

AFRICAN BANKING CORPORATION LTD.
P.O. BOX 46452 - 00100, NAIROBI, Tel: (020)4263 000, 0719 015000, 0735 611223, 0701 700700
Email: talk2us@abcthebank.com Website: www.abcthebank.com

UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2025

AS AT 30TH SEPTEMBER 2025											
1	STATEMENT OF FINANCIAL POSITION	Bank	Bank	Bank	Bank	Bank	Group	Group	Group	Group	Group
		30th Sept 2024	31st Dec 2024	31st Mar 2025	30th Jun 2025	30th Sep 2025	30th Sept 2024	31st Dec 2024	31st Mar 2025	30th Jun 2025	30th Sep 2025
	400770	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs'000'	Unaudited Shs '000'	Unaudited Shs'000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'
A 1	ASSETS Cash (both Local & Foreign)	237,594	229,428 2.412.408	252,628	286,465	293,060	312,807	297,257 2.412.408	314,665 3.362.534	366,043	344,660
2 3	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	2,035,035	2,412,408	3,362,534	2,653,484	1,839,696	2,035,035	2,412,408	3,302,334	2,653,484	1,839,696
4 5	Financial Assets at fair value through profit and loss Investment Securities:	-	-	-	-	-	-	-	-	-	-
Ů	a) Held to Maturity: a. Kenya Government securities	7,249,631 7,249,631	<b>7,384,487</b> 7,384,487	<b>7,150,600</b> 7,150,600	<b>7,935,756</b> 7,935,756	7,039,618 7,039,618	<b>7,553,866</b> 7,253,648	<b>7,728,691</b> 7,388,504	<b>7,373,452</b> 7,154,617	<b>8,169,195</b> 7,939,773	<b>7,286,625</b> 7,043,635
	b. Other securities b) Available for sale:	85,679	94,597	102,344	96,979	103,620	300,218 126,699	340,187 <b>136,597</b>	218,835 <b>144,344</b>	229,422 <b>96,979</b>	242,990 <b>103,620</b>
	a. Kenya Government securities b. Other securities	85,679	94,597	102,344	96,979	103,620	85,679 41,020	94,597 42,000	102,344 42,000	96,979	103,620
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	2,383,420 2,192,941	2,412,349 1,837,553	2,338,762 1,379,137	1,651,254 2,164,277	2,956,847 779,200	2,379,821 2,812,912	2,411,544 2,469,240	2,345,724 2,191,018	1,649,090 3,010,766	2,952,581 1,520,777
8 9	Tax recoverable Loans and advances to customers (net)	48,710 32,734,573	79,065 33,015,617	79,065 33,613,317	79,065 34,569,843	79,065 35,352,165	69,687 33,369,620	98,089 33,743,037	103,253 34,323,681	104,621 35,235,016	106,999 36,138,800
10 11	Balances due from banking institutions in the group Investments in associates	80,840	62,883	5,722	9,183	69,575	-	-	-	Ī	
12 13	Investments in subsidiary companies Investments in joint ventures	890,936	890,935	890,935	890,935	890,935		-	-	-	
14 15 16	Investment properties Property and equipment Property losse postale	435,479	528,435	505,056	495,187	470,351	495,149	582,334	553,156	538,101	548,236
17 18	Prepaid lease rentals Intangible assets Deferred tax asset	73,406 473,580	68,710 751,056	65,595 751,056	62,550 751,056	57,668 751,056	112,118 473,580	103,997 751,056	98,389 751,056	91,335 751,056	61,843 751,056
19 20	Retirement benefit asset Other assets	552,302	321,135	313,238	299,096	270,298	661,687	327,969	390,009	361,796	373,775
21	TOTAL ASSETS	49,474,126	50,088,658	50,809,989	51,945,130	50,953,154	50,402,981	51,062,219	51,951,281	53,027,482	52,028,668
22 23	LIABILITIES Balances due to Central Bank of Kenya Customer deposits	4,589,408 39,288,151	5,896,679 38,936,269	5,504,050 40,279,044	4,174,492 42,749,640	3,153,158 42,675,364	4,589,408 39,950,820	5,896,679 39,693,402	5,504,050 40,963,154	4,174,492 43,412,426	3,153,158 43,289,875
24 25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	269 429,560	269 587,707	269	279	298 342,063	269 429,560	269 524,824	269	279	298 342,063
26 27	Other money market deposits Borrowed funds	109,478	-	-	-		109,478	-	-	-	-
28 29	Balances due to banking institutions in the group Tax payable	280,193 28,421	209,187	130,827 9,856	171,720 22,469	219,545 28,838	32,778	-	14,617	22,469	28,838
30 31	Dividends payable Deferred tax liability	-				-	1,060	853	853	- 853	853
32 33 <b>34</b>	Retirement benefit liability Other liabilities TOTAL LIABILITIES	294,570 <b>45,020,050</b>	375,886 <b>46 005 997</b>	388,508 <b>46,699,544</b>	387,630 <b>47,807,652</b>	377,972 <b>46,797,238</b>	530,787 <b>45,644,160</b>	702,007 <b>46,818,034</b>	617,907 <b>47,487,840</b>	588,925 <b>48,500,866</b>	616,202 <b>47,431,287</b>
С	SHAREHOLDERS'FUNDS										
35 36 37	Paid up /Assigned capital Share premium/(discount) Revaluation reserves	1,050,000 - (18,007)	1,050,000 - (6,185)	1,050,000 - (1,401)	1,050,000 - (3,796)	1,050,000 - (218)	1,050,000 - (292,396)	1,050,000 - (216,932)	1,050,000 - (132,193)	1,050,000 - (122,727)	1,050,000 - (107,291)
38 39	Retained earnings/Accumulated losses Statutory loan loss reserves	2,703,671 718.412	2,128,483 910,363	2,151,483 910,363	2,180,911	2,195,771 910,363	2,675,287	2,111,289	2,142,276	2,180,871	2,209,133 924,203
40 41	Other Reserves Proposed dividends	-	-	-	-	-	192,848	54,716	154,277	161,138	184,623
42 <b>43</b> 44	Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	4,454,076	4,082,661	4,110,445	4,137,478	4,155,916	<b>4,350,501</b> 408,320	<b>3,916,720</b> 327,465	<b>4,131,827</b> 331,614	<b>4,193,086</b> 333,530	<b>4,260,668</b> 336,713
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	49,474,126	50,088,658	50,809,989	51,945,130	50,953,154	50,402,981	51,062,219	51,951,281	53,027,482	52,028,668
1.0	STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME										
1.1 1.2	Loans and advances Government securities	3,856,265 673,110	5,483,928 902,455	1,358,186 219,449	2,972,971 442,381	4,631,873 682,557	3,961,084 710,177	5,626,555 950,626	1,391,552 228,447	3,041,088 459,659	4,737,744 709,077
1.3	Deposits and placements with banking institutions Other Interest Income	146,720	181,169	52,732	100,427	135,004	175,908	222,586 522	70,296	141,676 141	202,832
1.5	Total interest income	4,676,095	6,567,552	1,630,367	3,515,779	5,449,434	4,847,169	6,800,289	1,690,295	3,642,564	5,649,653
2.0 2.1 2.2	INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	2,927,950	3,994,296	1,030,678	2,163,948	3,253,019	2,934,223	4,004,231	1,034,508	2,172,181	3,268,389
2.2 2.3 <b>2.4</b>	Other interest expenses  Total interest expenses	538,263 8,668 <b>3,474,881</b>	724,662 13,678 <b>4.732.636</b>	166,570 4,949 <b>1,202,197</b>	293,865 9,683 <b>2,467,496</b>	380,060 14,209 <b>3,647,288</b>	538,263 9,835 <b>3,482,321</b>	723,361 15,981 <b>4.743.573</b>	166,570 5,017 <b>1,206,095</b>	293,865 9,753 <b>2.475,799</b>	380,060 14,281 <b>3,662,730</b>
3.0	NET INTEREST INCOME/(LOSS)	1,201,214	1,834,916	428,170	1,048,283	1,802,146	1,364,848	2,056,716	484,200	1,166,765	1,986,923
4.1	NON-INTEREST INCOME Fees and commissions on loans and advances	-	-	- 04.000	-	70.007	6,010	9,995	3,445	7,977	6,837
4.2 4.3	Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	77,757 65,998	103,870 50,653	24,960 10,242	56,207 25,341	79,824 44,342	115,338 72,211	149,242 59,114 1,064	41,385 12,499	90,762 30,067	134,900 50,281
4.5 <b>4.6</b>	Other income Total Non-interest income	1,710 <b>145,465</b>	111,830 <b>266.353</b>	2,962 <b>38,164</b>	2,162 <b>83,710</b>	24,625 <b>148,791</b>	26,888 <b>220,447</b>	164,308 <b>383,723</b>	6,673 <b>64,002</b>	13,661 <b>142,467</b>	50,492 <b>242,510</b>
	TOTAL OPERATING INCOME	1,346,679	2,101,269	466,334	1,131,993	1,950,937	1,585,295	2,440,439	548,202	1,309,232	2,229,433
6.1	OTHER OPERATING EXPENSES Loan loss provision	82,731	933,153	24,214	189,259	457,045	94,297	956,384	23,718	192,140	462,318
6.2 6.3 6.4	Staff costs Directors' emoluments Rental charges	603,558 96,668	899,816 134,673	239,987 27,297 455	440,190 72,088	643,338 101,827 8.139	693,174 97,418	1,026,692	273,732 28,995 683	512,694 72,088	759,054 106,021
6.5 6.6	Depreciation charge on property and equipment  Amortisation charges	3,674 64,667 14,778	7,106 105,844 19,474	24,230 3.115	5,722 47,435 6,160	62,236 11,042	5,270 92,752 26,358	9,193 133,086 35,104	30,425 6.657	8,227 60,890 13,253	11,943 81,822 22,153
6.7 <b>6.8</b>	Other operating expenses	385,865 1.251.941	595,416 <b>2,695,482</b>	114,180 <b>433,478</b>	296,242 <b>1,057,096</b>	571,184 <b>1,854,811</b>	455,474 <b>1,464,743</b>	695,398 <b>2,999,517</b>	135,582 <b>499,792</b>	346,559 1,205,851	642,800 <b>2,086,111</b>
<b>7.0</b> 8.0		94,738	(594,213)	32,856	74,897	96,126	120,552	(559,078)	48,410	103,381	143,322
9.0		<b>94,738</b> 28,421	( <b>594,213)</b> 183	<b>32,856</b> 9,856	<b>74,897</b> 22,469	<b>96,126</b> 28,838	120,552 37,531	(559,078) 13,030	<b>48,410</b> 13,275	103,381 27,738	143,322 36,238
11.0	Deferred Tax  Profit/(Loss) After Tax and Exceptional Items	66,317	(277,476) (316,920)	23,000	52,428	67,288	83,021	(277,476) (294,632)	35,135	75,643	107,084
13.0	Minority Interest Profit/(loss) after tax, exceptional items and Minority	-	-	-	-	-	5,141	4,309	4,149	6,065	9,248
15.0	Interest Other Comprehensive Income	66,317	(316,920)	23,000	52,428	67,288	77,880	(298,941)	30,986	69,578	97,836
15.1 15.2	Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	(1,928)	10,416	16,273	2,389	5,967	13,831 (3,048)	(210,105) 9,272	9,706 16,273	16,567 2,389	23,485 5,967
15.3			-	-	-	-	-	-,	-	-	-
15.5 16.0	Income tax relating to components of other comprehensive income	- (1,928)	10,416	16,273	2,389	- 5,967	10,783	(200,833)	25,979	18,956	29,452
	Other Comprehensive Income for the year net of tax Total comprehensive income for the year	64,389	(306,504)	39,273	54,817	73,255	93,804	(495,465)	61,114	94,599	136,536
	EARNINGS PER SHARE-BASIC & DILUTED	0.63	(3.02)	0.22	0.50	0.64	0.74	(2.85)	0.30	0.66	0.93
19.0	DIVIDEND PER SHARE -DECLARED	-	-	-	-	_	-	-	-	-	
1.0	OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES	0.015	10 505 - 1	10.001	11.007.	10.005	00//	10.00	11.00 / ===	11 055	10.054.515
	(a) Gross Non-performing loans and advances (b) Less: Interest in Suspense	6,815,554 799,947 <b>6,015,607</b>	10,587,847 799,768 <b>9,788,079</b>	10,981,690 1,009,150 <b>9,972,540</b>	11,634,908 1,003,927 <b>10,630,981</b>	12,025,122 1,004,972 <b>11,020,150</b>	6,844,625 801,727 <b>6,042,898</b>	10,611,434 800,612 <b>9,810,822</b>	11,004,780 1,010,607 <b>9,994,173</b>	11,655,642 1,005,446 <b>10,650,196</b>	12,054,540 1,007,989 <b>11,046,551</b>
	(c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (c-d)	1,390,170 <b>4,625,437</b>	2,197,115 <b>7.590.964</b>	2,218,205 <b>7,754,335</b>	2,342,012 <b>8,288,969</b>	2,557,189 <b>8,462,961</b>	1,396,169 <b>4,646,729</b>	2,200,556 <b>7,610,266</b>	2,224,635 <b>7,769,538</b>	2,344,893 <b>8,305,303</b>	2,565,057 <b>8,481,494</b>
	(f) Discounted Value of Securities (g) Net NPLs Exposure (e-f)	4,053,986 <b>571,451</b>	6,648,796 <b>942,168</b>	6,751,624 <b>1,002,711</b>	7,163,101 <b>1,125,868</b>	7,367,374 <b>1,095,587</b>	4,075,278 <b>571,451</b>	6,664,814 <b>945,452</b>	6,766,827 1,002,711	7,179,435 <b>1,125,868</b>	7,385,907 <b>1,095,587</b>
2.0	INSIDER LOANS AND ADVANCES										
	(a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities	222,284 348,028 <b>570,312</b>	227,982 333,139 <b>561,121</b>	222,189 310,150 <b>532,339</b>	215,345 304,719 <b>520,064</b>	202,757 300,293 <b>503,050</b>	222,946 348,691 <b>571,637</b>	228,559 333,715 <b>562,274</b>	222,805 310,767 <b>533,572</b>	216,040 305,414 <b>521,454</b>	203,431 300,967 <b>504,398</b>
3.0	OFF-BALANCE SHEET ITEMS	070,012	001,121	002,000	020,004	000,000	071,007	00L,L14	000,072	0E1,404	004,000
	(a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options	2,090,489 495,675	2,003,268 892,839	1,806,890 533,200	1,935,542 552,583	1,931,420	2,165,479 495,675	2,049,580 892,839	1,883,338 533,200	2,006,508 552,583	2,023,417
	(c) Other contingent liabilities (d) Total Contingent Liabilities	1,846,444 <b>4,432,608</b>	1,669,800 <b>4,565,907</b>	1,768,812 <b>4,108,902</b>	1,802,816 <b>4,290,941</b>	1,651,235 <b>3,582,655</b>	1,846,444 <b>4,507,598</b>	1,669,800 <b>4,612,219</b>	1,768,812 <b>4,185,350</b>	1,802,816 <b>4,361,907</b>	1,651,235 <b>3,674,652</b>
4.0	CAPITAL STRENGTH (a) Core capital	3,112,605	2,570,576	2,582,076	2,596,790	2,604,220					
	(b) Minimum Statutory Capital (c) Excess/(Deficiency)(a-b)	1,000,000 <b>2,112,605</b>	1,000,000 1,570,576	1,000,000 1,582,076	1,000,000 1,596,790	1,000,000 <b>1,604,220</b>					
	(d) Supplementary Capital (e) Total Capital (a+d)	718,412 <b>3,831,017</b>	910,363 <b>3.480.939</b>	910,363 <b>3,492,439</b>	910,363 <b>3,507,153</b>	910,363 <b>3,514,583</b>					
	(f) Total risk weighted assets (g) Core Capital/Total deposits Liabilities	26,315,562 7.86%	25,932,850 6.55%	27,924,344 6.39%	30,170,683 6.06%	31,018,384 6.07%					
	(h) Minimum Statutory Ratio (l) Excess/(Deficiency) (g-h) (l) Core Corital (Total rick weighted access	8.00% (0.14%)	8.00% (1.45%)	8.00% (1.61%)	8.00% (1.94%)	8.00% (1.93%)					
	(j) Core Capital / Total risk weighted assets (k) Minimum Statutory Ratio	11.83% 10.50%	9.91% 10.50%	9.25% 10.50% (1.25%)	10.50%	8.40% 10.50%					
	(I) Excess/ (Deficiency) (j-k) (m) Total Capital/Total risk weighted assets (n) Minimum Statutory Ratio	1.33% 14.56% 14.50%	(0.59%) 13.42% 14.50%	(1.25%) 12.51% 14.50%	(1.89%) 11.62% 14.50%	(2.10%) 11.33% 14.50%					
	(o) Excess/(Deficiency)(m-n)	0.06%	(1.08%)	(1.99%)	(2.88%)	(3.17%)					
5.0	LIQUIDITY (a) Liquidity Ratio	19.68%	15.82%	20.25%	21.80%	<b>20.32%</b>					
	(b) Minimum Statutory Ratio (c) Excess/[Deficiency] (a-b)	20.00% <b>(0.32%)</b>	20.00% <b>(4.18%)</b>	20.00% <b>0.25%</b>	20.00% <b>1.80%</b>	20.00% <b>0.32%</b>					
	The financial statements are extracts from the backs of the institut	ion The complete				الممالم مستعمدتا مساله					mb name There

The financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative discimay also be accessed at the institution's head office located at ABC Bank House, Woodvale Grove, Westlands Nairobi.

SIGNED SRIDHAR NATARAJAN GROUP CHIEF EXECUTIVE OFFICER