KINGDOM BANK

A Subsidiary of The Co-operative Bank of Kenya OTHER DISCLOSURES AS AT 31 ST MARCH 2025							
I STATEMENT OF FINANCIAL POSITION							
Α.	ASSETS	BANK 31-Mar-2025 Un-Audited Shs '000	BANK 31-Dec-2024 Audited Shs '000	BANK 31-Mar-2024 Un-Audited Shs '000	GROUP 31-Mar-2025 Un-Audited Shs '000	GROUP 31-Dec-2024 Audited Shs '000	GROUP 31-Mar-2024 Un-Audited Shs '000
	. Cash (both Local & Foreign)	761,599	783,739	744,899	761,599	783,739	744,899
2.	. Balances with Central Bank of Kenya	1,320,458	1,091,004	1,012,500	1,320,458	1,091,004	1,012,500
	. Kenya Government & other Securities held for dealing purposes		4 :	-		4	-
	. Financial Assets at Fair Value through Profit & Loss . Investment Securities:		4 I	-		4 - 1	-
	(i) Held to Maturity:		4 .	-			-
	(a) Kenya Government Securities	7,397,674	7,397,674	7,396,04	7,397,674	7,397,674	7,396,04
	(b) Other Securities (ii) Available for Sale:		4 :	-		4 :	-
1	(ii) Available for Sale: (a) Kenya Government Securities	I3,662,243	13,103,849	13,555,823	13,662,243	13,103,849	13,555,823
1	(b) Other Securities	-	-	-	-	-	-
	. Deposits and Balances due from Local Banking Institutions	1,948,398	782,647	1,338,528	1,958,398	792,647	1,338,528
	. Deposits and Balances due from Banking Institutions Abroad . Tax Recoverable	136,299 279,897	109,250 279,897	443,30 l	136,299 298,587	109,250 289,303	443,30 I
	. Tax Recoverable ! Loans and Advances to Customers (Net)	279,897 15,883,505	279,897 14,009,959	10,358,326	298,587 15,883,505	289,303 [4,009,959	10,358,326
10.	. Balances due from Banking Institutions in the Group	-	-	-	-	-	-
H.	. Investments in Associates	9,767	9,767	10,916	9,767	9,767	10,916
	Investments in Subsidiary Companies	255,039	255,039	255,039		4	
	. Investments in Joint ventures . Investment Properties		4 :	-		1 1	-
15.	. Property, Plant and Equipment	1,216,470	1,213,922	1,165,163	1,319,317	1,281,566	1,198,235
16.	. Prepaid Lease Rentals	-	-	-	-	-	
	'. Intangible Assets . Deferred Tax Asset	84,499	70,090	26,180 [29,5]]	84,499	70,090	26,180 [29,5]]
	. Deferred Tax Asset . Retirement Benefit Asset			147,311	-	4 1	147,511
20.	. Other Assets	1,957,959	2,078,987	I,367,677	2,160,610	2,198,873	1,536,943
21.	. TOTAL ASSETS	44,913,807	41,185,824	37,803,905	44,992,956	41,137,721	37,751,203
	. LIABILITIES Ralances due to Central Bank of Kenya	049 785	040 918	1 249 197	049 785	049 918	1 249 197
	. Balances due to Central Bank of Kenya . Customer Deposits	849,785 25,2 ,774	849,918 21,631,506	1,268,187 14,941,927	849,785 25,052,259	849,918 21,464,540	1,268,187 14,802,200
24.	. Deposits and Balances due to Local Banking Institutions	-	21,00	-	-	4,,,,,,,	-
25.	. Deposits and Balances due to Foreign Banking Institutions	-	4 -	-	-	-	-
	. Other Money Market Deposits ' Borrowed Funds	I4,270,932	15,036,303	- 19,172,388	14,270,932	15,036,303	I9,172,388
	. Borrowed Funds . Balances due to Banking Institutions Group Companies	14,270,752	15,050,565	17,172,000	14,270,752	15,050,565	17,174,000
29.	. Tax Payable	93,807	32,001	I85,873	114,523	48,066	195,573
30.	. Dividends Payable	-	-	-	-	-	-
	. Deferred Tax Liability . Retirement Benefit Liability	59,158	59,158	-	23,856	23,856	-
	. Retirement Benefit Liability . Other Liabilities	702,289	531,815	496,444	862,350	637,498	572,124
34.	. TOTAL LIABILITIES	41,187,747	38,140,701	36,064,819	41,173,706	38,060,181	36,010,472
c.	. SHAREHOLDERS' FUNDS						
	. Paid Up/ Assigned Capital . Share Premium (Discount)	I,867,947 3,087,449	I,867,947 3,087,449	I,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449
37.	. Revaluation Reserves	-	-	-	-	-	-
38.	. Retained Earnings/Accumulated Losses	(768,100)	(947,651)	(1,168,747)	(674,910)	(915,234)	(1,167,101
39.	. Statutory Loan Reserves	(441.236)	-		- 1	-	-
	. Other Reserves . Proposed Dividends	(461,236) -	(962,622)	(2,047,564)	(46 1 ,236)	(962,622)	(2,047,564 -
42.	. Capital Grants		4				
43.	. TOTAL SHAREHOLDERS' FUNDS	3,726,060	3,045,123	1,739,086	3,819,250	3,077,540	1,740,731
	. Minority Interest . TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	44,913,807	41,185,824	37,803,905	44,992,956	41,137,721	37,751,203
		77,,	719100,	37,00-,	77,,	*19.2.,	31,1
	TATEMENT OF COMPREHENSIVE INCOME . INTEREST INCOME						
1.1.	. Loans and Advances	491,105	1,559,305	342,313	491,105	1,559,305	342,313
1.2.	. Government Securities	615,587	2,560,288	663,197	615,587	2,560,288	663,197
	. Deposits and Placements with Banking Institutions	34,368	245,243	15,986	34,368	245,243	15,986
	. Other Interest Income . Total Interest Income	1,141,061	4,364,835	1,021,496	1,141,061	4,364,835	1,021,496
	. INTEREST EXPENSE						
2.1.	. Customer Deposits	614,409	2,096,285	368,187	614,409	2,096,285	368,187
	Deposits and Placement from Banking Institutions	90	164,337	21,270	90 2 728	164,337	21,270
	. Other Interest Expenses Total Interest Expenses	2,728 617,227	2,260,622	4,243 393,700	2,728 617,227	2,260,622	4,243 393,700
3.	. NET INTEREST INCOME /LOSS	523,834	2,104,213	627,796	523,834	2,104,213	627,796
4.	. NON-INTEREST INCOME						
4.1.	. Fees and Commissions on Loans and Advances	77,683	237,312	32,944	77,683	237,3 2	32,944

237,3**|**2 205,884 (33,403)

119,844 529,638 2,633,850

270,806 717,353 15,410 84,515 71,410 10,468 461,864

1,002,023

143,982 548,995

188,666 **548,995**

1,019,371

1,568,366

2,977,825 3,436,195 478,671 518,276 **2,499,154 2,917,919** 867,401 1,282,514 **1,631,753 1,635,405**

11.023

348,225 **359,248**

634,737

634,737

4,007,745 I,000,000 3,007,745

4,007,745 21,009,574 18.5% 8.0%

10.5%

4.6%

32,944 44,061 15,504

(22,**1**30) 208,709

208,709 2,990 15,779 12,792 5,055 159,970 383,166 341,679

341,679

341,679

341,679

(65,57])

276,108

8,734

283,677 **292,411**

458,408 437,835

896,243

3,486,300 I,000,000 2,486,300

3,486,300 17,509,546 23.3% 8.0% 15.3% 19.9%

10.5% 9.4% 19.9% 14.5% 5.4%

77,683 63,733 36,62**l**

84,449 2**1**9,8**1**4

2,990 34,933 19,722 4,280 134,967 **501,154 205,689**

143,982

501,386

645,368

496,993 2,924,172 1,189,108 1,735,064

10.508

415,017 **425,525**

1,180,671

4,115,305 1,000,000 3,115,305

4,115,305 23,356,284

56,284 **16.3**% 8.0%

8.0% 8.3% 17.6% 10.5% 7.1% 17.6% 14.5% 3.1%

237,3**|**2 205,884 (33,403)

235,222 **645,016 2,749,228**

262,780 730,96**1**

730,961 15,410 84,515 92,843 10,468 483,824 1,680,802 1,068,427

1,068,427

279,538 192,449 **596,440**

596,440

1.019,371

1,615,811

478,67**I** 2,499,**I**54 °67,40**I**

867,401 1,631,753

11.023

348,225 **359,248**

634,737

634,737

4,007,745 1,000,000 3,007,745

4,007,745 21,009,574 18.5% 8.0%

10.5% 19.1%

4.6%

32,944 44,061 15,504

(22, I30) 2I2, I29

212,129 2,990 15,910 16,820 5,055 164,557 395,331 350,294

350,294

350,294

350,294

(65,57])

284,723

8.734

283,677 **292,411**

458,408 437,835

896,243

3,486,300 I,000,000 2,486,300

3,486,300 17,509,546

09,546 **23.6%** 8.0%

8.0% |5.6% |19.9% |0.5% |9.4% |19.9% |14.5% |5.4%

146% 20% 126%

3,436,195 518,276 **2,917,919** 1,282,514 **1,635,405**

77,683 63,733 36,62**l**

84,449 224,866

224,866 2,990 35,064 26,990 4,280 139,360 **517,999 224,660**

224,660 61,707

162,953

162,953

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664,339

496,993 2,924,172 1,189,108 1,735,064

10,508

415,017 **425,525**

782,72**|** 397,950

1,180,671

4,115,305 1,000,000 3,115,305

4,115,305 23,356,284 16.3% 8.0% 8.3% 17.6% 10.5% 7.1% 17.6% 14.5% 3.1%

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ne unaudited financial statements are extracts from the books of the institution which were approved by the Board of Directors on 7th May 2025

(c) Other Contingent Liabilities
(d) Total Contingent Liabilities
(d) Total Contingent Liabilities
(d) CAPITAL STRENGTH
(a) Core Capital
(b) Minimum Statutory Capital
(c) Excess (Deficiency) (a-b)
(d) Supplementary Capital
(e) Total Capital (a+d)
(f) Total Risk Weighted Assets
(g) Core Capital/Total Deposit Liabilities
(h) Minimum Statutory Ratio
(l) Excess (Deficiency) (g-h)
(f) Core Capital/Total Risk Weighted Assets
(k) Minimum Statutory Ratio
(l) Excess (Deficiency) (j-k)
(m) Total Capital/Total Risk Weighted Assets
(n) Minimum Statutory Ratio
(o) Excess (Deficiency) (g-h)
(c) Excess (Deficiency) (m-n)

14. LiQUIDITY

(a) Excess/(Deficiency) (m-n)

14. LIQUIDITY

14. I (a) Liquidity Ratio

14.2 (b) Minimum Statutory Ratio

14.3 (c) Excess/(Deficiency) (a-b)

Mrs. Margaret Karangatha, Chairlady

2.4. Total Interest Expenses
3. NET INTEREST INCOME
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
4.5. Other Income
4.5. Other Income
5. TOTAL OPERATING INCOME
6. OPERATING EXPENSES
6.1. Loan Loss Provision
6.2. Staff Costs
6.3. Directors' Emoluments
6.4. Rental Charges
6.5. Depreciation Charge on Property and Equipment
6.6. Amortisation Charges
6.7. Other Operating Expenses
6.8. Total Operating Expenses
6.8. Total Operating Expenses
6.9. Profit/(Loss) After Exceptional Items
8. Exceptional Items
9. Profit/(Loss) After Exceptional Items
10. Current Tax
11. Deferred Tax
12. Profit/(Loss) After Tax and Exceptional Items
13. Minority Interest
14. Profit/(Loss) After Tax, Exceptional Items
15. Other Comprehensive Income
15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations
15. Profit of other Comprehensive Income
15.1. Gains/(Losses) from Translating the Financial Assets
15. Revaluatation Surplus on Property, Plant and Equipment
15. Share of other Comprehensive Income
15.1. Gains/(Losses) in Available-fo-sale Financial Assets
15.3. Revaluatation Surplus on Property, Plant and Equipment
15.1. Share of other Comprehensive Income of Associates
15.5. Income Tax Relating to Components of other Comprehensive Income for the Year Net of Tax
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR
111 OTHER DISCLOSURES

III OTHER DISCLOSURES
I.0 NON-PERFORMING LOANS AND ADVANCES

(a) Gross Non-Performing Loans and Advances
(b) Less Interest in Suspense
(c) Total Non-Performing Loans and Advances (a-b)

(a) Directors, Shareholders and Associates
(b) Employees
(c)Total Insider Loans and Advances and other facilities
OFF-BALANCE SHEET ITEMS
(a) Letters of credit, Guarantees & Acceptances
(b) Forwards Swaps & Options
(c) Other Contingent Liabilities

(c) Total Non-Performing Loans and Advances (a-t (d) Less Loan Losses Provision (e) Net Mon-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) 2.0 INSIDER LOANS AND ADVANCES (a) Diergruss Charabaldan and Advances (a) Diergruss Charabaldan and Advances