Prime Bank

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF THE BANK AND GROUP AS AT 30TH SEPTEMBER 2026

I STATEMENT OF FINANCIAL POSITION

		PRIME BANK				GROUP CONSOLIDATED			
		30th Sept. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March 2026 Shs. '000' Unaudited	30th June 2026 Shs. '000' Unaudited	30th Sept. 2026 Shs. '000' Unaudited	30th Sept. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	30th Sept. 2026 Shs. '000' Unaudited
A	**ASSETS**								
1	Cash (both Local & Foreign)	618,650	743,334	630,406	824,362	790,035	632,212	836,555	817,968
2	Balances due from Central Bank of Kenya	7,756,943	12,738,574	9,263,680	11,222,070	10,317,202	7,756,943	12,738,574	10,317,202
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	124,002	171,525
5	Investment Securities:	-	-	-	-	-	-	-	-
	a) Held to Maturity:	69,068,766	75,854,773	73,957,893	69,172,520	72,761,594	71,188,890	77,985,664	75,018,590
	a. Kenya Government securities	69,068,766	75,854,773	73,957,893	69,172,520	72,761,594	71,188,890	77,985,664	75,018,590
	b. Other securities	-	-	-	-	-	-	-	-
	b) Available for sale:	71,464,685	94,253,236	93,153,096	75,920,520	76,087,348	72,245,626	94,988,341	77,207,749
	a. Kenya Government securities	32,074,245	29,301,129	36,869,799	36,586,468	38,483,313	32,583,705	29,829,927	39,315,108
	b. Other securities	39,390,440	64,952,107	56,283,297	39,334,051	37,604,035	39,661,921	65,158,414	37,892,641
6	Deposits and balances due from local banking institutions	2,755,230	3,359,220	2,709,778	4,718,417	3,227,402	2,826,830	3,408,958	3,227,402
7	Deposits and balances due from banking institutions abroad	16,647,869	23,639,922	18,419,560	17,238,240	15,530,047	16,647,869	23,639,922	15,530,047
8	Tax recoverable	18,095	11,847	18,095	18,096	18,095	65,192	57,895	100,388
9	Loans and advances to customers (net)	56,177,024	55,549,632	56,191,648	60,512,131	63,195,650	56,184,513	55,557,048	63,203,647
10	Balances due from banking institutions in the group	-	-	-	-	-	-	-	-
11	Investments in associates	-	-	-	-	-	-	-	-
12	Investments in subsidiary companies	1,417,227	1,417,227	1,417,227	1,417,227	1,417,227	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-
15	Property and equipment	2,427,788	2,582,562	2,536,286	2,468,027	2,382,908	2,699,709	2,963,643	2,758,157
16	Prepaid lease rentals	-	-	-	-	-	-	-	-
17	Intangible assets	451,403	447,967	387,406	412,005	558,813	1,181,902	1,108,929	1,217,012
18	Deferred tax asset	1,396,025	1,845,265	1,845,265	1,609,757	1,609,757	1,396,305	1,845,321	1,609,813
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets	1,878,473	1,491,368	1,477,140	1,452,030	1,377,613	2,493,587	1,998,660	2,219,013
21	TOTAL ASSETS	232,078,178	273,934,927	262,007,480	246,985,402	249,273,691	235,319,579	277,253,512	253,398,513
B	**LIABILITIES**								
22	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
23	Customer deposits	157,213,253	171,210,503	165,798,370	168,808,935	172,504,659	156,730,171	170,673,189	171,952,983
24	Deposits and balances due to local banking institutions	-	-	-	-	-	-	-	-
25	Deposits and balances due to foreign banking institutions	138,361	12,366	3,205	414	411	138,361	12,366	411
26	Other money market deposits	-	-	-	-	-	-	-	-
27	Borrowed funds	-	-	-	250,060	-	-	-	-
28	Balances due to banking institutions in the group	-	-	-	-	-	-	-	-
29	Tax payable	19,615		83,413	37,842	111,613	19,615	-	117,146
30	Dividends payable	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-	93,623	93,228	93,228
32	Retirement benefit liability	-	-	-	-	-	-	-	-
33	Other liabilities	1,431,142	2,672,070	1,913,627	1,785,773	1,906,233	2,827,275	3,948,380	3,837,864
34	TOTAL LIABILITIES	158,802,371	173,894,939	167,798,615	170,883,024	174,522,916	159,809,045	174,727,163	176,001,632
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	6,649,390	6,649,390
36	Share premium/(discount)	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109	5,230,109
37	Revaluation reserves	39,297,589	65,011,287	57,409,047	39,309,280	37,700,154	39,510,150	65,278,971	38,042,542
38	Retained earnings/Accumulated losses	20,627,797	20,095,330	23,449,396	23,442,676	23,700,199	22,094,833	21,712,326	25,375,065
39	Statutory loan loss reserves	1,470,923	1,470,923	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	-	-	-	-	1,582,949	-
42	Capital grants	-	-	-	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	73,275,807	100,039,988	94,208,865	76,102,378	74,750,775	74,955,405	101,924,668	76,768,029
44	Minority Interest	-	-	-	-	-	555,129	601,681	628,852
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	232,078,178	273,934,927	262,007,480	246,985,402	249,273,691	235,319,579	277,253,512	253,398,513

III OTHER DISCLOSURES

1.0	**NON-PERFORMING LOANS AND ADVANCES**								
	(a) Gross Non-performing loans and advances	5,315,038	5,585,290	5,463,360	5,448,386	5,558,135	5,315,038	5,585,290	5,558,135
	(b) Less: Interest in Suspense	1,187,568	1,179,501	1,163,934	1,144,508	1,138,107	1,187,568	1,179,501	1,138,107
	(c) Total Non-Performing Loans and Advances (a-b)	**4,127,470**	**4,405,789**	**4,299,426**	**4,303,878**	**4,420,028**	**4,127,470**	**4,405,789**	**4,420,028**
	(d) Less: Loan Loss Provision	3,581,848	3,893,273	3,874,853	3,929,892	3,975,766	3,581,848	3,893,273	3,975,766
	(e) Net Non-Performing Loans and Advances(c-d)	**545,622**	**512,516**	**424,573**	**373,986**	**444,262**	**545,622**	**512,516**	**444,262**
	(f) Discounted Value of Securities	545,622	512,516	424,573	373,986	444,262	545,622	512,516	444,262
	(g) Net NPLs Exposure (e-f)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.0	**INSIDER LOANS AND ADVANCES**								
	(a) Directors, Shareholders and Associates	5,851,703	5,570,543	5,814,789	7,065,511	9,074,566	5,851,703	5,570,543	9,074,566
	(b) Employees	506,185	488,079	472,711	461,157	454,050	506,185	488,079	454,050
	(c) Total Insider Loans and Advances and other facilities	**6,357,888**	**6,058,622**	**6,287,500**	**7,526,668**	**9,528,616**	**6,357,888**	**6,058,622**	**9,528,616**
3.0	**OFF-BALANCE SHEET ITEMS**								
	(a) Letters of credit,guarantees, acceptances	11,282,857	13,628,147	18,918,941	15,355,570	15,235,887	11,282,857	13,628,147	15,235,887
	(b) Forwards, swaps and options	4,050,307	7,883,460	11,158,767	12,664,522	9,751,210	4,050,307	7,883,460	9,751,210
	(c) Other contingent liabilities	1,797,815	1,510,867	2,797,073	1,983,151	7,782,482	1,797,815	1,510,867	7,782,482
	(d) Total Contingent Liabilities	**17,130,979**	**23,022,474**	**32,874,781**	**30,003,243**	**32,769,579**	**17,130,979**	**23,022,474**	**32,769,579**
4.0	**CAPITAL STRENGTH**								
	(a) Core capital	29,406,013	32,548,708	33,425,364	32,635,760	31,931,411			
	(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000			
	(c) Excess/(Dificiency)(a-b)	28,406,013	29,548,708	30,425,364	29,635,760	28,931,411			
	(d) Supplementary Capital	1,470,923	1,470,923	1,470,923	1,470,923	1,470,923			
	(e) Total Capital (a+d)	**30,876,936**	**34,019,631**	**34,896,287**	**34,106,682**	**33,402,334**			
	(f) Total risk weighted assets	95,338,858	96,966,567	103,862,076	108,045,436	109,375,015			
	(g) Core Capital/Total deposits Liabilities	**18.7%**	**19.0%**	**20.2%**	**19.3%**	**18.5%**			
	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%			
	(I) Excess/(Deficiency) (g-h)	10.7%	11.0%	12.2%	11.3%	10.5%			
	(j) Core Capital / total risk weighted assets	**30.8%**	**33.6%**	**32.2%**	**30.2%**	**29.2%**			
	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%			
	(l) Excess (Deficiency) (j-k)	20.3%	23.1%	21.7%	19.7%	18.7%			
	(m) Total Capital/total risk weighted assets	**32.4%**	**35.1%**	**33.6%**	**31.6%**	**30.5%**			
	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%			
	(o) Excess/(Deficiency) (m-n)	17.9%	20.6%	19.1%	17.1%	16.0%			
14	**LIQUIDITY**								
14.1	**(a) Liquidity Ratio**	**74.6%**	**78.7%**	**78.0%**	**77.7%**	**75.6%**			
14.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%			
14.3	**(c) Excess (Deficiency) (a-b)**	**54.6%**	**58.7%**	**58.0%**	**57.7%**	**55.6%**			

II STATEMENT OF COMPREHENSIVE INCOME

		PRIME BANK				GROUP CONSOLIDATED			
		30th Sept. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	31st March 2026 Shs. '000' Unaudited	30th June 2026 Shs. '000' Unaudited	30th Sept. 2026 Shs. '000' Unaudited	30th Sept. 2025 Shs. '000' Unaudited	31st Dec. 2025 Shs. '000' Audited	30th Sept. 2026 Shs. '000' Unaudited
1.0	**INTEREST INCOME**								
1.1	Loans and advances	5,518,029	7,222,791	1,643,581	3,271,037	5,008,549	5,518,029	7,599,443	5,008,549
1.2	Government securities	8,608,936	11,714,174	3,129,681	6,345,388	9,620,724	8,608,936	11,716,189	9,942,389
1.3	Deposits and placements with banking institutions	725,673	961,749	211,371	469,203	724,786	725,673	962,394	724,786
1.4	Other Interest Income	403,377	509,472	152,832	231,786	392,471	403,377	509,472	392,471
1.5	**Total interest income**	**15,256,015**	**20,408,186**	**5,137,465**	**10,317,414**	**15,746,530**	**15,256,015**	**20,787,498**	**16,068,195**
2.0	**INTEREST EXPENSE**								
2.1	Customer deposits	8,279,360	10,830,387	2,530,301	5,061,854	7,660,215	8,279,360	10,830,387	7,660,215
2.2	Deposits and placement from banking institutions	1,235	3,234	1,219	-	-	1,235	3,234	-
2.3	Other interest expenses	-	24,699	7,401	15,554	22,695	-	24,699	22,695
2.4	**Total interest expenses**	**8,280,595**	**10,858,320**	**2,538,921**	**5,077,408**	**7,682,910**	**8,280,595**	**10,858,320**	**7,682,910**
3.0	**NET INTEREST INCOME/(LOSS)**	**6,975,420**	**9,549,866**	**2,598,544**	**5,240,006**	**8,063,620**	**6,975,420**	**9,929,178**	**8,385,285**
4.0	**NON-INTEREST INCOME**								
4.1	Fees and commissions on loans and advances	118,012	183,923	55,305	110,108	136,913	118,012	183,923	136,913
4.2	Other fees and commissions	310,062	426,738	121,349	228,618	382,692	310,062	426,738	382,692
4.3	Foreign exchange trading income/(Loss)	278,749	326,937	59,662	127,588	223,973	278,749	326,937	223,973
4.4	Dividend Income	447,069	564,653	176,454	285,738	627,292	287,249	404,833	466,625
4.5	Other income	103,761	133,374	158,852	188,044	222,031	625,224	514,776	219,745
4.6	**Total Non-interest income**	**1,257,653**	**1,635,625**	**571,622**	**940,096**	**1,592,901**	**1,619,296**	**1,857,207**	**1,429,948**
5.0	**TOTAL OPERATING INCOME**	**8,233,073**	**11,185,491**	**3,170,166**	**6,180,102**	**9,656,521**	**8,594,716**	**11,786,385**	**9,815,232**
6.0	**OTHER OPERATING EXPENSES**								
6.1	Loan loss provision	357,374	727,853	87,900	165,071	230,087	357,374	727,853	230,087
6.2	Staff costs	1,896,289	3,223,949	665,649	1,334,599	2,017,529	1,921,190	3,258,737	2,045,001
6.3	Directors' emoluments	104,841	140,636	55,305	110,108	164,911	104,841	140,636	164,911
6.4	Rental charges	40,687	50,918	18,612	37,849	66,730	40,687	50,918	66,730
6.5	Depreciation charge on property and equipment	317,777	273,568	124,776	234,598	335,777	317,897	273,633	335,777
6.6	Amortisation charges	-	145,922	-	-	-	-	145,922	-
6.7	Other operating expenses	1,124,866	1,603,534	369,639	783,757	1,268,497	1,136,280	1,619,882	1,280,219
6.8	**Total Other Operating Expenses**	**3,841,834**	**6,166,380**	**1,321,881**	**2,665,982**	**4,083,531**	**3,878,269**	**6,217,581**	**4,122,724**
7.0	**Profit/(loss) Before Tax and Exceptional Items**	**4,391,239**	**5,019,111**	**1,848,285**	**3,514,120**	**5,572,990**	**4,716,447**	**5,568,804**	**5,692,508**
8.0	Exceptional Items	-	-	-	-	-	-	-	-
9.0	**Profit/(Loss) After Exceptional Items**	**4,391,239**	**5,019,111**	**1,848,285**	**3,514,120**	**5,572,990**	**4,716,447**	**5,568,804**	**5,692,508**
10.0	Current Tax	210,678	(237,311)	77,164	167,164	306,164	315,699	(353,453)	306,164
11.0	Deferred Tax	-	449,240	-	-	-	-	449,857	-
12.0	Profit/(Loss) After Tax and Exceptional Items	4,180,561	5,231,040	1,771,121	3,346,956	5,266,826	4,400,748	5,665,208	5,386,344
13.0	Minority Interest	-	-	-	-	-	70,401	106,327	49,886
14.0	**Profit/(loss) after tax, exceptional items and Minority Interest**	**4,180,561**	**5,231,040**	**1,771,121**	**3,346,956**	**5,266,826**	**4,330,347**	**5,558,881**	**5,336,458**
15.0	**Other Comprehensive Income**	-	-	-	-	-	-	-	-
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-
15.2	Fair value changes in available for sale financial assets	28,064,611	53,727,623	28,697,073	(21,427,334)	(27,157,140)	28,137,965	53,857,354	(27,112,836)
15.3	Revaluation surplus on Property,plant and equipment	-	-	-	-	-	-	-	-
15.4	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-
15.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-
16.0	**Other Comprehensive Income for the year net of tax**	**28,064,611**	**53,727,623**	**28,697,073**	**(21,427,334)**	**(27,157,140)**	**28,137,965**	**53,857,354**	**(27,112,836)**
17.0	**Total comprehensive income for the year**	**32,245,172**	**58,958,663**	**30,468,194**	**(18,080,378)**	**(21,890,314)**	**32,468,312**	**59,416,235**	**(21,776,378)**
18.0	**EARNINGS PER SHARE- BASIC & DILUTED**	**629**	**787**	**266**	**503**	**792**	**651**	**836**	**803**
19.0	**DIVIDEND PER SHARE -DECLARED**	-	**238**	-	-	-	-	**238**	-

MESSAGE FROM DIRECTORS

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website **www.primebank.co.ke**

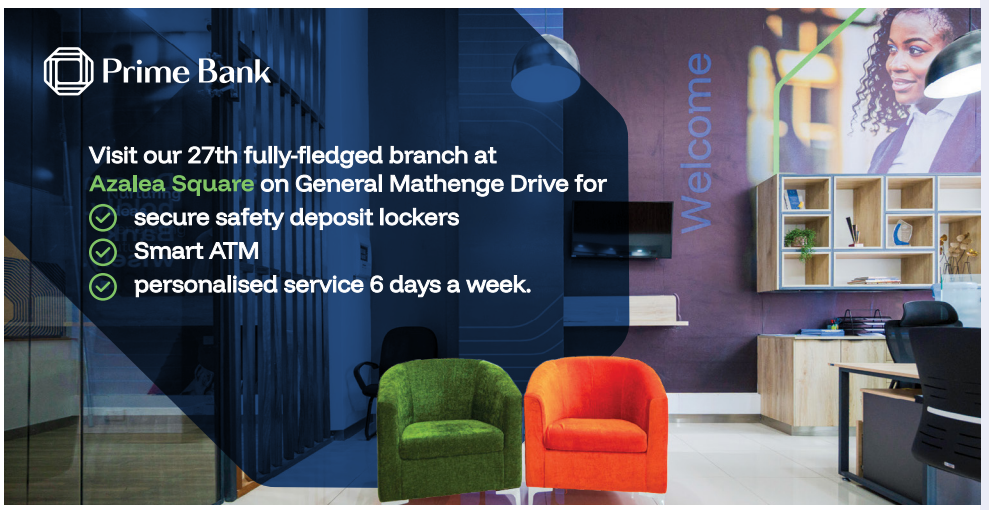
They may also be accessed at the institution's Head Office located at Prime Bank Building, Riverside Drive, Nairobi.

RAJEEV PANT — **MANAGING DIRECTOR**

AMAR KANTARIA — **EXECUTIVE DIRECTOR**

JINARO KIBET — **DIRECTOR**

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Prime Bank is regulated by the Central Bank of Kenya