916,939 3,257,582 3,251,750 3,235,529 (d) Less: Loan Loss Provision 3,577,582 3,251,750 3,235,529 3,251,750 3,235,529 (e) Net Non-Performing Loans and Advances(c-d) 1,315,142 1,681,410 1,315,342 4,951,912 5,964,232 5,961,252 5,114,473 5,621,186 5,682,522 | NON-PERFORMING LOANS AND ADVANCES | | | | | | |
| (c) Total Non-Performing Loans and Advances (a-b) 4,909,200 4,906,525 4,916,939 4,909,200 4,906,525 4,916,939 (d) Less: Loan Loss Provision 3,577,582 3,251,753 3,235,529 3,577,582 3,251,753 3,235,529 3,577,582 3,251,753 3,235,529 3,577,582 3,251,753 3,235,529 3,577,582 3,251,753 3,235,759 3,251,753 3,235,759 3,251,753 3,235,759 3,251,753 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 1,315,342 1,656,77 1,6276 - 1,6276 - 1,62 | (a) Gross Non-performing loans and advances | 5,979,830 | 6,032,094 | 6,108,852 | 5,979,830 | 6,032,094 | 6,108,852 |
| (d) Less: Loan Loss Provision 3,577,582 3,251,750 3,235,529 3,577,582 3,251,750 2,235,225 (e) Net Non-Performing Loans and Advances(c-d) 1,313,1618 1,654,775 1,681,410 1,313,1618 1,654,775 1,681,410 (f) Discounted Value of Securities 1,131,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 (g) Net NPLS Exposure (e-f) 16,276 - 16,276 - 16,276 (a) Directors, Shareholders and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 1,055,657 1,259,052 3,00,792 1,431,447 4,555,627 3,200,752 </td <td>(b) Less: Interest in Suspense</td> <td>1,070,630</td> <td>1,125,569</td> <td>1,191,913</td> <td>1,070,630</td> <td>1,125,569</td> <td>1,191,913</td> | (b) Less: Interest in Suspense | 1,070,630 | 1,125,569 | 1,191,913 | 1,070,630 | 1,125,569 | 1,191,913 |
| (e) Net Non-Performing Loans and Advances(c-d) 1,331,618 1,654,775 1,681,410 1,331,618 1,654,775 1,681,410 (f) Discounted Value of Securities 1,315,342 1,654,775 1,681,410 1,315,342 1,654,775 1,681,410 (g) Net NND ADVANCES 16,276 - - - 16,276 - - - (a) Directors, Shareholders and Associates 5,114,473 5,621,186 5,682,522 5,114,473 5,621,186 5,682,522 (b) Employees 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 10,85,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 11,085,665 10,770,162 11,539,141 10,665 10,770, | (c) Total Non-Performing Loans and Advances (a-b) | 4,909,200 | 4,906,525 | 4,916,939 | 4,909,200 | 4,906,525 | 4,916,939 |
| (f) Discounted Value of Securities 1,315,342 1,654,775 1,681,410 (g) Net NPLs Exposure (e-f) 16,276 16,276 16,276 (g) Net NPLs Exposure (e-f) 16,276 16,276 16,276 (h) NsiDER LOANS AND ADVANCES 5,31,285 509,642 495,419 533,285 509,642 495,419 (c) Total insider Loans and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 1,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 4,620,961 28,704,422 12,365,672 4,620,961 4,620,961 4,555,672 3,017,702 1,431,047 4,555,672 3,017,702 1,431,047 4,555,672 3,017,702 1,431,047 4,555,672 3,017,702 1,431,047 4,555,672 3,010,912 4,535,672 4,620,961 4,555,672 3,01,092 4,531,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 < | | 3,577,582 | 3,251,750 | 3,235,529 | 3,577,582 | 3,251,750 | 3,235,529 |
| (g) Net NPLs Exposure (e-f) 16,276 16,276 INSIDER LOANS AND ADVANCES 5,114,473 5,621,186 5,682,522 (a) Directors, Shareholders and Associates 5,114,473 5,621,186 5,682,522 (b) Employees 533,285 509,642 495,419 533,285 509,642 495,419 (c) Total insider Loans and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 (d) Letters of credit,guarantees, acceptances 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 (e) Other contingent liabilities 4,556,927 3,001,792 1,431,047 4,555,927 3,001,792 1,431,047 (d) Total Contingent Liabilities 4,0031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 CAPITAL STRENGTH 20,019,073 1,470,923 1,470,922 1,7137,673 44,031,511 26,906,578 17,137,673 (d) Core capital 0,109,073 1,470,923 1,470,922 1,470,922 1,470,922 1,470,922 1,470,922 1,470,922 1,470,922 1,470,922 1,47 | | | | | | | 1,681,410 |
| INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates 5,114,473 5,621,186 5,682,522 5,114,473 5,621,186 5,682,522 (b) Employees 533,285 509,642 495,419 533,285 509,642 495,419 (c) Total Insider Loans and Advances and other racillities 5,647,758 6,130,828 6,177,941 5,667,758 6,130,828 6,177,941 5,667,758 6,130,828 6,177,941 5,662,027 3,001,792 1,339,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 14,040,565 14,420,212,212,365,672 3,001,792 1,431,047 4,555,927 3,001,792 1,431,047 4,555,927 3,001,792 1,431,047 4,556,927 3,001,792 1,431,047 1,310,472 1,431,047 1,556,527 2,006,578 17,137,673 <td></td> <td></td> <td>1,654,775</td> <td>1,681,410</td> <td></td> <td>1,654,775</td> <td>1,681,410</td> | | | 1,654,775 | 1,681,410 | | 1,654,775 | 1,681,410 |
| (a) Directors, Shareholders and Associates 5,114,473 5,621,186 5,682,522 5,114,473 5,621,186 5,682,522 (b) Employees 533,285 509,642 495,419 533,285 509,642 495,419 (c) Total Insider Loans and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 1,085,665 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 4,620,961 28,704,422 12,365,672 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431,047 4,556,927 3,01,792 1,431, | (g) Net NPLs Exposure (e-f) | 16,276 | - | - | 16,276 | - | |
| (b) Employees 533,285 509,642 495,419 533,285 509,642 495,419 (c) Total Insider Loans and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 (b) Forwards, swaps and options 28,704,422 12,365,672 4,620,961 28,704,422 12,365,672 4,620,961 (c) Other contingent liabilities 4,556,927 3,001,792 1,431,047 (d) Total Contingent Liabilities 27,096,783 29,828,814 29,019,179 (a) Core capital 27,096,783 28,828,814 29,019,179 (d) Supplementary Capital 1,000,000 1,000,000 1,000,000 (b) Minimum Statutory Capital 1,99,673 1,470,923 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 95,52,520 | INSIDER LOANS AND ADVANCES | | | | | | |
| (c) Total Insider Loans and Advances and other facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 OFF-BALANCE SHEET ITEMS Image: Construct Struct St | (a) Directors, Shareholders and Associates | 5,114,473 | 5,621,186 | 5,682,522 | 5,114,473 | 5,621,186 | 5,682,522 |
| facilities 5,647,758 6,130,828 6,177,941 5,647,758 6,130,828 6,177,941 OFF-BALANCE SHEET ITEMS (a) Letters of credit,guarantees, acceptances 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 (b) Forwards, swaps and options 28,704,422 12,365,672 4,620,961 28,704,422 12,365,672 4,620,961 (c) Other contingent liabilities 4,556,927 3,001,792 1,431,047 4,355,6927 3,001,792 1,431,047 (d) Total Contingent Liabilities 42,031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 (a) Core capital 1,000,000 | (b) Employees | 533,285 | 509,642 | 495,419 | 533,285 | 509,642 | 495,419 |
| Tachines | | 5 647 758 | 6 130 878 | 6 177 041 | 5 647 758 | 6 130 878 | 6 177 041 |
| (a) Letters of credit,guarantees, acceptances 10,770,162 11,539,114 11,085,665 10,770,162 11,539,114 11,085,665 (b) Forwards, swaps and options 28,704,422 12,365,672 4,620,961 28,704,422 12,365,672 4,620,961 (c) Other contingent liabilities 4,556,927 3,001,792 1,431,047 4,5556,927 3,001,792 1,431,047 (d) Total Contingent Liabilities 44,031,511 26,906,778 17,137,673 44,031,511 26,906,578 17,137,673 CAPITAL STRENGTH (a) Core capital 1,000,000 1,000,010 28,0 | facilities | 5,047,750 | 0,150,020 | 0,177,941 | 3,047,730 | 0,130,020 | 0,177,941 |
| (b) Forwards, swaps and options 28,704,422 12,365,672 4,620,961 28,704,422 12,365,672 4,620,961 (c) Other contingent liabilities 4,556,927 3,001,792 1,431,047 4,5556,927 3,001,792 1,431,047 (d) Total Contingent Liabilities 44,031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 CAPITAL STRENGTH (a) Core capital 1,000,000 | OFF-BALANCE SHEET ITEMS | | | | | | |
| (c) Other contingent liabilities 4,556,927 3,001,792 1,431,047 4,5556,927 3,001,792 1,431,047 (d) Total Contingent Liabilities 44,031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 CAPITAL STRENGTH (a) Core capital 27,096,783 29,828,814 29,019,179 1,431,047 (a) Core capital 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 (c) Excess/(Dificiency)(a-b) 26,096,783 28,828,814 28,019,179 1,431,047 (d) Supplementary Capital 1,109,073 1,470,923 1,470,922 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 51,92,520 (f) Total risk weighted assets 94,390,926 95,192,520 94,390,926 95,192,520 (g) Core Capital / Total deposits Liabilities 21.2% 20.8% 12.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28,7% 31.6% 30.5% 12.2% 1.9% 12.2% 1.1% 12.8% 12.2% 1.1% 14.5% 14.5% 14.5% 14.5% 14.5% <t< td=""><td>(a) Letters of credit, guarantees, acceptances</td><td>10,770,162</td><td>11,539,114</td><td>11,085,665</td><td>10,770,162</td><td>11,539,114</td><td>11,085,665</td></t<> | (a) Letters of credit, guarantees, acceptances | 10,770,162 | 11,539,114 | 11,085,665 | 10,770,162 | 11,539,114 | 11,085,665 |
| (d) Total Contingent Liabilities 44,031,511 26,906,578 17,137,673 44,031,511 26,906,578 17,137,673 CAPITAL STRENGTH 20,019,179 20,010 20,010 20,010 | | 28,704,422 | | 4,620,961 | 28,704,422 | | 4,620,961 |
| CAPITAL STRENGTH (a) Core capital 27,096,783 29,828,814 29,019,179 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 (c) Excess/(Dificiency)(a-b) 26,096,783 28,828,814 28,019,179 (d) Supplementary Capital 1,199,673 1,470,922 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 20.2% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (g-h) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (i) Excess/(Deficiency) (m-n) 15.4% 14.5% | | | | | | | 1,431,047 |
| (a) Core capital 27,096,783 29,828,814 29,019,179 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 (c) Excess/(Dificiency)(a-b) 26,096,783 28,828,814 28,019,179 (d) Supplementary Capital 1,199,673 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 80.% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) | (d) Total Contingent Liabilities | 44,031,511 | 26,906,578 | 17,137,673 | 44,031,511 | 26,906,578 | 17,137,673 |
| (a) Core capital 27,096,783 29,828,814 29,019,179 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 (c) Excess/(Dificiency)(a-b) 26,096,783 28,828,814 28,019,179 (d) Supplementary Capital 1,199,673 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 80.% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) | CAPITAL STRENGTH | | | | | | |
| (b) Minimum Statutory Capital 1,000,000 1,000,000 (c) Excess/(Dificiency)(a-b) 26,096,783 28,828,814 28,019,179 (d) Supplementary Capital 1,199,673 1,470,922 28,019,179 (e) Total Capital (a+d) 28,296,456 31,299,733 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 20.2% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (g-h) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% (i) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% (i) Excess/(Deficiency) (m-n) | | 27.096.783 | 29.828.814 | 29.019.179 | | | |
| (c) Excess/(Difficiency)(a-b) 26,096,783 28,828,814 28,019,179 (d) Supplementary Capital 1,199,673 1,470,923 1,470,922 (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 80.0% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 14.5% < | | | | | | | |
| (e) Total Capital (a+d) 28,296,456 31,299,737 30,490,101 (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 20.2% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (i) Excess (Deficiency) (j-k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% ILQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (f) Total risk weighted assets 94,515,722 94,390,926 95,192,520 (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 20.2% (h) Minimum statutory Ratio 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (j) Core Capital / total risk weighted assets 29.9% 33.2% 32.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% ILQUIDITY Total Gen/7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | (d) Supplementary Capital | 1,199,673 | 1,470,923 | 1,470,922 | | | |
| (g) Core Capital/Total deposits Liabilities 21.2% 20.8% 20.2% (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (j) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | (e) Total Capital (a+d) | 28,296,456 | 31,299,737 | 30,490,101 | | | |
| (h) Minimum statutory Ratio 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g+h) 13.2% 12.8% 12.2% (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (i) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | (f) Total risk weighted assets | 94,515,722 | 94,390,926 | 95,192,520 | | | |
| (I) Excess/(Deficiency) (g-h) 13.2% 12.8% 12.2% (I) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (I) Excess (Deficiency) (j-k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% ILQUIDITY T T T T (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (j) Core Capital / total risk weighted assets 28.7% 31.6% 30.5% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (l) Excess (Deficiency) (j-k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% | | | | 8.0% | | | |
| (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (l) Excess (Deficiency) (j+k) 18.2% 21.1% 20.0% (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (I) Excess (Deficiency) (j-k) 18.2% 21.1% 20.0% (III) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (III) Minimum statutory Ratio 14.5% 14.5% 14.5% (III) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (m) Total Capital/total risk weighted assets 29.9% 33.2% 32.0% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (n) Minimum statutory Ratio 14.5% 14.5% (o) Excess/(Deficiency) (m-n) 15.4% 18.7% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (o) Excess/(Deficiency) (m-n) 15.4% 18.7% 17.5% LIQUIDITY (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | | | | | | | |
| LIQUIDITY 66.7% 71.7% 73.3% (a) Liquidity Ratio 20.0% 20.0% 20.0% | | | | | | | |
| (a) Liquidity Ratio 66.7% 71.7% 73.3% (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | (0) Excess/(Deficiency) (m-n) | 15.4% | 18.7% | 17.5% | | | |
| (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% | LIQUIDITY | | | | | | |
| | (a) Liquidity Ratio | 66.7% | 71.7% | 73.3% | | | |
| (c) Excess (Deficiency) (a-b) 46.7% 51.7% 53.3% | (b) Minimum Statutory Ratio | 20.0% | 20.0% | 20.0% | | | |
| | (c) Excess (Deficiency) (a-b) | 46.7% | 51.7% | 53.3% | | | |

| | | PRIME BANK | | | GROUP | |
|--|-------------|------------------------|-------------|-------------|------------------------|-------------|
| | 31st March. | 31st Dec. | 31st March. | 31st March. | 31st Dec. | 31st March. |
| | 2024 | 2024 | 2025 | 2024 | 2024 | 2025 |
| | Shs. '000' | Shs. '000' | Shs. '000' | Shs. '000' | Shs. '000' | Shs. '000' |
| | Unaudited | Audited | Unaudited | Unaudited | Audited | Unaudited |
| INTEREST INCOME | | | | | | |
| Loans and advances | 1.837.407 | 7,980,308 | 1.906.253 | 1.837.407 | 8.353.567 | 2.015.668 |
| Government securities | 2.070.334 | 8.961.385 | 2.714.710 | 2.070.334 | 8,961,385 | 2,714,710 |
| Deposits and placements with banking institutions | 367,281 | 1,570,485 | 285,579 | 367,281 | 1,570,485 | 285,579 |
| Other Interest Income | 14,154 | 52,705 | 98,080 | 14,154 | 52,705 | 98,080 |
| Total interest income | 4,289,176 | 18,564,883 | 5,004,622 | 4,289,176 | 18,938,142 | 5,114,037 |
| | 1/20////0 | 10,50 1,005 | 5,001,011 | 1/207/170 | 10///0/112 | 5,111,057 |
| INTEREST EXPENSE | | | | | | |
| Customer deposits | 2,623,056 | 12,277,528 | 2,947,345 | 2,623,056 | 12,277,528 | 2,947,345 |
| Deposits and placement from banking institutions | 264 | 1,328 | 60 | 264 | 1,328 | 60 |
| Other interest expenses | - | - | - | - | - | - |
| Total interest expenses | 2,623,320 | 12,278,856 | 2,947,405 | 2,623,320 | 12,278,856 | 2,947,405 |
| NET INTEREST INCOME/(LOSS) | 1,665,856 | 6,286,027 | 2,057,217 | 1,665,856 | 6,659,286 | 2,166,632 |
| | | | | | | |
| NON-INTEREST INCOME | | | | | | |
| Fees and commissions on loans and advances | 46,737 | 177,862 | 27,558 | 46,737 | 177,862 | 27,558 |
| Other fees and commissions | 101,413 | 424,833 | 102,380 | 101,413 | 424,833 | 102,380 |
| Foreign exchange trading income/(Loss) | 342,088 | 1,063,927 | 161,664 | 342,088 | 1,063,927 | 161,664 |
| Dividend Income | 178,339 | 575,212 | 175,620 | 18,519 | 395,392 | 15,800 |
| Other income | 22,744 | 236,754 | 39,605 | 82,568 | 335,726 | 52,378 |
| Total Non-interest income | 691,321 | 2,478,588 | 506,827 | 591,325 | 2,397,740 | 359,780 |
| TOTAL OPERATING INCOME | 2,357,177 | 8,764,615 | 2,564,044 | 2,257,181 | 9,057,026 | 2,526,412 |
| | | | | | | |
| OTHER OPERATING EXPENSES | | | | | | |
| Loan loss provision | 104,883 | 242,147 | (3,252) | 104,883 | 242,147 | (3,252) |
| Staff costs | 550,301 | 2,052,277 | 701,132 | 552,185 | 2,062,245 | 704,018 |
| Directors' emoluments | 29,437 | 124,015 | 32,901 | 29,437 | 124,015 | 32,901 |
| Rental charges | 18,013 | 58,871 | 14,970 | 18,013 | 58,871 | 14,970 |
| Depreciation charge on property and equipment | 69,028 | 201,932 | 108,000 | 69,028 | 201,932 | 108,000 |
| Amortisation charges | - | 147,753 | - | - | 147,753 | - |
| Other operating expenses | 352,121 | 1,561,685 | 317,508 | 355,966 | 1,590,335 | 321,565 |
| Total Other Operating Expenses | 1,123,783 | 4,388,680 | 1,171,259 | 1,129,512 | 4,427,298 | 1,178,202 |
| Profit/(loss) Before Tax and Exceptional Items | 1,233,394 | 4,375,935 | 1,392,785 | 1,127,669 | 4,629,728 | 1,348,210 |
| Exceptional Items | - | - | - | - | - | - |
| Profit/(Loss) After Exceptional Items | 1,233,394 | 4,375,935 | 1,392,785 | 1,127,669 | 4,629,728 | 1,348,210 |
| Current Tax | 66,000 | 149,589 | 73,800 | 76,145 | 200,123 | 80,439 |
| Deferred Tax | - | - | - | - | - | - |
| Profit/(Loss) After Tax and Exceptional Items | 1,167,394 | 4,226,346 | 1,318,985 | 1,051,524 | 4,429,605 | 1,267,771 |
| Minority Interest | - | - | - | 6,642 | 73,186 | 19,053 |
| Profit/(loss) after tax, exceptional items and | 1,167,394 | 4,226,346 | 1,318,985 | 1,044,882 | 4,356,419 | 1,248,718 |
| Minority Interest Other Comprehensive Income | | | | | | |
| Gains/(Losses) from translating the financial statements | | | | | | |
| | - | - | - | - | - | - |
| of foreign operations Fair value changes in available for sale financial assets | 1,336,171 | 4,279,821 | 20,702,508 | 1,355,583 | 4,335,636 | 20,721,915 |
| Revaluation surplus on Property, plant and equipment | 1,330,171 | 4,2/9,021 | 20,702,500 | 1,355,565 | 4,333,030 | 20,721,915 |
| Share of other comprehensive income of associates | - | - | - | - | - | - |
| Income tax relating to components of other | - | - | - | - | - | - |
| comprehensive income | - | - | - | - | - | - |
| Other Comprehensive Income for the year net of tax | 1,336,171 | 4,279,821 | 20,702,508 | 1,355,583 | 4,335,636 | 20,721,915 |
| Total comprehensive income for the year | 2,503,565 | 4,279,821 8,506,167 | 22.021.493 | 2.407.107 | 4,335,030 8,692,055 | 20,721,915 |
| | 2,303,303 | 0,500,10/ | 22,021,493 | 2,40/,10/ | 0,092,033 | 21,909,000 |
| EARNINGS PER SHARE- BASIC & DILUTED | - | 636 | - | - | 655 | - |
| DIVIDEND PER SHARE -DECLARED | - | - | | - | - | - |
| | | | | | | |
| MESSAGE FROM DIRECTORS | | | | | | |

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These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website **www.primebank.co.ke**

They may also be accessed at the institutions head office located at Prime Bank Building, Riverside Drive, Nairobi.

| RAJEEV PANT | AMAR KANTARIA | JINARO KIBET |
|-------------------------|--------------------|--------------|
| CHIEF EXECUTIVE OFFICER | EXECUTIVE DIRECTOR | DIRECTOR |

Head Office:

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BRANCHES: Baba Dogo | Biashara Street | Capital Centre | Hurlingham | Industrial Area | Kamukunji | Karen | Kenindia House | Langata | Lavington | Parklands | Riverside Drive | Village Market | Westlands | Nakuru | Kisumu | Kitale | Eldoret | Meru | Mombasa | Nyali | Thika PRIME EXPRESS SERVICE CENTERS: Azalea Square | New Muthaiga Mall | Signature Mall | Tatu City