

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the
Unaudited results of the Bank for the period ended 30 September 2025

I	STATEMENT OF FINANCIAL POSITION	Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
A	ASSETS					
1	Cash (local and foreign)	2,705,361	3,079,673	2,418,916	3,795,242	3,090,484
2	Balances due from Central Bank of Kenya	38,520,771	33,526,163	27,645,450	15,118,961	14,349,584
3	Kenya Government securities held for dealing purposes	47,768,317	41,830,528	31,887,863	32,815,444	19,629,841
4	Financial assets at fair value through profit and loss	-	-	-	-	-
5	Investment securities:					
	a) Held to maturity:					
	a. Kenya Government securities	16,412,734	18,019,036	24,822,176	27,346,649	29,685,339
	b. Other securities	1,872,356	1,837,983	1,850,078	1,815,579	1,825,849
	b) Available for sale:					
	a. Kenya Government securities	34,376,507	33,408,117	22,466,685	15,378,487	24,909,405
	b. Other securities	-	-	-	-	163,369
6	Deposits and balances due from local banking institutions	8,531,621	8,211,070	2,578,104	1,181,877	1,697,285
7	Deposits and balances due from banking institutions abroad	8,906,079	11,221,883	10,646,641	9,554,727	12,684,961
8	Tax recoverable	990,108	2,635,170	740,689	1,379,321	355,129
9	Loans and advances to customers (net)	253,144,188	233,003,136	244,013,752	230,323,306	218,764,395
10	Balances due from banking institutions in the group	37,382,734	53,673,191	57,915,877	81,296,478	104,033,224
11	Investment in associates	-	-	-	-	-
12	Investment in subsidiary companies	2	2	2	2	2
13	Investment in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	3,182,861	2,810,258	2,828,688	2,924,433	2,972,555
16	Prepaid lease rentals	28,058	28,796	29,535	30,273	31,011
17	Intangible assets	943,670	968,187	1,026,422	970,742	807,741
18	Deferred tax asset	9,022,698	8,649,992	8,802,920	8,899,368	9,642,393
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	12,419,144	11,903,607	10,456,607	12,417,060	17,912,409
21	TOTAL ASSETS	476,207,209	464,806,792	450,130,405	445,247,949	462,554,976
B	LIABILITIES					
22	Balances due to Central Bank of Kenya	-	-	-	3,015,879	15,536,479
23	Customer deposits	343,853,973	346,854,691	337,628,551	321,569,825	327,849,180
24	Deposits and balances due to local banking institutions	16,842,778	6,600,539	9,476,659	6,385,573	14,197,745
25	Deposits and balances due to banking institutions abroad	3,305,084	4,447,675	2,730,646	4,172,705	5,704,851
26	Other money markets deposits	-	-	-	-	-
27	Borrowed funds	18,861,304	18,961,258	17,047,919	14,006,338	13,094,564
28	Balances due to banking institutions in the group	3,971,222	1,351,338	2,927,624	8,631,679	10,325,749
29	Taxation payable	83,082	-	17,977	20,453	51,670
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	75,934	-	-	-	-
32	Retirement benefit liabilities	-	-	-	-	-
33	Other liabilities	23,308,567	22,296,174	11,646,466	22,028,061	14,261,905
34	TOTAL LIABILITIES	410,301,944	400,511,675	381,475,842	379,830,513	401,022,143
C	CAPITAL RESOURCES					
35	Paid up / assigned capital	3,411,549	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	3,444,639
37	Revaluation reserve	70,877	72,792	74,708	76,624	78,539
38	Retained earnings	60,210,246	57,859,164	55,165,020	51,776,284	56,174,931
39	Statutory loan loss reserve	1,822,148	1,185,934	2,315,720	2,369,879	1,769,072
40	Other reserves	(3,054,194)	(3,182,642)	(3,069,846)	(2,974,312)	(3,345,897)
41	Proposed dividends	-	1,503,681	7,312,773	7,312,773	-
42	Capital grants	-	-	-	-	-
43	SHAREHOLDERS' FUNDS	65,905,265	64,295,117	68,654,563	65,417,436	61,532,833
44	Minority interest	-	-	-	-	-
45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	476,207,209	464,806,792	450,130,405	445,247,949	462,554,976

II	STATEMENT OF COMPREHENSIVE INCOME	Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
1	INTEREST INCOME					
1.1	Loans and advances	20,299,958	13,952,042	7,182,834	35,921,814	26,903,239
1.2	Government securities	8,575,276	5,726,614	3,017,460	10,022,963	6,599,274
1.3	Deposits and placements with banking institutions	3,060,264	1,732,765	778,883	6,128,632	5,117,901
1.4	Other interest income	197,802	511,231	30,679	200,804	199,948
1.5	Total interest income	32,133,300	21,922,652	11,009,856	52,274,213	38,820,362
2	INTEREST EXPENSES					
2.1	Customer deposits	8,513,433	5,949,905	3,198,618	21,010,047	16,613,255
2.2	Deposits and placements from banking institutions	555,076	359,640	342,632	1,500,243	1,087,141
2.3	Other interest expenses	2,557,761	1,615,570	690,563	2,917,848	2,136,524
2.4	Total interest expenses	11,626,270	7,925,115	4,231,813	25,428,138	19,836,920
3	NET INTEREST INCOME	20,507,030	13,997,537	6,778,043	26,846,075	18,983,442
4	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	96,220	65,669	33,859	90,745	75,184
4.2	Other fees and commissions	3,454,638	2,411,672	1,214,971	4,111,718	3,407,234
4.3	Foreign exchange trading income	3,131,897	1,962,179	977,573	6,988,328	6,159,479
4.4	Dividend income	-	-	-	-	-
4.5	Other income	1,136,772	633,110	531,978	1,327,768	720,342
4.6	Total non-interest income	7,819,527	5,072,630	2,758,381	12,518,559	10,362,239
5	TOTAL OPERATING INCOME	28,326,557	19,070,167	9,536,424	39,364,634	29,345,681
6	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	2,504,603	1,612,950	855,505	3,495,339	2,680,784
6.2	Staff costs	6,684,574	4,350,981	2,107,273	8,543,042	6,212,596
6.3	Directors emoluments	135,289	93,704	46,704	168,282	119,596
6.4	Rental charges	60,209	46,371	25,833	71,896	48,446
6.5	Depreciation on property and equipment	577,812	382,117	191,804	782,021	579,387
6.6	Amortisation charges	230,619	153,872	77,058	238,675	162,092
6.7	Other expenses	5,238,364	4,024,915	2,148,376	7,261,594	5,479,493
6.8	Total other operating expenses	15,431,470	10,664,910	5,452,553	20,560,849	15,282,394
7	Profit / (loss) before tax and exceptional items	12,895,087	8,405,257	4,083,872	18,803,785	14,063,287
8	Exceptional items	-	-	-	-	-
9	Profit / (loss) after exceptional items	12,895,087	8,405,257	4,083,872	18,803,785	14,063,287
10	Current tax	(3,540,115)	(1,808,142)	(641,172)	(5,059,708)	(4,429,528)
11	Deferred tax	29,149	(198,332)	(110,036)	(94,413)	508,363
12	Profit / (loss) after tax and exceptional items	9,384,121	6,398,783	3,332,664	13,649,664	10,142,122
13	Minority interest	-	-	-	-	-
14	Profit / (loss) after tax, exceptional items and minority interest	9,384,121	6,398,783	3,332,664	13,649,664	10,142,122
15	Other comprehensive income					
15.1	Gains / (losses) from translating the financial statements of foreign operations	(62,943)	(127,509)	(56,549)	(950,771)	(1,028,384)
15.2	Fair value changes in available for sale financial assets	(35,127)	(126,457)	(55,688)	622,899	240,648
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	18,236	45,635	16,708	(200,614)	(64,283)
16	Other comprehensive income for the Period net of tax	(79,834)	(208,331)	(95,529)	(528,486)	(852,019)
17	Total comprehensive income for the Period	9,304,287	6,190,452	3,237,135	13,121,178	9,290,103
18	EARNINGS PER SHARE - BASIC & DILUTED	55.01	37.51	19.54	80.02	59.46
19	DIVIDEND PER SHARE - PROPOSED	-	8.82	0.00	42.87	0.00

Stanbic Bank Kenya Limited is licensed and regulated by the Central Bank of Kenya

III	OTHER DISCLOSURES	Sep 2025 'KShs'000 (Unaudited)	June 2025 'KShs'000 (Unaudited)	March 2025 'KShs'000 (Unaudited)	Dec 2024 'KShs'000 (Audited)	Sep 2024 'KShs'000 (Unaudited)
1	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
(a)	Gross non-performing loans and advances	22,759,616	23,949,374	22,943,017	22,642,234	24,807,619
(b)	Less: Interest in suspense	6,565,607	6,692,895	6,370,728	5,863,581	6,008,575
(c)	Total non-performing loans and advances (a-b)	16,194,009	17,256,479	16,572,289	16,778,653	18,799,044
(d)	Less: loan loss provision	12,365,097	13,121,207	12,170,552	11,887,461	12,973,551
(e)	Net non-performing Loans (c-d)	3,828,912	4,135,272	4,401,737	4,891,192	5,825,493
(f)	Discounted value of securities	3,828,912	4,135,272	4,401,737	4,891,192	5,825,493
(g)	Net NPLs exposure (e-f)	-	-	-	-	-
2	INSIDER LOANS, ADVANCES AND OTHER FACILITIES					
(a)	Directors, shareholders and associates	3,359,409	3,638,175	3,735,513	3,884,471	2,251,166
(b)	Employees	4,143,591	3,995,908	4,180,760	3,974,457	3,877,848
(c)	Total Insider loans, advances and other facilities	7,503,000	7,634,083	7,916,273	7,858,928	6,129,014
3	OFF BALANCE SHEET					
(a)	Letters of credit, guarantees, acceptances	112,598,853	94,790,768	95,289,831	76,126,605	80,757,804
(b)	Forwards, swaps and options	65,865,598	57,951,515	51,322,274	49,483,566	91,316,162
(c)	Other contingent liabilities	-	-	-	-	-
(d)	Total contingent liabilities	178,464,451	152,742,283	146,612,105	125,610,171	172,073,966
4	CAPITAL STRENGTH					
(a)	Core capital	59,589,115	59,017,564	57,587,444	55,137,648	54,113,671
(b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)	Excess / (Deficiency)	58,589,115	58,017,564	56,587,444	54,137,648	53,113,671
(d)	Supplementary capital	14,753,332	14,180,901	15,221,420	12,851,647	11,747,858
(e)	Total capital (a + d)	74,342,447	73,198,465	72,808,864	67,989,295	65,861,529
(f)	Total risk weighted assets	415,420,342	387,658,061	390,760,124	370,077,322	368,983,779
(g)	Core capital / total deposit liabilities	17.3%	17%	17.1%	17.1%	16.5%
(h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
(i)	Excess / (Deficiency)	9.3%	9.0%	9.1%	9.1%	8.5%
(j)	Core capital / total risk weighted assets	14.3%	15.2%	14.7%	14.9%	14.7%
(k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
(l)	Excess / (Deficiency)	3.8%	4.7%	4.2%	4.4%	4.2%
(m)	Total capital / total risk weighted assets	17.9%	18.9%	18.6%	18.4%	17.8%
(n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
(o)	Excess / (Deficiency)	3.4%	4.4%	4.1%	3.9%	3.3%
5	LIQUIDITY					
(a)	Liquidity ratio	49.0%	54.4%	48.3%	50.5%	50.0%
(b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%
(c)	Excess / (Deficiency)	29.0%	34.4%	28.3%	30.5%	30.0%

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 19 November 2025 and signed on its behalf by:

Dr. Joshua Oigara
Regional Chief Executive, East Africa

Joseph Muganda
Chairman

Rose Osoro
Director

Nancy Kiruki
Company Secretary



Stanbic Bank



NO EXCUSES

WITH STANBIC'S VEHICLE AND ASSET FINANCING.

Upto

100%

Financing

Upto

72

Months repayment

0

Processing fees

Q

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T&Cs apply