

I	STATEMENT OF FINANCIAL POSITION	March 2026 'KSh's'000 (Unaudited)	December 2025 'KSh's'000 (Audited)	March 2025 'KSh's'000 (Unaudited)
A	ASSETS			
1	Cash (local and foreign)	4,683,669	6,040,837	2,418,916
2	Balances due from Central Bank of Kenya	38,409,388	69,701,587	27,645,450
3	Kenya Government securities held for dealing purposes	60,127,414	52,717,847	31,887,863
4	Financial assets at fair value through profit and loss	-	-	-
5	Investment securities:			
	a) Held to maturity:			
	a. Kenya Government securities	48,451,730	17,186,204	24,822,176
	b. Other securities	-	1,680,155	1,850,078
	b) Available for sale:			
	a. Kenya Government securities	28,788,151	33,166,911	22,466,685
	b. Other securities	-	-	-
6	Deposits and balances due from local banking institutions	21,579,242	10,999,394	2,578,104
7	Deposits and balances due from banking institutions abroad	10,249,926	12,175,288	10,646,641
8	Tax recoverable	115,156	1,243,353	740,689
9	Loans and advances to customers (net)	258,157,071	270,008,201	244,013,752
10	Balances due from banking institutions in the group	54,477,077	31,344,627	57,915,877
11	Investment in associates	-	-	-
12	Investment in subsidiary companies	2	2	2
13	Investment in joint ventures	-	-	-
14	Investment properties	-	-	-
15	Property and equipment	3,867,101	3,961,799	2,828,688
16	Prepaid lease rentals	26,581	27,320	29,535
17	Intangible assets	848,522	884,816	1,026,422
18	Deferred tax asset	8,518,131	8,804,597	8,802,920
19	Retirement benefit asset	-	-	-
20	Other assets	13,415,947	11,643,662	10,456,607
21	TOTAL ASSETS	551,715,108	531,586,600	450,130,405
B	LIABILITIES			
22	Balances due to Central Bank of Kenya	-	-	-
23	Customer deposits	411,000,037	384,180,301	337,628,551
24	Deposits and balances due to local banking institutions	10,239,862	13,031,687	9,476,659
25	Deposits and balances due to banking institutions abroad	1,677,880	3,703,253	2,730,646
26	Other money markets deposits	-	-	-
27	Borrowed funds	18,323,700	18,079,197	17,047,919
28	Balances due to banking institutions in the group	1,595,286	1,665,131	2,927,624
29	Taxation payable	46,826	99,439	17,977
30	Dividends payable	-	-	-
31	Deferred tax liability	-	-	-
32	Retirement benefit liabilities	-	-	-
33	Other liabilities	35,425,852	40,715,741	11,646,466
34	TOTAL LIABILITIES	478,309,443	461,474,749	381,475,842
C	CAPITAL RESOURCES			
35	Paid up / assigned capital	3,411,549	3,411,549	3,411,549
36	Share premium / (discount)	3,444,639	3,444,639	3,444,639
37	Revaluation reserve	68,961	70,877	74,708
38	Retained earnings	60,127,822	56,831,056	55,165,020
39	Statutory loan loss reserve	2,039,739	2,000,163	2,315,720
40	Other reserves	(3,001,666)	(2,961,054)	(3,069,846)
41	Proposed dividends	7,314,621	7,314,621	7,312,773
42	Capital grants	-	-	-
43	SHAREHOLDERS' FUNDS	73,405,665	70,111,851	68,654,563
44	Minority interest	-	-	-
45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	551,715,108	531,586,600	450,130,405

II	STATEMENT OF COMPREHENSIVE INCOME	March 2026 'KSh's'000 (Unaudited)	December 2025 'KSh's'000 (Audited)	March 2025 'KSh's'000 (Unaudited)
1	INTEREST INCOME			
1.1	Loans and advances	6,328,465	26,924,662	7,182,834
1.2	Government securities	3,295,417	11,408,188	3,017,460
1.3	Deposits and placements with banking institutions	1,854,919	4,320,273	778,883
1.4	Other interest income	52,240	659,337	30,679
1.5	Total interest income	11,531,041	43,312,460	11,009,856
2	INTEREST EXPENSES			
2.1	Customer deposits	3,075,317	10,661,213	3,198,618
2.2	Deposits and placements from banking institutions	110,689	666,871	342,632
2.3	Other interest expenses	773,831	3,390,494	690,563
2.4	Total interest expenses	3,959,837	14,718,578	4,231,813
3	NET INTEREST INCOME	7,571,204	28,593,882	6,778,043
4	NON-INTEREST INCOME			
4.1	Fees and commissions on loans and advances	15,945	121,106	33,859
4.2	Other fees and commissions	1,282,831	4,613,760	1,214,971
4.3	Foreign exchange trading income	703,349	3,991,785	977,573
4.4	Dividend income	-	-	-
4.5	Other income	376,990	748,914	531,978
4.6	Total non-interest income	2,379,115	9,475,565	2,758,381
5	TOTAL OPERATING INCOME	9,950,319	38,069,447	9,536,424
6	OTHER OPERATING EXPENSES			
6.1	Loan loss provision	350,138	2,003,463	855,505
6.2	Staff costs	2,492,408	8,664,397	2,107,273
6.3	Directors emoluments	45,117	201,810	46,704
6.4	Rental charges	21,263	79,016	25,833
6.5	Depreciation on property and equipment	194,528	785,083	191,804
6.6	Amortisation charges	71,787	305,315	77,058
6.7	Other expenses	1,853,595	7,441,142	2,148,376
6.8	Total other operating expenses	5,028,836	19,480,226	5,452,553
7	Profit / (loss) before tax and exceptional items	4,921,483	18,589,221	4,083,872
8	Exceptional items	-	-	-
9	Profit / (loss) after exceptional items	4,921,483	18,589,221	4,083,872
10	Current tax	(1,146,344)	(4,999,017)	(641,172)
11	Deferred tax	(259,129)	(85,677)	(110,036)
12	Profit / (loss) after tax and exceptional items	3,516,010	13,504,527	3,332,664
13	Minority interest	-	-	-
14	Profit / (loss) after tax, exceptional items and minority interest	3,516,010	13,504,527	3,332,664
15	Other comprehensive income			
15.1	Gains / (losses) from translating the financial statements of foreign operations	(71,694)	(14,174)	(56,549)
15.2	Fair value changes in available for sale financial assets	181,631	18,328	(55,688)
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	(54,489)	2,200	16,708
16	Other comprehensive income for the year net of tax	55,448	6,354	(95,529)
17	Total comprehensive income for the year	3,571,458	13,510,881	3,237,135
18	EARNINGS PER SHARE - BASIC & DILUTED	20.61	79.17	19.54
19	DIVIDEND PER SHARE - PROPOSED	0.00	42.88	-

III	OTHER DISCLOSURES	March 2026 'KSh's'000 (Unaudited)	December 2025 'KSh's'000 (Audited)	March 2025 'KSh's'000 (Unaudited)
1	NON-PERFORMING LOANS AND ADVANCES (NPLs)			
(a)	Gross non-performing loans and advances	23,312,788	23,302,709	22,943,017
(b)	Less: Interest in suspense	7,196,696	6,987,608	6,370,728
(c)	Total non-performing loans and advances (a-b)	16,116,092	16,315,101	16,572,289
(d)	Less: loan loss provision	12,712,080	12,653,063	12,170,552
(e)	Net non-performing Loans (c-d)	3,404,012	3,662,038	4,401,737
(f)	Discounted value of securities	3,404,012	3,662,038	4,401,737
(g)	Net NPLs exposure (e-f)	-	-	-
2	INSIDER LOANS, ADVANCES AND OTHER FACILITIES			
(a)	Directors, shareholders and associates	3,279,894	3,267,828	3,735,513
(b)	Employees	4,356,981	4,525,428	4,180,760
(c)	Total Insider loans, advances and other facilities	7,636,875	7,793,256	7,916,273
3	OFF BALANCE SHEET			
(a)	Letters of credit, guarantees, acceptances	142,991,042	129,910,453	95,289,831
(b)	Forwards, swaps and options	88,666,865	57,793,639	51,322,274
(c)	Other contingent liabilities	-	-	-
(d)	Total contingent liabilities	231,657,907	187,704,092	146,612,105
4	CAPITAL STRENGTH			
(a)	Core capital	63,230,474	61,251,371	57,587,444
(b)	Minimum statutory capital	3,000,000	3,000,000	1,000,000
(c)	Excess / (Deficiency)	60,230,474	58,251,371	56,587,444
(d)	Supplementary capital	15,053,696	15,024,889	15,221,420
(e)	Total capital (a + d)	78,284,170	76,276,260	72,808,864
(f)	Total risk weighted assets	433,283,831	437,714,752	390,760,124
(g)	Core capital / total deposit liabilities	15.4%	15.9%	17.1%
(h)	Minimum statutory ratio	8.0%	8.0%	8.0%
(i)	Excess / (Deficiency)	7.4%	7.9%	9.1%
(j)	Core capital / total risk weighted assets	14.6%	14.0%	14.7%
(k)	Minimum statutory ratio	10.5%	10.5%	10.5%
(l)	Excess / (Deficiency)	4.1%	3.5%	4.2%
(m)	Total capital / total risk weighted assets	18.1%	17.4%	18.6%
(n)	Minimum statutory ratio	14.5%	14.5%	14.5%
(o)	Excess / (Deficiency)	3.6%	2.9%	4.1%
5	LIQUIDITY			
(a)	Liquidity ratio	61.0%	55.5%	48.3%
(b)	Minimum statutory ratio	20.0%	20.0%	20.0%
(c)	Excess / (Deficiency)	41.0%	35.5%	28.3%

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.

The financial statements were approved by the Board of Directors on 6 May 2026 and signed on its behalf by:

Abraham Ongenge
Ag. Chief Executive

Joseph Muganda
Chairman

Rose Osoro
Director

Nancy Kiruki
Company Secretary



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