

FCB CAPITAL FINANCIAL STATEMENTS AS AT 31ST DECEMBER 2025

A) Statement of Comprehensive Income

	31-Dec-25 Audited (Kshs '000')	31-Dec-24 Audited (Kshs '000')
Income		
Investment Income	4,461	4,002
Other Income		
Total Income	4,461	4,002
Expenses		
Credit loss expense on financial assets	-	-
Marketing Expenses	235	498
License fee	350	350
Auditor's Remuneration	232	148
Depreciation expenses		
Other Expenses	43	99
Total Expenses	860	1,095
Operating Profit	3,601	2,907
Finance Costs	-	-
Profit/loss Before tax	3,601	2,907
Tax	(1,055)	(872)
Profit /loss after tax	2,546	2,035

B) Statement of Financial Position

Non Current Assets		
Property Plant & Equipment		
Deferred Tax Asset	56	193
Total Non Current Assets	56	193
Current Assets		
cash and bank balances	65,708	63,427
Trade receivables	825	609
Current Tax	200	467
Total Current Assets	66,733	64,503
TOTAL ASSETS	66,789	64,696
Share Capital And Reserves		
Paid Up Ordinary Share Capital	64,400	64,400
Revenue reserves	1,686	(860)
Total Shareholders funds	66,086	63,540
Current Liabilities		
Accrued expenses	703	1,155
Total Current Liabilities	703	1,155
TOTAL EQUITY AND LIABILITIES	66,789	64,695

OTHER DISCLOSURES

1. Capital Strength		
a. Paid Up Capital	64,400	64,400
b. Minimum Capital Required	10,000	10,000
(a-b) Excess /Deficiency	54,400	54,400
2. Shareholders Funds		
a. Total Shareholders Funds	66,086	63,540
b. Minimum Shareholders' Funds required	10,000	10,000
(a-b) Excess/ Deficiency	56,086	53,540
a. Liquid Capital	65,830	62,486
b. Minimum Liquid Capital (the higher of Kshs 5 M and 8% of liabilities)	5,000	5,000
(a-b) Excess/Deficiency	60,830	57,486