

STATEMENT OF FINANCIAL POSITION		COMPANY				GROUP			
		UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED
		JUN 2024	DEC 2024	MAR 2025	JUN 2025	JUN 2024	DEC 2024	MAR 2025	JUN 2025
		(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)
<b>A</b>	<b>ASSETS</b>								
1	Cash (both local and foreign)	-	-	-	-	4,981,699	7,182,677	6,869,583	7,502,210
2	Balances due from central banks	-	-	-	-	29,401,245	26,280,285	22,498,290	21,876,858
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-
4	Financial Assets at fair value through profit and loss (FVTPL)	-	-	-	-	2,406,221	1,098,455	1,190,164	960,527
5	Investment Securities:	-	-	-	-	-	-	-	-
	a) Held at amortised cost:	-	-	-	-	-	-	-	-
	a. Kenya Government securities	-	-	-	-	37,508,649	40,072,602	36,313,525	34,910,637
	b. Other securities	-	-	-	-	44,758,516	48,878,066	38,768,192	36,092,258
	b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-
	a. Kenya Government securities	1,009,762	910,411	899,938	5,332,755	52,604,436	62,246,902	66,744,663	98,289,749
	b. Other securities	-	-	-	-	8,260,652	9,516,032	9,379,267	8,581,477
6	Deposits and Balances due from local banking institutions	1,040,235	1,602,550	5,995,394	693,679	6,356,421	5,051,245	2,774,738	6,601,563
7	Deposits and Balances due from banking institutions abroad	-	-	-	-	47,980,259	43,768,110	41,331,991	33,312,361
8	Tax recoverable	50,345	10,021	16,806	26,148	198,282	189,106	200,557	317,278
9	Loans and advances to customers (net)	-	-	-	-	284,152,164	287,082,574	293,661,598	290,257,982
10	Balances due from banking institutions in the Group	-	-	-	-	-	-	-	-
11	Investment in associates	-	-	-	-	-	-	-	-
12	Investment in subsidiary companies	34,698,390	34,698,390	34,698,390	35,319,158	-	-	-	-
13	Investment in joint ventures	2,515,591	2,515,591	2,515,591	2,515,591	5,997,815	6,514,568	6,826,541	6,758,080
14	Investment properties	-	-	-	-	-	-	-	-
15	Property and equipment	-	-	-	-	13,130,164	15,999,921	14,915,067	14,852,128
16	Prepaid lease rentals	-	-	-	-	-	-	-	-
17	Intangible assets	-	-	-	602,441	7,400,049	6,897,074	7,242,747	7,397,061
18	Deferred tax asset	523	33,342	33,342	33,342	11,349,275	12,211,941	12,202,564	12,247,976
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets	456,867	500	3,944	2,181	7,897,401	8,290,742	7,494,167	8,963,239
21	<b>TOTAL ASSETS</b>	<b>39,771,713</b>	<b>39,770,805</b>	<b>44,163,405</b>	<b>44,525,295</b>	<b>564,383,248</b>	<b>581,280,300</b>	<b>568,413,654</b>	<b>588,921,384</b>
<b>B</b>	<b>LIABILITIES</b>								
22	Balances due to central banks	-	-	-	-	6,013,821	14,010,049	-	-
23	Customer deposits	-	-	-	-	419,351,138	412,179,477	407,041,675	429,372,218
24	Deposits and balances due to local banking institutions	-	-	-	-	5,000,114	8,110,686	11,377,671	9,182,165
25	Deposits and balances due to foreign banking institutions	-	-	-	-	14,669,843	12,925,743	14,609,214	12,230,356
26	Other money market deposits	-	-	-	-	-	-	-	-
27	Borrowed funds	-	-	-	-	14,567,279	14,069,877	9,819,955	10,830,932
28	Balances due to banking institutions in the Group	-	-	-	-	-	-	-	-
29	Tax payable	-	-	-	-	730,213	1,325,662	2,669,979	772,254
30	Dividends payable	-	2,149,708	-	-	-	2,149,708	-	-
31	Deferred tax liability	-	-	-	-	427,299	658,429	698,963	704,005
32	Retirement benefit liability	-	-	-	-	-	-	-	-
33	Other liabilities	227,133	173,024	191,385	248,195	10,852,270	14,203,614	15,238,386	12,228,720
34	<b>TOTAL LIABILITIES</b>	<b>227,133</b>	<b>2,322,732</b>	<b>191,385</b>	<b>248,195</b>	<b>471,611,977</b>	<b>479,633,245</b>	<b>461,455,843</b>	<b>475,320,650</b>
<b>C</b>	<b>SHAREHOLDERS' EQUITY</b>								
35	Paid up/ Assigned share capital	1,653,621	1,653,621	1,688,621	1,740,121	1,653,621	1,653,621	1,688,621	1,740,121
36	Share premium	17,561,629	17,561,629	19,221,329	21,663,459	17,561,629	17,561,629	19,221,329	21,663,459
37	Revaluation reserves	-	-	-	-	1,240,203	1,460,251	1,460,251	1,411,873
38	Retained earnings	20,286,257	15,418,781	20,241,340	20,727,798	60,063,363	63,083,313	65,170,549	70,737,043
39	Statutory loan loss reserves	-	-	-	-	10,477,899	12,167,593	13,819,427	12,573,831
40	Other Reserves	43,073	(56,615)	(49,927)	145,722	(2,831,565)	(2,566,650)	(2,127,964)	505,967
41	Proposed dividends	-	2,870,657	2,870,657	-	-	2,870,657	2,870,657	-
42	Translation reserve	-	-	-	-	(1,767,752)	(1,756,351)	(2,232,873)	(2,111,585)
43	<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>39,544,580</b>	<b>37,448,073</b>	<b>43,972,020</b>	<b>44,277,100</b>	<b>86,397,398</b>	<b>94,474,063</b>	<b>99,869,997</b>	<b>106,520,709</b>
44	Non controlling interest	-	-	-	-	6,373,873	7,172,992	7,087,814	7,080,025
45	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>39,771,713</b>	<b>39,770,805</b>	<b>44,163,405</b>	<b>44,525,295</b>	<b>564,383,248</b>	<b>581,280,300</b>	<b>568,413,654</b>	<b>588,921,384</b>

STATEMENT OF COMPREHENSIVE INCOME		COMPANY				GROUP			
		UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED
		JUN 2024	DEC 2024	MAR 2025	JUN 2025	JUN 2024	DEC 2024	MAR 2025	JUN 2025
		(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)
<b>1</b>	<b>INTEREST INCOME</b>								
	1.1 Loans and advances	-	-	-	-	22,550,861	48,267,068	10,455,610	21,602,831
	1.2 Government securities	58,810	118,267	29,082	151,540	6,962,112	16,568,160	4,461,367	9,298,411
	1.3 Deposits and placements with banking institutions	134,078	183,627	13,247	78,334	1,593,937	3,200,011	538,068	1,153,084
	1.4 Other interest income	-	-	-	-	34,126	70,285	21,460	43,103
	<b>1.5 Total interest income</b>	<b>192,888</b>	<b>301,894</b>	<b>42,329</b>	<b>229,874</b>	<b>31,141,036</b>	<b>68,105,524</b>	<b>15,476,505</b>	<b>32,097,429</b>
<b>2</b>	<b>INTEREST EXPENSE</b>								
	2.1 Customer deposits	-	-	-	-	12,030,072	25,369,294	5,148,485	9,871,903
	2.2 Deposits and placements from banking institutions	-	-	-	-	1,715,011	3,525,331	632,424	1,125,697
	2.3 Other interest expenses	-	-	-	-	882,230	1,648,531	320,319	665,031
	<b>2.4 Total interest expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,627,313</b>	<b>30,543,156</b>	<b>6,101,228</b>	<b>11,662,631</b>
<b>3</b>	<b>NET INTEREST INCOME</b>	<b>192,888</b>	<b>301,894</b>	<b>42,329</b>	<b>229,874</b>	<b>16,513,723</b>	<b>37,562,368</b>	<b>9,375,277</b>	<b>20,434,798</b>
<b>4</b>	<b>OTHER OPERATING INCOME</b>								
	4.1 Fees and commissions on loans and advances	-	-	-	-	1,187,119	2,610,441	615,980	1,327,713
	4.2 Other fees and commissions	-	-	-	-	2,546,861	5,330,991	1,447,101	2,957,073
	4.3 Foreign exchange trading income/(loss)	-	(84,028)	(1,842)	(1,614)	1,818,936	3,588,475	931,382	1,670,639
	4.4 Dividend income	4,504,364	4,607,564	4,800,000	5,144,717	-	-	-	-
	4.5 Other incomes	(76,645)	-	-	-	606,744	2,126,582	597,069	996,844
	<b>4.6 Total non-interest income</b>	<b>4,427,719</b>	<b>4,523,536</b>	<b>4,798,158</b>	<b>5,143,103</b>	<b>6,159,660</b>	<b>13,656,489</b>	<b>3,591,532</b>	<b>6,952,269</b>
<b>5</b>	<b>TOTAL OPERATING INCOME</b>	<b>4,620,607</b>	<b>4,825,430</b>	<b>4,840,487</b>	<b>5,372,977</b>	<b>22,673,383</b>	<b>51,218,857</b>	<b>12,966,809</b>	<b>27,387,067</b>
<b>6</b>	<b>OTHER OPERATING EXPENSES</b>								
	6.1 Loan loss provisions	-	-	-	-	3,464,168	7,818,349	1,598,715	4,065,765
	6.2 Staff costs	-	-	-	-	4,183,748	9,071,745	2,369,499	4,959,746
	6.3 Directors' emoluments	7,899	17,096	5,384	12,239	88,710	127,290	31,823	63,645
	6.4 Rentals charges	-	-	-	-	337,803	651,218	169,321	339,710
	6.5 Depreciation charge on property and equipment	-	-	-	-	948,682	2,009,487	448,080	896,794
	6.6 Amortisation charges	-	-	-	-	532,435	1,047,178	230,280	466,557
	6.7 Other operating expenses	23,706	27,703	12,545	28,849	4,730,033	10,614,204	2,440,319	5,296,347
	<b>6.8 Total other Operating Expenses</b>	<b>31,605</b>	<b>44,799</b>	<b>17,929</b>	<b>41,088</b>	<b>14,285,578</b>	<b>31,339,471</b>	<b>7,288,037</b>	<b>16,088,564</b>
<b>7</b>	<b>PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS</b>	<b>4,589,002</b>	<b>4,780,631</b>	<b>4,822,558</b>	<b>5,331,889</b>	<b>8,387,805</b>	<b>19,879,386</b>	<b>5,678,772</b>	<b>11,298,503</b>
8	Share of profit of joint Venture	-	-	-	-	340,982	896,971	215,900	407,125
<b>9</b>	<b>PROFIT AFTER EXCEPTIONAL ITEMS</b>	<b>4,589,002</b>	<b>4,780,631</b>	<b>4,822,558</b>	<b>5,331,889</b>	<b>8,728,787</b>	<b>20,776,357</b>	<b>5,894,672</b>	<b>11,705,628</b>
10	Current tax	(11,178)	(49,918)	-	(22,874)	(2,632,530)	(5,949,320)	(1,675,756)	(3,393,575)
11	Deffered tax	-	-	-	-	-	1,826,712	-	-
<b>12</b>	<b>PROFIT AFTER TAX AND EXCEPTIONAL ITEMS</b>	<b>4,577,824</b>	<b>4,730,713</b>	<b>4,822,558</b>	<b>5,309,015</b>	<b>6,096,257</b>	<b>16,653,749</b>	<b>4,218,916</b>	<b>8,312,053</b>
13	Non-controlling interest	-	-	-	-	(492,782)	(1,274,470)	(292,817)	(578,478)
<b>14</b>	<b>PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST</b>	<b>4,577,824</b>	<b>4,730,713</b>	<b>4,822,558</b>	<b>5,309,015</b>	<b>5,603,475</b>	<b>15,379,279</b>	<b>3,926,099</b>	<b>7,733,575</b>
<b>15</b>	<b>OTHER COMPREHENSIVE INCOME</b>								
	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(7,105,138)	(7,310,932)	(709,750)	(583,452)
	15.2 Fair value changes in financial assets at FVOCI	133,031	33,343	6,688	202,336	2,440,116	3,829,018	431,137	3,034,208
	15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	402,625	-	(48,378)
	15.4 Fair value changes on employee benefits	-	-	-	-	(33,271)	(42,900)	-	-
	15.5 Income tax relating to components of other comprehensive income	-	-	-	-	(1,363)	(1,112,081)	19,117	62,416
<b>16</b>	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX</b>	<b>133,031</b>	<b>33,343</b>	<b>6,688</b>	<b>202,336</b>	<b>(4,699,656)</b>	<b>(4,234,270)</b>	<b>(259,496)</b>	<b>2,464,794</b>
<b>17</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>4,710,855</b>	<b>4,764,056</b>	<b>4,829,246</b>	<b>5,511,351</b>	<b>1,396,601</b>	<b>12,419,479</b>	<b>3,959,420</b>	<b>10,776,847</b>
<b>18</b>	<b>EARNING PER SHARE - BASIC &amp; DILUTED (KSHS)</b>	<b>2.67</b>	<b>2.76</b>	<b>2.81</b>	<b>3.10</b>	<b>3.27</b>	<b>9.30</b>	<b>2.29</b>	<b>4.51</b>
<b>19</b>	<b>DIVIDEND PER SHARE - (KSHS)</b>	<b>-</b>	<b>3.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.00</b>	<b>-</b>	<b>-</b>

OTHER DISCLOSURES		GROUP			
		UNAUDITED JUN 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)
1	NON - PERFORMING LOANS AND ADVANCES				
	a) Gross Non-performing Loans and advances	34,838,851	35,513,109	34,450,966	34,365,083
	Less				
	b) Interest in suspense	4,314,643	4,502,142	4,693,929	4,405,061
	c) Total Non-performing loans and advances (a-b)	30,524,208	31,010,967	29,757,037	29,960,019
	Less				
	d) Loan loss provisions	15,856,720	17,613,309	17,224,816	18,079,734
	e) Net Non-Performing Loans (c-d)	14,667,488	13,397,658	12,532,221	11,880,285
	f) Discounted value of securities	14,667,488	13,397,658	12,532,221	11,880,285
	g) Net NPLs exposure (e-f)	-	-	-	-
2	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	3,770,580	3,815,015	8,840,087	5,872,709
	b) Employees	3,599,671	4,612,509	4,594,831	5,131,160
	c) Total Insider Loans and Advances	7,370,251	8,427,524	13,434,918	11,003,869
3	OFF- BALANCE SHEET ITEMS				
	a) Letters of credit, guarantees, acceptances	106,492,477	92,817,922	92,897,943	93,827,617
	b) Forwards, swaps and options	55,553,481	65,427,081	67,244,968	81,539,152
	c) Other contingent liabilities	6,521,056	6,109,985	6,245,235	6,244,455
	d) Total Contingent liabilities	168,567,014	164,354,988	166,388,146	181,611,224
4	CAPITAL STRENGTH				
	a) Core capital	74,252,920	85,478,583	85,570,593	91,989,546
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
	c) Excess/(deficiency)	73,252,920	84,478,583	84,570,593	90,989,546
	d) Supplementary capital	16,907,507	17,028,536	13,424,713	13,712,725
	e) Total capital (a+d)	91,160,427	102,507,119	98,995,306	105,702,271
	f) Total risk weighted assets	502,690,348	508,222,734	525,330,097	535,309,205
	g) Core capital/Total deposit liabilities	17.71%	20.74%	21.02%	21.42%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
	i) Excess/(Deficiency) (g-h)	9.71%	12.74%	13.02%	13.42%
	j) Core capital/Total risk weighted assets	14.77%	16.82%	16.29%	17.18%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
	l) Excess/(Deficiency) (j-k)	4.27%	6.32%	5.79%	6.68%
	m) Total capital/Total risk weighted assets	18.13%	20.17%	18.84%	19.75%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
	o) Excess/(Deficiency) (m-n)	3.63%	5.67%	4.34%	5.25%
5	LIQUIDITY				
	a) Liquidity ratio	50.81%	51.57%	50.44%	53.96%
	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
	c) Excess/(Deficiency) (a-b)	30.81%	31.57%	30.44%	33.96%