



Habib Bank AG Zurich

Kenya Branches

Incorporated in Switzerland (1967)

(Head Office : 59 Weinbergstrasse, Zurich, Switzerland)

QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31 MARCH 2026

I STATEMENT OF FINANCIAL POSITION		31st Mar. 2025	31st Dec. 2025	31st Mar. 2026
		Shs.000	Shs.000	Shs.000
		(Unaudited)	(Audited)	(Unaudited)
A. ASSETS				
1	Cash (both local and foreign)	137,079	99,493	111,808
2	Balances due from Central Bank of Kenya	1,073,377	2,117,317	2,181,674
3	Kenya Government and other securities held for dealing purposes	-	-	-
4	Financial assets at fair value through profit and loss	-	-	-
5	Investment securities:	27,149,349	26,377,612	28,573,367
	(a) Amortised cost:			
	a. Kenya Government securities	27,149,349	26,377,612	28,573,367
	b. Other securities	27,149,349	26,377,612	28,573,367
	(b) Fair value through other comprehensive income (FVOCI)	-	-	-
	a. Kenya Government securities	-	-	-
	b. Other securities	-	-	-
6	Deposits and balances due from local banking institutions	453,171	727,034	1,669,030
7	Deposits and balances due from banking institutions abroad	426,810	358,571	284,371
8	Tax recoverable	193,917	184,251	117,138
9	Loans and advances to customers (net)	6,030,811	5,369,467	5,424,336
10	Balances due from banking institutions in the group	2,687,262	4,807,435	3,843,373
11	Investment in associates	-	-	-
12	Investment in subsidiary companies	-	-	-
13	Investment in joint ventures	-	-	-
14	Investment properties	-	-	-
15	Property and equipment	538,078	389,171	410,710
16	Prepaid lease rentals	38,739	99,731	85,962
17	Intangible assets	-	-	-
18	Deferred tax asset	129,811	141,234	141,234
19	Retirement benefit asset	-	-	-
20	Other assets	298,353	204,553	261,778
21	TOTAL ASSETS	39,156,757	40,875,869	43,104,782
B. LIABILITIES				
22	Balances due to Central Bank of Kenya	-	-	-
23	Customer deposits	34,628,288	36,230,847	38,161,133
24	Deposits and balances due to local banking institutions	450,000	-	-
25	Deposits and balances due to banking institutions abroad	168,014	9,710	70,207
26	Other money market deposits	-	-	-
27	Borrowed funds	-	-	-
28	Balances due to banking institutions in the group	41,114	125,042	64,614
29	Tax payable	-	-	-
30	Dividends payable	-	-	-
31	Deferred tax liability	-	-	-
32	Retirement benefit liability	-	-	-
33	Other liabilities	374,328	413,452	579,693
34	TOTAL LIABILITIES	35,661,744	36,779,051	38,875,647
C. SHAREHOLDERS' EQUITY				
35	Paid up / assigned capital	350,000	350,000	350,000
36	Share premium / (discount)	-	-	-
37	Revaluation reserve	-	-	-
38	Retained earnings / accumulated losses	3,031,214	3,634,470	3,766,788
39	Statutory loan loss reserve	113,799	112,348	112,347
40	Other reserves	-	-	-
41	Proposed dividends	-	-	-
42	Capital grants	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	3,495,013	4,096,818	4,229,135
44	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	39,156,757	40,875,869	43,104,782
II STATEMENT OF COMPREHENSIVE INCOME				
1	INTEREST INCOME			
1.1	Loans and advances	190,377	666,754	139,995
1.2	Government securities	884,851	3,296,512	799,676
1.3	Deposits and placements with banking institutions	36,427	365,351	80,315
1.4	Other interest income	-	-	-
1.5	Total Interest Income	1,111,655	4,328,617	1,019,986
2	INTEREST EXPENSE			
2.1	Customer deposits	563,285	2,063,712	465,896
2.2	Deposits and placements from banking institutions	56,401	83,193	607
2.3	Other interest expense	1,237	11,893	2,907
2.4	Total Interest expense	620,923	2,158,098	469,410
3	NET INTEREST INCOME / (LOSS)	490,732	2,170,519	550,576
4	OTHER OPERATING INCOME			
4.1	Fees and commissions on loans and advances	3,829	10,073	2,251
4.2	Other fees and commissions	4,503	43,445	7,313
4.3	Foreign exchange trading income / (loss)	12,907	57,345	12,227
4.4	Dividend income	-	-	-
4.5	Other income	11,205	90,900	7,641
4.6	Total other operating income	32,444	201,763	29,432
5	TOTAL OPERATING INCOME	523,176	2,372,282	580,008
6	OPERATING EXPENSES			
6.1	Loan loss provision	21,436	29,885	(27)
6.2	Staff costs	129,162	515,887	147,643
6.3	Directors' emoluments	570	2,280	570
6.4	Rental charges	3,317	-	-
6.5	Depreciation charge on property and equipment	18,049	71,487	17,605
6.6	Amortisation charges	-	-	-
6.7	Other operating expenses	174,885	821,081	197,741
6.8	Total operating expenses	347,419	1,440,820	363,532
7	Profit / (loss) before tax and exceptional items	175,757	931,662	216,476
8	Exceptional items	-	-	-
9	Profit / (loss) after exceptional items	175,757	931,662	216,476
10	Current tax	(52,727)	(223,150)	(65,361)
11	Deferred tax	-	11,423	-
12	Profit / (loss) after tax and exceptional items	123,030	719,935	151,115
13	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	-	-	-
13.4	Revaluation surplus on property and equipment	-	-	-
13.5	Share of other comprehensive income of associates	-	-	-
13.6	Income tax relating to components of other comprehensive income	-	-	-
14	Other comprehensive income for the year net of tax	-	-	-
15	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	123,030	719,935	151,115

Kenya Branches: Koinange Street, Industrial Area, Westlands, Karen-Nairobi and Nkrumah Road -Mombasa

Branches and Affiliates in other countries: Switzerland, Canada, Hong Kong, Pakistan, South Africa, United Kingdom, UAE, China, Turkey and Bangladesh.

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