

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30 JUNE 2026

I STATEMENT OF FINANCIAL POSITION									
	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	
	30 JUNE 2025	31 DEC 2025	31 MAR 2026	30 JUNE 2026	30 JUNE 2025	31 DEC 2025	31 MAR 2026	30 JUNE 2026	
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
A ASSETS									
1 Cash (both local and foreign)	199,728	182,300	164,679	150,794	199,728	182,300	164,679	150,794	
2 Balances due from Central Bank of Kenya	746,135	833,876	1,273,972	1,818,942	746,135	833,876	1,273,972	1,818,942	
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	
4 Financial Assets at fair value through profit and loss	1,487,128	4,684,074	4,011,219	4,175,027	1,487,128	4,684,074	4,011,219	4,175,027	
5 Investment Securities	-	-	-	-	-	-	-	-	
a) Held to Maturity:	6,056,202	2,247,958	5,107,408	5,097,236	6,077,115	4,268,925	5,128,309	5,118,195	
a. Kenya Government Securities	6,056,202	4,247,958	5,107,408	5,097,236	6,077,115	4,268,925	5,128,309	5,118,195	
b. Other securities	-	-	-	-	-	-	-	-	
b) Available for sale:	456,781	704,031	704,031	704,031	456,781	704,031	704,031	704,031	
a. Kenya Government Securities	-	-	-	-	-	-	-	-	
b. Other securities	456,781	704,031	704,031	704,031	456,781	704,031	704,031	704,031	
6 Deposits and balances due from local banking institutions	1,855,189	1,601,932	1,648,040	991,190	1,855,189	1,601,932	1,648,040	992,935	
7 Deposits and balances due from banking institutions abroad	237,044	426,840	319,702	479,370	237,044	426,840	319,702	479,370	
8 Tax recoverable	42,732	45,649	34,821	20,808	44,968	48,218	37,451	23,615	
9 Loans and advances to customers (net)	11,575,754	12,126,230	12,398,891	12,484,177	11,575,754	12,126,230	12,398,891	12,484,177	
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	
11 Investments in associates	268,490	-	-	-	268,490	-	-	-	
12 Investments in subsidiary companies	35,524	35,525	35,525	35,525	-	-	-	-	
13 Investment in joint ventures	-	-	-	-	-	-	-	-	
14 Investment properties	-	-	-	-	-	-	-	-	
15 Property, plant and equipment	157,578	170,163	170,893	202,445	157,578	170,163	170,893	202,445	
16 Prepaid lease rentals	100,538	123,516	118,703	113,891	100,538	123,516	118,703	113,891	
17 Intangible assets	-	5,583	7,201	6,334	-	5,583	7,201	6,334	
18 Deferred taxasset	124,678	118,658	118,658	118,658	124,979	118,989	118,989	118,989	
19 Retirement benefit asset	-	-	-	-	-	-	-	-	
20 Other assets	159,139	204,335	159,115	154,311	159,377	204,335	159,115	152,555	
21 TOTAL ASSETS	23,502,840	25,510,670	26,272,858	26,552,739	23,490,804	25,499,012	26,261,195	26,541,300	
B LIABILITIES									
22 Balances due to Central Bank of Kenya	2,674,970	2,674,788	2,572,366	2,471,671	2,674,970	2,674,788	2,572,366	2,471,671	
23 Customer deposits	14,370,225	16,256,670	16,432,886	17,433,651	14,334,917	16,221,633	16,398,010	17,398,740	
24 Deposits and balances due to local banking institutions	1,580,065	1,712,921	2,403,986	1,759,724	1,580,065	1,712,921	2,403,986	1,759,724	
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	
26 Other money market deposits	-	-	-	-	-	-	-	-	
27 Borrowed funds	573,963	538,376	531,777	522,195	573,963	538,376	531,777	522,195	
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	402,233	363,445	342,108	343,065	404,367	365,528	344,068	344,828	
34 TOTAL LIABILITIES	19,611,456	21,546,200	22,283,123	22,530,306	19,578,282	21,513,246	22,250,207	22,497,158	
C SHAREHOLDERS' EQUITY									
35 Paid up/Assigned capital	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	1,042,500	
36 Share Premium(discount)	-	-	-	-	-	-	-	-	
37 Revaluation reserves	392,946	372,767	372,767	372,767	392,946	372,767	372,767	372,767	
38 Retained earnings	1,051,112	1,117,609	1,142,874	1,175,572	1,072,450	1,138,905	1,164,127	1,197,281	
39 Statutory loan loss reserve	1,404,345	1,431,313	1,431,313	1,431,313	1,404,345	1,431,313	1,431,313	1,431,313	
40 Other reserves	281	281	281	281	281	281	281	281	
41 Proposed Dividends	-	-	-	-	-	-	-	-	
42 Capital grants	-	-	-	-	-	-	-	-	
43 TOTAL SHAREHOLDERS' EQUITY	3,891,184	3,964,470	3,989,735	4,022,433	3,912,522	3,985,766	4,010,988	4,044,142	
44 Minority Interest	-	-	-	-	-	-	-	-	
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	23,502,840	25,510,670	26,272,858	26,552,739	23,490,804	25,499,012	26,261,195	26,541,300	
II STATEMENT OF COMPREHENSIVE INCOME									
1 INTEREST INCOME									
1.1 Loans and advances	592,806	1,219,527	316,404	659,128	592,806	1,219,527	316,404	659,128	
1.2 Government securities	391,952	916,878	283,704	568,383	393,069	919,113	284,262	569,500	
1.3 Deposits and placements with banking institutions	64,139	95,769	13,687	25,821	64,278	95,769	13,687	25,821	
1.4 Other interest income	-	-	-	-	-	-	-	-	
1.5 Total interest income	1,048,897	2,232,174	613,795	1,253,332	1,050,153	2,234,409	614,353	1,254,449	
2 INTEREST EXPENSES									
2.1 Customer deposits	712,641	1,431,360	376,587	759,805	712,503	1,430,592	376,334	759,298	
2.2 Deposits and placements from banking institutions	152,543	306,224	84,805	164,799	152,543	306,224	84,805	164,799	
2.3 Other interest expenses	31,399	59,557	4,881	9,616	31,399	59,557	4,881	9,616	
2.4 Total interest Expenses	896,583	1,797,141	466,273	934,220	896,445	1,796,373	466,020	933,713	
3 NET INTEREST INCOME	152,314	435,033	147,522	319,112	153,708	438,036	148,333	320,736	
4 NON-OPERATING INCOME									
4.1 Fees and commissions income on loans & advances	4,494	10,800	809	2,626	4,494	10,800	809	2,626	
4.2 Other fees and commissions income	2,571	10,553	2,504	5,124	2,571	10,553	2,504	5,124	
4.3 Foreign exchange trading income	3,587	14,034	2,236	17,612	3,587	14,034	2,236	17,612	
4.4 Dividend income	-	-	-	-	-	-	-	-	
4.5 Other income	80,812	148,854	33,519	73,188	80,812	148,854	33,519	73,188	
4.6 Total Non-Interest income	91,464	184,241	39,068	98,550	91,464	184,241	39,068	98,550	
5 TOTAL OPERATING INCOME	243,778	619,274	186,590	417,662	245,172	622,277	187,401	419,286	
6 OTHER OPERATING EXPENSES									
6.1 Loan loss provision	(55,228)	(41,903)	11,502	40,580	(55,228)	(41,903)	11,502	40,580	
6.2 Staff costs	108,321	218,869	52,616	121,975	108,321	218,869	52,616	121,975	
6.3 Directors' emoluments	8,736	25,225	5,367	11,031	8,786	25,325	5,392	11,081	
6.4 Rental charges	-	-	-	-	-	-	-	-	
6.5 Depreciation on property and equipment	28,450	53,281	14,065	28,135	28,450	53,281	14,065	28,135	
6.6 Amortisation charges	-	-	-	-	-	-	-	-	
6.7 Other operating expenses	109,140	221,725	66,947	133,138	109,461	223,661	67,830	134,156	
6.8 Total other operating Expenses	199,419	477,225	150,497	334,859	199,790	479,233	151,405	335,927	
7 Profit before tax and exceptional items	44,359	142,049	36,093	82,803	45,382	143,044	35,996	83,359	
8 Exceptional items	-	-	-	-	-	-	-	-	
9 Profit after exceptional items	44,359	142,049	36,093	82,803	45,382	143,044	35,996	83,359	
10 Current tax	(13,309)	(15,679)	(10,828)	(24,841)	(13,616)	(16,031)	(10,799)	(25,008)	
11 Deferred tax	-	(7,082)	-	-	-	(7,052)	-	-	
12 Profit after tax and exceptional items	31,050	119,288	25,265	57,962	31,766	119,961	25,197	58,351	
13 13.0 Gains/(Losses) from translating the financial	-	-	-	-	-	-	-	-	
Gains/(Losses) from translating the financial Minority Interest	-	-	-	-	-	-	-	-	
14 Profit after tax, exceptional items and minority interest	31,050	119,288	25,265	57,962	31,766	119,961	25,197	58,351	
15 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	-	(21,240)	-	-	-	(21,240)	-	-	
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	-	1,062	-	-	-	1,062	-	-	
16 Other comprehensive income for the year net of tax	-	(20,178)	-	-	-	(20,178)	-	-	
17 Total comprehensive income for the year	31,050	99,110	25,265	57,962	31,766	99,783	25,197	58,351	
III OTHER DISCLOSURES									
	30 JUNE 2025	31 DEC 2025	31 MAR 2026	30 JUNE 2026					
	Shs '000	Shs '000	Shs '000	Shs '000					
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)					
1) NON-PERFORMING LOANS AND ADVANCES									
a) Gross non-performing loans and advances less:	2,744,441	2,765,788	2,784,886	2,801,303					
b) Interest in suspense	409,908	422,312	418,193	426,544					
c) Total Non-Performing Loans and Advances (a-b) less:	2,334,533	2,343,476	2,366,693	2,374,759					
d) Loan loss provisions	1,598,751	1,639,058	1,632,417	1,509,358					
e) Net Non-performing loans and advances(c-d)	735,782	704,418	734,276	865,403					
f) Discounted value of securities	735,782	704,418	734,276	865,403					
g) Net NPLs exposure(e-f)	-	-	-	-					
2) Insider Loans and Advances									
a) Directors, shareholders and associates	213,335	250,381	252,002	253,696					
b) Employees	289,037	200,230	220,392	226,848					
c) Total Insider Loans, Advances and other facilities	502,432	450,611	472,394	480,542					
3) Off-Balance Sheet Items									
a) Letters of credit, guarantees, acceptances	470,593	682,143	686,032	612,994					
b) Forwards, swaps, and options	114,394	73,727	73,727	12,487					
c) Other contingent liabilities	92	92	92	92					
d) Total Contingent Liabilities	585,079	755,962	759,851	625,573					
4) Capital Strength									
a) Core capital	2,078,368	2,160,389	2,173,022	2,189,371					
b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	3,000,000					
c) excess	1,078,368	(839,611)	(826,978)	(810,629)					
d) Supplementary capital	277,852	294,828	290,075	235,905					
e) Total capital (a+d)	2,356,220	2,455,017	2,463,097	2,425,2,27					