

STATEMENT OF FINANCIAL POSITION					COMPANY				GROUP			
					UNAUDITED JUN 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)
A	ASSETS											
1	Cash (both local and foreign)	693,679	1,512,650	5,331,971	1,501,770	7,502,210	9,813,534	9,868,382	8,245,654			
2	Balances due from central banks	-	-	-	-	21,876,858	23,574,792	26,647,421	34,855,825			
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-			
4	Financial Assets at fair value through profit and loss (FVTPL)	-	-	-	-	764,298	1,067,709	1,344,679	1,631,743			
5	Investment Securities:	-	-	-	-	-	-	-	-			
a)	Held at amortised cost:	-	-	-	-	-	-	-	-			
a.	Kenya Government securities	-	-	-	-	34,910,637	32,576,500	31,276,190	27,462,673			
b.	Other securities	-	-	-	-	36,092,258	39,022,476	40,217,234	42,320,415			
b)	Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-			
a.	Kenya Government securities	5,332,755	5,347,477	5,677,990	5,338,486	98,289,749	126,794,950	172,305,032	176,906,756			
b.	Other securities	-	-	-	-	8,581,477	22,213,409	22,857,107	23,252,577			
6	Deposits and Balances due from local banking institutions	-	-	-	-	6,601,563	5,649,540	3,327,655	2,826,800			
7	Deposits and Balances due from banking institutions abroad	-	-	-	-	33,312,361	49,634,859	58,721,503	41,937,237			
8	Tax recoverable	26,148	92,974	93,745	100,025	317,278	1,417,912	331,553	389,283			
9	Loans and advances to customers (net)	-	-	-	-	290,257,982	306,279,926	322,921,631	333,810,989			
10	Balances due from banking institutions in the Group	-	-	-	-	-	-	-	-			
11	Investment in associates	-	-	-	-	-	-	-	-			
12	Investment in subsidiary companies	35,319,158	35,751,144	35,751,144	36,243,194	-	-	-	-			
13	Investment in joint ventures	2,515,591	2,515,591	2,515,591	2,515,591	6,758,080	6,914,692	7,056,518	6,960,412			
14	Investment properties	-	-	-	-	2,476,950	2,292,079	2,307,096	2,371,843			
15	Property and equipment	-	-	-	-	13,093,386	13,497,555	13,590,971	13,563,576			
16	Prepaid lease rentals	-	-	-	-	-	-	-	-			
17	Intangible assets	-	-	-	-	7,397,061	7,169,987	6,988,637	6,923,662			
18	Deferred tax asset	33,342	811	811	811	12,247,976	12,339,004	12,642,428	13,295,976			
19	Retirement benefit asset	-	-	-	-	-	-	-	-			
20	Other assets	604,622	7,546	4,127	2,788	8,441,260	8,625,104	10,103,339	9,552,815			
21	TOTAL ASSETS	44,525,295	45,228,193	49,375,379	45,702,665	588,921,384	668,884,028	742,507,376	746,307,916			
B	LIABILITIES											
22	Balances due to central banks	-	-	-	-	-	-	-	-			
23	Customer deposits	-	-	-	-	429,372,218	483,935,081	512,101,269	505,157,363			
24	Deposits and balances due to local banking institutions	-	-	-	-	9,182,165	15,029,263	41,011,529	37,461,445			
25	Deposits and balances due to foreign banking institutions	-	-	-	-	12,230,356	22,004,353	30,537,164	34,777,011			
26	Other money market deposits	-	-	-	-	-	-	-	-			
27	Borrowed funds	-	-	-	-	10,830,932	11,071,017	13,462,875	26,769,325			
28	Balances due to banking institutions in the Group	-	-	-	-	-	-	-	-			
29	Tax payable	-	-	-	-	772,254	474,928	791,913	586,575			
30	Dividends payable	-	2,610,182	-	-	-	2,610,182	-	-			
31	Deferred tax liability	-	-	-	-	704,005	686,794	729,296	734,683			
32	Retirement benefit liability	-	-	-	-	-	-	-	-			
33	Other liabilities	248,195	199,523	237,336	301,674	12,228,720	11,090,223	13,286,615	13,656,340			
34	TOTAL LIABILITIES	248,195	2,809,705	237,336	301,674	475,320,650	546,901,841	611,920,661	619,142,742			
C	SHAREHOLDERS' EQUITY											
35	Paid up/ Assigned share capital	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121			
36	Share premium	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459			
37	Revaluation reserves	-	-	-	-	1,411,873	1,543,277	1,543,277	1,543,277			
38	Retained earnings	20,727,798	14,942,742	21,342,006	21,846,675	70,737,043	75,003,909	80,620,775	86,552,143			
39	Statutory loan loss reserves	-	-	-	-	12,573,831	12,488,641	11,593,093	10,234,601			
40	Other Reserves	145,722	156,894	477,185	150,736	505,967	646,798	4,872,129	451,408			
41	Proposed dividends	-	3,915,272	3,915,272	-	-	3,915,272	3,915,272	-			
42	Translation reserve	-	-	-	-	(2,111,585)	(1,840,479)	(2,650,701)	(2,772,528)			
43	TOTAL SHAREHOLDERS' EQUITY	44,277,100	42,418,488	49,138,043	45,400,991	106,520,709	115,160,998	123,297,425	119,412,481			
44	Non controlling interest	-	-	-	-	7,080,025	6,821,189	7,289,290	7,752,693			
45	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	44,525,295	45,228,193	49,375,379	45,702,665	588,921,384	668,884,028	742,507,376	746,307,916			

STATEMENT OF COMPREHENSIVE INCOME					COMPANY				GROUP			
					UNAUDITED JUN 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)
1	INTEREST INCOME											
1.1	Loans and advances	-	-	-	-	21,602,831	45,597,419	11,083,327	22,742,133			
1.2	Government securities	151,540	488,976	165,056	331,960	9,320,054	21,209,126	6,687,150	14,059,528			
1.3	Deposits and placements with banking institutions	78,334	117,175	5,764	52,237	1,153,084	2,251,505	551,590	1,064,879			
1.4	Other interest income	-	-	-	-	21,460	133,659	143,874	289,367			
1.5	Total interest income	229,874	606,151	170,820	384,197	32,097,429	69,191,709	18,465,941	38,155,907			
2	INTEREST EXPENSE											
2.1	Customer deposits	-	-	-	-	9,871,903	19,281,971	4,805,434	9,590,648			
2.2	Deposits and placements from banking institutions	-	-	-	-	1,125,697	2,648,422	1,044,720	2,644,290			
2.3	Other interest expenses	-	-	-	-	665,031	1,310,494	323,840	884,671			
2.4	Total interest expense	-	-	-	-	11,662,631	23,240,887	6,173,994	13,119,609			
3	NET INTEREST INCOME	229,874	606,151	170,820	384,197	20,434,798	45,950,822	12,291,947	25,036,298			
4	OTHER OPERATING INCOME											
4.1	Fees and commissions on loans and advances	-	-	-	-	615,980	2,649,768	766,184	1,513,918			
4.2	Other fees and commissions	-	-	-	-	3,668,806	4,481,911	1,191,989	2,726,301			
4.3	Foreign exchange trading income/(loss)	(1,614)	(1,800)	47	5	1,670,639	3,378,344	998,368	1,974,350			
4.4	Dividend income	5,144,717	5,530,026	6,240,000	6,556,136	-	-	-	-			
4.5	Other incomes	-	-	-	-	996,844	3,866,275	889,880	2,441,091			
4.6	Total non-interest income	5,143,103	5,528,226	6,240,047	6,556,141	6,952,269	14,376,298	3,846,421	8,655,660			
5	TOTAL OPERATING INCOME	5,372,977	6,134,377	6,410,867	6,940,338	27,387,067	60,327,120	16,138,368	33,691,958			
6	OTHER OPERATING EXPENSES											
6.1	Loan loss provisions	-	-	-	-	4,065,765	8,689,931	2,610,319	5,599,020			
6.2	Staff costs	-	-	-	-	4,772,260	10,651,495	2,887,949	5,907,811			
6.3	Directors' emoluments	12,239	27,208	5,909	11,618	251,131	419,169	70,876	216,561			
6.4	Rentals charges	-	-	-	-	339,710	711,015	217,675	446,045			
6.5	Depreciation charge on property and equipment	-	-	-	-	896,794	2,237,623	476,224	934,922			
6.6	Amortisation charges	-	-	-	-	466,557	1,005,207	270,282	549,229			
6.7	Other operating expenses	28,849	42,595	5,694	20,848	5,296,347	13,209,774	3,364,561	6,906,856			
6.8	Total other Operating Expenses	41,088	69,803	11,603	32,466	16,088,564	36,924,214	9,897,886	20,560,444			
7	PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	5,331,889	6,064,574	6,399,264	6,907,872	11,298,503	23,402,906	6,240,482	13,131,514			
8	Share of profit of joint Venture	-	-	-	-	407,125	777,053	181,364	331,800			
9	PROFIT AFTER EXCEPTIONAL ITEMS	5,331,889	6,064,574	6,399,264	6,907,872	11,705,628	24,179,959	6,421,846	13,463,314			
10	Current tax	(22,874)	(15,159)	-	(3,937)	(3,393,575)	(3,469,032)	(1,883,681)	(3,903,833)			
11	Deferred tax	-	-	-	-	(873,800)	501,131	610,331	610,331			
12	PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	5,309,015	6,049,415	6,399,264	6,903,935	8,312,053	19,837,127	5,039,296	10,169,812			
13	Non-controlling interest	-	-	-	-	(578,478)	(1,055,678)	(317,978)	(864,716)			
14	PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	5,309,015	6,049,415	6,399,264	6,903,935	7,733,575	18,781,449	4,721,318	9,305,096			
15	OTHER COMPREHENSIVE INCOME											
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(583,452)	(214,559)	(711,971)	(855,719)			
15.2	Fair value changes in financial assets at FVOCI	202,336	213,509	320,291	(6,159)	3,034,208	4,535,766	4,295,404	(99,359)			
15.3	Revaluation surplus on property, plant and equipment	-	-	-	-	(48,378)	58,412	-	-			
15.4	Fair value changes on employee benefits	-	-	-	-	-	23,675	-	-			
15.5	Income tax relating to components of other comprehensive income	-	-	-	-	62,416	(1,329,430)	(18,201)	(24,386)			
16	OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	202,336	213,509	320,291	(6,159)	2,464,794	3,073,864	3,565,232	(979,464)			
17	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	5,511,351	6,262,924	6,719,555	6,897,776	10,776,847	22,910,991	8,604,528	9,190,348			
18	EARNING PER SHARE - BASIC & DILUTED (KSHS)	3.05	3.48	3.68	3.97	4.44	10.79	2.71	5.35			
19	DIVIDEND PER SHARE - (KSHS)	-	3.75	-	-	-	3.75	-	-			

		GROUP			
OTHER DISCLOSURES		UNAUDITED JUN 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)
1	NON - PERFORMING LOANS AND ADVANCES				
	a) Gross Non-performing Loans and advances	34,365,083	31,428,168	31,578,638	30,107,281
	Less				
	b) Interest in suspense	4,405,064	4,414,114	4,373,882	4,185,060
	c) Total Non-performing loans and advances (a-b)	29,960,019	27,014,054	27,204,756	25,922,221
	Less				
	d) Loan loss provisions	18,079,734	18,084,639	18,816,736	18,338,918
	e) Net Non-Performing Loans (c-d)	11,880,285	8,929,415	8,388,020	7,583,303
	f) Discounted value of securities	11,880,285	8,929,415	8,388,020	7,583,303
	g) Net NPLs exposure (e-f)	-	-	-	-
2	INSIDER LOANS AND ADVANCES				
	a) Directors, shareholders and associates	5,872,709	9,593,479	10,427,919	10,555,125
	b) Employees	5,131,160	5,793,177	5,932,714	6,231,109
	c) Total Insider Loans and Advances	11,003,869	15,386,656	16,360,633	16,786,234
3	OFF- BALANCE SHEET ITEMS				
	a) Letters of credit, guarantees, acceptances	93,827,617	113,324,907	126,082,567	152,821,209
	b) Forwards, swaps and options	81,539,152	114,239,115	135,723,421	157,962,114
	c) Other contingent liabilities	6,244,455	5,560,786	6,719,019	6,129,987
	d) Total Contingent liabilities	181,611,224	233,124,808	268,525,007	316,913,310
4	CAPITAL STRENGTH				
	a) Core capital	91,989,546	99,715,333	111,522,675	104,738,159
	b) Minimum statutory capital	1,000,000	3,000,000	3,000,000	3,000,000
	c) Excess/(deficiency)	90,989,546	96,715,333	108,522,675	101,738,159
	d) Supplementary capital	13,712,725	18,838,573	21,708,592	24,313,727
	e) Total capital (a+d)	105,702,271	118,553,906	133,231,267	129,051,886
	f) Total risk weighted assets	535,309,505	590,538,927	628,791,841	591,615,571
	g) Core capital/Total deposit liabilities	21.42%	20.61%	21.78%	20.73%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%
	i) Excess/(Deficiency) (g-h)	13.42%	12.61%	13.78%	12.73%
	j) Core capital/Total risk weighted assets	17.18%	16.89%	17.74%	17.70%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
	l) Excess/(Deficiency) (j-k)	6.68%	6.39%	7.24%	7.20%
	m) Total capital/Total risk weighted assets	19.75%	20.08%	21.19%	21.81%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%
	o) Excess/(Deficiency) (m-n)	5.25%	5.58%	6.69%	7.31%
5	LIQUIDITY				
	a) Liquidity ratio	53.96%	59.68%	65.00%	64.86%
	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%
	c) Excess/(Deficiency) (a-b)	33.96%	39.68%	45.00%	44.86%