

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2025

STATEMENT OF FINANCIAL POSITION		30-Sep-25 Unaudited	30-Jun-25 Unaudited	31-Mar-25 Unaudited	31-Dec-24 Audited	30-Sep-24 Unaudited
A	<b>ASSETS</b>	Ksh'000'	Ksh'000'	Ksh'000'	Ksh'000'	Ksh'000'
1	Cash balances ( both local & foreign)	982,840	925,845	925,845	664,526	950,676
2	Balances due from Central Bank of Kenya	1,667,759	1,574,522	1,013,198	748,814	707,162
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-
4	Financial Assets at Fair value through Profit and loss	-	-	-	-	-
5	Investment Securities	-	-	-	-	-
	a) Held to Maturity;	-	-	-	-	-
	i. Kenya Government securities	-	-	-	-	-
	i. Other securities	-	-	-	-	-
	a) Available for sale;	-	-	-	-	-
	i. Kenya Government securities	-	-	-	-	-
	i. Other securities	-	-	-	-	-
6	Deposits and balances due from local banking institutions	3,677,036	3,540,494	1,934,867	3,485,942	2,433,252
7	Deposits and balances due from banking institutions abroad	3,331,867	3,212,840	4,559,116	2,880,537	1,402,091
8	Tax recoverable	154,047	159,974	158,248	170,438	149,423
9	Financing Activities (net)	14,185,231	14,070,511	14,161,817	13,818,971	14,139,426
10	Balances due from Banking instituion in the group	-	-	-	-	-
11	Investments in associates	-	-	-	-	-
12	Investments in subsidiary companies	94,400	94,400	94,400	94,400	94,400
13	Investment in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	1,184,327	1,275,895	1,231,595	1,204,866	1,248,023
16	Prepaid operating rental leases	-	-	-	-	-
17	Intangible assets	253,004	178,337	162,124	168,615	131,682
18	Deferred tax asset	992,257	992,257	992,257	992,257	938,107
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	912,472	984,526	925,554	828,977	264,901
21	<b>TOTAL ASSETS</b>	<b>27,435,242</b>	<b>27,100,396</b>	<b>26,159,019</b>	<b>25,058,343</b>	<b>22,459,143</b>
B	<b>LIABILITIES</b>					
22	Balances due to Central Bank of Kenya	4,687,833	4,747,833	4,837,833	4,867,833	4,897,833
23	Customer deposits	17,198,173	16,812,123	15,723,430	14,502,550	11,978,424
24	Deposits and balances due to local banking institutions	5,296	5,296	5,306	5,307	-
25	Deposits and balances due to foreign banking institutions	227,321	149,921	276,406	249,477	247,879
26	Other money market deposits	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-
28	Balances due to Banking instituion in the group	-	-	-	-	-
29	Tax payable	-	-	-	-	-
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-
33	Other liabilities	710,109	669,355	615,263	573,636	112,903
34	<b>TOTAL LIABILITIES</b>	<b>22,828,732</b>	<b>22,384,529</b>	<b>21,458,239</b>	<b>20,198,804</b>	<b>17,237,040</b>
C	<b>SHAREHOLDERS' EQUITY</b>					
35	Paid up/Assigned capital	1,733,320	1,733,320	1,733,320	1,733,320	1,733,320
36	Share premium	3,478,372	3,478,372	3,478,372	3,478,372	3,478,372
37	Revaluation reserves	-	-	-	-	-
38	Retained earnings/ Accumulated losses	(2,197,313)	(2,087,957)	(2,103,043)	(1,944,284)	(1,695,392)
39	Statutory financing loss reserve	1,592,131	1,592,131	1,592,131	1,592,131	1,705,803
40	Other Reserves	-	-	-	-	-
41	Proposed dividends	-	-	-	-	-
42	Capital grants	-	-	-	-	-
43	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>4,606,510</b>	<b>4,715,867</b>	<b>4,700,781</b>	<b>4,859,539</b>	<b>5,222,104</b>
44	<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>27,435,242</b>	<b>27,100,396</b>	<b>26,159,019</b>	<b>25,058,343</b>	<b>22,459,143</b>
STATEMENT OF COMPREHENSIVE INCOME		Unaudited Ksh'000'	Unaudited Ksh'000'	Unaudited Ksh'000'	Audited Ksh'000'	Unaudited Ksh'000'
1	<b>OPERATING INCOME</b>	719,774	493,610	182,671	1,139,382	562,527
	1.1 Financing Activities (Deals)	-	-	-	-	-
	1.2 Government securities.	-	-	-	-	-
	1.3 Deposits and placements with banking institutions	249,790	143,479	68,739	205,043	150,145
	1.4 Other related income	-	-	-	-	-
	1.5 <b>Total Operating income</b>	<b>969,564</b>	<b>637,088</b>	<b>251,411</b>	<b>1,344,425</b>	<b>712,673</b>
2	<b>EXPENSES ON DEPOSITS</b>					
	2.1 Customer deposits	165,225	111,096	56,987	154,221	101,841
	2.2 Deposits and placements from banking institutions	-	-	-	-	-
	2.3 Other related expenses	-	-	-	-	-
	2.4 <b>Total Expenses on Deposits</b>	<b>165,225</b>	<b>111,096</b>	<b>56,987</b>	<b>154,221</b>	<b>101,841</b>
3	<b>NET OPERATING INCOME</b>	<b>804,339</b>	<b>525,993</b>	<b>194,424</b>	<b>1,190,204</b>	<b>610,832</b>
4	<b>NON- OPERATING INCOME</b>					
	4.1 Fees and commissions on financing activity's	17,492	11,372	6,386	74,665	9,848
	4.2 Other fees and Commissions income	251,091	153,775	88,250	270,270	150,629
	4.3 Foreign exchange income	82,610	55,300	16,516	629,050	590,723
	4.4 Dividend Income	-	-	-	-	-
	4.5 Other Income.	29,012	26,947	876	47,670	32,827
	4.6 <b>Total Non Operating Income</b>	<b>380,205</b>	<b>247,394</b>	<b>112,028</b>	<b>1,021,656</b>	<b>784,027</b>
5	<b>TOTAL INCOME</b>	<b>1,184,544</b>	<b>773,387</b>	<b>306,452</b>	<b>2,211,860</b>	<b>1,394,859</b>
6	<b>OPERATING EXPENSES</b>					
	6.1 Financing loss provision	10,000	-	-	508,771	12,831
	6.2 Staff costs	612,198	404,776	199,290	800,516	597,120
	6.3 Directors' emoluments	39,451	32,303	64,281	64,281	48,950
	6.4 Rental charges	20,577	64,302	31,684	37,852	108,096
	6.5 Depreciation on property and equipment	83,821	54,646	27,067	164,713	54,413
	6.6 Amortization charges	42,318	25,731	12,816	42,305	30,965
	6.7 Other operating expenses	629,208	335,299	179,022	1,047,878	570,254
	6.8 <b>Total Other Operating Expenses</b>	<b>1,437,573</b>	<b>917,059</b>	<b>465,210</b>	<b>2,666,316</b>	<b>1,422,628</b>
7	<b>Profit/(loss) before tax and exceptional items</b>	<b>(253,029)</b>	<b>(143,672)</b>	<b>(158,759)</b>	<b>(454,455)</b>	<b>(27,770)</b>
8	Exceptional items	-	-	-	-	-
9	<b>Profit/(loss) before tax</b>	<b>(253,029)</b>	<b>(143,672)</b>	<b>(158,759)</b>	<b>(454,455)</b>	<b>(27,770)</b>
10	Current tax	-	-	-	(2,045)	(12,016)
11	Deferred tax asset	-	-	-	54,150	-
12	<b>Profit / (loss) after tax &amp; exceptional items</b>	<b>(253,029)</b>	<b>(143,672)</b>	<b>(158,759)</b>	<b>(402,350)</b>	<b>(39,786)</b>
13	<b>Other Comprehensive Income</b>					
	13.1 Gains/Losses from Translating the F/S of Foreign Operations	-	-	-	-	-
	13.2 Fair Value changes in Availabe for sale Financial assets	-	-	-	-	-
	13.3 Revaluation surplus on property,plant & equipments	-	-	-	-	-
	13.4 Share of other comprehensive income of associates	-	-	-	-	-
	13.5 Income tax relating to components of other comprehensive income	-	-	-	-	-
14	Other comprehensive Income for the year net of tax	-	-	-	-	-
15	<b>Total Comprehensive Income for the year</b>	<b>(253,029)</b>	<b>(143,672)</b>	<b>(158,759)</b>	<b>(402,350)</b>	<b>(39,786)</b>
OTHER DISCLOSURES		Unaudited Ksh'000'	Unaudited Ksh'000'	Unaudited Ksh'000'	Audited Ksh'000'	Unaudited Ksh'000'
1	<b>NON PERFORMING FACILITIES</b>					
	a) Gross Non-Performing Facilities	10,764,374	10,741,780	10,764,069	10,721,764	10,996,155
	b) Less suspended Income	1,348,706	1,341,634	1,368,412	1,344,556	1,339,202
	c) <b>Total Non Performing Facilities (a-b)</b>	<b>9,415,668</b>	<b>9,400,146</b>	<b>9,395,657</b>	<b>9,377,208</b>	<b>9,656,953</b>
	d) Less financing loss provisions	3,417,523	3,421,441	3,449,121	3,247,414	3,441,619
	e) <b>Net NPLs (c-d)</b>	<b>5,998,145</b>	<b>5,978,705</b>	<b>5,946,536</b>	<b>6,129,794</b>	<b>6,215,334</b>
	f) Discounted value of securities	5,991,158	5,506,489	5,902,934	5,916,464	4,791,492
	g) <b>Net NPLs exposure (e-f)</b>	<b>6,987</b>	<b>472,216</b>	<b>43,602</b>	<b>213,330</b>	<b>1,423,842</b>
2	<b>INSIDER FACILITY</b>					
	a) Directors, shareholders and associates	152,678	184,687	142,653	90,528	98,812
	b) Employees	486,564	466,963	454,770	437,995	434,714
	c) <b>Total Insider Facility</b>	<b>639,241</b>	<b>651,651</b>	<b>597,423</b>	<b>528,523</b>	<b>533,526</b>
3	<b>OFF BALANCE SHEET ITEMS</b>					
	a) Letter of Credit, guarantees, acceptances	265,343	237,661	212,112	174,630	169,415
	b) Forward, swaps & Options	-	-	-	-	-
	c) Other contingent Liabilities	-	-	-	-	-
	d) <b>Total Contingent Liabilities</b>	<b>265,343</b>	<b>237,661</b>	<b>212,112</b>	<b>174,630</b>	<b>169,415</b>
4	<b>CAPITAL STRENGTH</b>					
	a) Core Capital	2,229,160	2,349,453	2,332,858	2,507,492	2,835,423
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	c) <b>Excess/ deficiency (a-b)</b>	<b>1,229,160</b>	<b>1,349,453</b>	<b>1,332,858</b>	<b>1,507,492</b>	<b>1,835,423</b>
	d) Supplementary capital	304,205	302,240	298,949	298,667	280,632
	e) <b>Total Capital (a+d)</b>	<b>2,533,365</b>	<b>2,651,692</b>	<b>2,631,807</b>	<b>2,806,159</b>	<b>3,116,055</b>
	f) Total Risk Weighted Assets	24,336,411	24,179,162	24,181,756	23,893,346	22,450,528
	g) Core Capital/ Total Deposit Liabilities	13.0%	14.0%	14.8%	17.3%	23.7%
	h) Minimum Statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	i) Excess/deficiency (g-h)	5.0%	6.0%	6.8%	9.3%	15.7%
	j) Core Capital/ Total Risk Weighted Assets	9.2%	9.7%	9.6%	10.5%	12.6%
	k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	l) Excess/deficiency (j-k)	-1.3%	-0.8%	-0.9%	0%	2.1%
	m) Total Capital/ Total Risk Weighted assets	10.4%	11.0%	10.9%	11.7%	13.9%
	n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	o) Excess/deficiency (m-n)	-4.1%	-3.5%	-3.6%	-2.8%	-0.6%
5	<b>LIQUIDITY</b>					
	a) Liquidity ratio	52.1%	49.5%	55.4%	45.9%	36.7%
	b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	c) Excess/deficiency (a-b)	32.1%	29.5%	35.4%	25.9%	16.7%

MESSAGE FROM DIRECTORS

The above Statement of Financial Position and Statement of Comprehensive income are extracts from the Bank's Unaudited Financial Statements for the period ended 30th September 2025. The complete set of the Unaudited Statements, Statutory and qualitative disclosures can be accessed on the institution's website [www.premierbank.ke](http://www.premierbank.ke) or at our Headoffice located at FCB Mhrab Building, Mezzanine I, Lenana Road/Ring Road Kilimanj, Nairobi.

Jibril Hassan Mohamed : Chairman  
Osman Dulle Ahmed : Chief Executive Officer