

QUARTERLY FINANCIAL STATEMENTS AND DISCLOSURES AS AT 30 SEPTEMBER 2025

I STATEMENT OF FINANCIAL POSITION										
	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	30 SEP 2024	31 DEC 2024	31 MAR 2025	30 JUNE 2025	30 SEPT 2025	30 SEP 2024	31 DEC 2024	31 MAR 2025	30 JUNE 2025	30 SEPT 2025
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	Audited	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
A ASSETS										
1 Cash (both local and foreign)	168,600	179,017	180,548	199,728	144,095	168,600	179,017	180,548	199,728	144,095
2 Balances due from Central Bank of Kenya	536,414	731,430	583,040	746,135	1,626,412	536,414	731,430	583,040	746,135	1,626,412
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	324,152	531,178	2,042,081	1,487,128	4,090,568	324,152	531,178	2,042,081	1,487,128	4,090,568
5 Investment Securities										
a)Held to Maturity:	4,073,564	4,215,557	4,288,929	6,056,202	4,316,378	4,095,112	4,236,539	4,310,469	6,077,115	4,337,911
a. Kenya Government Securities	4,073,564	4,215,557	4,288,929	6,056,202	4,316,378	4,095,112	4,236,539	4,310,469	6,077,115	4,337,911
b. Other securities	-	-	-	-	-	-	-	-	-	-
b)Available for sale:	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781
a. Kenya Government Securities	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781	456,781
b. Other securities	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	2,155,430	3,095,532	1,584,132	1,855,189	1,989,335	2,155,430	3,095,532	1,584,270	1,855,189	1,996,051
7 Deposits and balances due from banking institutions abroad	337,634	165,626	422,622	237,044	183,044	337,634	165,626	422,622	237,044	183,044
8 Tax recoverable	22,610	61,268	53,198	42,732	26,116	24,734	63,340	55,107	44,968	28,378
9 Loans and advances to customers (net)	10,897,995	10,944,078	11,292,759	11,575,754	11,682,355	10,897,995	10,944,078	11,292,759	11,575,754	11,682,355
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490	268,490
12 Investments in subsidiary companies	32,048	32,048	32,048	35,524	35,524	-	-	-	-	-
13 Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	129,544	142,866	155,624	157,578	132,670	129,544	142,866	155,624	157,578	132,670
16 Prepaid lease rentals	97,401	109,193	104,865	100,538	96,211	97,401	109,193	104,865	100,538	96,211
17 Intangible assets	-	17,910	-	-	9,104	-	17,910	-	-	9,104
18 Deferred tax asset	129,094	124,679	129,094	124,678	129,365	129,365	124,980	129,395	124,979	124,979
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	176,659	157,422	158,538	159,139	175,239	176,697	157,422	158,596	159,377	175,260
21 TOTAL ASSETS	19,806,416	21,233,095	21,752,749	23,502,640	25,357,000	19,798,349	21,224,402	21,744,647	23,490,804	25,352,309
B LIABILITIES										
22 Balances due to Central Bank of Kenya	3,055,911	2,975,551	2,667,522	2,674,970	2,674,643	3,055,911	2,975,551	2,667,522	2,674,970	2,674,643
23 Customer deposits	10,598,552	12,088,415	12,764,742	14,370,225	15,524,203	10,564,780	12,053,520	12,729,939	14,334,917	15,496,194
24 Deposits and balances due to local banking institutions	1,571,227	1,541,544	1,463,796	1,590,065	2,272,555	1,571,227	1,541,544	1,463,796	1,590,065	2,272,555
25 Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-	-	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	344,145	330,457	580,689	573,963	546,878	344,145	330,457	580,689	573,963	546,878
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	399,274	431,767	391,809	402,233	427,954	401,249	433,868	394,035	404,367	429,913
34 TOTAL LIABILITIES	15,969,109	17,367,735	17,868,558	19,611,456	21,446,233	15,937,312	17,234,941	17,835,981	19,578,282	21,420,183
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	1,042,500	1,042,500
36 Share Premium(discount)	-	-	-	-	-	-	-	-	-	-
37 Revaluation reserves	392,946	392,946	392,946	392,946	392,946	392,946	392,946	392,946	392,946	392,946
38 Retained earnings	1,127,100	1,098,621	1,044,119	1,051,112	1,070,695	1,150,830	1,122,722	1,068,594	1,072,450	1,092,054
39 Statutory loan loss reserve	1,274,480	1,331,013	1,404,345	1,404,345	1,404,345	1,274,480	1,331,013	1,404,345	1,404,345	1,404,345
40 Other reserves	281	280	281	281	281	281	280	281	281	281
41 Proposed Dividends	-	-	-	-	-	-	-	-	-	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' EQUITY	3,837,307	3,865,360	3,884,191	3,891,184	3,910,767	3,861,037	3,889,461	3,908,666	3,912,522	3,932,126
44 Minority Interest	-	-	-	-	-	-	-	-	-	-
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	19,806,416	21,233,095	21,752,749	23,502,640	25,357,000	19,798,349	21,224,402	21,744,647	23,490,804	25,352,309
II STATEMENT OF COMPREHENSIVE INCOME										
	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	30 SEP 2024	31 DEC 2024	31 MAR 2025	30 JUNE 2025	30 SEPT 2025	30 SEP 2024	31 DEC 2024	31 MAR 2025	30 JUNE 2025	30 SEPT 2025
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
I INTEREST INCOME										
1.1 Loans and advances	964,086	1,265,072	287,169	592,806	901,823	964,086	1,265,072	287,169	592,806	901,823
1.2 Government securities	346,296	491,313	169,975	391,952	645,245	347,912	493,548	169,534	393,069	645,755
1.3 Deposits and placements with banking institutions	90,154	151,651	46,678	64,139	82,902	90,435	151,651	46,678	64,278	82,902
1.4 Other interest income	-	-	-	-	-	-	-	-	-	-
1.5 Total Interest Income	1,400,536	1,908,036	502,822	1,048,897	1,629,970	1,402,493	1,910,271	503,381	1,050,153	1,630,480
2 INTEREST EXPENSES										
2.1 Customer deposits	855,229	1,208,107	355,167	712,641	1,068,289	855,091	1,207,547	355,029	712,503	1,066,613
2.2 Deposits and placements from banking institutions	348,243	442,660	80,150	152,543	227,097	348,243	442,660	80,150	152,543	227,097
2.3 Other interest expenses	13,280	36,909	14,881	31,399	44,589	13,280	36,909	14,881	31,399	44,589
2.4 Total Interest Expenses	1,216,752	1,687,376	450,198	896,583	1,339,975	1,216,614	1,687,116	450,060	896,445	1,338,299
3 NET INTEREST INCOME	183,784	220,660	52,624	152,314	289,995	185,879	223,155	53,321	153,708	292,181
4 NON-OPERATING INCOME										
4.1 Fees and commissions income on loans & advances	2,902	5,229	1,033	4,494	7,746	2,902	5,229	1,033	4,494	7,746
4.2 Other fees and commissions income	7,959	10,424	2,390	2,571	7,158	7,959	10,424	2,390	2,571	7,158
4.3 Foreign exchange trading income	12,460	12,435	1,367	3,587	8,892	12,460	12,435	1,367	3,587	8,892
4.4 Dividend income	-	-	-	-	-	-	-	-	-	-
4.5 Other income	-	45,513	33,066	80,812	137,947	-	45,513	33,066	80,812	137,947
4.6 Total Non-Interest Income	23,321	73,601	37,856	91,464	161,743	23,321	73,601	37,856	91,464	161,743
5 TOTAL OPERATING INCOME	207,105	293,961	90,480	243,778	451,738	209,200	296,756	91,177	245,172	453,924
6 OTHER OPERATING EXPENSES										
6.1 Loan loss provision	(237,810)	(292,728)	(58,299)	(55,228)	(32,687)	(237,245)	(292,793)	(58,299)	(55,228)	(32,687)
6.2 Staff costs	150,637	214,420	53,431	108,321	163,580	150,637	214,420	53,431	108,321	163,580
6.3 Directors' emoluments	11,128	17,310	4,121	8,736	14,191	11,203	17,410	4,146	8,786	14,266
6.4 Rental charges	-	-	-	-	-	-	-	-	-	-
6.5 Depreciation on property and equipment	53,275	70,290	14,056	28,450	43,703	53,275	70,290	14,056	28,450	43,703
6.6 Amortisation charges	152,648	214,261	50,271	109,140	122,391					