

STATEMENT OF FINANCIAL POSITION	COMPANY			GROUP		
	UNAUDITED MAR 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)
A ASSETS						
1 Cash (both local and foreign)	5,995,393	1,512,650	5,331,971	6,869,583	9,813,534	9,868,382
2 Balances due from Central Banks	-	-	-	22,498,290	23,574,792	26,647,421
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at fair value through profit or loss (FVTPL)	-	-	-	910,322	1,067,709	1,344,679
5 Investment Securities:						
a) Held at amortised cost:						
a. Kenya Government securities	-	-	-	36,313,525	32,576,500	31,276,190
b. Other securities	-	-	-	38,768,192	39,022,476	40,217,234
b) Fair value through other comprehensive income (FVOCI):						
a. Kenya Government securities	899,938	5,347,477	5,677,990	66,744,663	126,794,950	172,305,032
b. Other securities	-	-	-	9,379,267	22,213,409	22,857,107
6 Deposits and Balances due from local banking institutions	-	-	-	2,774,738	-	3,327,655
7 Deposits and Balances due from banking institutions abroad	-	-	-	41,331,991	49,634,859	58,721,503
8 Tax recoverable	16,806	92,974	93,745	200,557	1,417,912	331,553
9 Loans and advances to customers (net)	-	-	-	293,661,598	306,279,926	322,921,631
10 Balances due from banking institutions in the Group	-	-	-	-	-	-
11 Investment in associates	-	-	-	-	-	-
12 Investment in subsidiary companies	34,698,390	35,751,144	35,751,144	-	-	-
13 Investment in joint ventures	2,515,591	2,515,591	2,515,591	6,826,541	6,914,692	7,056,518
14 Investment properties	-	-	-	-	2,292,079	2,307,096
15 Property and equipment	-	-	-	14,915,067	13,497,555	13,590,971
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	-	-	-	7,242,747	7,169,987	6,988,637
18 Deferred tax asset	33,342	811	811	12,202,564	12,339,004	12,642,428
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	3,945	7,546	4,127	7,774,009	8,625,104	10,103,339
21 TOTAL ASSETS	44,163,405	45,228,193	49,375,379	568,413,654	668,884,028	742,507,376
B LIABILITIES						
22 Balances due to Central Banks	-	-	-	-	-	-
23 Customer deposits	-	-	-	407,041,675	483,935,081	512,101,269
24 Deposits and balances due to local banking institutions	-	-	-	11,377,671	15,029,263	41,011,529
25 Deposits and balances due to foreign banking institutions	-	-	-	16,687,206	22,004,353	30,537,164
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	-	-	-	9,819,955	11,071,017	13,462,875
28 Balances due to banking institutions in the Group	-	-	-	-	-	-
29 Tax payable	-	-	-	2,669,979	474,928	791,913
30 Dividends payable	-	2,610,182	-	-	2,610,182	-
31 Deferred tax liability	-	-	-	698,963	686,794	729,296
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	191,385	199,523	237,336	13,160,394	11,090,223	13,286,615
34 TOTAL LIABILITIES	191,385	2,809,705	237,336	461,455,843	546,901,841	611,920,661
C SHAREHOLDERS' EQUITY						
35 Paid up/Assigned share capital	1,688,621	1,740,121	1,740,121	1,688,621	1,740,121	1,740,121
36 Share premium	19,221,329	21,663,459	21,663,459	19,221,329	21,663,459	21,663,459
37 Revaluation reserves	-	-	-	1,460,251	1,543,277	1,543,277
38 Retained earnings	20,241,340	14,942,742	21,342,006	65,170,549	75,003,909	80,620,775
39 Statutory loan loss reserves	-	-	-	13,819,427	12,488,641	11,593,093
40 Other reserves	(49,927)	156,894	477,185	(2,127,964)	646,798	4,872,129
41 Proposed dividends	2,870,657	3,915,272	3,915,272	2,870,657	3,915,272	3,915,272
42 Translation reserve	-	-	-	(2,232,873)	(1,840,479)	(2,650,701)
43 TOTAL SHAREHOLDERS' EQUITY	43,972,020	42,418,488	49,138,043	99,869,997	115,160,998	123,297,425
44 Non controlling interest	-	-	-	7,087,814	6,821,189	7,289,290
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	44,163,405	45,228,193	49,375,379	568,413,654	668,884,028	742,507,376

STATEMENT OF COMPREHENSIVE INCOME	COMPANY			GROUP		
	UNAUDITED MAR 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)
1 INTEREST INCOME						
1.1 Loans and advances	-	-	-	10,455,610	45,597,419	11,083,327
1.2 Government securities	29,082	488,976	165,056	4,461,367	21,209,126	6,687,150
1.3 Deposits and placements with banking institutions	13,247	117,175	5,764	538,068	2,251,505	551,590
1.4 Other interest income	-	-	-	21,460	133,659	143,874
1.5 Total interest income	42,329	606,151	170,820	15,476,505	69,191,709	18,465,941
2 INTEREST EXPENSE						
2.1 Customer deposits	-	-	-	5,148,485	19,281,971	4,805,434
2.2 Deposits and placements from banking institutions	-	-	-	632,424	2,648,422	1,044,720
2.3 Other interest expense	-	-	-	320,319	1,310,494	323,840
2.4 Total interest expense	-	-	-	6,101,228	23,240,887	6,173,994
3 NET INTEREST INCOME	42,329	606,151	170,820	9,375,277	45,950,822	12,291,947
4 OTHER OPERATING INCOME						
4.1 Fees and commissions on loans and advances	-	-	-	615,980	2,649,768	766,184
4.2 Other fees and commissions	-	-	-	1,447,101	4,481,911	1,191,989
4.3 Foreign exchange trading income	(1,842)	(1,800)	47	931,382	3,378,344	998,368
4.4 Dividend income	4,800,000	5,530,026	6,240,000	-	-	-
4.5 Other income	-	-	-	597,069	3,866,275	889,880
4.6 Total non-interest income	4,798,158	5,528,226	6,240,047	3,591,532	14,376,298	3,846,421
5 TOTAL OPERATING INCOME	4,840,487	6,134,377	6,410,867	12,966,809	60,327,120	16,138,368
6 OTHER OPERATING EXPENSES						
6.1 Loan loss provisions	-	-	-	1,598,715	8,689,931	2,610,319
6.2 Staff costs	-	-	-	2,369,499	10,910,257	2,918,723
6.3 Directors' emoluments	5,384	27,208	5,909	31,823	160,407	40,102
6.4 Rentals charges	-	-	-	169,321	711,015	217,675
6.5 Depreciation charge on property and equipment	-	-	-	448,080	2,237,623	476,224
6.6 Amortisation charges	-	-	-	230,280	1,005,207	270,282
6.7 Other operating expenses	12,545	42,595	5,694	2,440,319	13,209,774	3,364,561
6.8 Total other Operating Expenses	17,929	69,803	11,603	7,288,037	36,924,214	9,897,886
7 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	4,822,558	6,064,574	6,399,264	5,678,772	23,402,906	6,240,482
8 Share of profit of joint Venture	-	-	-	215,900	777,053	181,364
9 PROFIT AFTER EXCEPTIONAL ITEMS	4,822,558	6,064,574	6,399,264	5,894,672	24,179,959	6,421,846
10 Current tax	-	(15,159)	-	(1,675,756)	(3,469,032)	(1,883,681)
11 Deferred tax	-	-	-	(873,800)	-	501,131
12 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	4,822,558	6,049,415	6,399,264	4,218,916	19,837,127	5,039,296
13 Non-controlling interest	-	-	-	(292,817)	(1,055,678)	(317,978)
14 PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	4,822,558	6,049,415	6,399,264	3,926,099	18,781,449	4,721,318
15 OTHER COMPREHENSIVE INCOME						
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	(709,750)	(214,559)	(711,971)
15.2 Fair value changes in financial assets at FVOCI	6,688	213,509	320,291	431,137	4,535,766	4,295,404
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	58,412	-
15.4 Fair value changes on employee benefits	-	-	-	-	23,675	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	19,117	(1,329,430)	(18,201)
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	6,688	213,509	320,291	(259,496)	3,073,864	3,565,232
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	4,829,246	6,262,924	6,719,555	3,959,420	22,910,991	8,604,528
18 EARNING PER SHARE - BASIC & DILUTED (KSHS)	2.86	3.48	3.68	2.33	10.79	2.71
19 DIVIDEND PER SHARE - (KSHS)	-	3.75	-	-	3.75	-

OTHER DISCLOSURES	GROUP		
	UNAUDITED MAR 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)
1 NON-PERFORMING LOANS AND ADVANCES			
a) Gross Non-performing loans and advances	34,450,966	31,428,168	31,578,638
Less			
b) Interest in suspense	4,693,929	4,414,114	4,373,882
c) Total Non-performing loans and advances (a-b)	29,757,037	27,014,054	27,204,756
Less			
d) Loan loss provisions	17,224,816	18,084,639	18,816,736
e) Net Non-Performing Loans(c-d)	12,532,221	8,929,415	8,388,020
f) Discounted value of securities	12,532,221	8,929,415	8,388,020
g) Net NPLs exposure (e-f)	-	-	-
2 INSIDER LOANS AND ADVANCES			
a) Directors, shareholders and associates	8,840,087	9,593,479	10,427,919
b) Employees	4,594,831	5,793,177	5,932,714
c) Total Insider Loans and Advances	13,434,918	15,386,656	16,360,633
3 OFF-BALANCE SHEET ITEMS			
a) Letters of credit, guarantees, acceptances	92,897,943	113,324,907	126,082,567
b) Forwards, swaps and options	67,244,968	114,239,115	135,723,421
c) Other contingent liabilities	6,245,235	5,560,786	6,719,019
d) Total Contingent Liabilities	166,388,146	233,124,808	268,525,007
4 CAPITAL STRENGTH			
a) Core capital	85,570,593	99,715,333	111,522,675
b) Minimum statutory capital	1,000,000	3,000,000	3,000,000
c) Excess/ (deficiency) (g-h)	84,570,593	96,715,333	108,522,675
d) Supplementary capital	13,424,713	18,838,573	21,708,592
e) Total capital (a+d)	98,995,306	118,553,906	133,231,267
f) Total risk weighted assets	525,330,097	590,538,927	628,791,841
g) Core capital/ Total deposit liabilities	21.02%	20.61%	21.78%
h) Minimum statutory ratio	8.00%	8.00%	8.00%
i) Excess/ (Deficiency) (g-h)	13.02%	12.61%	13.78%
j) Core capital/ Total risk weighted assets	16.29%	16.89%	17.74%
k) Minimum statutory ratio	10.50%	10.50%	10.50%
l) Excess/ (Deficiency) (j-k)	5.79%	6.39%	7.24%
m) Total capital/ Total risk weighted assets	18.84%	20.08%	21.19%
n) Minimum statutory ratio	14.50%	14.50%	14.50%
o) Excess/ (Deficiency) (m-n)	4.34%	5.58%	6.69%
5 LIQUIDITY			
a) Liquidity ratio	50.44%	59.68%	65.00%
b) Minimum statutory ratio	20.00%	20.00%	20.00%
c) Excess/ (Deficiency) (a-b)	30.44%	39.68%	45.00%

MESSAGE FROM THE DIRECTORS

Basis of Preparation