

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDING 30TH SEPTEMBER 2025

STATEMENT OF FINANCIAL POSITION AS AT		30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited
A	ASSETS					
1	Cash (both Local & Foreign)	154,834	112,461	145,018	165,561	202,313
2	Balances due from Central Bank of Kenya	3,193,061	2,181,502	1,924,359	3,245,664	2,217,044
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-
4	Financial Assets at fair value through profit and loss	-	-	-	-	-
5	Investment Securities:					
	a) Held to Maturity:					
	a. Kenya Government securities	3,001,981	4,400,323	5,058,441	4,516,559	5,841,628
	b. Other securities	3,001,981	4,400,323	5,058,441	4,516,559	5,841,628
	b) Available for sale:					
	a. Kenya Government securities	-	-	-	-	-
	b. Other securities	-	-	-	-	-
6	Deposits and balances due from local banking institutions	99,821	234,402	107,993	8,537	9,100
7	Deposits and balances due from banking institutions abroad	834,361	696,094	678,948	717,696	1,016,055
8	Tax recoverable	53,202	8,131	1,894	29,017	50,495
9	Loans and advances to customers (net)	7,339,763	7,025,495	7,467,957	6,995,392	6,605,034
10	Balances due from banking institutions in the group	-	-	-	-	-
11	Investments in associates	-	-	-	-	-
12	Investments in subsidiary companies	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	52,699	75,330	71,981	80,520	78,020
16	Prepaid lease rentals	191,711	186,087	185,900	182,088	181,900
17	Intangible assets	29,741	28,847	27,958	27,519	27,080
18	Deferred tax asset	266,704	292,183	292,183	292,183	292,183
19	Retirement benefit asset	738,472	885,063	437,687	498,779	475,574
20	Other assets	-	-	-	-	-
21	TOTAL ASSETS	15,956,350	16,125,919	16,400,318	16,719,515	16,996,425
B	LIABILITIES					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	11,636,362	11,980,613	12,195,287	12,509,614	12,691,897
24	Deposits and balances due to local banking institutions	-	-	-	-	-
25	Deposits and balances due to foreign banking institutions	-	-	-	-	-
26	Other money market deposits	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-
28	Balances due to banking institutions in the group	-	-	-	-	-
29	Tax payable	-	-	-	-	-
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-
33	Other liabilities	455,769	425,477	427,400	395,956	440,830
34	TOTAL LIABILITIES	12,092,131	12,406,090	12,622,327	12,905,570	13,132,727
C	SHAREHOLDERS' FUNDS					
35	Paid up /Assigned capital	450,375	450,375	450,375	450,375	450,375
36	Share premium/(discount)	-	-	-	-	-
37	Revaluation reserves	-	-	-	-	-
38	Retained earnings/Accumulated losses	3,076,047	3,029,845	3,081,160	3,114,122	3,169,754
39	Statutory loan loss reserves	337,797	239,609	246,456	249,448	243,569
40	Other Reserves	-	-	-	-	-
41	Proposed dividends	-	-	-	-	-
42	Capital grants	-	-	-	-	-
43	TOTAL SHAREHOLDERS' FUNDS	3,864,219	3,719,829	3,777,991	3,813,945	3,863,698
44	Minority Interest	-	-	-	-	-
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	15,956,350	16,125,919	16,400,318	16,719,515	16,996,425

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED		30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited
1.0	INTEREST INCOME					
1.1	Loans and advances	971,835	1,194,175	287,126	541,063	795,330
1.2	Government securities	390,614	508,461	125,688	260,895	388,903
1.3	Deposits and placements with banking institutions	47,990	67,711	25,464	51,464	96,378
1.4	Other Interest Income	1,479	1,479	1,359	1,359	1,359
1.5	Total interest income	1,411,918	1,771,826	439,577	854,781	1,281,970
2.0	INTEREST EXPENSE					
2.1	Customer deposits	609,147	836,660	206,262	400,938	585,877
2.2	Deposits and placement from banking institutions	6	57	-	-	-
2.3	Other interest expenses	24,884	33,495	8,423	16,965	24,846
2.4	Total interest expenses	634,088	870,212	214,685	417,903	610,723
3.0	NET INTEREST INCOME/(LOSS)	777,830	901,614	224,952	436,878	671,247
4.0	NON-INTEREST INCOME					
4.1	Fees and commissions on loans and advances	23,786	33,581	6,548	12,194	19,206
4.2	Other fees and commissions	103,835	121,566	16,341	4,931	5,907
4.3	Foreign exchange trading income/(Loss)	-	-	-	28,317	41,779
4.4	Dividend Income	-	-	-	-	-
4.5	Other income	144,658	54,889	19,184	22,852	28,915
4.6	Total Non-interest income	278,731	218,643	44,088	67,393	95,803
5.0	TOTAL OPERATING INCOME	1,056,561	1,120,257	269,400	504,271	767,049
6.0	OTHER OPERATING EXPENSES					
6.1	Loan loss provision	3,655	(124,769)	26,909	19,481	31,181
6.2	Staff costs	267,340	356,996	90,427	180,016	272,174
6.3	Directors' emoluments	15,608	20,666	5,058	10,116	15,174
6.4	Rental charges	30,768	11,620	10,204	20,581	30,911
6.5	Depreciation charge on property and equipment	39,131	45,482	11,226	24,203	37,406
6.6	Amortisation charges	3,215	11,544	2,888	5,327	5,954
6.7	Other operating expenses	161,717	257,828	57,916	109,285	168,230
6.8	Total Other Operating Expenses	521,434	579,367	204,628	369,008	561,031
7.0	Profit/(loss) Before Tax and Exceptional Items	535,127	540,890	64,412	135,263	206,019
8.0	Exceptional Items					
9.0	Profit/(Loss) After Exceptional Items	535,127	540,890	64,412	135,263	206,019
10.0	Current Tax	28,750	49,853	6,250	41,150	62,150
11.0	Deferred Tax	-	-	-	-	-
12.0	Profit/(Loss) After Tax and Exceptional Items	506,377	491,037	58,162	94,113	143,869
13.0	Minority Interest	-	-	-	-	-
14.0	Profit/(loss) after tax, exceptional items and Minority Interest	506,377	491,037	58,162	94,113	143,869
15.0	Other Comprehensive Income					
15.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-
15.2	Fair value changes in available for sale financial assets	-	-	-	-	-
15.3	Revaluation surplus on Property, plant and equipment	-	-	-	-	-
15.4	Share of other comprehensive income of associates	-	-	-	-	-
15.5	Income tax relating to components of other comprehensive income	-	-	-	-	-
16.0	Other Comprehensive Income for the year net of tax	-	-	-	-	-
17.0	Total comprehensive income for the year	506,377	491,037	58,162	94,113	143,869
18.0	EARNINGS PER SHARE - BASIC & DILUTED					
19.0	DIVIDEND PER SHARE -DECLARED					

OTHER DISCLOSURES		30 th Sept 2024	31 st Dec 2024	31 st March 2025	30 th June 2025	30 th Sept 2025
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000' Unaudited
1.0	NON-PERFORMING LOANS AND ADVANCES					
(a)	Gross Non-performing loans and advances	1,183,124	1,181,494	1,194,203	925,798	902,509
(b)	Less: Interest in Suspense	514,432	451,136	454,362	458,958	464,572
(c)	Total Non-Performing Loans and Advances (a-b)	668,692	730,358	739,841	466,839	437,987
(d)	Less: Loan Loss Provision	220,491	257,401	266,283	255,295	257,259
(e)	Net Non-Performing Loans and Advances(c-d)	448,202	472,957	473,559	211,544	180,728
(f)	Discounted Value of Securities	448,202	472,957	473,559	211,544	180,728
(g)	Net NPLs Exposure (e-f)	-	-	-	-	-
2.0	INSIDER LOANS AND ADVANCES					
(a)	Directors, Shareholders and Associates	52,680	65,525	61,951	57,695	51,428
(b)	Employees	7,362	8,872	7,580	5,482	4,801
(c)	Total Insider Loans and Advances and other facilities	60,042	74,397	69,531	63,176	56,229
3.0	OFF-BALANCE SHEET ITEMS					
(a)	Letters of credit, guarantees, acceptances	968,641	932,384	801,954	710,807	689,807
(b)	Forwards, swaps and options	7,659	55,878	175,447	13,982	67,030
(c)	Other contingent liabilities	-	-	-	-	-
(d)	Total Contingent Liabilities	976,300	988,262	984,952	724,789	756,837
4.0	CAPITAL STRENGTH					
(a)	Core Capital	3,273,233	3,480,220	3,502,454	3,517,439	3,548,194
(b)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)	Excess/(Deficiency)(a-b)	2,273,233	2,480,220	2,502,454	2,517,439	2,548,194
(d)	Supplementary Capital	154,911	157,041	157,567	148,399	146,288
(e)	Total Capital (a+d)	3,428,144	3,637,261	3,660,021	3,665,839	3,694,483
(f)	Total risk weighted assets	12,392,914	12,563,274	12,605,355	11,871,957	11,703,071
(g)	Core Capital/Total deposits Liabilities	28.1%	29.0%	28.7%	28.1%	28.0%
(h)	Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
(i)	Excess/(Deficiency) (g-h)	20.1%	21.0%	20.7%	20.1%	20.0%
(j)	Core Capital / total risk weighted assets	26.4%	27.7%	27.8%	29.6%	30.3%
(k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
(l)	Excess (Deficiency) (j-k)	15.9%	17.2%	17.3%	19.1%	19.8%
(m)	Total Capital/total risk weighted assets	27.7%	29.0%	29.0%	30.9%	31.6%
(n)	Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
(o)	Excess/(Deficiency) (m-n)	13.2%	14.5%	14.5%	16.4%	17.1%
5.0	LIQUIDITY					
5.1	(a) Liquidity Ratio	61.9%	62.9%	62.4%	69.1%	72.7%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
5.3	(c) Excess (Deficiency) (a-b)	41.9%	42.9%	42.4%	49.1%	52.7%

These unaudited financial statements are extracts from the books