



premier bank

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30th June 2026

I. STATEMENT OF FINANCIAL POSITION

		30-Jun-26	31-Mar-26	31-Dec-25	30-Jun-25
		Unaudited Ksh'000'	Unaudited Ksh'000'	Audited Ksh'000'	Unaudited Ksh'000'
A	ASSETS				
1	Cash balances (both local & foreign)	1,143,427	863,558	888,775	1,016,638
2	Balances due from Central Bank of Kenya	2,579,201	1,804,776	1,363,284	1,574,522
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	7,579,540	4,756,376	5,084,594	3,540,494
7	Deposits and balances due from banking institutions abroad	3,834,797	5,486,742	5,486,296	3,212,840
8	Tax recoverable	151,154	156,554	170,518	159,974
9	Financing Activities (net)	14,436,291	14,588,351	14,159,930	14,070,511
10	Balances due from Banking institution in the group	-	-	-	-
11	Investments in associates	-	-	-	-
12	Investments in subsidiary companies	94,400	94,400	94,400	94,400
13	Investment in joint ventures	-	-	-	-
14	Investment properties	-	-	-	-
15	Property and equipment	1,466,803	1,472,100	1,481,534	1,275,895
16	Prepaid operating rental leases	-	-	-	-
17	Intangible assets	254,831	275,793	296,911	178,337
18	Deferred tax asset	991,566	991,566	991,566	992,257
19	Retirement benefit asset	-	-	-	-
20	Other assets	1,330,315	845,965	1,132,204	984,526
21	TOTAL ASSETS	33,862,324	31,336,182	31,150,012	27,100,396
B	LIABILITIES				
22	Balances due to Central Bank of Kenya	4,447,833	4,537,833	4,627,833	4,747,833
23	Customer deposits	22,413,981	20,123,325	19,759,089	16,812,123
24	Deposits and balances due to local banking institutions	5,296	5,296	5,296	5,296
25	Deposits and balances due to foreign banking institutions	846,540	497,137	478,553	149,921
26	Other money market deposits	-	-	-	-
27	Borrowed funds	-	-	-	-
28	Balances due to Banking institution in the group	-	-	-	-
29	Tax payable	-	-	-	-
30	Dividends payable	-	-	-	-
31	Deferred tax liability	-	-	-	-
32	Retirement benefit liability	-	-	-	-
33	Other liabilities	718,700	707,657	749,107	669,355
34	TOTAL LIABILITIES	28,432,350	25,871,248	25,619,887	22,384,529
C	SHAREHOLDERS' EQUITY				
35	Paid up/Assigned capital	1,992,751	1,992,751	1,992,751	1,733,320
36	Share premium	4,152,894	4,152,894	4,152,894	3,478,372
37	Revaluation reserves	-	-	-	-
38	Retained earnings/ Accumulated losses	(2,364,227)	(2,329,268)	(2,309,829)	(2,087,957)
39	Statutory financing loss reserve	1,648,556	1,648,556	1,694,308	1,592,131
40	Other Reserves	-	-	-	-
41	Proposed dividends	-	-	-	-
42	Capital grants	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	5,429,974	5,464,934	5,530,125	4,715,867
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	33,862,324	31,336,182	31,150,012	27,100,396

II. STATEMENT OF COMPREHENSIVE INCOME

		30-Jun-26	31-Mar-26	31-Dec-25	30-Jun-25
		Unaudited Ksh'000'	Unaudited Ksh'000'	Audited Ksh'000'	Unaudited Ksh'000'
1	OPERATING INCOME				
1.1	Financing Activities (Deals)	365,126	173,579	1,275,719	493,610
1.2	Government securities,	-	-	-	-
1.3	Deposits and placements with banking institutions	233,181	121,553	344,299	143,479
1.4	Other related income	-	-	-	-
1.5	Total Operating Income	598,307	295,132	1,620,018	637,088
2	EXPENSES ON DEPOSITS				
2.1	Customer deposits	117,169	55,729	218,158	111,096
2.2	Deposits and placements from banking institutions	-	-	-	-
2.3	Other related expenses	-	-	-	-
2.4	Total Expenses on Deposits	117,169	55,729	218,158	111,096
3	NET OPERATING INCOME	481,138	239,403	1,401,860	525,993
4	NON- OPERATING INCOME				
4.1	Fees and commissions on financing activity's	20,910	14,650	18,819	11,372
4.2	Other fees and Commissions income	255,935	110,298	367,351	153,775
4.3	Foreign exchange income	93,015	43,025	133,599	55,300
4.4	Dividend Income	-	-	-	-
4.5	Other income,	8,513	4,211	29,687	5,526
4.6	Total Non Operating Income	378,373	172,184	549,456	225,873
5	TOTAL INCOME	859,511	411,587	1,951,316	751,966
6	OPERATING EXPENSES				
6.1	Financing loss provision	54,041	32,362	224,440	(21,420)
6.2	Staff costs	382,749	189,519	811,494	404,776
6.3	Directors' emoluments	20,747	9,038	54,779	32,305
6.4	Rental charges	53,656	26,156	19,974	64,302
6.5	Depreciation on property and equipment	64,560	31,616	115,418	54,646
6.6	Amortization charges	42,080	21,119	61,019	25,731
6.7	Other operating expenses	341,829	166,968	924,837	335,299
6.8	Total Other Operating Expenses	959,662	476,778	2,211,961	895,638
7	Profit/(loss) before tax and exceptional items	(100,151)	(65,191)	(260,645)	(143,672)
8	Exceptional items	-	-	-	-
9	Profit/(loss) before tax	(100,151)	(65,191)	(260,645)	(143,672)
10	Current tax	-	-	(2,032)	-
11	Deferred tax asset	-	-	(691)	-
13	Profit / (loss) after tax & exceptional items	(100,151)	(65,191)	(263,368)	(143,672)
	Other Comprehensive Income				
13.1	Gains/Losses from Translating the F/S of Foreign Operations	-	-	-	-
13.2	Fair Value changes in Available for sale Financial assets	-	-	-	-
13.3	Revaluation surplus on property, plant & equipments	-	-	-	-
13.5	Share of other comprehensive income of associates	-	-	-	-
14	Income tax relating to components of other comprehensive income	-	-	-	-
15	Other comprehensive Income for the year net of tax	(100,151)	(65,191)	(263,368)	(143,672)

III. OTHER DISCLOSURES

		30-Jun-26	31-Mar-26	31-Dec-25	30-Jun-25
		Unaudited Ksh'000'	Unaudited Ksh'000'	Audited Ksh'000'	Unaudited Ksh'000'
1	NON PERFORMING FACILITIES				
a)	Gross Non-Performing Facilities	10,723,697	10,347,363	10,224,958	10,741,780
b)	Less suspended Income	1,450,665	1,417,536	1,379,793	1,341,634
c)	Total Non Performing Facilities (a-b)	9,273,032	8,929,827	8,845,165	9,400,146
d)	Less financing loss provisions	3,469,974	3,444,463	3,422,102	3,421,441
e)	Net NPLs (c-d)	5,803,058	5,485,365	5,423,063	5,978,705
f)	Discounted value of securities	5,736,744	5,433,768	5,291,158	5,506,498
g)	Net NPLs exposure (e-f)	66,314	51,596	131,905	472,216
2	INSIDER FACILITY				
a)	Directors, shareholders and associates	124,520	124,666	146,645	184,687
b)	Employees	416,352	404,222	466,564	466,963
c)	Total Insider Facility	540,871	534,888	613,208	651,651
3	OFF BALANCE SHEET ITEMS				
a)	Letter of Credit, guarantees, acceptances	439,478	388,059	257,045	237,661
b)	Forward, swaps & Options	-	-	-	-
c)	Other contingent Liabilities	-	-	-	-
d)	Total Contingent Liabilities	439,478	388,059	257,045	237,661
4	CAPITAL STRENGTH				
a)	Core Capital	3,073,594	3,112,049	3,133,432	2,349,453
b)	Minimum statutory capital	3,000,000	3,000,000	3,000,000	1,000,000
c)	Excess/ deficiency (a-b)	73,594	112,049	133,432	1,349,453
d)	Supplementary capital	330,498	323,029	321,616	302,240
e)	Total Capital (a+d)	3,404,092	3,435,079	3,455,049	2,651,692
f)	Total Risk Weighted Assets	26,439,818	25,842,335	25,729,301	24,179,162
g)	Core Capital/ Total Deposit Liabilities	13.7%	15.5%	15.9%	14.0%
h)	Minimum Statutory ratio	8.0%	8.0%	8.0%	8.0%
i)	Excess/deficiency (g-h)	5.7%	7.5%	7.9%	6.0%
j)	Core Capital/ Total Risk Weighted Assets	11.6%	12.0%	12.2%	9.7%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%
l)	Excess/deficiency (j-k)	1.1%	1.5%	1.7%	-0.8%
m)	Total Capital/ Total Risk Weighted assets	12.9%	13.3%	13.4%	11.0%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%
o)	Excess/deficiency (m-n)	-1.6%	-1.2%	-1.1%	-3.5%
5	LIQUIDITY				
a)	Liquidity ratio	58.4%	57.2%	57.6%	49.5%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%
c)	Excess/deficiency (a-b)	38.4%	37.2%	37.6%	29.5%

Notes

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 June 2026 . The complete set of the unaudited Statements, Statutory and qualitative disclosures can be accessed on the institution's website www.premierbank.ke or at our Headoffice located at FCB MihrabBuilding, Mezzanine 1, Lenana Road/Ring Road Kilimani, Nairobi.

Jibril Hassan Mohamed Chairman

Osman Duailie Ahmed Chief Executive Officer