

STATEMENT OF FINANCIAL POSITION	BANK					GROUP				
	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)
A ASSETS										
1 Cash (both local and foreign)	3,140,331	3,996,746	3,549,705	3,845,607	4,291,457	3,638,591	4,433,947	3,897,516	4,246,213	4,798,178
2 Balances due from central banks	16,064,045	15,399,932	12,148,209	12,030,859	13,256,857	18,527,360	19,577,858	16,688,465	15,196,178	17,504,631
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss (FVTPL)	-	-	-	-	-	74,461	90,078	5,597	8,365	115,764
5 Investment Securities:										
a) Held at amortised cost	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	40,766,131	40,072,602	36,313,525	34,910,637	35,356,500	40,766,131	40,072,602	36,313,525	34,910,637	35,356,500
b. Other securities	23,183,064	19,341,331	8,283,125	5,889,681	2,584,371	30,916,236	28,226,764	15,248,249	12,186,784	9,885,006
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	54,535,982	61,336,491	65,844,725	92,795,045	117,954,218	54,680,059	61,484,816	65,993,103	92,956,994	118,110,321
b. Other securities	4,636,886	4,560,609	5,277,255	4,557,402	4,568,280	4,684,913	4,614,680	5,326,679	4,606,502	4,621,609
6 Deposits and Balances due from local banking Institutions	4,077,381	5,051,245	2,774,738	6,601,563	2,270,742	4,077,381	5,051,245	2,774,738	6,601,563	2,270,742
7 Deposits and Balances due from banking Institutions abroad	22,118,425	20,423,017	10,641,526	10,343,296	12,496,243	25,673,833	24,004,351	16,008,182	15,319,192	19,143,611
8 Tax recoverable	-	-	-	-	-	-	131,300	120,016	119,230	129,499
9 Loans and advances to customers (net)	213,960,896	216,087,376	217,512,164	211,185,829	218,006,193	234,338,184	239,290,323	242,953,975	235,609,128	242,831,567
10 Balances due from banking institutions in the Group	1,184,397	2,552,369	6,791,088	3,988,963	3,961,263	105,635	1,113,330	187,855	538,881	250,331
11 Investment in associates	-	-	-	-	-	-	-	-	-	-
12 Investment in subsidiary companies	3,882,712	3,882,712	3,882,712	3,882,712	3,882,712	-	-	-	-	-
13 Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	3,289,470	3,282,372	3,231,113	3,104,907	3,115,407	4,001,391	4,022,590	3,839,392	3,818,656	3,892,791
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	2,397,481	2,307,121	2,189,754	2,170,308	2,081,705	3,260,605	3,329,179	3,194,168	3,191,173	3,169,921
18 Deferred tax asset	9,004,556	9,723,687	9,723,687	9,723,687	9,723,687	9,608,495	10,418,878	10,361,298	10,357,287	10,409,691
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	5,495,071	6,855,764	4,854,285	6,289,128	5,834,963	6,111,785	6,452,684	5,212,983	6,660,234	6,690,351
21 TOTAL ASSETS	407,736,828	414,873,374	393,017,611	411,319,624	439,384,598	440,465,060	452,314,625	428,125,741	446,327,017	479,180,513
B LIABILITIES										
22 Balances due to central banks	16,023,735	14,010,049	-	-	-	16,023,735	14,010,049	-	-	-
23 Customer deposits	303,765,511	303,765,965	291,572,146	314,824,218	327,304,093	332,439,607	333,043,966	323,999,084	343,128,901	358,035,219
24 Deposits and balances due to local banking institutions	5,737,313	8,110,686	11,377,671	9,182,165	18,823,531	5,737,313	8,110,686	11,377,671	9,182,165	18,823,531
25 Deposits and balances due to foreign banking institutions	934,855	2,257,064	1,801,086	756,919	443,588	1,379,128	5,330,988	3,680,685	1,725,982	2,372,773
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	10,059,077	10,310,689	6,493,024	6,668,388	6,487,734	10,214,289	10,485,431	6,651,473	7,473,860	7,340,418
28 Balances due to banking institutions in the Group	254,737	86,588	101,440	643,115	272,214	544,758	261,024	39,165	380,311	1,041,752
29 Tax payable	618,356	1,118,973	2,338,587	337,672	377,507	806,335	1,133,802	2,486,613	543,638	636,168
30 Dividends payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	10,548,531	8,991,762	13,782,115	8,050,845	9,392,227	10,921,456	10,018,421	10,886,326	8,942,248	10,472,283
34 TOTAL LIABILITIES	347,946,828	348,651,776	327,466,069	340,463,322	363,100,894	378,066,621	382,394,367	359,121,017	371,377,105	398,722,144
C SHAREHOLDERS' EQUITY										
35 Paid up/ Assigned share capital	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
36 Share premium	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-
38 Retained earnings	45,574,967	45,103,433	46,602,461	50,827,279	53,972,349	46,964,479	47,086,893	48,590,765	52,882,155	57,010,525
39 Statutory loan loss reserves	10,151,013	10,313,446	11,660,184	10,358,960	10,175,819	10,652,348	10,547,305	12,199,139	10,827,698	10,077,046
40 Other Reserves	(4,462,534)	(2,526,548)	(1,242,370)	1,138,796	3,604,269	(4,471,537)	(2,534,886)	(1,246,546)	1,143,598	3,607,978
41 Proposed dividends	-	4,800,000	-	-	-	4,800,000	-	-	-	-
42 Translation reserve	-	-	-	-	-	(438,251)	113,087	(375,034)	92,489	86,703
43 TOTAL SHAREHOLDERS' EQUITY	59,794,713	66,221,598	65,551,542	70,856,302	76,283,704	61,238,306	68,543,666	67,699,591	73,477,207	79,313,519
44 Non-controlling interest	-	-	-	-	-	1,160,133	1,376,592	1,305,133	1,472,705	1,144,850
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	407,736,828	414,873,374	393,017,611	411,319,624	439,384,598	440,465,060	452,314,625	428,125,741	446,327,017	479,180,513

BANK						GROUP				
STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)
1 INTEREST INCOME										
1.1 Loans and advances	26,446,685	36,139,056	7,366,986	15,227,261	22,309,878	29,381,071	40,672,447	8,602,122	17,824,968	26,454,615
1.2 Government securities	8,380,162	12,029,882	3,380,888	7,010,280	11,327,903	9,150,863	13,121,717	3,603,009	7,438,450	12,002,434
1.3 Deposits and placements with banking institutions	1,543,481	1,928,605	302,483	689,257	1,059,930	1,611,154	1,993,869	315,017	706,334	1,105,651
1.4 Other interest income	50,942	70,285	21,460	43,103	65,034	50,942	70,285	21,460	43,103	65,034
1.5 Total interest income	36,421,270	50,167,828	11,071,817	22,969,901	34,762,745	40,194,030	55,858,318	12,541,608	26,012,855	39,627,734
2 INTEREST EXPENSE										
2.1 Customer deposits	15,869,046	21,185,632	4,102,982	7,795,612	11,446,339	17,063,542	22,826,953	4,480,898	8,590,636	12,705,656
2.2 Deposits and placements from banking institutions	1,669,279	2,205,976	310,749	464,339	780,858	1,712,050	2,284,305	345,926	534,697	871,504
2.3 Other interest expenses	1,010,678	1,205,165	253,699	482,686	711,547	1,051,645	1,267,162	266,047	511,978	769,397
2.4 Total interest expense	18,549,003	24,596,773	4,667,430	8,742,637	12,938,744	19,827,237	26,378,420	5,092,871	9,637,311	14,346,557
3 NET INTEREST INCOME	17,872,267	25,571,055	6,404,387	14,227,264	21,824,001	20,366,793	29,479,898	7,448,737	16,375,544	25,281,177
4 OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	1,428,413	1,907,425	477,558	983,715	1,526,705	1,464,287	1,996,566	484,908	1,012,935	1,585,498
4.2 Other fees and commissions	2,703,865	3,630,097	959,609	1,920,325	3,055,042	3,252,530	4,352,929	1,267,194	2,374,958	3,703,367
4.3 Foreign exchange trading income	1,671,939	1,911,245	467,923	804,495	1,186,722	1,978,253	2,359,519	577,158	1,010,144	1,508,864
4.4 Dividend income	227,000	227,000	-	200,000	327,000	-	-	-	-	-
4.5 Other incomes	333,206	433,542	346,188	577,229	1,318,256	364,696	811,319	346,610	553,535	1,311,494
4.6 Total non-interest income	6,364,423	8,109,309	2,251,278	4,485,764	7,413,725	7,059,766	9,520,333	2,675,870	4,951,572	8,109,223
5 TOTAL OPERATING INCOME	24,236,690	33,680,364	8,655,665	18,713,028	29,237,726	27,426,559	39,000,231	10,124,607	21,327,116	33,390,400
6 OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	4,202,484	5,766,648	1,121,828	3,152,066	5,150,740	4,824,487	7,051,157	1,325,009	3,597,028	6,046,721
6.2 Staff costs	3,884,296	5,443,702	1,548,931	3,190,280	4,960,679	4,638,353	6,466,280	1,813,445	3,696,483	5,771,825
6.3 Directors' emoluments	232,812	285,010	72,759	221,380	289,975	246,213	302,384	81,712	238,892	316,277
6.4 Rentals charges	324,298	426,891	124,425	234,289	372,020	366,537	497,735	139,056	265,836	410,561
6.5 Depreciation charge on property and equipment	865,898	1,148,882	243,915	490,535	738,665	985,918	1,321,982	280,022	560,197	864,757
6.6 Amortisation charges	567,561	753,911	180,666	358,332	548,821	628,459	844,469	190,520	379,058	583,767
6.7 Other operating expenses	4,293,013	5,740,321	1,297,662	2,824,203	4,703,556	5,073,929	7,211,088	1,712,897	3,694,015	6,127,454
6.8 Total Other Operating Expenses	14,370,362	19,565,365	4,590,286	10,471,085	16,764,456	16,763,896	23,695,095	5,542,661	12,431,509	20,121,362
7 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	9,866,328	14,114,999	4,065,379	8,241,943	12,473,270	10,662,663	15,305,136	4,581,946	8,895,607	13,269,038
8 EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-	-	-
9 PROFIT AFTER EXCEPTIONAL ITEMS	9,866,328	14,114,999	4,065,379	8,241,943	12,473,270	10,662,663	15,305,136	4,581,946	8,895,607	13,269,038
10 Current tax	(2,959,898)	(4,345,020)	(1,219,614)	(2,472,583)	(3,741,981)	(3,249,745)	(4,676,416)	(1,377,551)	(2,732,399)	(4,057,735)
11 Deferred tax	-	1,627,350	-	-	-	-	1,716,005	-	-	-
12 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	6,906,430	11,397,329	2,845,765	5,769,360	8,731,289	7,412,918	12,344,725	3,204,395	6,163,208	9,211,303
13 Non-controlling interest	-	-	-	-	-	(105,850)	(194,568)	(48,689)	(87,551)	(87,759)
14 PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	6,906,430	11,397,329	2,845,765	5,769,360	8,731,289	7,307,068	12,150,157	3,155,706	6,075,657	9,129,544
15 OTHER COMPREHENSIVE INCOME										
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	(1,817,957)	(1,135,135)	(608,269)	(140,743)	(31,564)
15.2 Fair value changes in financial assets at FVOCI	183,193	3,177,998	1,200,774	3,665,343	6,130,817	191,371	3,342,131	1,204,937	3,802,311	6,326,588
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-
15.4 Statutory credit reserve	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	(846,306)	-	-	-	-	(1,001,197)	-	(123,827)	(183,724)
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	183,193	2,331,692	1,200,774	3,665,343	6,130,817	(1,626,586)	1,205,799	596,668	3,537,741	6,111,300
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	7,089,623	13,729,021	4,046,539	9,434,703	14,862,106	5,786,332	13,550,524	3,801,063	9,700,949	15,322,603