

Vision Business Intelligence

- **Financial Summary Report**
- **Report Date: 12-August-2025**

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Executive Summary

This daily briefing provides a concise overview of our financial position, highlighting key performance indicators and operational insights to support informed decision-making. As the business landscape continues to evolve, maintaining a clear understanding of our balance sheet and income statement is essential for strategic planning and risk management.

Balance Sheet Analysis

	Today	Previous
Total Assets	KES 197.13B	KES 197.26B
Total Liability	KES 197.13B	KES 197.26B

Total assets and total liabilities both stood at KES 197,127M today, representing a decrease of KES 137M from the previous day's balances. This simultaneous decline in both asset and liability totals suggests a net reduction in the company's overall financial position, potentially indicating either a reduction in operational activity or the settlement of obligations. The equal decrease in assets and liabilities does not provide clear insight into the company's financial health, as it does not reflect changes in equity or the structure of the company's financial obligations.

Total Assets Analysis Summary

	Today	Previous
Loans	KES 72.64B	KES 72.25B
Overdrafts	KES 46.19B	KES 46.70B
Public Securities	KES 23.14B	KES 23.12B
Government Securities	KES 29.36B	KES 29.33B

- **Loans** saw an increase of KES 391M, bringing the current balance to KES 72,639M from KES 72,248M. A key positive contributor was Lmi Aerospace Inc. (CIF: C0040964) in the Short Term Loans (FCY) category, with a KES 219M rise to KES 322M from KES 103M. Conversely, Maiden Holdings Ltd. (CIF: C0083364) in the Short Term Loans (FCY) category decreased by KES 27M to KES 483M from KES 509M, while Ashford Inc. (CIF: C0051517) in the Short Term Loans (LCY) category saw a KES 15M drop to KES 38M from KES 53M.

- **Overdrafts** showed a net decrease of KES 509M, with a current balance of KES 46,193M compared to KES 46,702M from the previous day. Collaborate Corporation Limited (CIF: C0079569) in the Overdraft Accounts (LCY) category contributed positively, increasing by KES 76M to a current balance of KES 223M from KES 147M. Conversely, Huaneng Power International Inc. (CIF: C0073932) in Overdraft Accounts (FCY) decreased by KES 206M, settling at KES 1,395M from KES 1,601M, while Ameresco Inc. (CIF: C0081871) in the same category also declined by KES 91M, reaching KES 63M from KES 154M.

- **Public Securities** saw a small increase in balance today, rising to KES 23,143M from KES 23,123M, a change of KES 21M. The top positively influencing customer, Bajaj Hldgs & Investment Ltd (CIF: FT000000002), in the HTM Treasury Bills category, increased its balance by KES 16M to KES 15,814M. Conversely, the top negatively influencing customer, Dummy Customer (CIF: D000), in the Offshore Bonds - AFS category, decreased its balance by KES 434K to KES -51,305K.

● **Government Securities** ended the day with a balance of KES 29,359M, reflecting an increase of KES 29M from the previous day's balance of KES 29,330M. Notably, Bajaj Hldgs & Investment Ltd (CIF: FT000000002) in the Treasury Bonds - HTM category contributed positively, rising to KES 4,614M from KES 4,592M. Conversely, Medadvisor Limited (CIF: FT000000046) in the Treasury Bonds - AFS category saw a decrease of KES 321K to KES 623,706K from KES 624,027K, while Applied Optoelectronics Inc. (CIF: FT000000063) in the Treasury Bonds - HTM category also decreased by KES 306K to KES 1,204,138K from KES 1,204,444K.

Total Liability Analysis Summary

	Today	Previous
Low Cost Deposits	KES 38.32B	KES 38.61B
High Cost Deposits	KES 109.72B	KES 109.74B
Long Term Borrowings	KES 3.03B	KES 3.03B
Interbank Borrowings	KES 12.98B	KES 12.97B

● The balance for **Low Cost Deposits** decreased by KES 291M to KES 38,315M today, down from KES 38,607M the previous day. A significant positive contributor was Lmi Aerospace Inc. (CIF: C0040964) in the Current Accounts (FCY) category, increasing by KES 193M to KES 194M today from KES 0M the previous day. Conversely, Motorpoint Group Plc (CIF: C0086343) in the Current Accounts (LCY) category saw a decrease of KES 303M to KES 470M today, down from KES 773M the previous day. Additionally, Rey Resources Limited (CIF: C0071288) in the Current Accounts (FCY) category decreased by KES 188M to KES 134M today, from KES 322M the previous day.

● **High Cost Deposits** ended the day with a balance of KES 109,722M, a decrease of KES 23M from the previous day's balance of KES 109,745M. A significant positive movement came from RYCE EAST AFRICA (CIF: A7600665) in the Fixed Deposits (LCY) category, increasing by KES 90M to reach a balance of KES 90M. Conversely, Mercer International Inc. (CIF: A760004) saw a decrease of KES 150M, dropping from KES 300M to KES 150M, while Clarke(T.) (CIF: C0049477) also decreased by KES 90M, falling from KES 136M to KES 47M.

● **Long Term Borrowings** increased by KES 1,500K to reach a current balance of KES 3,029,000K, up from KES 3,027,500K. The primary contributor was Reliance Industries (CIF: FT000009225), a Mid Term Borrowing customer, which rose by KES 450K to KES 908,700K from KES 908,250K. No significant negative customer movements were observed.

● **Interbank Borrowings** increased by KES 5,669K today, reaching a balance of KES 12,975,494K from KES 12,969,825K the previous day. A key positive contributor was Arab Potash Co (CIF: FT000000073), a Call Borrowings Abroad (FCY) customer, which rose by KES 2,497K to KES 5,042,455K. Conversely, Dummy Customer (CIF: D000) in the same category saw a decrease of KES 170K, with a balance of KES -343,287K today.

Income Statement Analysis

	MTD	Today	Previous
Total Income	KES 295.19M	KES 70.56M	KES 27.51M
Total Expense	KES 85.76M	KES 14.89M	KES 15.28M

Total income for the company increased to KES 71M today from KES 28M the previous day, reflecting a significant rise of KES 43M. In contrast, total expenses decreased to KES 14,890K today from KES 15,275K the previous day, a reduction of KES 385K. This improvement in expense management, combined with the substantial increase in income, suggests a positive trend in the company's financial performance.

Total Income Analysis Summary

	MTD	Today	Previous
Loans	KES 31,551K	KES 6.28M	KES 4.19M
Overdrafts	KES 3,272K	KES -44.49K	KES 1.00M
Public Securities	KES 79M	KES 20.16M	KES 6.72M
Government Securities	KES 117M	KES 29.14M	KES 9.71M
Foreign Exchange Income	KES 26,505K	KES 5.50M	KES 2.05M
Trade Finance Commissions	KES 8,469K	KES 2.40M	KES 67.17K
Fees & Comm on Loans & Advances	KES 3,780K	KES 184.38K	KES 530.84K

- **Loans** generated a significant increase in income today compared to the previous day, with today's income reaching KES 6,280K versus KES 4,194K, a rise of KES 2,086K. The Month To Date (MTD) income for **Loans** stands at KES 31,551K. Notably, Short Term Loans (LCY) and Short Term Loans (FCY) contributed substantially, with MTD incomes of KES 18,045,042 and KES 3,612,875 respectively, driving the overall performance.
- **Overdrafts** recorded a significant decline in income today, with a decrease of KES 1,048K compared to the previous day's income of KES 1,004K, resulting in today's income of KES -44K. The Month To Date (MTD) income for Overdrafts stands at KES 3,272K. The primary contributor to this trend is the Overdraft Accounts (FCY) category, which contributed KES 3,271,686.0 to the MTD income, indicating a substantial but inconsistent performance throughout the period.
- **Public Securities** reported a substantial increase in income today, rising from KES 7M to KES 20M, a rise of KES 13M. This marks a significant contribution to the Month To Date (MTD) income of KES 79M. The growth is primarily driven by strong performance in HTM Treasury Bills and HTM Short Term Notes, which accounted for KES 62.02M and KES 11.66M respectively during the MTD.
- **Government Securities** recorded a notable increase in income today, rising from KES 10M to KES 29M, a boost of KES 19M. The Month To Date (MTD) income for the product stands at KES 117M, reflecting strong performance. Key contributors include Treasury Bonds - HTM, which generated KES 87.5M MTD, and Treasury Bonds - AFS, contributing KES 29.1M MTD.
- **Foreign Exchange Income** recorded a significant increase of KES 3,446K compared to the previous day's figure of KES 2,054K, reflecting a substantial rise to KES 5,501K today. The Month To Date (MTD) income stands at KES 26,505K, driven primarily by contributions from the top two categories: Trading Profit/Loss Fx Swap and Revaluation Profit/Loss Fx, which accounted for KES 17,696,568 and KES 5,691,326 respectively. These factors highlight a strong performance in foreign exchange activities this month.

- **Trade Finance Commissions** saw a substantial increase in income today, rising from KES 67K to KES 2,402K, a growth of KES 2,335K. This marks a significant contribution to the Month To Date (MTD) income of KES 8,469K. The top contributors include Comm Non Funded - Guarantees, which accounted for KES 5,244,244.0, and Comm Non Funded - Export LC's, with KES 2,099,718.0, driving much of the positive momentum.

- Today's Income for **Fees & Comm on Loans & Advances** dropped by KES 346K from the previous day's KES 531K, reflecting a significant decline. The Month To Date (MTD) Income stands at KES 3,780K, driven largely by the top contributor, Mortgage Processing fees, which accounted for KES 3,554,910.0 MTD, with Other Fees adding KES 197,157.0.

Total Expense Analysis Summary

	MTD	Today	Previous
Low Cost Deposits	KES 128K	KES 95.95K	KES 30.47K
High Cost Deposits	KES 15,032K	KES 2.93M	KES 4.23M
Long Term Borrowings	KES 6,995K	KES 1.75M	KES 583.26K
Interbank Borrowings	KES 14,927K	KES 3.73M	KES 1.24M
Staff Cost	KES 5,782K	KES 1.20M	KES 202.84K
Other Operating Expenses	KES 23,867K	KES 3.92M	KES 7.05M

- The **Low Cost Deposits** product saw a substantial increase in expense today, rising from KES 30K to KES 96K, a jump of KES 65K. The Month To Date (MTD) expense for the product stands at KES 128K. The primary contributor to this growth is the **Call Deposits (LCY)** category, which accounts for the full MTD expense of KES 128,466.0, indicating a significant shift in spending priorities within the product line.

- The **High Cost Deposits** product saw a reduction of KES 1,305K in today's expense compared to the previous day, reflecting a decline from KES 4,230K to KES 2,925K. The Month To Date (MTD) expense for the product stands at KES 15,032K. The top two categories contributing to the total expense are Fixed Deposits (LCY) at KES 14,778,032 and Fixed Deposits (FCY) at KES 254,937.

- The expense for **Long Term Borrowings** showed a significant increase of KES 1,167K compared to the previous day's KES 583K. The Month To Date (MTD) expense stands at KES 6,995K. A major contributor to this rise is the Mid Term Borrowing category, which accounts for the full MTD expense of KES 6,995,179.

- The expense for **Interbank Borrowings** increased by KES 2,489K compared to the previous day, reaching KES 3,733K today. The Month To Date (MTD) expense stands at KES 14,927K. The significant categories contributing to this increase include Call Borrowings Abroad (FCY) with an MTD expense of KES 14,620,503 and Call Borrowings in Kenya (LCY) with an MTD expense of KES 306,575.

- **Staff Cost** saw a substantial increase today, with expenses rising by KES 999K compared to the previous day's KES 203K. The total expense for the month to date stands at KES 5,782K. The top two categories contributing to this growth are Other Employee Related Costs at KES 4,425,028 and Training And Development at KES 786,389.

- **Other Operating Expenses** saw a significant decrease of KES 3,129K compared to the previous day, reflecting a drop from KES 7,050K to KES 3,921K. The Month To Date (MTD) expense for this

category stands at KES 23,867K. Key contributors include Printing And Stationery, which accounted for KES 7,251,703.0 MTD, and Subscriptions - Office, at KES 5,602,520.0 MTD.