

## **CONSOLIDATED BANK OF KENYA LIMITED**

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES OF AND THE BANK FOR THE PERIOD ENDING 30TH SEPTEMBER 2024

Company   Comp	Growing with you AND THE BANK FOR THE PERIOD ENDING 30TH SEPTEMBER 2024												
Company	T	STATEMENT OF FINANCIAL POSITION	Bank	Bank	Bank	Bank	Bank	Group	31/12/2023 Group	31/3/2024 Group	30/06/2024 Group	30/09/2024 Group	
Continue from the continue of the continue o	A	ASSETS			(Un-Audited) ( Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Un-Audited) Shs'000	(Audited) ( Shs'000	(Un-Audited) ( Shs'000	Un-Audited) ( Shs'000	(Un-Audited) Shs'000	
Treated between the definition of the comparison of the comparis	1 2	Cash (both local and foreign) Balances due from Central Bank of Kenva	255,060 775,400		269,366 470,091	233,726 602,651	228,868 816,488	255,060 775,400	264,824 636,730	269,366 470,091	233,726 602,651	228,868 816,488	
Author   Company   Compa	4	Financial Assets at fair value through profit and loss	8,354	8,354	8,056	7,709	8,690	8,354	8,354	8,056	7,709	8,690	
1.00   1.00	ľ	a).Held to Maturity: a.Kenya Government securities	3,814,173	3,759,019	4,015,906	4,291,060	4,630,447	3,824,970	3,769,458	4,026,012	4,301,493	4,640,557	
The control of the control of the property of the control of the		b).Available for sale:	-	-	-	-		-	-	-	-		
Section of the state of the s	6	b.Other securities Deposits and balances due from local banking institutions									21,633		
Between the charactery employees in the charactery employees   1.5   1	8	Tax recoverable	1,703	1,685	2,101	2,002	2,367	1,703	1,685	2,101	2,002	2,367	
Products	10 11	Balances due from banking institutions in the group Investments in associates	5,251,205	0,040,100		-	-			-		-	
Part	13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	
Stephens   Company   Com	15	Property and equipment	918,135 5,836	914,897 5,789	919,032 5,789	902,909 5,705			915,145 5,789	919,030 5,789			
Description   Company	17 18	Intangible assets Deferred tax asset		105,913	97,175 -	92,584	84,996 -	131,530	105,911	97,176	92,585	84,996	
Description of the plane of t	20	Other assets	445,573 15.780.737	365,702 15.209.512	406,052 15,331,256	339,318 15.503.687	372,358 15.867.031	449,037 15.795.795	365,819 15,220,314		351,681 15.526.434		
20 Contemporary and to look relations in the look relation in the look r		LIABILITIES	3 035 305	3 118 544	3 140 639	3 322 844	3 045 101	3 035 395	3 118 544		3 322 844		
20	23 24	Customer Deposits Deposits and balances due to local banking institutions	11,239,431	10,665,362	11,097,922	11,127,345	11,755,828	11,239,431	10,665,362	11,097,922	11,127,345	11,755,828	
Belleting   Company   Co	26	Other money market deposits	-	-	-	-	-	-	-	-	-		
Description	28 29	Balances due to banking institutions in the group Tax payable			-	-							
10	31	Deferred tax liability	-	-	-	-	-	-	-	-	-		
Part	33	Other liabilities '	545,530 14,965,178	441,247 14,557,531	476,552 14,723,050	463,943 14,945,061	529,453 15,355,624	545,537 14,965,185	437,469 14,553,753	468,889 14,715,387	463,944 14,945,062	529,453 15,355,624	
Secure formers (Controlled Secure 1997)   1.00	С	SHAREHOLDERS' FUNDS	3 710 530	3 710 530	3 710 530	3 710 530	3 719 530	3 710 530	3 710 520	3 710 520	3 710 520	3 719 530	
Security of the property of	36 37	Share premium/(discount) Revaluation reserves	453,027	442,960	452,729	442,316	443,297	453,027	442,960	452,729	442,316	443.297	
Property of Control	38 39	Retained earnings/Accumulated losses Statutory loan loss reserve	(4,124,060)	(4,244,187)	[4,293,143]	[4,363,361]	[4,402,841]	(4,109,009)	[4,229,607]	[4,275,260]	(4,340,615)	[4.379.271]	
STATEMENT   COMPRESSIVE   NO.   19.0000   19.000   19.000   19.000   19.000   19.000   19.000   19.0	41	Proposed dividends		-	-	-		-	-		-		
STATULATION CONTRIBUTION CONT	43	TOTAL SHAREHOLDERS' FUNDS	815,559	651,981	608,206	558,626		830,610	666,561	626,089	581,372		
1.12   Comment south landing institutions   72,79   88,844   100,000   21,333   88,000   100,336   87,000   38,000   100,336			30/09/2023	31/12/2023 3	31/03/2024	30/06/2024	30/09/2024	30/09/2023	31/12/2023	31/3/2024	30/06/2024	30/09/2024	
1.12   Comment south landing institutions   72,79   88,844   100,000   21,333   88,000   100,336   87,000   38,000   100,336			(Un-Audited)	Bank (Audited)	Bank (Un-Audited)	Bank (Un-Audited)	Bank (Un-Audited)	Group (Un-Audited)	Group (Audited) (	Group [Un-Audited] (	Group Un-Audited)	Group (Un-Audited)	
1.0   Contract according with backing institutions   272.00   884.00   10.768   286.00   28	1												
1.15   Telephone		1.2 Government securities 1.3 Deposits and placements with banking institutions	272,739	383.644	109,909	235,333	376,932	273,508	384.803	110,708	236,031	378,027	
2.1 Cale plants and plants are plants and plants and plants and plants are plants and plants are plants and plants are plants and plants are pl		1.5 Total Interest income	1,156,672	1,590,658	423,781	874,560	1,350,050	1,157,441	1,591,817	424,580	875,258	1,351,145	
2.3 the Interest Expenses	2	INTEREST EXPENSES 2.1 Customer deposits	405,645	557,169	164,671	342,473	539,785	405,645	557,169	164,671	342,473	539,785	
Section   Comparison   Compar		2.3 Other Interest Expenses	23,187	30,567	7,191	14,843	22,315	23,187	30,567	7,191	14,843	22,315	
4. 2 Plane free commissions on both some and advances   93.078   125.082   22.645   1819   75.082   22.645   1819   75.082   22.645   1819   75.082   22.645   1819   75.082   22.645   1819   75.082   182.08	3	•											
4.4 Sherpier perhaps trading income [Loss] 4.5 Entering (Company) 4.	4	4.1 Fees and commissions on loans and advances	93,976	125,108	26,454	61,119	75,303	93,976	125,108	26,454		75,304	
4.5 End information (1997)   1997   1		4.3 Foreign exchange trading income (Loss)	25,239	52,052		29,703	52,881	25,239	52,052		29,703	52,881	
Strate   Content   Conte		4.5 Other income	164,747		47,167 127,612					46,583 132,825		190,182	
6 2 Jamin routs of the property and equipment (2,20,004) 4,939,64 (8,5,47) 55,275 (20,204) 439,864 (85,47) 156,875 (20,576) 173,454 (35,577) 173,457 (35,577) 1			923,196	1,397,341	350,633	755,790	1,129,524	945,215	1,423,530	356,645	771,339	1,149,754	
6.5 Superculation floring monoparty and equipment (5.44 5 9.989 3.330 5.04.2 10.980 7.300 10.980 5.06.2 10.980 6.3 0.000 10.0000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.0000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.0000 10.0	6	6.1 Loan loss provision	202,304	439,684			210,575	202,304			156,875	210,575	
6.8 Amortisation charges 6.9 To the operating agentes 7.0 To the operating agents 7.0 To the operating agents agents		6.3 Directors' emoluments 6.4 Rental charges	39,742 6,448	52,629 8,989	8,434 3,360	19,061 5,043	11,760	40,128 7,348	53,059 10,189	8,434 3,660	19,061 5,643	29,950 12,660	
Second Color Second Color		6.6 Amortisation charges	21,046	28,429	8,829	15,262	22,765	21,485	28,868	8,978	15,262	22,765	
8 Exceptional fittems		6.8 Total Other Operating Expenses	1,171,263	1,805,494	404,176	841,559	1,261,932	1,184,442	1,822,378	407,148	848,142	1,272,208	
10     Defered say     Defered say   Defered say     Defered say   D	8	Exceptionalitems				1 2	1 4				1 1	1 4	
13 Other Comprehensive Incomes   13.1 Exhanged Effences on translating foreign operations   13.2 Anisable for -sale financial assets   13.3 Income tax relating to components of other comprehensive Income   13.3 Anisable for -sale financial assets   13.3 Income tax relating to components of other comprehensive Income   14. Other comprehensive Income for the year net of tax   15.3 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of other comprehensive Income for the year net of tax   15.5 Income tax relating to components of the year net of tax   15.5 Income tax relating to components of the year net of tax   15.5 Income tax relating to components of the year net of tax   15.5 Income tax relating to components of the year net of tax relating to tax	10 11	Current tax Deferred tax	(9,682)	(13,175)		[6,944] -	(8,503)	(11,992)	(16,422)	1 -	(7,743)	(9,465)	
13.2 Amis on properly revaluable   13.2 Amis on properly revaluable   13.2 Amis on properly revaluable   13.3 Amis on properly revaluable   13.4 Amis of the comprehensive income of associates	12 13	Other Comprehensive Income:	(257,749)	(421,328)	(53,543)	(92,713)	(140,911)	(251,219)	(415,270)	(50,503)	(84,546)	(131,919)	
13   Sincome tax relating to components of other comprehensive income income income for the year to ftax   C257,695   (421,323   C35,461   C93,005   C93,0		13.2 Available-for-sale financial assets 13.3 Gains on property revaluation	54	-	(298)	(347)	981	54	645	347	-	981	
14 Other comprehensive income for the year net of tax   27,895   (21,328)   (23,348)   (33,44)   (33,060)   (19,30)   (23,165)   (24,562)   (31,56)   (24,		13.5 Income tax relating to components of other comprehensive	-	-	-	-	1	-	-	-	-		
OTHER DISCLOSURES   30/08/2023 31/13/2024 30/08/2024 30/08/2024   30/08/2024 30/08/2024   30/0	14 15	Income Other comprehensive income for the year net of tax Total comprehensive income for the year	54 (257.695)	[421,328]	(298) (53,841)	(347) (93,060)	981 (139.930)	54 (251,165)	645 (414.625)	347 (50.156)	- (84.546)	981 (130,938)	
Non-performing leans and advances   3,289,880   3,471,052   3,410,654   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,431,104   3,461,554   3,461,555   3,461,055   3,46			30/09/2023	31/12/2023 3	31/03/2024	30/06/2024	30/09/2024		6	Conso Banca			
a) Gross non-performing loans and advances Less: b) Interest in suspense c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (a-d) f) libicount dvalue of securities g) Net NPLs Exposure (e-f) l	1	Non-performing loans and advances			Shs'000	Shs'000	Shs'000		6	Intermediary			
c) Total Non-performing loans and advances (a-b) Less: d) Loan loss provisions e) Net non-performing loans (c-d) f) Discounted value of securities g) Net WPL Exposure (e-f)  2. Insider loans and advances and other facilities g) Exposure (e-f)  2. Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  2. Insider loans and advances a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  3. Oif-balances sheet items a) Letters for credit, guarantees, acceptances b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  3. Oif-balances sheet items a) Letters for credit, guarantees, acceptances b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  3. Oif-balances sheet items a) Letters for credit, guarantees, acceptances b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  3. Oif-balances sheet items a) Letters for credit, guarantees, acceptances b) Employees c) Total insider loans, advances and other facilities g) Het WPL Exposure (e-f)  4. Capital strength g) Letters (deficiency) g) (Load, 530)		a) Gross non-performing loans and advances Less:						GOLF	ERS' IN	<b>ISURA</b>	NCE C	OVER	
All control contingent liabilities   1,151,084   1,213,251   1,100,771   1,1		c) Total Non-performing loans and advances (a-b)	2,236,266	2,392,203	2,284,517	2,268,851	2,260,229				126	5.4	
g) Net NPLs Exposure (e-f)       -		d) Loan loss provisions e) Net non-performing loans (c-d)	1,098,676	1,112,188	996,494	967,051	927,687				1	-	
a) Directors, shareholders and associates b) Employees c) Total insider loans, advances and other facilities 384,070 346,981 355,144 337,795 318,137 30if-balances sheet tems a) Letters foreidt, guarantees, acceptances b) Finowards, swaps and options B 158,400 168,331 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 16883,311 176,818 18883,31 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176,818 18883,311 176		g) Net NPLs Exposure (e-f)	1,098,676	1,112,188	996,494	967,051	927,687				40		
c) Total insider loans, advances and other facilities 364,070 346,981 355,144 337,795 318,137  3	2	a) Directors, shareholders and associates	- 00/ 07-	-	-	-	-					-11	
a) Letters of redif, guarantees, acceptances b) Flowards swaps and options c) Other contingent liabilities d) Total contingent liabilities c) Care capital c) Minimum statutory capital c) Monimum statutory actival c) Excess/(deficiency) c) (L404,530) c) (L524,657) c) (		c) Total insider loans, advances and other facilities	364,070 <b>364,070</b>		355,144 <b>355,144</b>				5		1		
Contingent liabilities   1,151,084   1,213,251   1,100,771   999,833   921,015   1,100,771   1,100,7	3	a) Letters of credit, guarantees, acceptances		1,054,851	942,371	841,433	777,765		No.	Maria Control		11 -	
Contact strength		c) Other contingent liabilities	-	-	158,400	158,400	143,250	14.18	1 160	1000	4.8	1000	
a   Core capital   (444,530    524,657    571,557    643,831    683,311    68	4	Capital strength											
d) Supplementary capital   display   (404,530)   (524,687)   (571,557)   (643,831)   (683,311)   (683,311)   (710tal risk weighted assets   12768,689   11/763,686   11/763,986   11/763,886   11/763,9		a) Core capital b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	≽ In	➤ Insured Personal effects				
Total risk weighted assets   12/68,665   11/68,665   11/68,0665   11/68,066		d) Supplementary capital e) Total capital (a+d)	[404.530]	(524,657)	(571,557)	(643,831)	(683,311)		<ul><li>Third Party liability</li><li>Personal accident</li></ul>				
1		f) Total risk weighted assets	12,768,659 -3.6%	11,763,665 -4.9%	11,973,968 -5.1%	11,766,818 -5.8%	11,606,154 -5.8%						
Naminimum Statutory Ratio   10.5%		i) Excess/(Deficiency) (g-h)	-11.6%	-12.9%	-13.1%	-13.8%	-13.8%			om as lo	ow as <b>K</b>	shs.	
n) Minimum Statutory Ratio   14.5%   1		k) Minimum Statutory Ratio	10.5% -13.7%	10.5% -15.0%	10.5% -15.3%	10.5% -16.0%	10.5% -16.4%	3,0!	•				
5 Liquidity <u>bancassurance@consolidated-bank.com</u>		n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%						
	5		16.1%	13.3%	17.2%	17.8%	25.0%	banca					

- Third Party liability
   Personal accident
   Hole-In-One

These financial statements are extracts from the books of the institution. The complete set of the quarterly financial statements, statutory and qualitative disclosures can be accessed at the institutions website: www.consolidated-bank.com. They may also be accessed at the institution's head office located at Consolidated Bank House,23

The financial statements were approved by the Board on 22nd November 2024 and signed on its behalf by:

SAM MUTURI CHIEF EXECUTIVE OFFICER

Koinange Street.

Liquidity
a) Liquidity Ratio
b) Minimum statutory Ratio
c) Excess/(Deficiency) (a-b)

HON MURIUKI NJAGAGUA CHAIRMAN

13.3% 20.0% -6.7%

17.8% 20.0% -2.2%