The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the period ended 30 June 2026

I	STATEMENT OF FINANCIAL POSITION	June 2026 KShs'000 (Unaudited)	March 2026 KShs'000 (Unaudited)	Dec 2025 KShs'000 (Audited)	June 2025 KShs'000 (Unaudited)
A	**ASSETS**				
1	Cash (local and foreign)	3,959,543	4,683,669	6,040,837	3,079,673
2	Balances due from Central Bank of Kenya	74,251,032	38,409,388	69,701,587	33,526,163
3	Kenya Government securities held for dealing purposes	38,120,752	60,127,414	52,717,847	41,830,528
4	Financial assets at fair value through profit and loss	-	-	-	-
5	Investment securities:				
	a) Held to maturity:				
	a. Kenya Government securities	71,584,928	48,451,730	17,186,204	18,019,036
	b. Other securities	-	-	1,680,155	1,837,983
	b) Available for sale:				
	a. Kenya Government securities	12,057,106	28,788,151	33,166,911	33,408,117
	b. Other securities	-	-	-	-
6	Deposits and balances due from local banking institutions	11,272,818	21,579,242	10,999,394	8,211,070
7	Deposits and balances due from banking institutions abroad	9,063,419	10,249,926	12,175,288	11,221,883
8	Tax recoverable	2,505,204	115,156	1,243,353	2,635,170
9	Loans and advances to customers (net)	290,627,372	258,157,071	270,008,201	233,003,136
10	Balances due from banking institutions in the group	51,012,775	54,477,077	31,344,627	53,673,191
11	Investment in associates	-	-	-	-
12	Investment in subsidiary companies	2	2	2	2
13	Investment in joint ventures	-	-	-	-
14	Investment properties	-	-	-	-
15	Property and equipment	4,113,927	3,867,101	3,961,799	2,810,258
16	Prepaid lease rentals	25,843	26,581	27,320	28,796
17	Intangible assets	769,988	848,522	884,816	968,187
18	Deferred tax asset	8,901,716	8,518,131	8,804,597	8,649,992
19	Retirement benefit asset	-	-	-	-
20	Other assets	14,134,765	13,415,947	11,643,662	11,903,607
21	**TOTAL ASSETS**	**592,401,190**	**551,715,108**	**531,586,600**	**464,806,792**
B	**LIABILITIES**				
22	Balances due to Central Bank of Kenya	-	-	-	-
23	Customer deposits	426,656,269	411,000,037	384,180,301	346,854,691
24	Deposits and balances due to local banking institutions	20,780,371	10,239,862	13,031,687	6,600,539
25	Deposits and balances due to banking institutions abroad	1,186,434	1,677,880	3,703,253	4,447,675
26	Other money markets deposits	-	-	-	-
27	Borrowed funds	18,621,202	18,323,700	18,079,197	18,961,258
28	Balances due to banking institutions in the group	3,484,790	1,595,286	1,665,131	1,351,338
29	Taxation payable	112,067	46,826	99,439	-
30	Dividends payable	-	-	-	-
31	Deferred tax liability	-	-	-	-
32	Retirement benefit liabilities	-	-	-	-
33	Other liabilities	52,497,582	35,425,852	40,715,741	22,296,174
34	**TOTAL LIABILITIES**	**523,338,715**	**478,309,443**	**461,474,749**	**400,511,675**
C	**CAPITAL RESOURCES**				
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549	3,411,549
36	Share premium / (discount)	3,444,639	3,444,639	3,444,639	3,444,639
37	Revaluation reserve	67,046	68,961	70,877	72,792
38	Retained earnings	62,749,233	60,127,822	56,831,056	57,859,164
39	Statutory loan loss reserve	1,932,548	2,039,739	2,000,163	1,185,934
40	Other reserves	(3,194,146)	(3,001,666)	(2,961,054)	(3,182,642)
41	Proposed dividends	651,606	7,314,621	7,314,621	1,503,681
42	Capital grants	-	-	-	-
43	**SHAREHOLDERS' FUNDS**	**69,062,475**	**73,405,665**	**70,111,851**	**64,295,117**
44	Minority interest	-	-	-	-
45	**TOTAL LIABILITIES & SHAREHOLDERS' FUNDS**	**592,401,190**	**551,715,108**	**531,586,600**	**464,806,792**

II	STATEMENT OF COMPREHENSIVE INCOME	June 2026 KShs'000 (Unaudited)	March 2026 KShs'000 (Unaudited)	Dec 2025 KShs'000 (Audited)	June 2025 KShs'000 (Unaudited)
1	**INTEREST INCOME**				
1.1	Loans and advances	12,857,737	6,328,465	26,924,662	13,952,042
1.2	Government securities	6,554,254	3,295,417	11,408,188	5,726,614
1.3	Deposits and placements with banking institutions	3,521,950	1,854,919	4,320,273	1,732,765
1.4	Other interest income	281,142	52,240	659,337	511,231
1.5	**Total interest income**	**23,215,083**	**11,531,041**	**43,312,460**	**21,922,652**
2	**INTEREST EXPENSES**				
2.1	Customer deposits	6,512,075	3,075,317	10,661,213	5,949,905
2.2	Deposits and placements from banking institutions	213,871	110,689	666,871	359,640
2.3	Other interest expenses	1,722,345	773,831	3,390,494	1,615,570
2.4	**Total interest expenses**	**8,448,291**	**3,959,837**	**14,718,578**	**7,925,115**
3	**NET INTEREST INCOME**	**14,766,792**	**7,571,204**	**28,593,882**	**13,997,537**
4	**NON-INTEREST INCOME**				
4.1	Fees and commissions on loans and advances	48,832	15,945	121,106	65,669
4.2	Other fees and commissions	2,476,098	1,282,831	4,613,760	2,411,672
4.3	Foreign exchange trading income	1,953,929	703,349	3,991,785	1,962,179
4.4	Dividend income	-	-	-	-
4.5	Other income	137,033	376,990	748,914	633,110
4.6	**Total non-interest income**	**4,615,892**	**2,379,115**	**9,475,565**	**5,072,630**
5	**TOTAL OPERATING INCOME**	**19,382,684**	**9,950,319**	**38,069,447**	**19,070,167**
6	**OTHER OPERATING EXPENSES**				
6.1	Loan loss provision	878,121	350,138	2,003,463	1,612,950
6.2	Staff costs	4,867,860	2,492,408	8,664,397	4,350,981
6.3	Directors emoluments	93,438	45,117	201,810	93,704
6.4	Rental charges	33,630	21,263	79,016	46,371
6.5	Depreciation on property and equipment	380,519	194,528	785,083	382,117
6.6	Amortisation charges	143,574	71,787	305,315	153,872
6.7	Other expenses	3,890,706	1,853,595	7,441,142	4,024,915
6.8	**Total other operating expenses**	**10,287,848**	**5,028,836**	**19,480,226**	**10,664,910**
7	**Profit / (loss) before tax and exceptional items**	**9,094,836**	**4,921,483**	**18,589,221**	**8,405,257**
8	Exceptional items	-	-	-	-
9	**Profit / (loss) after exceptional items**	**9,094,836**	**4,921,483**	**18,589,221**	**8,405,257**
10	Current tax	(2,563,939)	(1,146,344)	(4,999,017)	(1,808,142)
11	Deferred tax	(46,984)	(259,129)	(85,677)	(198,332)
12	**Profit / (loss) after tax and exceptional items**	**6,483,913**	**3,516,010**	**13,504,527**	**6,398,783**
13	Minority interest	-	-	-	-
14	**Profit / (loss) after tax, exceptional items and minority interest**	**6,483,913**	**3,516,010**	**13,504,527**	**6,398,783**
15	**Other comprehensive income**				
15.1	Gains / (losses) from translating the financial statements of foreign operations	(88,910)	(71,694)	(14,174)	(127,509)
15.2	Fair value changes in available for sale financial assets	(181,307)	181,631	18,328	(126,457)
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	54,392	(54,489)	2,200	45,635
16	**Other comprehensive income for the year net of tax**	**(215,825)**	**55,448**	**6,354**	**(208,331)**
17	**Total comprehensive income for the year**	**6,268,088**	**3,571,458**	**13,510,881**	**6,190,452**
18	**EARNINGS PER SHARE - BASIC & DILUTED**	**38.01**	**20.61**	**79.17**	**37.51**
19	**DIVIDEND PER SHARE - PROPOSED**	**3.82**	**-**	**42.88**	**8.82**

III	OTHER DISCLOSURES	June 2026 KShs'000 (Unaudited)	March 2026 KShs'000 (Unaudited)	Dec 2025 KShs'000 (Audited)	June 2025 KShs'000 (Unaudited)
1	**NON-PERFORMING LOANS AND ADVANCES (NPLs)**				
(a)	Gross non-performing loans and advances	22,728,898	23,312,788	23,302,709	23,949,374
(b)	Less: Interest in suspense	7,460,149	7,196,696	6,987,608	6,692,895
(c)	**Total non-performing loans and advances (a-b)**	**15,268,749**	**16,116,092**	**16,315,101**	**17,256,479**
(d)	Less: loan loss provision	12,223,938	12,712,080	12,653,063	13,121,207
(e)	**Net non-performing Loans (c-d)**	**3,044,811**	**3,404,012**	**3,662,038**	**4,135,272**
(f)	Discounted value of securities	3,044,811	3,404,012	3,662,038	4,135,272
(g)	Net NPLs exposure (e-f)	-	-	-	-
2	**INSIDER LOANS, ADVANCES AND OTHER FACILITIES**				
(a)	Directors, shareholders and associates	3,247,953	3,279,894	3,267,828	3,638,175
(b)	Employees	4,290,750	4,356,981	4,525,428	3,995,908
(c)	**Total insider loans, advances and other facilities**	**7,538,703**	**7,636,875**	**7,793,256**	**7,634,083**
3	**OFF BALANCE SHEET**				
(a)	Letters of credit, guarantees, acceptances	134,056,496	142,991,042	129,910,453	94,790,768
(b)	Forwards, swaps and options	126,117,747	88,666,865	57,793,639	57,951,515
(c)	Other contingent liabilities	-	-	-	-
(d)	**Total contingent liabilities**	**260,174,243**	**231,657,907**	**187,704,092**	**152,742,283**
4	**CAPITAL STRENGTH**				
(a)	Core capital	64,098,095	63,230,474	61,251,371	59,017,564
(b)	Minimum statutory capital	3,000,000	3,000,000	3,000,000	1,000,000
(c)	**Excess / (Deficiency)**	**61,098,095**	**60,230,474**	**58,251,371**	**58,017,564**
(d)	Supplementary capital	14,990,500	15,053,696	15,024,889	14,180,901
(e)	**Total capital (a + d)**	**79,088,595**	**78,284,170**	**76,276,260**	**73,198,465**
(f)	Total risk weighted assets	470,388,902	433,283,831	437,714,752	387,658,061
(g)	**Core capital / total deposit liabilities**	**15.0%**	**15.4%**	**15.9%**	**17.0%**
(h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%
(i)	**Excess / (Deficiency)**	**7.0%**	**7.4%**	**7.9%**	**9.0%**
(j)	**Core capital / total risk weighted assets**	**13.6%**	**14.6%**	**14.0%**	**15.2%**
(k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%
(l)	**Excess / (Deficiency)**	**3.1%**	**4.1%**	**3.5%**	**4.7%**
(m)	**Total capital / total risk weighted assets**	**16.8%**	**18.1%**	**17.4%**	**18.9%**
(n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%
(o)	**Excess / (Deficiency)**	**2.3%**	**3.6%**	**2.9%**	**4.4%**
5	**LIQUIDITY**				
(a)	**Liquidity ratio**	**57.0%**	**61.0%**	**55.5%**	**54.4%**
(b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%
(c)	**Excess / (Deficiency)**	**37.0%**	**41.0%**	**35.5%**	**34.4%**

MESSAGE FROM THE DIRECTORS
The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Bank.

This set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the institution's website **www.stanbicbank.co.ke**.

They may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, Westlands.

Joseph Muganda
Chairman

Joshua Oigara
Director

Rose Osoro
Director

Nancy Kiruki
Company Secretary