

I STATEMENT OF FINANCIAL POSITION

	BANK		GROUP	
	31-Dec-2025 Audited Shs'000	31-Dec-2024 Audited Shs'000	31-Dec-2025 Audited Shs'000	31-Dec-2024 Audited Shs'000
A. ASSETS				
1. Cash (both Local & Foreign)	691,317	783,739	691,317	783,739
2. Balances with Central Bank of Kenya	2,029,357	1,091,004	2,029,357	1,091,004
3. Kenya Government & other Securities held for dealing purposes	-	-	-	-
4. Financial Assets at Fair Value through Profit & Loss	-	-	-	-
5. Investment Securities:	-	-	-	-
(i) Held to Maturity:	-	-	-	-
(a) Kenya Government Securities	7,399,577	7,397,674	7,399,577	7,397,674
(b) Other Securities	-	-	-	-
(ii) Available for Sale:	-	-	-	-
(a) Kenya Government Securities	12,924,256	13,103,849	12,924,256	13,103,849
(b) Other Securities	-	-	-	-
6. Deposits and Balances due from Local Banking Institutions	1,451,558	782,647	1,461,558	792,647
7. Deposits and Balances due from Banking Institutions Abroad	78,527	109,250	78,527	109,250
8. Tax Recoverable	279,897	279,897	119,357	289,303
9. Loans and Advances to Customers (Net)	22,193,035	14,009,959	22,193,035	14,009,959
10. Balances due from Banking Institutions in the Group	-	-	-	-
11. Investments in Associates	54,008	9,767	54,008	9,767
12. Investments in Subsidiary Companies	255,039	255,039	-	-
13. Investments in Joint Ventures	-	-	-	-
14. Investment Properties	-	-	-	-
15. Property, Plant and Equipment	1,372,668	1,213,922	1,483,976	1,281,566
16. Prepaid Lease Rentals	-	-	-	-
17. Intangible Assets	88,432	70,090	88,432	70,090
18. Deferred Tax Asset	-	-	-	-
19. Retirement Benefit Asset	-	-	-	-
20. Other Assets	2,539,137	2,078,987	2,650,977	2,198,873
21. TOTAL ASSETS	51,356,808	41,185,824	51,174,377	41,137,721
B. LIABILITIES				
22. Balances due to Central Bank of Kenya	425,765	849,918	425,765	849,918
23. Customer Deposits	29,936,935	21,631,506	29,744,353	21,464,540
24. Deposits and Balances due to Local Banking Institutions	-	-	-	-
25. Deposits and Balances due to Foreign Banking Institutions	-	-	-	-
26. Other Money Market Deposits	-	-	-	-
27. Borrowed Funds	15,108,573	15,036,303	15,108,573	15,036,303
28. Balances due to Banking Institutions Group Companies	-	-	-	-
29. Tax Payable	138,887	32,001	72,294	48,066
30. Dividends Payable	-	-	-	-
31. Deferred Tax Liability	128,585	59,158	-	23,856
32. Retirement Benefit Liability	-	-	-	-
33. Other Liabilities	576,610	531,815	679,752	637,498
34. TOTAL LIABILITIES	46,315,355	38,140,701	46,030,737	38,060,181
C. SHAREHOLDERS' FUNDS				
35. Paid Up/ Assigned Capital	1,867,947	1,867,947	1,867,947	1,867,947
36. Share Premium (Discount)	3,087,449	3,087,449	3,087,449	3,087,449
37. Revaluation Reserves	-	-	-	-
38. Retained Earnings/Accumulated Losses	(71,198)	(947,651)	30,989	(915,234)
39. Statutory Loan Reserves	-	-	-	-
40. Other Reserves	157,255	(962,622)	157,255	(962,622)
41. Proposed Dividends	-	-	-	-
42. Capital Grants	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	5,041,453	3,045,123	5,143,640	3,077,540
44. Minority Interest	-	-	-	-
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	51,356,808	41,185,824	51,174,377	41,137,721

II STATEMENT OF COMPREHENSIVE INCOME

	31-Dec-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024
I. INTEREST INCOME				
1.1. Loans and Advances	2,578,934	1,559,305	2,578,934	1,559,305
1.2. Government Securities	2,412,110	2,560,288	2,412,110	2,560,288
1.3. Deposits and Placements with Banking Institutions	190,952	245,243	190,952	245,243
1.4. Other Interest Income	-	-	-	-
1.5. Total Interest Income	5,181,996	4,364,835	5,181,996	4,364,835
2. INTEREST EXPENSE				
2.1. Customer Deposits	2,451,877	2,096,285	2,451,877	2,096,285
2.2. Deposits and Placements from Banking Institutions	26,801	164,337	26,801	164,337
2.3. Other Interest Expenses	-	-	-	-
2.4. Total Interest Expenses	2,478,678	2,260,622	2,478,678	2,260,622
3. NET INTEREST INCOME /LOSS	2,703,318	2,104,213	2,703,318	2,104,213
4. NON INTEREST INCOME				
4.1. Fees and Commissions on Loans and Advances	388,364	237,312	388,364	237,312
4.2. Other Fees and Commissions	262,405	205,884	262,405	205,884
4.3. Foreign Exchange Trading Income (Loss)	102,965	(33,403)	102,965	(33,403)
4.4. Dividend Income	-	-	-	-
4.5. Other Income	76,298	119,844	244,837	235,222
4.6. Total Non-Interest Income	830,032	529,638	998,570	645,016
5. TOTAL OPERATING INCOME	3,533,350	2,633,850	3,701,889	2,749,228
6. OPERATING EXPENSES				
6.1. Loan Loss Provision	232,373	270,806	247,971	262,780
6.2. Staff Costs	836,195	717,353	853,623	730,961
6.3. Directors' Emoluments	12,817	15,410	12,817	15,410
6.4. Rental Charges	192,335	84,515	192,335	84,515
6.5. Depreciation Charge on Property and Equipment	87,907	71,410	126,649	92,843
6.6. Amortisation Charges	25,986	10,468	25,986	10,468
6.7. Other Operating Expenses	1,093,068	461,864	1,117,190	483,824
6.8. Total Operating Expenses	2,480,681	1,631,827	2,576,571	1,680,802
7. Profit/(Loss) Before Tax and Exceptional Items	1,052,669	1,002,023	1,125,318	1,068,427
8. Exceptional Items	-	-	-	-
9. Profit/(Loss) After Exceptional Items	1,052,669	1,002,023	1,125,318	1,068,427
10. Current tax	106,786	264,362	130,654	279,538
11. Deferred tax	69,430	188,666	48,441	192,449
12. Profit/(Loss) After Tax and Exceptional Items	876,453	548,995	946,223	596,440
13. Minority Interest	-	-	-	-
14. Profit/(Loss) After Tax, Exceptional Items & Minority Interest	876,453	548,995	946,223	596,440
15. Other Comprehensive Incomes				
15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations	-	-	-	-
15.2. Fair Value changes in Available-for-sale Financial Assets	1,119,877	1,019,371	1,119,877	1,019,371
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	-	-	-	-
16. Other Comprehensive Income for the Year Net of Tax	1,996,330	1,568,366	2,066,100	1,615,811
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR				

III OTHER DISCLOSURES

1.0. NON-PERFORMING LOANS AND ADVANCES				
(a) Gross Non-Performing Loans and Advances	3,376,944	2,977,825	3,376,944	2,977,825
(b) Less Interest in Suspense	524,655	478,671	524,655	478,671
(c) Total Non-Performing Loans and Advances (a-b)	2,852,289	2,499,154	2,852,289	2,499,154
(d) Less Loan Losses Provision	673,175	867,401	673,175	867,401
(e) Net Non-Performing Loans and Advances (c-d)	2,179,114	1,631,753	2,179,114	1,631,753
(f) Discounted Value of Securities	2,071,716	1,545,554	2,071,716	1,545,554
(g) Net NPLs Exposure (e-f)	107,398	86,199	107,398	86,199
2.0. INSIDER LOANS AND ADVANCES				
(a) Directors, Shareholders and Associates	12,134	11,023	12,134	11,023
(b) Employees	481,064	348,225	481,064	348,225
(c) Total Insider Loans and Advances and other facilities	493,198	359,248	493,198	359,248
3.0. OFF-BALANCE SHEET ITEMS				
(a) Letters of Credit, Guarantees & Acceptances	657,622	634,737	657,622	634,737
(b) Forwards Swaps & Options	387,600	-	387,600	-
(c) Other Contingent Liabilities	-	-	-	-
(d) Total Contingent Liabilities	1,045,222	634,737	1,045,222	634,737
4.0. CAPITAL STRENGTH				
(a) Core Capital	4,884,199	4,007,745	4,884,199	4,007,745
(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	3,000,000
(c) Excess/(Deficiency) (a-b)	1,884,199	1,007,745	1,884,199	1,007,745
(d) Supplementary Capital	2,442,099	-	2,442,099	-
(e) Total Capital (a+d)	7,326,298	4,007,745	7,326,298	4,007,745
(f) Total risk weighted assets	28,434,824	21,009,574	28,434,824	21,009,574
(g) Core Capital/Total Deposit Liabilities	16.3%	18.5%	16.3%	18.5%
(h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	8.3%	10.5%	8.3%	10.5%
(j) Core Capital / Total Risk Weighted Assets	17.2%	19.1%	17.2%	19.1%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
(l) Excess/(Deficiency) (j-k)	6.7%	8.6%	6.7%	8.6%
(m) Total Capital/Total Risk Weighted Assets	25.8%	19.1%	25.8%	19.1%
(n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	11.3%	4.6%	11.3%	4.6%
14. LIQUIDITY				
14.1. (a) Liquidity Ratio	70%	92%	70%	92%
14.2. (b) Minimum Statutory Ratio	20%	20%	20%	20%
14.3. (c) Excess/(Deficiency) (a-b)	50%	72%	50%	72%

The above Consolidated Statement of Financial Position and Statement of Comprehensive Income are extracts from the Bank's Financial Statements which have been audited by Deloitte & Touche and have received an unqualified opinion. A full set of these Financial Statements will be available at our registered office at Kingdom Bank Towers and online at www.kingdombankkt.d.co.ke.

The financial statements were approved by the Board of Directors on 17th March 2026 and signed on its behalf by:

Mrs. Margaret Karangatha,
Chairlady

Mr. Anthony Mburu,
Managing Director and CEO