

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2025



	TATEMENT OF FINANCIAL POSITION		BAN	BANK GROUP							
		30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25		31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25
		Shs '000	Shs '000	Shs '000	Shs '000	Shs '000					
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
A. 1	ASSETS	014 000	011 221	777 776	680.982	727 201	014 000	011 221	777 776	(00.002	727 201
	Cash (both Local & Foreign)	814,800	811,331	777,775		727,281	814,800	811,331	777,775	680,982	727,281
2	Balances with Central Bank of Kenya Kenya Government & other Securities held for dealing purposes	6,809,047	10,462,278	8,387,864	5,795,647	5,204,888	6,809,047	10,462,278	8,387,864	5,795,647	5,204,88
	Financial Assets at Fair Value through Profit & Loss	720.050	712.006	706,811	702.422	-	720,050	712.006	706 011	702 422	
4 5	Investment Securities:	720,050	713,086	/00,811	702,423	-	/20,050	713,086	706,811	702,423	
)	a). Held to Maturity:										
	i). Kenya Government securities	31,364,366	31,193,487	31,472,169	27,877,329	26 128 034	31,364,366	31,193,487	31,472,169	27,877,329	26,128,034
	ii). Other securities	000ر400را د	31,173,407	31,472,107	21,011,327	20,120,034	31,304,300	31,173,407	31,472,107	21,011,325	20,120,03
	b). Available for sale										
	i). Kenya Government securities.	4,716,312	4,713,883	6,919,466	10,280,730	13,535,360	4,716,312	4,713,883	6,919,466	10,280,730	13,535,360
	i i). Other securities.	2.801	2.801	2.801	10,200,130	-	2,841	2,841	2.841	40	13,233,300
6	Deposits and balances due from local banking institutions	1.428.492	298,921	909,539	2.399.732	1.389.970	1.428.492	298,921	909,539	2,399,732	1,389,970
7	Deposits and balances due from banking institutions abroad	807.716	1,395,498	3,118,408	5.894.051	4,270,060	807.716	1,395,498	3.118.408	5,894,051	4,270,060
8	Tax recoverable	35		-	-	1,305	35		-	-	3,923
9	Loans and advances to customers (net)	43,999,110	45,016,040	44,261,363	45,728,035	45,803,373		45,016,040	44,261,363	45,728,035	45,803,373
10	Balances due from banking institutions in the group	-	-	-	-	-	-	-			,,
11	Investments in associates	-	-	-	_	_	_	_	_	_	
12	Investments in subsidiary companies	5,000	5,000	5,000	5,000	5,000	5,000		-		
13	Investments in Joint Ventures	-	-	-	-	-	-	_	_	_	
14	Investment properties	-		-	-	-	-		-		
15	Property,plant and equipment	1,544,599	1,682,106	1,607,180	1,334,338	1,277,433	1,544,599	1,682,106	1,607,180	1,334,338	1,277,433
16	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17	Intangible assets	223,063	214,234	204,100	429,626	402,929	223,063	214,234	204,100	429,626	402,929
18	Deferred tax asset	2,337,189	2,863,522	2,863,522	2,863,522	2,738,143	2,337,189	2,863,522	2,863,522	2,863,522	2,738,143
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20	Other assets	2,696,209	2,012,341	1,699,497	1,692,480	2,535,036	2,696,208	2,012,341	1,699,497	1,692,480	2,543,400
21	TOTAL ASSETS	97,468,788	101,384,528	102,935,496	105,683,895	104,018,814	97,468,828	101,379,568	102,930,536	105,678,934	104,024,796
В	LIABILITIES										
22	Balances due to Central Bank of Kenya	22,248,850	20,051,925	18,876,045			22,248,850	20,051,925	18,876,045	17,574,394	13,976,260
23	Customer deposits	63,085,943	68,609,045	72,231,589			63,073,671	68,592,358	72,214,903	76,151,860	75,593,898
24	Deposits and balances due to local banking institutions	1,343,179	1,251,317	-	8,932	2,592,959	1,343,179	1,251,317	-	8,932	2,592,959
25	Deposits and balances due to foreign banking institutions	6,397	11,385	13,447	7,198	18,121	6,397	11,385	13,447	7,198	18,121
26	Other money market deposits	-	-	-	-	-	-	-	-	-	
27	Borrowed funds	-	-	-	-	-	-	-	-	-	
28	Balances due to banking institutions in the group		-	-	-	-	-	-	-	-	
29	Tax payable	-	1,072	1,072	-	-	-	1,072	1,072	-	3,231
30	Dividends Payable	-	-	-	-	-	-	-	-	-	
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	
32	Retirement benefit liability	2 222 406	2 226 255	2 420 000	2 105 450	1 7(0 222	2 242 566	2 246 515	2 451 040	2 215 (10	1 707 267
33 34	Other liabilities TOTAL LIABILITIES	2,322,406	2,326,355	2,430,888	2,195,450	1,760,333		2,346,515	2,451,048	2,215,610	1,787,267
34 C	SHAREHOLDERS' EQUITY	89,006,774	92,251,099	93,553,041	95,954,518	93,964,839	89,014,663	92,254,571	93,556,516	95,957,994	93,971,735
35	Paid up/Assigned capital	3,555,500	3,555,500	3.555,500	3,555,500	3,555,500	3.555.500	3.555.500	3,555,500	3.555.500	3,555,500
36	Share Premium (Discount)	6,701,945	6,701,945	6,701,945	6,701,945	6,701,945	6.701.945	6.701.945	6,701,945	6,701,945	6,701,945
37	Revaluation reserves	(630,235)	(225,254)	11,378	168,655	419,397	(630,235)	(225,254)	11,378	168,655	419,397
38	Retained earnings/Accumulated Losses	(2,739,958)	(2,219,466)	(2,238,656)	(2,175,477)		(2,747,807)	(2,227,899)	(2,247,090)	(2,183,913)	(2,379,348)
39	Statutory Loan Reserves	1,574,762	1,320,704	1,352,288	1,478,753	1,755,566	1,574,762	1,320,704	1,352,288	1,478,753	1,755,566
40	Other Reserves	1,377,102	1,320,707	1,332,200		1,755,500	1,377,702	1,320,704	1,332,200	1,710,733	1,7 33,300
41	Proposed dividends										
42	Non controlling Interest	-		-				-	-	-	
43	Capital grants	-									
44	TOTAL SHAREHOLDERS' EQUITY	8.462.014	9.133.429	9.382.455	9.729.376	10.053.955	8.454.166	9.124.996	9.374.021	9,720,940	10.053.060
45	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		101,384,528			104,018,814	., . ,			105,678,934	104,024,796
13	TOTAL ELIGIBITIES PROPERTY EXPERTY	77,100,700	.01/304/320	. 02/33/430	.00,000,000	.51,010,014	2.1,100,020	.01,017,000	.02,730,330	. 33,010,737	.54,024,770

II. 3	TATEMENT OF COMPREHENSIVE INCOME		GROUP								
		30-Sep-24 Shs '000 Un-Audited	31-Dec-24 Shs '000 Audited	31-Mar-25 Shs '000 Un-Audited	30-Jun-25 Shs'000 Un-Audited	30-Sep-25 Shs '000 Un-Audited	30-Sep-24 Shs '000 Un-Audited	31-Dec-24 Shs '000 Audited	31-Mar-25 Shs '000 Un-Audited	30-Jun-25 Shs '000 Un-Audited	30-Sep-25 Shs '000 Un-Audited
1.0	INTEREST INCOME										
1.1	Loans and Advances	4,627,646	6,215,186	1,575,703	3,051,449	4,400,159	4,627,646	6,215,186	1,575,703	3,051,449	4,400,159
1.2	Government securities	2,924,829	3,981,530	1,031,236	2,129,191	3,222,440	2,924,829	3,981,530	1,031,236	2,129,191	3,222,440
1.3	Deposits and placements with banking institutions	179,615	252,353	60,317	155,016	286,661	179,615	252,353	60,317	155,016	288,561
1.4	Other Interest Income	-	229,362	91,935	91,935	91,935	-	229,362	91,935	91,935	91,935
1.5	Total Interest Income	7,732,090	10,678,431	2,759,191	5,427,590	8,001,195	7,732,090	10,678,431	2,759,191	5,427,590	8,003,095
2.0	INTEREST EXPENSE										
2.1	Customer Deposits	3,579,847	4,997,728	1,282,480	2,504,997	3,704,876		4,997,728	1,282,480	2,504,997	3,704,876
2.2	Deposits and placement from banking institutions	2,597,049	3,371,105	559,349	1,032,242	1,458,328	2,597,049	3,371,105	559,349	1,032,242	1,458,328
2.3	Other Interest Expenses	140,911	162,065	25,611	50,693	75,306	140,911	162,065	25,611	50,693	75,306
2.4	Total Interest Expenses	6,317,808	8,530,898	1,867,440	3,587,933	5,238,510		8,530,898	1,867,440	3,587,933	5,238,510
3.0	NET INTEREST INCOME/(LOSS)	1,414,282	2,147,533	891,751	1,839,658	2,762,686	1,414,282	2,147,533	891,751	1,839,658	2,764,585
4.0	NON INTEREST INCOME										
4.1	Fees and commissions on loans and advances	23,708	36,360	12,368	29,533	73,589	23,708	36,360	12,368	29,533	73,589
4.2	Other Fees and Commissions	316,902	435,665	109,150	271,292	394,253	316,902	435,665	109,150	271,292	425,484
4.3	Foreign exchange trading income (loss)	574,070	781,022	203,832	420,140	616,062	574,070	781,022	203,832	420,140	616,062
4.4	Dividend Income		-	-	-		-	-			-
4.5	Other income	274,107	451,518	108,604	255,428	428,739	274,107	451,518	108,604	255,428	428,739
4.6	Total Non-Interest Income	1,188,787	1,704,565	433,953	976,393	1,512,643	1,188,787	1,704,565	433,953	976,393	1,543,874
5.0	TOTAL OPERATING INCOME	2,603,070	3,852,098	1,325,704	2,816,051	4,275,329	2,603,070	3,852,098	1,325,704	2,816,051	4,308,460
6.0	OPERATING EXPENSES										
6.1	Loan Loss Provision	143,899	427,093	124,365	190,902	235,382	143,899	427,093	124,365	190,902	235,382
6.2	Staff costs	1,746,536	2,340,476	569,136	1,165,778	1,734,545	1,746,536	2,340,476	569,136	1,165,778	1,749,427
6.3	Directors'emoluments	94,370	106,427	17,329	37,385	61,158	94,370	106,427	17,329	37,385	61,158
6.4	Rental charges	51,932	69,757	18,287	37,235	54,324	51,932	69,757	18,287	37,235	54,324
6.5 6.6	Depreciation charge on property and equipment	311,496	421,802	104,651	209,842	317,347 95,799	311,496	421,802	104,651	209,842 61,605	317,347 95,799
6.7	Amortisation Charges Other Operating Expenses	83,787 1,507,546	112,488 1,969,346	30,303 449,241	61,605 911,266	1,375,523	83,787 1,507,549	112,488 1,969,935	30,303 449,242	911,269	1,383,001
6.8	Total Operating Expenses	3.939.567	5.447.389	1,313,312	2,614,014	3.874.078		5,447,978	1,313,313	2,614,017	3.896.437
7.0	Profit/(Loss) before tax and exceptional items		(1,595,291)	12,392	202,036		(1,336,501)		12,391	202,034	412,022
8.0	Exceptional items	(1,550,751)	(1000)201)	-	-	0.,252	-,550,551)	-	-	-	
9.0	Profit/(Loss) after exceptional items	(1,336,497)	(1,595,291)	12,392	202,036	401,252	(1,336,501)	(1,595,880)	12,391	202,034	412,022
10.0	Current tax	-	(1,107)	-	-	-	-	(1,107)	-	-	-
11.0	Deferred tax	-	526,333	-	-	(125,379)	-	526,333	-	-	(128,611)
12.0	Profit/(Loss) after tax and exceptional items	(1,336,497)	(1,070,065)	12,392	202,036	275,872	(1,336,501)	(1,070,654)	12,391	202,034	283,412
13.0	Other Comprehensive Income										
13.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-
13.2	Fair value changes in available -for-sale financial assets	196,655	601,636	236,632	393,909	644,651	196,655	601,636	236,632	393,909	644,651
13.3	Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-	-	-	-	-
13.4	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-
13.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-
14.0	Other comprehensive income for the year net of tax	196,655	601,636	236,632	393,909	644,651	196,655	601,636	236,632	393,909	644,651
15.0	Total comprehensive income for the year	(1,139,842)	(468,429)	249,024	595,945	920,524	(1,139,846)	(469,018)	249,023	595,943	928,063

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Ш	. OTHER DISCLOSURES										
			BAI			GROUP					
		30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-2
		Shs '000	Shs '00								
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
1)	NON-PERFORMING LOANS AND ADVANCES										
a)	Gross Non-performing loans and advances Less:	14,390,647	17,122,369	17,153,369	16,836,002	16,734,675	14,390,647	17,122,369	17,153,369	16,836,002	16,734,67
b)	Interest in Suspense	3,738,654	3,644,328	3,458,924	2,997,595	3,100,087	3,738,654	3,644,328	3,458,924	2,997,595	3,100,08
c)	Total Non-Performing Loans and Advances (a-b)	10,651,993	13,478,040	13,694,445	13,838,407	13,634,587	10,651,993	13,478,040	13,694,445	13,838,407	13,634,58
d)	Less:Loan Loss Provisions	7,291,678	6,856,271	7,127,856	7,567,992	7,411,235	7,291,678	6,856,271	7,127,856	7,567,992	7,411,23
e)	Net Non-Performing Loans (c-d)	3,360,315	6,621,769	6,566,589	6,270,415	6,223,352	3,360,315	6,621,769	6,566,589	6,270,415	6,223,35
f)	Discounted Value of Securities	3,301,111	6,602,105	6,535,530	6,243,276	6,208,780	3,301,111	6,602,105	6,535,530	6,243,276	6,208,78
g)	Net NPLs Exposure (e-f)	59,204	19,664	31,058	27,139	14,573	59,204	19,664	31,058	27,139	14,57
2)	Insider Loans and Advances										
a)	Directors, Shareholders and Associates	36,120	35,029	33,900	32,704	31,561	36,120	35,029	33,900	32,704	31,56
b)	Employees	1,648,075	1,602,071	1,521,124	1,582,857	1,442,517	1,648,075	1,602,071	1,521,124	1,582,857	1,442,51
c)	Total Insider Loans and Advances and Other Facilities	1,684,195	1,637,100	1,555,024	1,615,561	1,474,078	1,684,195	1,637,100	1,555,024	1,615,561	1,474,07
3)	Off-Balance Sheet Items										
a)	Letters of credit, guarantees, acceptances	5,311,541	5,117,465	3,973,461	6,110,338	6,870,655	5,311,541	5,117,465	3,973,461	6,110,338	6,870,65
b)	Forwards, swaps and options	18,722,727	10,032,736	11,337,797	12,952,793	17,115,243	18,722,727	10,032,736	11,337,797	12,952,793	17,115,24
c)	Other contingent liabilities	-	-	-		-	-	-	-	-	
d)	Total Contingent Liabilities	24,034,268	15,150,201	15,311,257	19,063,131	23,985,899	24,034,268	15,150,201	15,311,257	19,063,131	23,985,89
4)	Capital Strength										
a)	Core capital	7,517,487	8,037,979	8,012,593	7,980,950	7,741,055	7,517,487	8,037,979	8,012,593	7,980,950	7,741,05
b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,00
c)	Excess/(Deficiency)	6,517,487	7,037,979	7,012,593	6,980,950	6,741,055	6,517,487	7,037,979	7,012,593	6,980,950	6,741,05
d)	Supplementary Capital	676,070	683,032	647,950	674,813	691,654	676,070	683,032	647,950	674,813	691,65
e)	Total capital (a+d)	8,193,557	8,721,011	8,660,544	8,655,763	8,432,709	8,193,557	8,721,011	8,660,544	8,655,763	8,432,70
f)	Total risk weighted assets	54,085,589	54,642,573	51,836,030	53,985,031	55,332,332	54,085,589	54,642,573	51,836,030	53,985,031	55,332,33
g)	Core capital/total deposit liabilities	11.9%	11.7%	11.1%	10.5%	10.2%	11.9%	11.7%	11.1%	10.5%	10.2
h)	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.09
i)	Excess/(Deficiency)	3.9%	3.7%	3.1%	2.5%	2.2%	3.9%	3.7%	3.1%	2.5%	2.2
j)	Core capital/total risk weighted assets	13.9%	14.7%	15.5%	14.8%	14.0%	13.9%	14.7%	15.5%	14.8%	14.0
k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5
I)	Excess/(Deficiency) (j-k)	3.4%	4.2%	5.0%	4.3%	3.5%	3.4%	4.2%	5.0%	4.3%	3.5
m)	Total capital/total risk weighted assets	15.1%	16.0%	16.7%	16.0%	15.2%	15.1%	16.0%	16.7%	16.0%	15.2
n)	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5
0)	Excess/(Deficiency) (m-n)	0.6%	1.5%	2.2%	1.5%	0.7%	0.6%	1.5%	2.2%	1.5%	0.7
5)	Liquidity										
a)	Liquidity Ratio	34.9%	39.7%	44.7%	45.9%	42.9%	34.9%	39.7%	44.7%	45.9%	42.9
b)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.09
c)	Excess/(Deficiency) (a-b)	14.9%	19.7%	24.7%	25.9%	22.9%	14.9%	19.7%	24.7%	25.9%	22.99

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