

STATEMENT OF FINANCIAL POSITION	COMPANY					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)	-	-	-	-	-	5,885,792	7,182,677	6,869,583	7,502,210	8,831,292
2 Balances due from central banks	-	-	-	-	-	25,893,706	26,280,285	22,498,290	21,876,858	24,923,066
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit or loss (FVTPL)	-	-	-	-	-	548,458	1,098,455	1,190,164	960,527	1,204,332
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
b. Other securities	-	-	-	-	-	50,436,414	48,878,066	38,768,192	36,092,258	40,655,262
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-
a. Kenya Government securities	886,161	910,411	899,938	5,332,755	5,433,313	55,422,143	62,246,902	66,744,663	98,289,749	123,543,634
b. Other securities	-	-	-	-	-	10,067,219	9,516,032	9,379,267	8,581,477	10,534,769
6 Deposits and Balances due from local banking institutions	-	-	-	-	-	4,077,381	5,051,245	2,774,738	6,601,563	2,270,742
7 Deposits and Balances due from banking institutions abroad	-	-	-	-	-	46,906,716	43,768,110	41,331,991	33,312,361	39,760,352
8 Tax recoverable	34,725	10,021	16,806	26,148	26,958	193,809	189,106	200,557	317,278	342,376
9 Loans and advances to customers (net)	-	-	-	-	-	281,342,126	287,082,574	293,661,598	290,257,982	301,905,407
10 Balances due from banking institutions in the Group	1,599,293	1,602,550	5,995,394	693,679	1,049,578	-	-	-	-	-
11 Investment in associates	-	-	-	-	-	-	-	-	-	-
12 Investment in subsidiary companies	34,698,390	34,698,390	34,698,390	35,319,158	35,341,239	-	-	-	-	-
13 Investment in joint ventures	2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	6,496,974	6,514,568	6,826,541	6,758,080	6,934,927
14 Investment properties	-	-	-	-	-	1,431,769	1,575,246	1,535,690	1,519,742	1,505,086
15 Property and equipment	-	-	-	-	-	11,983,054	14,424,675	13,379,377	13,332,386	13,662,238
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	-	-	-	602,441	609,290	6,789,748	6,897,074	7,242,747	7,397,061	7,345,114
18 Deferred tax asset	523	33,342	33,342	33,342	33,342	11,341,409	12,211,941	12,202,564	12,247,976	12,369,470
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	1,613	500	3,944	2,181	1,721	8,136,437	8,290,742	7,494,167	8,963,239	9,272,108
21 TOTAL ASSETS	39,736,296	39,770,805	44,163,405	44,525,295	45,011,032	567,719,286	581,280,300	568,413,654	588,921,384	640,416,675
B LIABILITIES										
22 Balances due to central banks	-	-	-	-	-	16,023,735	14,010,049	-	-	-
23 Customer deposits	-	-	-	-	-	413,806,089	412,179,477	407,041,675	429,372,218	455,849,090
24 Deposits and balances due to local banking institutions	-	-	-	-	-	5,737,313	8,110,686	11,377,671	9,182,165	18,823,531
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	11,387,016	12,925,743	14,609,214	12,230,356	18,909,527
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	13,919,016	14,069,877	9,819,955	10,830,932	10,510,161
28 Balances due to banking institutions in the Group	-	-	-	-	-	-	-	-	-	-
29 Tax payable	-	-	-	-	-	1,008,467	1,325,662	2,669,979	772,254	938,844
30 Dividends payable	-	2,149,708	-	-	-	-	2,149,708	-	-	-
31 Deferred tax liability	-	-	-	-	-	418,315	658,429	698,963	704,005	703,653
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	204,277	173,024	191,385	248,195	225,914	11,308,688	14,203,614	15,238,386	12,228,720	13,433,863
34 TOTAL LIABILITIES	204,277	2,322,732	191,385	248,195	225,914	473,608,639	479,633,245	461,455,843	475,320,650	519,168,669
C SHAREHOLDERS' EQUITY										
35 Paid up/Assigned share capital	1,653,621	1,653,621	1,688,621	1,740,121	1,740,121	1,653,621	1,653,621	1,688,621	1,740,121	1,740,121
36 Share premium	17,561,629	17,561,629	19,221,329	21,663,459	21,663,459	17,561,629	17,561,629	19,221,329	21,663,459	21,663,459
37 Revaluation reserves	-	-	-	-	-	1,240,170	1,460,251	1,460,251	1,411,873	1,460,251
38 Retained earnings	18,240,485	15,418,781	20,241,340	20,727,798	18,539,843	59,976,763	63,083,313	65,170,549	70,737,043	72,965,253
39 Statutory loan loss reserves	-	-	-	-	-	11,979,608	12,167,593	13,819,427	12,573,831	11,801,310
40 Other reserves	(73,424)	(56,615)	(49,927)	145,722	231,513	(4,952,419)	(2,566,650)	(2,127,964)	505,967	3,089,771
41 Proposed dividends	2,149,708	2,870,657	2,870,657	-	2,610,182	2,149,708	2,870,657	2,870,657	-	2,610,182
42 Translation reserve	-	-	-	-	-	(1,992,920)	(1,756,351)	(2,232,873)	(2,111,585)	(1,544,511)
43 TOTAL SHAREHOLDERS' EQUITY	39,532,019	37,448,073	43,972,020	44,277,100	44,785,118	87,616,160	94,474,063	99,869,997	106,520,709	113,785,836
44 Non controlling interest	-	-	-	-	-	6,494,487	7,172,992	7,087,814	7,080,025	7,462,170
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	39,736,296	39,770,805	44,163,405	44,525,295	45,011,032	567,719,286	581,280,300	568,413,654	588,921,384	640,416,675

STATEMENT OF COMPREHENSIVE INCOME	COMPANY					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)
1 INTEREST INCOME										
1.1 Loans and advances	-	-	-	-	-	34,948,726	48,267,068	10,455,610	21,602,831	32,448,448
1.2 Government securities	78,845	118,267	29,082	151,540	320,271	10,177,267	16,568,160	4,461,367	9,298,411	15,021,827
1.3 Deposits and placements with banking institutions	150,275	183,627	13,247	78,334	93,541	2,352,510	3,200,011	538,068	1,153,084	1,767,199
1.4 Other interest income	-	-	-	-	-	1,543,481	70,285	21,460	43,103	65,034
1.5 Total interest income	229,120	301,894	42,329	229,874	413,812	49,021,984	68,105,524	15,476,505	32,097,429	49,302,508
2 INTEREST EXPENSE										
2.1 Customer deposits	-	-	-	-	-	18,784,532	25,369,294	5,148,485	9,871,903	14,722,063
2.2 Deposits and placements from banking institutions	-	-	-	-	-	2,592,360	3,525,331	632,424	1,125,697	1,768,738
2.3 Other interest expense	-	-	-	-	-	1,365,042	1,648,531	320,319	665,031	992,761
2.4 Total interest expense	-	-	-	-	-	22,741,934	30,543,156	6,101,228	11,662,631	17,483,562
3 NET INTEREST INCOME	229,120	301,894	42,329	229,874	413,812	26,280,050	37,562,368	9,375,277	20,434,798	31,818,946
4 OTHER OPERATING INCOME										
4.1 Fees and commissions on loans and advances	-	-	-	-	-	1,906,756	2,610,441	615,980	1,327,713	2,074,564
4.2 Other fees and commissions	-	-	-	-	-	3,911,254	5,330,991	1,447,101	2,957,073	4,657,964
4.3 Foreign exchange trading income/ (loss)	(88,465)	(84,028)	(1,842)	(1,614)	(1,613)	2,793,808	3,588,475	931,382	1,670,639	2,415,280
4.4 Dividend income	4,607,564	4,607,564	4,800,000	5,144,717	5,396,468	-	-	-	-	-
4.5 Other income	-	-	-	-	-	872,982	2,126,582	597,069	996,844	2,037,802
4.6 Total non-interest income	4,519,099	4,523,536	4,798,158	5,143,103	5,394,855	9,484,800	13,656,489	3,591,532	6,952,269	11,185,610
5 TOTAL OPERATING INCOME	4,748,219	4,825,430	4,840,487	5,372,977	5,808,667	35,764,850	51,218,857	12,966,809	27,387,067	43,004,556
6 OTHER OPERATING EXPENSES										
6.1 Loan loss provisions	-	-	-	-	-	5,499,721	7,818,349	1,598,715	4,065,765	6,703,503
6.2 Staff costs	-	-	-	-	-	6,428,932	9,071,745	2,369,499	4,959,746	7,760,054
6.3 Directors' emoluments	10,300	17,096	5,384	12,239	20,436	133,064	127,290	31,823	63,645	95,468
6.4 Rentals charges	-	-	-	-	-	506,319	651,218	169,321	339,710	527,021
6.5 Depreciation charge on property and equipment	-	-	-	-	-	1,442,004	2,009,487	448,080	896,794	1,374,881
6.6 Amortisation charges	-	-	-	-	-	785,598	1,047,178	230,280	466,557	720,963
6.7 Other operating expenses	26,975	27,703	12,545	28,849	34,113	7,566,386	10,614,204	2,440,319	5,296,347	8,663,413
6.8 Total other Operating Expenses	37,275	44,799	17,929	41,088	54,549	22,362,024	31,339,471	7,288,037	16,088,564	25,845,303
7 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	4,710,944	4,780,631	4,822,558	5,331,889	5,754,118	13,402,826	19,879,386	5,678,772	11,298,503	17,159,253
8 Share of profit of Joint Venture	-	-	-	-	-	711,980	896,971	215,900	407,125	595,273
9 PROFIT AFTER EXCEPTIONAL ITEMS	4,710,944	4,780,631	4,822,558	5,331,889	5,754,118	14,114,806	20,776,357	5,894,672	11,705,628	17,754,526
10 Current tax	(29,184)	(49,918)	-	(22,874)	(22,874)	(4,168,421)	(5,949,320)	(1,675,756)	(3,393,575)	(5,078,603)
11 Deferred tax	-	-	-	-	-	-	1,826,712	-	-	-
12 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	4,681,760	4,730,713	4,822,558	5,309,015	5,731,244	9,946,385	16,653,749	4,218,916	8,312,053	12,675,923
13 Non-controlling interest	-	-	-	-	-	(778,093)	(1,274,470)	(292,817)	(578,478)	(873,913)
14 PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	4,681,760	4,730,713	4,822,558	5,309,015	5,731,244	9,168,292	15,379,279	3,926,099	7,733,575	11,802,010
15 OTHER COMPREHENSIVE INCOME										
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	(7,493,094)	(7,310,932)	(709,750)	(583,452)	73,049
15.2 Fair value changes in financial assets at FVOCI	16,534	33,343	6,688	202,336	288,128	316,760	3,829,018	431,137	3,034,208	5,748,604
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	402,625	-	(48,378)	-
15.4 Fair value changes on employee benefits	-	-	-	-	-	(34,084)	(42,900)	-	-	17,840
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	(1,397)	(1,112,081)	19,117	62,416	(93,009)
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	16,534	33,343	6,688	202,336	288,128	(7,211,815)	(4,234,270)	(259,496)	2,464,794	5,746,484
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	4,698,294	4,764,056	4,829,246	5,511,351	6,019,372	2,734,570	12,419,479	3,959,420	10,776,847	18,422,407
18 EARNING PER SHARE - BASIC & DILUTED (KSHS)	2.83	2.76	2.81	3.10	3.34	5.54	9.30	2.29	4.51	6.88
19 DIVIDEND PER SHARE - (KSHS)	1.30	3.00	-	-	1.50	1.30	3.00	-	-	1.50