



UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF THE BANK AND GROUP AS AT 31ST MARCH 2026

I STATEMENT OF FINANCIAL POSITION

	PRIME BANK			GROUP CONSOLIDATED		
	31st March. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March. 2026 Shs. '000' Unaudited	31st March. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March. 2026 Shs. '000' Unaudited
A ASSETS						
1 Cash (both Local & Foreign)	562,347	743,334	630,406	550,203	836,555	771,456
2 Balances due from Central Bank of Kenya	7,673,014	12,738,574	9,263,680	7,673,014	12,738,574	9,263,680
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	96,086	124,002	136,512
5 Investment Securities:						
a) Held to Maturity:	53,896,200	75,854,773	73,957,893	55,780,022	77,985,664	76,237,635
a. Kenya Government securities	53,896,200	75,854,773	73,957,893	55,780,022	77,985,664	76,237,635
b. Other securities	-	-	-	-	-	-
b) Available for sale:	60,322,371	94,253,236	93,153,096	60,976,133	94,988,341	93,910,410
a. Kenya Government securities	31,506,503	29,301,129	36,869,799	32,044,702	29,829,927	37,396,213
b. Other securities	28,815,868	64,952,107	56,283,297	28,931,431	65,158,414	56,514,197
6 Deposits and balances due from local banking institutions	1,355,234	3,359,220	2,709,778	1,419,239	3,408,958	2,709,778
7 Deposits and balances due from banking institutions abroad	19,466,209	23,639,922	18,419,560	19,466,209	23,639,922	18,419,560
8 Tax recoverable	18,973	11,847	18,095	148,971	57,895	66,438
9 Loans and advances to customers (net)	54,832,541	55,549,632	56,191,648	54,853,229	55,557,048	56,199,064
10 Balances due from banking institutions in the group	-	-	-	-	-	-
11 Investments in associates	-	-	-	-	-	-
12 Investments in subsidiary companies	1,405,692	1,417,227	1,417,227	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-
15 Property and equipment	2,488,900	2,582,562	2,536,286	2,831,286	2,963,643	2,796,484
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	358,093	447,967	387,406	1,026,201	1,108,929	1,048,626
18 Deferred tax asset	1,396,025	1,845,265	1,845,265	1,396,305	1,845,321	1,845,321
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	2,207,253	1,491,368	1,477,140	2,811,465	1,998,660	2,453,324
21 TOTAL ASSETS	205,982,851	273,934,927	262,007,480	209,028,363	277,253,512	265,858,288
B LIABILITIES						
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-
23 Customer deposits	143,922,497	171,210,503	165,798,370	143,456,318	170,673,189	165,251,158
24 Deposits and balances due to local banking institutions	-	-	-	-	-	-
25 Deposits and balances due to foreign banking institutions	5,444	12,366	3,205	5,444	12,366	3,205
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	-
28 Balances due to banking institutions in the group	-	-	-	-	-	-
29 Tax payable	112,359	-	83,413	112,359	-	88,946
30 Dividends payable	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	76,898	93,228	93,228
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	1,069,982	2,672,070	1,913,627	2,579,481	3,948,380	3,929,995
34 TOTAL LIABILITIES	145,110,282	173,894,939	167,798,615	146,230,500	174,727,163	169,366,532
C SHAREHOLDERS' FUNDS						
35 Paid up /Assigned capital	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390	6,649,390
36 Share premium/(discount)	5,230,108	5,230,109	5,230,109	5,230,108	5,230,109	5,230,109
37 Revaluation reserves	28,711,973	65,011,287	57,409,047	28,872,178	65,278,971	57,695,829
38 Retained earnings/Accumulated losses	18,810,175	20,095,330	23,449,396	20,065,599	21,712,326	24,871,770
39 Statutory loan loss reserves	1,470,923	1,470,923	1,470,923	1,470,923	1,470,923	1,470,923
40 Other Reserves	-	-	-	-	-	-
41 Proposed dividends	-	1,582,949	-	4,383	1,582,949	11,783
42 Capital grants	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	60,872,569	100,039,988	94,208,865	62,292,581	101,924,668	95,929,804
44 Minority Interest	-	-	-	505,282	601,681	561,952
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	205,982,851	273,934,927	262,007,480	209,028,363	277,253,512	265,858,288

III OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES						
(a) Gross Non-performing loans and advances	6,108,852	5,585,290	5,463,360	6,108,852	5,585,290	5,463,360
(b) Less: Interest in Suspense	1,191,913	1,179,501	1,163,934	1,191,913	1,179,501	1,163,934
(c) Total Non-Performing Loans and Advances (a-b)	4,916,939	4,405,789	4,299,426	4,916,939	4,405,789	4,299,426
(d) Less: Loan Loss Provision	3,235,529	3,893,273	3,874,853	3,235,529	3,893,273	3,874,853
(e) Net Non-Performing Loans and Advances(c-d)	1,681,410	512,516	424,573	1,681,410	512,516	424,573
(f) Discounted Value of Securities	1,681,410	512,516	424,573	1,681,410	512,516	424,573
(g) Net NPLs Exposure (e-f)	-	-	-	-	-	-
2.0 INSIDER LOANS AND ADVANCES						
(a) Directors, Shareholders and Associates	5,682,522	5,570,543	5,814,789	5,682,522	5,570,543	5,814,789
(b) Employees	495,419	488,079	472,711	495,419	488,079	472,711
(c) Total Insider Loans and Advances and other facilities	6,177,941	6,058,622	6,287,500	6,177,941	6,058,622	6,287,500
3.0 OFF-BALANCE SHEET ITEMS						
(a) Letters of credit, guarantees, acceptances	11,085,665	13,628,147	18,918,941	11,085,665	13,628,147	18,918,941
(b) Forwards, swaps and options	4,620,961	7,883,460	11,158,767	4,620,961	7,883,460	11,158,767
(c) Other contingent liabilities	1,431,047	1,510,867	2,797,073	1,431,047	1,510,867	2,797,073
(d) Total Contingent Liabilities	17,137,673	23,022,474	32,874,781	17,137,673	23,022,474	32,874,781
4.0 CAPITAL STRENGTH						
(a) Core capital	29,019,179	32,548,708	33,425,364			
(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000			
(c) Excess/(Deficiency)(a-b)	28,019,179	29,548,708	32,425,364			
(d) Supplementary Capital	1,470,922	1,470,923	1,470,923			
(e) Total Capital (a+d)	30,490,101	34,019,631	34,896,287			
(f) Total risk weighted assets	95,192,520	96,966,567	103,862,076			
(g) Core Capital/Total deposits Liabilities	20.2%	19.0%	20.2%			
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%			
(i) Excess/(Deficiency) (g-h)	12.2%	11.0%	12.2%			
(j) Core Capital / total risk weighted assets	30.5%	33.6%	32.2%			
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%			
(l) Excess (Deficiency) (j-k)	20.0%	23.1%	21.7%			
(m) Total Capital/total risk weighted assets	32.0%	35.1%	33.6%			
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%			
(o) Excess/(Deficiency) (m-n)	17.5%	20.6%	19.1%			
14 LIQUIDITY						
14.1 (a) Liquidity Ratio	73.3%	78.7%	78.0%			
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%			
14.3 (c) Excess (Deficiency) (a-b)	53.3%	58.7%	58.0%			

II STATEMENT OF COMPREHENSIVE INCOME

	PRIME BANK			GROUP CONSOLIDATED		
	31st March. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March. 2026 Shs. '000' Unaudited	31st March. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March. 2026 Shs. '000' Unaudited
1.0 INTEREST INCOME						
1.1 Loans and advances	1,906,253	7,222,791	1,643,581	2,015,668	7,599,443	1,745,959
1.2 Government securities	2,714,710	11,714,174	3,129,681	2,714,710	11,716,189	3,129,681
1.3 Deposits and placements with banking institutions	285,579	961,749	211,371	285,579	962,394	211,371
1.4 Other Interest Income	98,080	509,472	152,832	98,080	509,472	169,666
1.5 Total Interest Income	5,004,622	20,408,186	5,137,465	5,114,037	20,787,498	5,256,677
2.0 INTEREST EXPENSE						
2.1 Customer deposits	2,947,345	10,830,387	2,530,301	2,947,345	10,830,387	2,530,301
2.2 Deposits and placement from banking institutions	60	3,234	1,219	60	3,234	1,219
2.3 Other interest expenses	-	24,699	7,401	-	24,699	7,401
2.4 Total Interest expenses	2,947,405	10,858,320	2,538,921	2,947,405	10,858,320	2,538,921
3.0 NET INTEREST INCOME/(LOSS)	2,057,217	9,549,866	2,598,544	2,166,632	9,929,178	2,717,756
4.0 NON-INTEREST INCOME						
4.1 Fees and commissions on loans and advances	27,558	183,923	55,305	27,558	183,923	55,305
4.2 Other fees and commissions	102,380	426,738	121,349	102,380	426,738	121,349
4.3 Foreign exchange trading income/(Loss)	161,664	326,937	59,662	161,664	326,937	59,662
4.4 Dividend Income	175,620	564,653	176,454	15,800	404,833	15,786
4.5 Other income	39,605	133,374	158,852	52,378	514,776	16,000
4.6 Total Non-Interest Income	506,827	1,635,625	571,622	359,780	1,857,207	268,102
5.0 TOTAL OPERATING INCOME	2,564,044	11,185,491	3,170,166	2,526,412	11,786,385	2,985,858
6.0 OTHER OPERATING EXPENSES						
6.1 Loan loss provision	(3,252)	727,853	87,900	(3,252)	727,853	87,900
6.2 Staff costs	701,132	3,223,949	665,649	704,018	3,258,737	675,407
6.3 Directors' emoluments	32,901	140,636	55,305	32,901	140,636	55,305
6.4 Rental charges	14,970	50,918	18,612	14,970	50,918	18,612
6.5 Depreciation charge on property and equipment	108,000	273,568	124,776	108,000	273,633	124,776
6.6 Amortisation charges	-	145,922	-	-	145,922	-
6.7 Other operating expenses	317,508	1,603,534	369,639	321,565	1,619,882	373,545
6.8 Total Other Operating Expenses	1,171,259	6,166,380	1,321,881	1,178,202	6,217,581	1,335,545
7.0 Profit/(Loss) Before Tax and Exceptional Items	1,392,785	5,019,111	1,848,285	1,348,210	5,568,804	1,650,314
8.0 Exceptional Items	-	-	-	-	-	-
9.0 Profit/(Loss) After Exceptional Items	1,392,785	5,019,111	1,848,285	1,348,210	5,568,804	1,650,314
10.0 Current Tax	73,800	(37,311)	77,164	80,439	(353,453)	77,164
11.0 Deferred Tax	-	449,240	-	-	449,857	-
12.0						