

Vision Business Intelligence

- **Financial Summary Report**
- **Report Date: 11-August-2025**

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Executive Summary

This daily financial briefing provides a clear overview of our institution's key financial positions, offering C-suite leaders a concise summary of the balance sheet and income statement performance. By highlighting critical metrics and trends, it ensures informed decision-making and strategic alignment with our overall business objectives.

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 decline reflects a reduction in both asset and liability positions, with no significant differences between the two categories. The simultaneous decrease in assets and liabilities suggests a potential stabilization or restructuring of the company's financial position, though further analysis would be required to assess its long-term implications.

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 increase to KES 322M from KES 103M. Conversely, Maiden Holdings Ltd. (CIF: C0083364) in Short Term Loans (FCY) decreased by KES 27M to KES 483M from KES 509M, while Ashford Inc. (CIF: C0051517) in Short Term Loans (LCY) declined by KES 15M to KES 38M from KES 53M.

- **Overdrafts** show 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 to KES 1,395M from KES 1,601M, while Ameresco Inc. (CIF: C0081871) in the same category also saw a decline of KES 91M to KES 63M from KES 154M.

- **Public Securities** ended the day with a balance of KES 23,143M, representing an increase of KES 21M from the previous day's balance of KES 23,123M. A key positive contributor was Bajaj Hldgs & Investment Ltd (CIF: FT0000000002) in the HTM Treasury Bills category, with a balance of KES 15,814M today compared to KES 15,798M yesterday, reflecting an increase of KES 16M. Conversely, Dummy Customer (CIF: D000) in the Offshore Bonds - AFS category saw a decrease of KES 434K, with a balance of KES -51,305K today versus KES -50,871K the previous day.

● **Government Securities** recorded a net increase of KES 29 million today, with the balance rising to KES 29,359 million from KES 29,330 million the previous day. Notable positive contributions came from Bajaj Hldgs & Investment Ltd (CIF: FT000000002) in the Treasury Bonds - HTM category, which increased by KES 22 million to KES 4,614 million. Conversely, Medadvisor Limited (CIF: FT0000000046) in the Treasury Bonds - AFS category saw a decrease of KES 321,000 to KES 623,706 million, while Applied Optoelectronics Inc. (CIF: FT0000000063) in the Treasury Bonds - HTM category also decreased by KES 306,000 to KES 1,204,138 million.

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

● **Low Cost Deposits** ended the day with a balance of KES 38,315M, reflecting a decrease of KES 291M from the previous day's balance of KES 38,607M. A significant positive contributor was Lmi Aerospace Inc. (CIF: C0040964) in the Current Accounts (FCY) category, which increased by KES 193M to reach a balance of KES 194M from zero the previous day. Conversely, Motorpoint Group Plc (CIF: C0086343) in the Current Accounts (LCY) category saw a decrease of KES 303M, dropping its balance to KES 470M from KES 773M. Additionally, Rey Resources Limited (CIF: C0071288) in the Current Accounts (FCY) category also declined by KES 188M, reducing its balance to KES 134M from KES 322M.

● The balance for **High Cost Deposits** decreased by KES 23M to KES 109,722M today, down from KES 109,745M the previous day. A significant positive movement was driven by RYCE EAST AFRICA (CIF: A7600665) in the Fixed Deposits (LCY) category, which increased by KES 90M to reach KES 90M today from KES 0M the previous day. Meanwhile, Mercer International Inc. (CIF: A7600004) saw a decrease of KES 150M to KES 150M today, down from KES 300M the previous day, while Clarke(T.) (CIF: C0049477) also decreased by KES 90M to KES 47M, from KES 136M the prior day.

● **Long Term Borrowings** increased by KES 1,500K to reach a current balance of KES 3,029,000K from KES 3,027,500K. The primary positive influence comes from 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: FT0000000073) in the Call Borrowings Abroad (FCY) category, with a balance of KES 5,042,455K today, up from KES 5,039,958K. Conversely, Dummy Customer (CIF: D000) in the same category saw a decrease of KES 170K, with a balance of KES -343,287K today compared to KES -343,117K the previous day.

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

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Total income for the company increased to KES 71M today from KES 28M the previous day, representing a rise of KES 43M. Total expenses decreased to KES 14,890K today from KES 15,275K the previous day, a reduction of KES 385K. The significant increase in income, combined with the modest decrease in expenses, suggests improved operational performance and stronger revenue generation, which could positively impact the company's financial health.

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 a rise of KES 2,086K to reach KES 6,280K. The Month To Date (MTD) income for the product stands at KES 31,551K. Notably, the top two contributing categories, Short Term Loans (LCY) and Short Term Loans (FCY), accounted for substantial portions of the MTD income, reflecting strong performance in the lending segment.

- **Overdrafts** saw a significant decline in income today, dropping KES 1,048K from the previous day's KES 1,004K, resulting in today's income of KES -44K. The Month To Date (MTD) income for the product stands at KES 3,272K, with the Overdraft Accounts (FCY) category contributing KES 3,271,686.0 as the primary positive influence.

- **Public Securities** reported a significant increase in income today, rising from KES 7M to KES 20M, a jump of KES 13M. The Month To Date (MTD) income for the product stands at KES 79M, reflecting strong performance. This growth is driven by contributions from key categories, including HTM Treasury Bills, which generated KES 62.02M MTD, and HTM Short Term Notes, contributing KES 11.66M MTD.

- **Government Securities** reported a notable increase in income today compared to the previous day, with today's income reaching KES 29M versus KES 10M, a rise of KES 19M. The Month To Date (MTD) income for the product stands at KES 117M. This growth is largely driven by strong performance in Treasury Bonds - HTM and Treasury Bonds - AFS, which contributed significantly to the MTD income.

- **Foreign Exchange Income** saw a substantial rise of KES 3,446K compared to the previous day's figure of KES 2,054K, bringing today's income to KES 5,501K. The Month To Date (MTD) income stands at KES 26,505K, driven significantly by the Trading Profit/Loss Fx Swap and Revaluation Profit/Loss Fx categories, which contributed KES 17,696,568 and KES 5,691,326 respectively.

- **Trade Finance Commissions** saw a substantial increase in income today, rising from KES 67K to KES 2,402K, a rise of KES 2,335K. The Month To Date (MTD) income for the product stands at KES 8,469K. This growth is driven significantly by the top two categories, Comm Non Funded - Guarantees and Comm Non Funded - Export LC's, which contributed 524,424.0K and 2,099,718.0K respectively during the MTD period.

- Today's income for the **Fees & Comm on Loans & Advances** line dropped sharply compared to the previous day, reflecting a decrease of KES 346K. The Month To Date (MTD) income stands at KES 3,780K, driven significantly by Mortgage Processing fees, which contributed KES 3,554,910, and Fees - Other, adding KES 197,157.

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 significant 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, with Call Deposits (LCY) accounting for the majority of the total cost at KES 128,466.0. This highlights a growing impact from the top category driving expenses.

- The **High Cost Deposits** line showed a significant decrease today, with expenses dropping by KES 1,305K compared to the previous day's KES 4,230K, resulting in today's expense of 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 expense of KES 583K. The Month To Date (MTD) expense for the category stands at KES 6,995K. A major contributor to this rise is the Mid Term Borrowing category, which accounts for the entire 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. This marks a significant rise in the Month To Date (MTD) expense, which stands at KES 14,927K. The top two categories contributing to the total expense are Call Borrowings Abroad (FCY) at KES 14,620,503 and Call Borrowings in Kenya (LCY) at KES 306,575.

- **Staff Cost** saw a substantial increase today, rising from KES 203K to KES 1,202K, a jump of KES 999K. The Month To Date (MTD) expense for this line stands at KES 5,782K. The growth is primarily driven by the top two categories: Other Employee Related Costs, which accounted for KES 4,425,028.0 MTD, and Training And Development, contributing KES 786,389.0 MTD.

- **Other Operating Expenses** showed a significant decrease today compared to the previous day, with a reduction of KES 3,129K, bringing today's expense to KES 3,921K. The Month To Date (MTD)

expense for this category stands at KES 23,867K. The top two contributors to the total expense are Printing And Stationery, with an MTD of KES 7,251,703, and Subscriptions - Office, with an MTD of KES 5,602,520.